

Housing News

Volume 28, Number 3



The Journal of the Florida Housing Coalition, Inc.

N O R K

Highlights from the 2012 Conference

Senator
Ken Pruitt (p.24)

Judith Browne Dianis (p.23)

**Making all
Affordable Housing
Green**

**Helping Homeowners
Avoid Foreclosure**



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STATEWIDE AFFORDABLE HOUSING CONFERENCE

Secretary Shaun Donovan (p.22)

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3

From the Editor

4

State of the State and Public
Policy Plenary

5

Caucus and
Networking



6

NSP Session
Highlights

9

Ending Veteran Homelessness

10

Making Affordable Housing
Green



13

Bella Vista - Multi-Family
Energy Efficiency Upgrades

14

Demystifying Financial
Statements

17

Nonprofit Raffle Winners

18

Income Qualification – Key to A
Successful Program

22

HUD Secretary Shaun Donovan

23

Advancement Project Co-Director
Judith Browne Dianis

24

Senator Ken Pruitt

25

SHIP and Legislative Advocacy

26

2012 Conference Session

27

Florida Nonprofit
Housing Advocates
Network



28

Capacity Corner:
Tips for Running A Successful
Homebuyer Program

30

Hardest Hit:
Working to
Help Troubled
Homeowners



31

Foreclosure Counselors Caucus

32

SHIP Clips

34

About the Coalition

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The Florida Housing Coalition is a nonprofit, statewide membership organization whose mission is to act as a catalyst to bring together housing advocates and resources so that Floridians have a quality affordable home and suitable living environment. The *Housing News Network* is published by the Florida Housing Coalition as a service to its members, housing professionals and others interested in affordable housing issues. **Jaimie Ross**, Editor, with assistance from **Christine Call**, Communications Manager • Email: info@flhousing.org, Website: www.flhousing.org.



by Jaimie Ross

I never tire from hearing “that was the best conference ever!” And then I worry whether we can put together a conference at least that good next year. Yet somehow we always manage to do it, and 2012 was certainly no exception. The excitement generated from Judith Browne Dianis’ keynote about the current struggle and history of voting rights in the United States; Secretary Donovan’s keynote about the Obama Administration’s support for housing and community development; and Senator Pruitt’s keynote about breathing new life into Sadowski Coalition advocacy, was palpable. But the secret sauce for our success is our membership—all of you who attend, network, share your concerns, experiences, individual, and collective wisdom.

Now that the elections are over it is time for housing advocates (and that means everyone who is reading this journal) to make appointments with their newly elected or returning representatives in the house and senate. Legislators need to hear from constituents that you want them to support using the housing trust funds for housing when they come up to Tallahassee for the 2013 session. The legislative session begins March 5th. All meetings at the local level need to happen before that time.

1. Go to www.flsenate.gov and click on *Find your State Legislators* on the left side of the home page. You will be asked to put in your zip code to find the name and contact info for the legislators who represent you. You can access the House members from the Senate website.
2. If you don’t know anything about your elected official you can go to his or her website and get biographical info that will provide insight about priorities and personal background.
3. Think about who you know in the community that shares interests with the legislator. Gather together a group of people who may have things in common with your legislator and who are also housing advocates. It is easy to find housing advocates. Just look at the list of statewide organizations that

are members of the Sadowski Coalition at www.sadowskicoalition.com and reach out to your local counterparts—faith-based groups, Realtors, business groups, etc. Keep the group small.

4. If you find someone in the group that knows the legislator, you may want that person to make the appointment, but that’s certainly not necessary; legislators are more than happy to meet with any and all of their constituents in the home/district office.
5. We have materials for you to use during your visit and a form for submitting the results from your visit.
6. Please contact me either before or after making your appointment. As facilitator of the Sadowski Housing Coalition, I am keeping a record of which legislators have and have not been contacted by constituents.

These are the weeks when legislators will be available to meet with you in their home/district offices:

- December 10
- December 17
- January 2 (potential three-day work week)
- January 28
- February 25

Affordable housing is a cross-cutting strategy for implementation of the state’s five year strategic plan developed by the Department of Economic Opportunity. The estimated \$175 million in state and local housing trust funds available for appropriation in the 2013 session, if used for housing (not swept into general revenue, as has happened the last four years) will generate over 13,000 jobs and over \$1.3 billion in positive economic impact. See www.sadowskicoalition.com for a full set of materials on Sadowski funding. And PLEASE let me know when you will be meeting with your legislator. I can be reached at ross@flhousing.org or jross@1000fof.org or by phone directly 850-212-0587.

The Florida Housing Coalition relies on its staff and board to provide training and technical assistance expertise, and we rely upon our members to work locally to produce, preserve, and advocate for affordable housing. We appreciate all you do. **HNN**



State of the State and Public Policy Plenary Highlights

Conference presentations are posted at: <http://www.flhousing.org/?p=3117>



Dr. Sheila Crowley, President / CEO,
National Low Income Housing Coalition



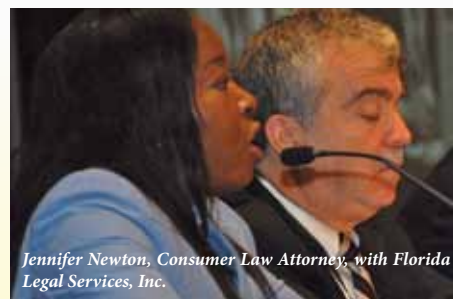
Ken Reecy, Director of the Division of Housing
and Community Development,
Florida Department of Economic Opportunity



Steve Auger, Executive Director,
Florida Housing Finance Corporation



After opening comments about the National Housing Trust Fund; housing and economic development functions of the DEO; and the current Tax Credit cycle at the FHFC, the panel discussed the future of the mortgage interest deduction at the federal level and the Five Year Strategic Plan for the state of Florida. [HNN](#)



Jennifer Newton, Consumer Law Attorney, with Florida
Legal Services, Inc.

Forging Through the Foreclosure Crisis

Mark Hendrickson moderated a thoughtful debate about the need for principal reduction; the balance between the need to dislodge housing stock from judicial backlog and the need to protect homeowner and renters' rights; the role and future of the GSEs; and more comprehensive and creative vehicles such as land banking for long-term recovery. [HNN](#)



Jim Rokakis (L), Director of Thriving Communities Institute
with Western Reserve Land Conservancy

Caucus and Networking



From formal caucus time to informal networking, the Florida Housing Coalition's Statewide Conference provides a forum for housing professionals to share concerns, best practices, and ideas for meeting today's housing challenges and preparing for future housing needs.



Utility Companies and Green Partners Caucus conversation included existing programs offered by our major utilities, new initiatives, changes to the Florida energy code, and addressing affordable green housing via incentives, regulations, policies, programs and guidelines. [HNN](#)



Habitat For Humanity Caucus brought together Affiliates to share their successes, HFH International news/programs and building sustainable partnerships. [HNN](#)



FAHRO and FRA Caucus participants discussed the benefits and challenges of joint ventures with housing developers, procurement issues, meeting the needs of the most vulnerable populations, and building partnerships for ending veteran homelessness. [HNN](#)



SHIP Administrators Caucus helped participants answer questions surrounding SHIP Annual Reports submission; monitoring findings; and program close-out activities. [HNN](#)



Recent changes to the Hardest Hit Program were among the hot topics during the **Foreclosure Counselors Caucus**. See related articles pages 34-35. [HNN](#)

CLT and FNHAN Caucus began with the FHFC Universal Application, CHIP Grant and Homekeeper Program Manager. Then the FNHAN developed a 2013-14 Work Plan. See article on page 27. [HNN](#)





NSP Session Highlights

FHC Annual Conference participants who attended the Neighborhood Stabilization Program (NSP) sessions heard first-hand from HUD's Washington team what is on the radar for the next 18 months as NSP goes into expenditure deadline and grant closeout; measuring NSP's local impact; how NSP builds supportive housing partnerships; and NSP's green success. This year's Conference offered exceptional access and networking throughout for Florida's NSP family.

Arriving at The NSP Expenditure Benchmark: Marketing, Disposition and Meeting Set-Aside Strategies

HUD NSP policy directors John Laswick and David Noguera detailed the upcoming format for closeout policy and guidance and explained the important difference between expenditure deadline and grant closeout.

The expenditure deadline for NSP1 and NSP2 is March 2013 and NSP3's deadline is February or March 2014. Noguera explained that while this does not mean all units have to be completed and occupied, grantees must prepare to verify all expenditures. HUD recognizes there will be some completion time to get homes wrapped-up and occupied after the expenditure deadlines. To close out these federal grants, the national NSP objectives



David Noguera, HUD NSP Policy Director, explained expectations and requirements for the NSP grant close out.

must be met, which can only occur when eligible beneficiaries occupy the homes or other area benefits, such as removal of blight in a low-income target area are met.

Noguera explained that discussions continue on whether or not demolition activities must meet two of the national objectives: removal of blight and occupancy by an eligible beneficiary. This will be directly addressed in upcoming HUD guidance.

Washington HUD staff, including Laswick and Noguera, were accompanied by community development and planning specialists Bree McLean and Njeri Santana, who emphasized that HUD is always willing to help with technical assistance, either online or onsite. For guidance, go to: hudnsphelp.info/index.cfm?do=viewTaRequest or contact the Coalition at 850-878-4219 or info@flhousing.org. HNN



John Laswick (L) HUD NSP Policy Director and Njeri Santana (second from R), HUD Community Development and Planning Specialist, discuss with Roundtable participants what grantees must do for the expenditure deadline; the national objectives; and when they can close out.

NSP's Impact on Local Markets: Exploring HUD's Neighborhood Investment Cluster Study, Maps and Data Treasure Troves

How do we know that NSP is actually stabilizing neighborhoods? In this session, John Laswick described how HUD has been experimenting with data compiled from the sales and occupancy patterns in and around completed NSP units. Using Neighborhood Investment Clusters, or NICs, HUD has measured more than 1,600 such clusters where one or more NSP homes are located less than a quarter mile from each other. Several such communities were included in the Florida study.

The NIC national results show a clear neighborhood stabilization benefit when NSP homes are acquired and rehabbed in clusters as opposed to scattered units. In Florida, many of the tested sites exhibited scattered patterns; thus there could be no results measured of NSP investment increasing sales and occupancies in the nearby vicinity. This may be due to the nature of Florida's foreclosure experience which reflects sprawling subdivision development patterns, but there are some urban target areas, such as in Broward County, where focused efforts on the clustering of units resulted in positive, statistically observable neighborhood stabilization results.

To see Florida's NIC results, visit: <https://hudnsphelp.info/index.cfm?do=viewNICReportsHome> **HNN**



John Laswick, HUD NSP Policy Advisor, explains the NIC Study and what the data show.

NSP Magic for Permanent Supportive Housing: Saving Neighborhoods and Saving Lives

NSP has been a significant resource for permanent supportive housing, in no small part due to the 25% low-income set aside requirement. Tampa developer Bowen Arnold explained how the funds were used to acquire and rehab multifamily projects owned by Mental Health Care, Inc. of Tampa and managed by NDC Real Estate Management, Inc.

Arnold said, "We look for good partners and buildings to rehab with 'good bones.' Development is never easy, but without the support of the City of Tampa, the commitment and funding for social service supported housing would not have occurred." Stuart Campbell from the City of Tampa explained that NSP was an opportunity to form a long lasting partnership with support agencies to create permanent supportive housing. The City recognized the opportunity to develop small scale rental housing with NSP funds and ensure long-term success with the participation of social service agencies.

The City will track any financial proceeds that

may result from the development and ensure long-term success of housing serving very low income residents, many with special needs. As Arnold said, "The City was progressive—they took the lead."

Mental Health Care, Inc., public relations executive Susan Morgan explained they outsourced property management duties to focus on the human side of their mission. Morgan said, "We are creating homes, not just housing for our clients." **HNN**



(From L to R) Julian Rice, Former CEO, Mental Health Care, Inc. of Tampa; Bowen Arnold, President, DDA Development Company, Inc.; Susan Morgan, Public Relations, Mental Health Care, Inc.; Gregg Schwartz, President, Tampa Bay CDC; Gladys Schneider, FHC Technical Assistance Director; and Stuart Campbell, Housing Planning Coordinator, City of Tampa.

Making It Green and Saving Energy with NSP: How Easy Is That!

Ask any grantee about energy efficiency and you will hear about Energy Star appliances. Armand Magnelli, President and Senior Consultant with Livable Housing, Inc. and Donna Carman, Executive Director of Indiantown Non Profit Housing, Inc. took it much further. They engaged the audience with problem-solving groups and hands-on experiences with energy saving gadgets and gizmos. The cool gadgets went home with participants as raffle prizes. When asked what is the most problematic portion of making a house energy efficient, the problem-solving groups responded that solar water heaters loomed as the most difficult challenge and attic insulation the most important. It turns out, as Magnelli explained, that air sealing is the most important activity and is also the easiest and least expensive to address: A

tube of caulk and weather-stripping go a long way in safely sealing air escape routes.



Donna Carman, Executive Director of Indiantown Non Profit Housing, Inc. and Armand Magnelli, President / Senior Consultant with Livable Housing, Inc. led an engaging and lively session using hands-on experience through problem solving groups.

Carman pushed the “easy” button many times. Carman emphasized, don’t go it alone; ask for help; form partnerships with weatherization agencies; focus on the occupants; and develop a rational sequence for energy retrofits. Magnelli suggested taking a portfolio view of the types of construction and materials, age of housing and occupants, and then form a sequential and specific energy retrofit and maintenance schedule to cover multiple properties, not just custom treatments on a unit-by-unit basis.

Along with Washington HUD staff, Magnelli and other experts led discussions at the NSP Roundtable. [HNN](#)

Housing Developer Pro Software License Winner. . .



The winner of a license for the Housing Developer Pro Software Suite was Jacqueline

Reed Tufts of Northwest Community Consortium. Armand Magnelli, President / Senior Consultant with Livable Housing, Inc., raffled off the license. Housing Developer Pro helps create work write-ups and cost estimates for your housing rehab projects for NSP, CDBG, HOME, and more. [HNN](#)



Gladys Schnieder (L), FHC Technical Assistance Director, and Janelle Foltz (R), Community Development Software, LLC, coordinate giving Jacqueline Reed Tufts (not pictured) her Housing Developer Pro license.


Ending Veteran Homelessness

The nation has a strategic plan to prevent and end homelessness for Veterans by 2015. Florida has one of the largest homeless veteran populations in the nation. Programs are in place to meet this goal but partnerships are a key ingredient for success and partnerships are what the Florida Housing Coalition is all about. We organized two statewide symposiums on Ending Veteran Homelessness by 2015 with funding from Wells Fargo and the Home Depot Foundation.

Building on the two statewide symposiums, the Florida Housing Coalition included a track on Housing Veterans at the 2012 Conference. Chase sponsored two sessions: (1) *Housing Homeless Veterans: Critical Programs and Solutions*; and (2) *Collaborations to House Veterans*. Todd Bowers, a veteran who served four military tours and who was awarded the Purple Heart and Navy Commendation Medal with a combat “V” for valor, spearheaded both sessions. Sergeant Bowers now serves as Vice President in the JP Morgan Chase & Company office of Global Philanthropy focusing on Military and Veteran Affairs.

Joined by Edwin Johnson, 21 years in the military and now Minority Affairs Specialist with the Orlando



CHASE  *Sponsored: Critical Programs and Solutions (L to R) Todd Bowers, Vice President, JP Morgan Chase & Company; Barbara Inman, President/CEO of Habitat for Humanity of Pinellas County; Edwin Johnson, Minority Affairs Specialist, VA Medical Center; and Ken Mueller, Program Coordinator, Health Care of Homeless Veterans.*

VA Medical Center, Johnson knows what outreach means—he explains the need to have people who can go to the veterans, whether that is in the woods or under bridges, to begin the process of housing homeless veterans.

Ken Mueller, Health Care for Homeless Veterans Program Coordinator at the Orlando VA Medical Center, and Askia Aquil along with Todd Bowers provided models for the partnerships currently at work to help service members and their families.



Sponsored: Collaborations to House Veterans - Askia Aquil, Co-Founder, Community Housing Solutions, Inc. shared substantial and creative resources available specifically for veterans and their families.

One of the Outcomes/Next Steps from the Statewide Symposiums to End Veterans Homelessness by 2015 is for Florida to establish regional partnerships throughout the state to ensure effective outreach, especially to minority veterans, and to ensure that everyone who wants to help in the effort to prevent and end veteran homelessness is engaged. To this end, the Florida Housing Coalition is presently outreaching to session participants to assist local advocates, social service providers, housing providers, and the VA to organize or enhance regional efforts. If you are interested in joining the effort, please contact the Housing Coalition at 850-878-4219 or ross@flhousing.org. **HNN**





Making Affordable Housing Green

Bill Lazar, Executive Director of St. Johns Housing Partnership (SJHP), was presented the 2012 Florida Housing Coalition **Outstanding Achievement Award** at the Annual Conference.



Bill Lazar (R), St. Johns Housing Partnership Executive Director, receives the Outstanding Achievement Award from George Romagnoli (L), FHC Chair.

The SJHP accomplished the amazing feat of weatherizing almost 1,211 multi-family units in 34 communities within 16 counties (in a one year time span); successfully meeting federal expenditure requirements as part of Florida's weatherization program, with state weatherization agencies, coordinating \$176 million in stimulus funds weatherizing 26,000 homes. In addition, the SJHP provided financial counseling to 600 families, of which 156 had their mortgages modified, developed and operated energy efficient rental units, and oversaw a volunteer program that installed ramps with staff, volunteers and subcontractors who repaired 815 substandard homes in 2011.



SJHP volunteers build and install ramps in addition to repairing substandard housing.

The Florida Housing Coalition interviewed Lazar, who has worked with affordable housing programs in Duval, St. Johns and Clay counties for 24 years, about the SJHP weatherization and energy efficiency lessons learned, future of green building with affordable housing, and the importance of networks working together.

What lessons were learned during the three-year weatherization program?

Weatherization training on building performance has been enhanced by three years of increased production for SJHP. During the past three years, we were able to help 1,600 people who were living in substandard conditions. This volume of work honed our skills and understanding about building performance.

The "whole house" approach to building performance evaluates how each efficiency upgrade impacts the home's performance and impacts other planned upgrades. Our team has learned to look at actual performance versus manufacturer's claims, giving us a common sense approach to the world of green that

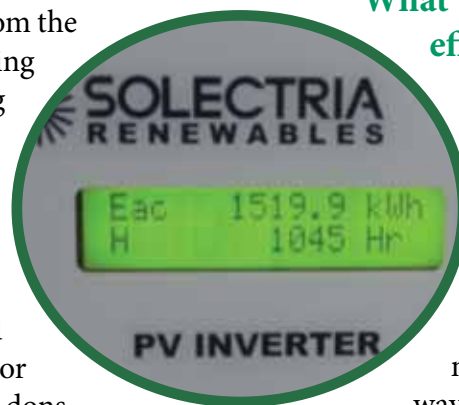


SJHP has been active with weatherization and energy efficiency projects in 16 counties. Seen here installing solar panels and new Energy Star air conditioners.

provides financial, environmental, and community benefits.

Hancock Place is a workforce housing neighborhood of 36 eco-friendly and green certified homes built by SJHP six years ago. Energy efficiency and water conservation were a vital part of the plan from the beginning. Those components are normally seen in higher-end developments.

Thanks to a renewable energy grant from the Florida Energy Office, SJHP is monitoring several of the homes as an ongoing conservation and energy efficiency study. This is a unique opportunity to monitor what is essentially the same model home in the subdivision. Data will be collected daily over two years to determine which retrofit provided the most improved efficiency. For example, a standard hot water heater dons a sticker from the manufacturer, which says the yearly average operating cost is \$508. A heat pump water heater displays a manufacturer sticker claiming to only cost the user \$198 a year. The experiment aims to see if those numbers are accurate and will also determine the impact of occupants' habits on these numbers. In addition, we increase our experience by analyzing cost effective ways to move toward a zero energy home in Hancock Place.



The SJHP believes strongly that all affordable housing efforts should strive for energy efficient housing. Affordable housing is defined as typically costing no more than 30% of a household's gross income on gross housing costs, including utilities. By making homes more energy-efficient, owners can see a reduction in housing costs.

Concentrating on building performance at the beginning means identifying what really can be cost effective ways to reduce a utility bill, and improve the indoor air

quality, before you start spending money on replacing what you "think" are leaky doors and windows. Test and verify. This is why we used energy raters to evaluate the scope of work on our apartment complex projects. We wanted third party confirmation that where we would spend the money is where we would see reduced utility bills.

What does the future hold for energy efficiency and green building for affordable housing with reduced funding and resources?

Some people suggest that it is the wrong time to focus on energy efficiency and green building because of increased costs. It is more important now than ever to focus on cost effective ways to reduce energy consumption and provide a better product for our consumers. An important aspect of sustainability is about long-term reduced maintenance costs. Green building is not always more expensive, there are many construction practices that are low cost that improve home performance. The difference is in the choices made and the evaluation of why specific choices are made. When we built Hancock Place, we focused on high energy efficiency and water conservation to achieve FGBC green certification.

Those combined measures cost us less than \$3,500 per home and produced homes that were, on average, 15% more efficient than if built to the Florida Energy Code.

With so much focus on purchase and rehab of foreclosed properties and the future of multi-family preservation projects in Florida, there are great reasons to focus on energy conservation during the initial inspections. First, we need trained inspectors who understand building performance. Building performance requires looking at the house as a system. Adding insulation or changing the HVAC system, without knowing how airtight the house is, can create indoor air quality problems. We believe it is not best for the community to help someone purchase a nicely rehabbed home, with an affordable mortgage, if they are going to have a \$200/month electric bill. Especially if a simple repair on leaky duct work could reduce their electric bill by 25%.

There are a number of weatherization and energy programs. What do you think is needed to take full advantage of the available programs?

The most critical part is building the right local team of partners that help you think through the entire process. It's not just finding other financing programs, but if we do not do the work properly, the funding will eventually fall apart, for lack of verifiable results.

Choosing the right consultants and inspectors, is the same as the process you go through to find the right contractor and subcontractors for your projects. Green building, done right, is the future of the building industry, especially in Florida with our hot, humid climate. And there are different climate zones in Florida where different choices make a difference.

We are fortunate to have several networks of energy and green building professionals who can be found in almost any county in the state. Most of them would be glad to provide a free demonstration or analysis of how to properly analyze a home to show your current team how green building and energy efficiency is cost effective. Many of them can also provide educational and marketing suggestions to help educate the skeptics.

We also need these networks to join our efforts to ask for full appropriation of the Housing Trust Funds. If the Housing Trust Funds are fully appropriated for housing programs, it will create a tremendous economic impact

in Florida with many construction jobs, and that could include building performance professionals. According to the Sadowski Coalition, the appropriation of the estimated \$175.2 million in the state and local housing trust funds in Fiscal Year 2013-14 into Florida's housing programs will create 13,470 jobs and \$1.341 billion in positive economic impact in Florida.

Florida's affordable housing programs have already been part of the green building success stories. Florida Housing Finance Corporation requires some level of energy or green certification in all of their housing programs, both multi-family and single family. HUD has also been requiring energy efficiency in NSP 2 and 3. We need to promote energy efficiency whenever affordable housing rehab is undertaken, especially in programs that pre-date our understanding of the importance of energy efficiency, such as CDGB. There are cost effective ways to do this, you just need the right partners.

What can we do to advocate for green building and energy efficiency?

The Energy Office is looking for business partners who can provide energy efficient success stories. There is strong support for energy conservation and green building in the HUD and USDA housing programs. But in some cases, the state leadership is reluctant to mandate improved building performance measures, without knowing there are sufficient partners to make sure the programs work well.

We need everyone to share their stories and for you to encourage your business partners to tell their stories to reassure the state's leadership that energy efficiency is the future.

Resources:

Florida Green Building Coalition (FGBC) - <http://www.floridagreenbuilding.org/>

Florida Weatherization Network - <http://flwap.org/>
Building Energy Assessment Professionals (BEAP) - <http://www.beapfl.org/home>

U.S. Green Building Council (USGBC) - <http://www.usgbcnf.org/>

Association of Energy Engineers (AEE) - <http://www.aeecenter.org> HNN

Bella Vista

Multi-Family Energy Efficiency Upgrades

St. Johns Housing Partnership (SJHP) weatherized Bella Vista Apartments in Bunnell, Florida, through the Weatherization Assistance Program, reducing the energy burden of tenants who live at or below poverty level, and winning high praise from the residents and the owner. The insulation did not meet current Florida building code



Bella Vista, a 21-year-old USDA property was weatherized by SJHP, cutting the residents' energy bills by more than half.

and many of the water heaters, while functional were inefficient, covered with rust and the tanks contained large amounts of debris.

Combined, these factors and others led to high energy bills. While the national average for non-low income households dedicated to energy bills is approximately 3.3%, Bella Vista tenants were paying almost 7%.

St. Johns Housing Partnership's trained inspectors and weatherization workers along with three contracting companies (heating and air, insulation, and plumbing) worked to:

- Replace water heaters and air conditioning systems;
- Install attic insulation to the R-36 standard;
- Install bathroom exhaust fans (to help circulate air and draw out excess humidity);
- Caulk, seal and weather-strip air penetrations (doors, windows, pipes, etc.);
- Seal duct work;
- Replace faucet aerators;
- Install low-flow showerheads and compact fluorescent lighting (CFLs);
- Insulate water lines at the water heater; and
- Install fire & smoke alarms as a safety measure.



New energy efficient water heaters were installed.

Florida was the recipient of over \$176 million in ARRA funding for Weatherization, an amount it could not have expended within regulatory deadlines if limited to single-family housing as its only allowable use. Working with its partner, the National Housing Trust, the Florida Housing Coalition persuaded the state to include multi-family housing as an eligible use for WAP—something that only a handful of states allowed. Using ARRA Weatherization funds for multi-family housing promoted preservation, created jobs, and expended the funds on time.

Every measure the weatherization program takes is determined by extensive testing using trained inspectors with sophisticated equipment and attention to detail. The program's goal is to reduce the monthly energy use by determining a cost-effective combination of changes to current energy use. The measures taken immediately impact current tenants and provide long-term improvements that will benefit future tenants. SJHP completed the 45-unit project at a cost of \$203,095 (\$4,513 per unit) providing immediate and long-lasting savings for the tenants. HNN

Demystifying Financial Statements



by Lisa Hoffmeyer

To provide a more comprehensive look at selected topics of interest to our membership, the Coalition introduced Preconference Short Courses; three-hour mini workshops held Sunday afternoon before the Statewide Affordable Housing Conference.



by Jim Walker

Demystifying Financial Statements Preconference Short Course was presented by Jim Walker, Community Development Loan Officer with the Florida Community Loan Fund and Dave Baker, Development Advisor with PNC Bank.

Financial statements are a report of an organizations' financial position either at a specific point in time or its operations over a period of time. The four basic statements are:

- Balance Sheet or Statement of Financial Position
- Income Statement or Statement of Activities
- Statement of Cash Flows
- Statement of Functional Expense

Understanding how to read these statements is a skill required of nonprofit executive directors, nonprofit board members, lenders and other funders. Knowing when to generate these statements, what information they contain and knowing how to interpret the data are an essential part of running a healthy nonprofit business.

Balance Sheet: Assets = Liabilities and Equity (net assets)

The Balance Sheet is a snapshot of a company's financial position at a given point in time. While typically

reviewed annually as a part of the compilation of the year's financial statements or a part of an audit, more frequent (monthly or quarterly) review is recommended. The Balance Sheet is a valuable management and governance tool for nonprofits and consists of two parts that must balance.

Assets are the things a business owns that has value. This means assets can be sold or used to provide services or fund projects. Assets include cash, cash equivalents (investments that can easily be converted to cash), short-term investments, accounts receivable, inventory, property and equipment.

Liabilities are the amounts of money that an organization owes others. Liabilities can include money borrowed from a bank (note payable), money owed to suppliers for materials (accounts payable), wages owed to employees, and any other financial obligations to provide goods or services in the future.

Equity (Net Assets), sometimes called capital or net worth, is the difference between Assets and Liabilities.

Sample Balance Sheet - Assets

Statement of Financial Position December 31, 2011	
ASSETS	
CURRENT ASSETS	
Cash and Cash Equivalents	\$ 40,000
Accounts Receivable - Net	\$ 48,000
Inventory	\$ 30,000
Prepaid Expenses	\$ 15,000
Total Current Assets	\$ 133,000
LONG TERM ASSETS	
Property, Plant and Equipment	\$ 15,000
Less Accumulated Depreciation	\$ 0
Net property, plant and equipment	\$ 15,000

Sample Balance Sheet Liabilities and Equity

Statement of Financial Position December 31, 2011	
LIABILITIES AND EQUITY	
CURRENT LIABILITIES	
Notes Payable	\$ 40,000
Accounts Payable	\$ 48,000
Deferred Revenue	\$ 37,000
Total Current Liabilities	\$ 125,000
EQUITY	
Net Assets	\$ 8,000
Total Liabilities and Equity	\$ 133,000

SAMPLE INCOME STATEMENT

Income Statement June 30, 2011	
Grant Support and Revenue	\$ 1,600,000
Earned and Fee Income	\$ 15,000
Contributions Donations	\$ 67,500
Interest Income	\$ 6,500
TOTAL REVENUES	\$ 1,739,000
Housing Counseling	\$ 757,000
Education Support Services	\$ 623,400
Emergency Assistance	\$ 358,600
TOTAL PROGRAM EXPENSES	\$ 1,739,000

SAMPLE STATEMENT OF CASH FLOWS

Statement of Cash Flows June 30, 2011	
CASH FLOWS FOR OPERATING ACTIVITIES	
Change in net assets	\$ 16,750
Adjustments to reconcile change in net assets to cash provided by operating activities:	
Depreciation	\$ 15,000
Changes in operating assets and liabilities:	
Increases in Accounts Receivable	\$ 30,100
Increases in Accounts Payable	\$ (25,000)
Increases in Accrued Annual Liabilities	\$ (14,000)
Increases in Deferred Revenue	\$ 21,000
NET CASH PROVIDED BY OPERATING ACTIVITIES	\$ 41,850
CASH FLOWS USED IN INVESTING ACTIVITIES	
Purchase of Property & Equipment	\$ (81,375)
NET DECREASE IN CASH	\$ (39,525)
CASH - BEGINNING OF YEAR	\$ 184,250
CASH - END OF YEAR	\$ 144,725



Jim Walker, Community Development Loan Officer, Florida Community Loan Fund, talks about the tools for managing money.

Equity can be unrestricted (for example, a grant received by a donor that the nonprofit is free to use for any legitimate purpose), temporarily restricted (a project funded by a grant that will be “forgiven” after a period of time as long as the terms of the grant are met) or permanently restricted (a grant used to fund a property that must be permanently maintained as affordable housing).

Reviewing Balance Sheets can reveal:

- Cash Trends - is the organization’s cash increasing or decreasing?
- Working Capital Ratio (current assets minus current liabilities) measures how much in liquid assets an organization has available to build and fund their current business. An increase in this ratio over time could signal that the organization may be able to invest more money in mission-based activities or it could mean they plan to build reserves for an unexpected expense or decrease in funding.
- How well are accounts receivable being managed? Are efforts being made to collect on invoices outstanding more than 90 days?
- Are loans being made to related entities or other parties? Is the nonprofit acting like a bank?
- How is inventory being managed? Are unsold but completed houses on the books for more than six months?
- Leverage = Debt/Equity. A high D/E ratio may be an indication an organization is taking on too much debt.

- Current Ratio – This is mainly used to give an idea of an organization’s ability to pay back its short-term liabilities (debt and accounts payable) with its short-term assets (cash, inventory, receivables). The higher the current ratio, the more capable the organization is of paying its obligations. A ratio under 1 suggests that the nonprofit may be unable to pay off its obligations if they came due at that point.

Income Statement (Profit and Loss)

Revenue – Expenses = Change in Net Assets

The Income Statement or Profit and Loss shows the financial performance over a period of time (monthly, quarterly, annually). This statement connects the balance sheet from one period of time to the next.



Dave Baker, Development Advisor with PNC Bank, responds to specific issues raised during this Short Course.

Statement of Cash Flows

This summarizes the changes in an organization’s cash position and what caused those changes. Even if an organization reports an increase in net assets on the income statement (their revenue exceeded their expenses), the amount of cash on the balance sheet may be lower than its beginning cash. This is because net income is not just kept in the bank, but can be used for financing accounts receivable (payments the organization made to vendors that have not yet been reimbursed by a funder), investing in assets (buying a new building for affordable housing) or decreasing accounts payable aging (paying vendors in 30 days, rather than 90 days).

Statement of Functional Expenses

This statement provides important detail about a nonprofit's operations. It categorizes the organizations expenses into three general categories:

- Program Expenses - Cost of goods and services directly related to each major program;
- Administrative Expenses - Costs of managing the organization (recordkeeping, budgeting, management payroll, generating financial reports, administrative activities); and
- Fundraising Expenses - Costs of fundraising campaigns and events.

Ratios of these three expense categories are used to measure efficiency and how effectively a nonprofit uses its resources.

For example, an organization that spent 85% on Programs, 8% on Administration and 7% on Fundraising will generally be looked at more favorably by a funder or donor than one who spent only 50% on programs, but 25% on Administration and 25% on Fundraising.

Donors and lenders do understand that successful nonprofits require a sound infrastructure to operate and a claim of zero fundraising and/or administrative fees is unrealistic. As a rule of thumb, most funders expect that no more than 25% will be spent on Administration and Fundraising expenses combined.



Participants talk with Dave Baker and Jim Walker about various expense categories.

Financial Statements often contain notes that offer additional information and clarification. Notes provide a context in which the statements are interpreted and disclose further detail on items that may not be readily apparent when reviewing only the numbers.

A clear understanding of how to interpret financial statements is crucial to a nonprofit's management, key staff and board so they can jointly exercise fiscal responsibility. It is the executive director's/CEO's duty to ensure that the board consists of members who can knowledgeably evaluate the reports. It is the board's responsibility to require regular, timely and complete financial reports from the executive director/CEO and be able to ask critical questions about the reports they receive. Armed with current financial statements and with the ability to properly interpret them, the board, staff and management can efficiently and effectively guide their nonprofit to success and sustainability. [HNN](#)

THANK YOU PARTNERS

The Florida Coalition gratefully appreciates all our Partners for Better Housing. We also give a special recognition to **Bank of America Charitable Foundation, Inc.** for its support.

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FARGO**



Bernard Godek, Executive Director of Habitat for Humanity of Palm Beach County, is presented a \$1,000 check from Aileen Pruitt, PNC Florida Market Manager for Community Development Banking. [HNN](#)



Peter McDougal, Housing Finance Director with Neighborhood Housing services, is presented a \$1,000 check from Michelle Braun, Wells Fargo Senior Vice President and Community Development Manager. [HNN](#)



There were 25 vendors that displayed their services and explained their products to an attentive crowd during the Conference. The Exhibit Hall was a networking center allowing many participants to connect and meet new colleagues.



SAVE THE DATE

SEPTEMBER 8-11, 2013

2013 FHC STATEWIDE ANNUAL CONFERENCE AND PREMIER TRAINING EVENT

NEW LOCATION: THE HILTON HOTEL IN ORLANDO
6001 Destination Pkwy, Orlando, FL 32819

Income Qualification – Key to A Successful Program



by Aida Andujar

Determining household income is a key component for the successful administration of your state, federal or locally funded housing programs (purchase assistance, rental, rehabilitation or reconstruction). Though each program may have specific income limits depending on household size, all of them require that the household be income qualified before assistance can be provided.

In Florida, most housing programs have adopted the federal regulations at 24 CFR part 5 to determine the eligibility of household income. Under this rule, income is defined as all amounts, monetary or not, which:

1. Go to, or on behalf of, the family head or spouse (even if temporarily absent) or to any family member;
2. Are anticipated to be received from a source outside the household during the 12-month period; and
3. Annual income also means amounts derived from assets.

This method relies on anticipated household income to be received in the next 12 months. Pay stubs and tax returns may provide supporting documentation but they cannot provide information on anticipated raises, overtime, and bonuses. This will require a third-party verification. Third-party verifications are the best practice for establishing anticipated household income. When this is not possible or the third-party verification is not clear, then the organization should resort to verbal communication with the employer to establish hours worked, anticipated raises, and future overtime or bonuses. All communication with the employer must be documented in the file and should include the person who was contacted, their title, and date and time of conversation. Pay stubs and tax returns are considered a last resort if used to establish household income. Failure to use third-party verifications must be documented in the file and should only occur if you cannot obtain a third-party verification or communicate with the third party.

The Florida Housing Coalition conducted an Income

Qualification training during its 2012 Annual Conference. The following scenarios were presented and discussed during the training session:

A Family Member in Prison

- Go to the state of Florida inmate website at www.dc.state.fl.us to confirm that the family member is in prison and check the release date.
- Go to the Home page and Click “Inmate Population Information Search.”
- Enter name, Social Security number or birth date and inmate number, if available.
- Print this information for the file.
 - ◆ Count as household member if released within the next 12 months.
 - ◆ Do not count as a household member if release date is more than 12 months.

Child Support

- Count Court Awarded alimony or child support, unless ...

- Applicant certifies payments are not being made.

AND

- All reasonable legal action has been taken to collect amounts due, including filing with the court or agencies responsible for enforcing payment.
- Contact the Department of Revenue’s Child Support Enforcement office 1-800-622-5437.
- Obtain a third-party verification showing benefits received.
- Accept printouts from the court or agency responsible for enforcing support payments, or other evidence indicating the frequency and amount of support payments actually received.
- Use this information to document income from child support if applicant has made all legal effort to collect.
- When no documentation of child support, divorce, or separation is available, either because there was no marriage or for another reason, require the family to sign a certification stating the amount of child support received or that no child support is being received.

Full-Time Student

- The earned income of a full-time student 18 years old or older who is a dependent is excluded to the extent that it exceeds \$480.
 - ◆ Only count the first \$480 of income earned for the year.
- All income of a full-time student 18 years of age or older is counted if that person is the head of the family, spouse, or co-head.

Part-time or Seasonal Employment

When assisting an applicant who is employed part-time or seasonal:

- Only include the actual income from part-time or seasonal employment.
- The third party verification should state that the employee is part-time or seasonal and provide an estimate of projected part-time or seasonal earnings for the next 12 months.
- If the third-party verification fails to provide sufficient information, use past history to project income for the next 12 months.

Calculating Income from Self-Employed Applicants

Obtain:

- One or two most recent tax returns.
- Profit and Loss Statement:
 - ◆ aka Income & Expense Report.
 - ◆ Schedule C of tax return.
- When calculating annual income, include the net income from operation of a business or profession including self-employment income.



Evelyn Rusciolelli, FHC Technical Advisor, clarifies a scenario discussed during the Income Certification Preconference Short Course.

- Net income is gross income less business expenses, interest on loans, and depreciation computed on a straight-line basis.
- In addition to net income, count any salaries or other amounts distributed to household members from the business, and cash or assets withdrawn by household members.
 - ◆ Except when the withdrawal is a reimbursement of cash or assets invested in the business.
- When calculating net income, do not deduct:
 - ◆ Expenses for business expansion or outlays for capital improvements.
 - ◆ Principal payments on loans, or
 - ◆ Interest on loans for business expansion or capital improvements.
- If the net income from a business is negative, count it as zero.
- A negative amount is not used to offset other family income.

Calculation Methodologies

- To annualize full-time employment, multiply:
 - ◆ Hourly wages by 2,080 hours;
 - ◆ Weekly wages by 52;
 - ◆ Bi-weekly amounts by 26;
 - ◆ Semi monthly amounts by 24; or
 - ◆ Monthly amounts by 12.
- Always use gross, do not round up or down.

Social Security/Disability Payments

- Count the gross amount, before deductions
- Include payments received by:



Aida Andujar, FHC Technical Advisor, explains different scenarios during the Income Certification Preconference Short Course.

- ◆ Adults;
- ◆ Adults on behalf of minors; and
- ◆ Individuals under 18 for their own support.
- Use the adjusted amount for benefits that are reduced for a prior overpayment.
 - ◆ If Social Security benefit is being reduced for six months due to prior overpayment, use the reduced benefit amount for six months, then regular amount for six months.

SSA Benefit Letters

- Copy of the award letter is acceptable;
- Go to www.socialsecurity.gov;
- Select *What You Can Do Online*;
- Follow the instructions for requesting a Proof of Income Letter; or
- Call 1-800-772-1213.

Foster Children and Foster Adults

- Not counted as household members when determining income eligibility.
 - ◆ Count as household members when determining the size of a unit needed for occupancy.
- Payments received by the family for the care of foster children or foster adults are not counted.
 - ◆ This rule applies only to payments made through the official foster care program of local welfare agencies.

Adopted Children or Children In The Process of Being Adopted

- Include as a household member.
- Include only the first \$480 of adoption assistance payments.

Live-In Aides

- They are not counted as household members.

A live-in aide is defined as:

- A person who resides with one or more elderly persons, near-elderly persons, or persons with disabilities, and
 - ◆ Is determined to be essential to the care and well-being of the person(s);
 - ◆ Is not obligated to support the person(s); and
 - ◆ Would not be living in the unit except to provide the necessary supportive services.

Regular Cash Contributions or Gifts

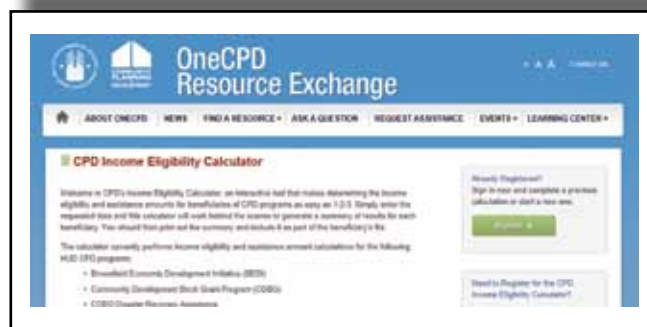
- Count as income any regular contributions and gifts from persons not living in the unit. These sources may include rent and utility payments paid on behalf of the family, and other cash or noncash contributions provided on a regular basis.

Income of Minors

- Earned income of family members under 18 is not counted.
 - ◆ Example: part time job afterschool
- Benefits or other Unearned income of minors is counted.
 - ◆ Example: Checking or savings account, disability payments

Income Calculator

The U.S. Department of Housing and Urban Development has created a new income calculator to be used for determining income eligibility under the various HUD programs. To view the calculator go to <https://www.onecpd.info/incomecalculator/> HNN



HUD's Income Eligibility Calculator assists with determining income eligibility and assistance amounts.

Resources:

<http://www.hud.gov/offices/cpd/affordablehousing/library/modelguides/2005/1780.cfm>

<https://www.hudnsphelp.info/media/resources/GuideToNSPIncomeCertifications.doc>

http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/hsgb/4350.3

The Florida Housing Coalition has an expert team to assist you with income qualification for a variety of housing programs. Contact us at 850-878-4219 or info@flhousing.org for staff training clinics or workshops.



Consulting Services

The Florida Housing Coalition can help Local Governments, Nonprofits, and their Developer and Financial Partners



We Can Assist Local Government With:

- Affordable Housing Program Design and Implementation
- Preparation of Policies and Procedures Manuals
- Project Development
- Developing Underwriting Practices for Rental and Homeownership Projects
- Long-Term Affordability Mechanisms
- Energy Efficient Housing
- Predevelopment, Development, and Rehabilitation Process for Rental and Homeownership Programs
- Meeting Low-Income Set-Asides for Extremely Low Income and Special Needs Housing
- Income Compliance and Eligibility Determination
- Compliance with Program Regulations and Administration
- Implementation of systems to properly maintain records, tracking, reporting, and monitoring of programs
- Rehabilitation Policies and Strategies
- Design of RFPs and RFQs

Special Projects

Everything from Needs Analysis to Document Preparation:

- Shared Equity Models
- Lease Purchase Programs
- Housing Element Strategies and Implementation
- Regulatory Reform Measures
- Strategies for Changing Markets
- Inclusionary Housing Policies
- Education / presentations to Advisory Groups and Elected Bodies
- Facilitation of Community Meetings
- Community Land Trusts



We Can Assist Nonprofits With:

- How to form a CHDO or a CDC
- How to write grants and proposals
- Board and Staff Training / Organizational Capacity Building
- Strategic and Business Plans
- Best Practices for Operating Nonprofit Housing Organizations
- Preparation and Review of Operating Manuals
- Project-Level Assistance in Financing, Development, and Asset Management
- Strengthening Partnerships and Joint Ventures
- Community Land Trusts
- Accessory Dwelling Units
- Energy Efficient Housing
- Strategies for Changing Markets
- NIMBY issues



The FHC is a nonprofit, statewide membership organization whose mission is to bring together housing advocates and resources so that everyone has a quality affordable home and suitable living environment.

In business since 1982, we have proven expertise and serve the entire state with seven offices located throughout Florida.

Contact the Florida Housing Coalition at 850-878-4219 or info@flhousing.org to discuss the services that would be most helpful for your local government, nonprofit, or developer and financial partners, and we will quickly tailor a proposal that meets your needs within your budget.



Keynote Address from Secretary Shaun Donovan

HUD Secretary Shaun Donovan, in his keynote address, praised the Florida Housing Coalition and its members across the state working to help homeowners in foreclosure, and highlighted the substantial assistance provided by the federal government and now the Attorney General bank settlement for Florida homeowners. He explained the threat of sequestration and made the following comments about pending housing proposals:

President Obama is pushing Congress to act on four legislative proposals that will help ensure every responsible borrower has the opportunity to refinance and rebuild equity.

The first, Senator Feinstein's Expanding Refinancing Opportunities Act, would provide homeowners whose loans are not guaranteed by the government access to simple, low-cost refinancing.

The second, developed by Senators Menendez and Boxer, would allow us to clear the remaining barriers to refinancing for homeowners with loans backed by Fannie and Freddie.

To ensure more families can refinance with a better deal, the Responsible Homeowner Refinancing Act creates competition between lenders and removes other hurdles like unnecessary appraisals, which will help lower the cost of refinancing for consumers.

We also need to ensure homeowners can rebuild equity.

Indeed, of all the eye-popping statistics we've seen during these past few years, perhaps the most striking is that Latino families lost two-thirds of their median household wealth between 2005 and 2009.

To me, that's an absolute tragedy -- particularly given how many of these families were just starting to enter the middle class after decades of hard work.

After all, savings in our homes is the single biggest source of how we send our kids to college. It's how entrepreneurs get the capital they need to start a small business—and how people save for their retirements.

That's why Senator Merkley's Rebuilding Equity Act is so important—helping underwater homeowners apply savings from refinancing to rebuild equity in their homes.

If they do, the majority of those families could get back above water in five years or less. That's not only good for them—it's also good for our economy.

And it's why this Administration supports the Project Rebuild Act introduced by Senator Jack Reed, which would create as many as 50,000 jobs in communities across Florida—providing a boost to our hard-hit construction industry.

Just as importantly, Project Rebuild would help stabilize home values in the hardest-hit places.

This audience knows that the second a single foreclosure sign goes up on your block, your home value drops by as much as \$10,000. Well, in places like Florida, you see whole neighborhoods with those signs.

But with tools like HUD's Neighborhood Stabilization Program, we've been pushing back.

Not only is NSP on track to create nearly 90,000 jobs and address 95,000 vacant properties across the country, in hard-hit places like Hernando County, Florida, it's helping families like Sandy and Socorro Beiro move in to once-foreclosed homes.

Several of you here today are NSP partners. Thank you for your work. You have been innovators when it comes to Neighborhood Stabilization—and with some two dozen Community Land Trusts, I understand the Coalition is looking for ways to use deed restricted properties in the NSP process. We think it's a good idea as well and are working on policy changes that will make it possible.

But the reason we need Project Rebuild is that the efforts you've been taking on don't just create jobs and transform neighborhoods -- they also boost home values. Indeed, recent data shows that three-quarters of places that received targeted investments through the first two rounds of NSP showed increased home prices.

Project Rebuild would build on all this progress—presenting a real opportunity for so many of the nonprofit partners here in this audience to take the work they've already done through NSP to the next level. [HNN](#)



Keynoter and Advancement Project Co-Director Judith Browne Dianis Provides Post-Election Remarks

From the “No Taxation without Representation” slogan of the American Revolution, to the triumphant Voting Rights Act of the Civil Rights Movement, every historical struggle in our country has involved the franchise. Voting is not only a fundamental element of American citizenship—it is a foundational right. Without the right to vote, all other rights are imperiled.

Yet this year we witnessed the greatest rollback on voting rights in more than a century. This past election cycle brought with it an unprecedented wave of new laws and policies that made it harder to vote in dozens of states, including restrictive voter ID laws that severely limit the type of identification a voter can use, dramatic cutbacks to early voting periods, and attempts to unilaterally throw registered voters off the rolls. It was no mistake, by the way, that these strategies affected people of color the most.

Despite these challenges, a determined American electorate came out to cast their ballot, breaking records in early voting and turnout. Latinos came out in unprecedented numbers, and more young people between the ages of 18 and 29 voted in this year’s election than in 2008. African-American voters likewise exceeded their 2008 turnout in Ohio, Virginia, North Carolina and Florida.

The partisan strategy to make voting harder didn’t work. In fact, it backfired. The national conversation about voting rights was invigorated like we haven’t seen since 1965. Americans started to understand that their rights were under assault. And rather than cower under the weight of discriminatory laws and policies, it motivated them more than ever.

But fighting back doesn’t end after Election Day. The politicians who betted against democracy are only going to redouble their efforts now—laying the groundwork, once again, during the “off years” when there are no elections, when they count on people not paying attention to the right to vote. We must likewise intensify our work to protect that right.

Sure, we enjoyed numerous victories over the past two years – including gubernatorial vetoes of voter ID laws in six states, as well as court or Department of Justice orders blocking such laws in Pennsylvania, Wisconsin, Texas, Mississippi and South Carolina. But there are more roadblocks ahead.

Some of those victories were partial wins with laws blocked for now, but on track to stand in the next election. The Department of Justice’s review of Mississippi’s law has it merely on hold for now. Court orders striking photo ID laws in other states are on appeal, still to be considered by higher courts.

Then there are the problems we saw on Election Day. Thousands of citizens—disproportionately African Americans and Latinos—were improperly forced to vote a provisional ballot, particularly in Ohio, Florida and Arizona. And although the resolve of voters who waited in line for up to eight hours made for an inspiring sight, it also proved that our system of elections is in dire need of repair. As President Obama made it plain in his re-election victory speech, “We have to fix that.”

Fixing it will require new approaches. That means pushing for affirmative measures—a modernized, automated voter registration system; early voting in every state; declaring Election Day as a federal holiday. It means working to enshrine the right to vote in our Constitution to provide national election standards.

Our nation’s fundamental values, in the spirit of the *Declaration of Independence*, are equality and freedom. Election Day should be a time when all Americans – whether rich or poor, young or old, and regardless of race – have the same say when they enter the voting booth. Now is the time to protect those values by doing even more to ensure that our elections are free, fair and accessible to all. Now is the time to build the next-generation voting rights movement. [HNN](#)



Keynote Address from Senator Ken Pruitt

The Florida Housing Coalition was honored to have former Senate President Ken Pruitt give the keynote on September 13th as the kickoff to our Sadowski Coalition panel and legislative advocacy roundtable. These are excerpts from his comments.

We are all fully aware of the consequences of SHIP not being funded and the gravity of the situation we face. Let there be no mistake, we have a challenge ahead of us, the deck is stacked against us and it's going to take the collective efforts of everyone in this room to persuade our legislative leaders to alter their mindset, not only about SHIP, but of housing programs in general.

What are the challenges? One is philosophical and the other is plain and simple, misinformation, misinformation that has become fact to some legislators.

Although there are some in the legislature that say raiding the doc stamp trust fund is a budget necessity during these tough fiscal times, I believe it is more fundamental and philosophical to them now. And as you know, dealing with a philosophical mindset is always more of a challenge than dealing with a temporary budget shortfall mindset. So we have our work cut out for us.

I was there when SHIP started and the doc stamp was increased. I was a newly elected wild eyed freshman, a businessman who ran on a less government, no new tax platform. So you can imagine the looks I got from my fellow republicans when I voted for a doc stamp tax increase in committee back in 1992. Here was a republican voting for a tax increase and a member of the minority party. I honestly thought my political career was over almost before it had hardly begun.

Had I followed a narrow minded "don't confuse me with the facts my mind is already made up" thought process, I wouldn't have voted for that doc stamp increase, but

I did and as I look back on my legislative career it was one of the best votes I ever took as a legislator. It was about home ownership, giving families a "hand-up, not a hand-out," it was an investment in what I call "societal infrastructure," that priceless increase in a person's self-worth and the ripple effect that enhanced self-worth had on their children and families.

Don't get me wrong, the economic numbers of investing in affordable housing was as overwhelmingly positive back then just as it is now and while the economic benefits and jobs certainly got my attention, I based my vote primarily on the long term benefits to society, a public/private sector partnership that would be one major solution to improving blighted communities. The results have been positive, profound and impactful, unfortunately, due to term limits, the institutional knowledge and history is quickly disappearing in the legislature and with it the reasons why we passed the landmark Sadowski Act legislation.

This leads me to my next point; legislators didn't differentiate SHIP from the other mortgage-related programs that contributed to the housing and mortgage crisis. And in this 24/7 social media age if you aren't controlling your message, it's being controlled for you. The fact is, SHIP has had very few defaults and its track record is a very impressive one.

*We assumed our legislators knew what an efficient and effective program it was, we were so confident that even when it was spoke of at delegation meetings and other venues we had it lumped in with a myriad of other county and municipal issues. We may have taken for granted that we had legislative champions who would protect it even if it were attacked, after all, it was housing, it created jobs (lots of 'em) and is community-based, what could be more American and apple pie than that. **HNN***

SHIP and Legislative Advocacy



Jaimie Ross, of 1000 Friends of Florida, initiated what came to be known as the Sadowski Coalition in the summer of 1991 and continues to facilitate the Sadowski Coalition today. She moderated the panel. Panelists pictured from right to left.

Mark Hendrickson, of the Florida Association of Local Housing Finance Authorities, was the Executive Director of the Florida Housing Finance Agency (now known as the FHFC) when the Sadowski Act passed; he reiterated the importance of the proven success that is SHIP and SAIL. No programs can boast a better record than SHIP for providing homeownership through meaningful homebuyer readiness counseling and sustainable mortgages; or SAIL for providing a small amount of gap financing to leverage multi-family loans that are needed to house Florida's most vulnerable renters. Both programs pass tough scrutiny for accountability, which was key for gaining legislative approval of the Sadowski Act.

Doug Buck, of the Florida Home Builders Association, explained that when the building industry agreed to the documentary stamp increase in 1992 it made economic sense. Housing = Jobs. The monies raised by the doc stamp increase would be dedicated predominantly to the construction of housing, a key driver in Florida's economy.

The FHBA acknowledges that the home financing/foreclosure crisis has meant that moving the existing inventory, rather than constructing new homes is needed. He agreed with Senator Pruitt that too many current legislators do not understand that SHIP can be used for down payment and closing costs to help move that existing inventory. We need to do a better job of education.

Trey Price, of the Florida Realtors, emphasized the need to hold legislators to the promise of the trust funds: to keep the trust in the housing trust funds. He and Doug agreed that it is becoming increasingly difficult for them to explain to their memberships why the doc stamp increase should not be repealed if the Legislature continues to divert the housing trust monies to general revenue.

Kent Spuhler, of Florida Legal Services, explained the value of bringing "Mini-Sadowski Coalitions" together at the local level to meet with legislators in their home/district offices. Legislators want to hear from their own constituents. While some interest groups have considerable sway with legislators because of campaign contributions, you should never underestimate the impact you can make with your local legislator by establishing a personal relationship, which always begins in the district. [HNN](#)



Session Highlights



The Florida Department of Economic Opportunity: Housing and Jobs was presented by **Ken Reecy** (L), Director of the Division of Housing and Community Development for DEO, with **Evelyn Rusciolelli** (C), FHC Technical Advisor, and **Ben Johnson** (R), FHC Board member and session moderator. [HNN](#)



Accessing Low Income Tax Credits was moderated by **Jeff Kiss** (L), FHC Board member. Jeff also presented with **Kevin Tatreau**, Director of Multifamily Development Programs, FHFC. [HNN](#)



Housing Veterans Case Studies presented by (L-R) **Brad Beatty**, Director of Health Services, Volunteers of America of Florida, **Sharon Lee**, Executive Director, Low Income Housing Institute, and moderator **George Romagnoli**, FHC Immediate Past Chair. [HNN](#)



The Connection between Fair Housing and Affordable Housing was presented by (L-R) **CJ Miles**, Deputy Director, Fair Housing Continuum, Inc., **Patrick Maier** (C), Executive Director, Innovative Housing Institute, and moderated by **Bob Ansley** (R), FHC Board member. [HNN](#)



Civic Engagement and Voterization was presented by **Phyllis Hancock** (L), Executive Director, A. Philip Randolph Institute of Central Florida, and **Christine Allamanno** (R), Affordable Housing Project Staff Attorney, Gulf Coast Legal Services. [HNN](#)



Michael Moore, Assistant Attorney General, Economic Crimes Division, and **Laura Daugherty**, Research Economist, Florida Attorney General's Office presented: **Florida's Implementation of The Mortgage Settlement Agreement**. [HNN](#)



From Data to Action: Understanding Florida's Housing Markets, Neighborhoods and Tenants was presented by **Anne Ray**, Researcher, Shimberg Center for Housing Studies, and **Benji Powers**, Director of Community Building Organizing, Neighborhood Housing Services of South Florida, Inc. [HNN](#)



Housing Florida's Most Vulnerable Populations was presented by (L-R) **Edi Erb**, Interim CEO, Homeless Coalition of Hillsborough County, **Jack Humburg**, Director of Housing Development and ADA Services, Boley Centers, Inc. and FHC Board member, and **Shannon Nazworth**, Executive Director, Ability Housing of Northeast Florida, Inc. [HNN](#)



Florida Nonprofit Housing Advocates Network

The Florida Nonprofit Housing Advocates Network (FNHAN) meets regularly throughout the year by teleconference and in-person at the Florida Housing Coalition's statewide annual conference. The FNHAN was launched in fall 2010 to further our vision that Florida have at least one community-based nonprofit housing provider working in every jurisdiction.

The 2013-2014 Work Plan developed at the Annual Meeting is:

1. Sadowski Education Efforts

- Using Sadowski Coalition materials, members will meet with legislators in district offices; provide feedback to FHC; respond to *Action Alerts*.

2. Include affordable housing in the Department of Economic Opportunity's Five Year Plan (<http://bit.ly/PBhxIE>)*

3. Financing for Community Land Trust Homebuyers

- Follow up with HUD to ensure that FHA is a viable option for CLT homebuyers.

4. Advocate for Nonprofits in the Universal Application (Tax Credits)

- A subcommittee of the FNHAN will continue work with FHFC to ensure that nonprofit developers and those serving special needs and homeless populations are able to obtain tax credit financing.

5. Address the Property Tax Exemption for limited partnerships, section 196.1978 F.S.

- Working with FHFC and / or the Florida Legislature, address the threat to affordable housing which may result from the property tax exemption for limited partnerships.

6. Ensure that Florida Attorney General (AG) Bank Settlement Monies are Used for Housing

- FHC members already provided substantial input to the AG office and will now be supporting the AG in her efforts with the Florida Legislature.

7. Prevent Homelessness

- Advocate for preservation of project-based properties; housing homeless veterans; and support the efforts of housing and supportive service providers for the homeless.

8. Fight NIMBYism and Promote Fair Housing

- Through education and advocacy, support affordable housing developers facing NIMBY issues and coordinate efforts with Fair Housing agencies, especially during Fair Housing Month each year.

9. Surplus Land / Land Banking

- Evaluate whether the surplus land statute is being implemented throughout Florida and whether land banking is being used to the extent that it should be in Florida.

10. Educate Newly Elected Officials (Local and State Level)

- This could be about affordable housing in general, as well as advocacy for the state and local housing trust funds.

* Upon return to Tallahassee after the FNHAN meeting in Orlando, Jaimie Ross worked on this issue by providing written comments and meeting in person to discuss the importance of including affordable housing as a cross-cutting strategy in the Five Year Plan. Our advocacy was effective—the Plan now includes affordable housing, a cross-cutting issue. Go FNHAN! **HNN**





Tips for Running A Successful Homebuyer Program



by Lisa Hoffmeyer

Whether you are acquiring and renovating single family homes for resale under the National Stabilization Program (NSP) or developing new construction units with HOME, your nonprofit's success is often dictated by your program design. The new HOME guidance issued in May requires homebuyer units be under a ratified sales contract

to an eligible buyer within six months of completion or the units permanently become rental properties. To meet the NSP national objective and close out your grant, NSP-funded homes must be occupied by an eligible buyer.

Here are some program design tips you should consider now to avoid an oversupply of NSP inventory or becoming an unintentional landlord of HOME-assisted units:

1. Plan Homebuyer projects thoughtfully. Enlist the help of a market analyst to make sure you know the extent of the need in the community before you buy the land or commit to the project.
2. Familiarize yourself with housing prices to ensure you offer the right product at the right price. Again, a market analyst can assist. Remember, the new changes in the HOME program require an evaluation confirming market need must be conducted prior to the Participating Jurisdiction issuing a commitment for funding.
3. Have access to sufficient down payment assistance to make the deal work. If you are trying to sell a \$100,000 house to borrowers whose income cannot exceed \$30,000, you need to know whether they will need \$5,000 or \$50,000 in purchase assistance and have a committed source for those funds.
4. Develop policies and procedures for a Homebuyer program. Include application and waiting list procedures, maximum and minimum subsidy amounts, buyer contribution requirement, recapture or resale policies, first mortgage guidelines, etc. Keep your program simple, avoid additional layers of red tape and use best practices gained from other programs.
5. Build your buyer pipeline. Offer homebuyer education early, and identify the serious buyers from people who need more than a year to get ready. Work with both groups to clear credit issues, sending people with serious credit issues to a nonprofit credit counseling agency.
6. Find Partners:
 - a. Lenders - Learn which lenders or credit unions in your community are lending and on what terms. Ask how these lenders can help (teach homebuyer education, prequalify buyers, contribute to the down payment...).
 - b. Credit Counseling Agencies - Send credit-impaired clients to counseling and keep in touch with them so they come back to you when their credit is mortgage ready.
7. Market, Market, Market. The days of "if I build it, they will come" are gone. List with a good Realtor, have open houses, put up signs, target nearby employers and partner with other nonprofits.
8. Require presales. It can be hard for a first-time buyer to commit to a new construction house that only exists on paper or a foreclosed property still in need of major rehab, but it will help ensure you have a buyer for the house. On the flip side, sometimes good hearted developers are unwilling to enforce the terms of the presale agreement (i.e., keep the deposit money) if the buyer backs out.
9. Adjust the price if the home does not sell. Lowering the price below market is a double edged sword, the house may sell, but nearby property values may suffer. If you need to lower the price, you may take a loss—it may be only \$1000 of your developer fee, but it could be significantly more than that, and

could jeopardize the financial health of a small developer.

10. Plan B-Rental. Do a proforma now to determine the bottom line. If the home does end up converting to rental, you'll have an idea of how much money you are likely to make (or lose). Have a game plan for property management too—are you doing this in-house or hiring a professional property manager?
11. Plan C-Lease Purchase. For NSP, the NSP Help website at <https://hudnsphelp.info> contains

a comprehensive toolkit of Lease Purchase documents. The new HOME guidance is silent on lease purchase, so if that option is available it may give you extra time to find a qualified buyer. **HNN**

The Florida Housing Coalition is available to assist you in designing a new Homebuyer Program or evaluating and fine tuning your existing program. For assistance with this or any other training and technical assistance needs, call us at 850-878-4219 or email info@flhousing.org.

Listen To The Homebuyer



by Suzanne Weiss

By virtue of having a robust homebuyer program in place when Neighborhood Housing Services of South Florida (NHSSF) obtained NSP2 funds in Miami-Dade County, we had the benefit of our own focus group and market study. The attentive housing developer who

listens to potential homebuyers can be guided to create the right product that fits the buyer's needs.

Our pool of potential buyers told us emphatically they wanted and needed at least two bathrooms in their single-family home. That simple market tip guided our acquisition team to purchase the great majority of our NSP2 properties with a minimal two-bath count. NHSSF is also committed to long-term affordability for the buyer and has incorporated many green and energy efficient features into each home. Although these green details have not yet resulted in a tangible increase in appraised value, these details are real value additions to the purchase and make our products stand out from other inventory for sale. As a result, NHSSF has sold each of its renovated homes within days of each Open House events. NHSSF has no standing inventory.

NHSSF attempts to make the buyer's purchase experience as pleasant and exciting as a typical real estate transaction. We have found that well designed and informative sales material help the buyer in their decision and Open House events featuring immaculately clean, fully renovated and properly lighted, heated or air conditioned homes show well and excite our customers. Be ready with a contract

at the Open House-many people have shopped for a long time and have been sorely disappointed when their offers were turned down. If necessary, follow up—have trained and informed associates contact the buyer to discuss the home and help the buyer to arrive at a reasoned, unforced decision that is best for their needs. By treating potential buyers with respect and courtesy, even if they do not purchase that home, you are establishing a buyer pipeline for the next home you will sell.

Engage a local title company or attorney to represent you, even if the seller of the REO stipulates an out of area title company or law office. Independently examine the title, all exceptions and proposed title cures. Local representation is valuable in resolving /deciphering municipal liens or code violations. We have had the experience when a seller's out of state attorney claims their letter will "insure over" a title exception, our local title examiner declined that cure, and when the matter was subsequently sent to the Florida title fund, they also did not accept the attorney's letter. The seller then remedied the issue and ultimately delivered clean title. If we were not supported by a knowledgeable title examiner in our corner, we may have been swayed into accepting this proposed cure and property with a blemished title. **HNN**

SUZANNE WEISS, NHSSF Associate Director, heading the Broward County operations. NHSSF is a NeighborWorks® affiliate and has been in the South Florida market for more than 33 years.

Update on Hardest Hit: Working to Help Troubled Homeowners



by Michael Chaney

There have been some dramatic increases in the Florida Hardest-Hit Fund (HHF) program since this summer. In mid-June, the U.S. Department of Treasury (Treasury) and Florida Housing Finance Corporation (FHFC) Board of Directors approved changes to this foreclosure prevention program, resulting in an increased number of applications and approvals, and more assistance being expended. The amount of monthly mortgage payment assistance has doubled and the amount available to bring a delinquent first mortgage current has tripled (and in some cases quadrupled). The changes also eliminate several eligibility criteria that were common reasons why a significant portion of applications had previously been deemed ineligible.

As of October 1, eligibility reviews of 22,885 applications have been completed, resulting in more than 7,300 Florida homeowners being approved for Unemployment Mortgage Assistance Program (UMAP) payments, Mortgage Loan Reinstatement Program (MLRP) payments, or both. Current data show that \$170.6 million in HHF funds have been committed (a \$67-million increase from June) to assist qualified homeowners who are unemployed or underemployed through no fault of

their own, and there are more than 7,200 applications in the process of being reviewed.

HHF Advisor Agencies are still reviewing past applicants who were formerly deemed ineligible to see if they now qualify under the revised program criteria, in addition to continuing outreach efforts in their respective communities to increase awareness of this federal program.

The HHF program may prove particularly helpful to Florida airlines workers who may be adversely affected by the recent layoffs announced by American Airlines and other ancillary businesses to the airline industry. FHFC is working with South Florida Workforce and its partners to have HHF represented at the Re-Employment Center that should become operational during mid- to late November. However, as smaller transition events sponsored by the airlines and local airline employee unions are announced and planned, Florida HHF has been and will continue to be on-site to triage affected workers and help them through the application process.

Additionally, the program continues to work with servicers on events they host for their borrowers. Currently, HHF is partnering with Wells Fargo Home Mortgage on events that were held in Jacksonville, and will be held in Orlando, Sarasota and Miami during November and December. **HNN**



Lainie Lowery, HHF Program Manager, gives a presentation at the recent Making Homes Affordable (MHA)/HOPE Now multi-servicer event in Orlando, Nov. 2. HHF was on hand to take applications from homeowners who may qualify for the program.



In June, the Coalition joined FHFC staff in training Hardest Hit advisors across Florida to implement program changes.



Foreclosure Counselors Caucus



About 70 individuals participated in this Caucus, mostly counselors, a few lenders and staff from Florida Housing Finance Corporation. **Michael Chaney** (R), FHC Technical Advisor, moderated the discussion.

Highlights include:

Hardest Hit: Counselors report that program changes in June have resulted in a larger percentage of eligible applicants and more homeowners receiving assistance. (See article on previous page.)

Attorney Generals Settlement: Bank of America, Wells Fargo, Citibank, JP Morgan Chase and GMAC have made 330 changes to their servicing guidelines. Counselors can report any lender with servicing revision problems to Mortgageoversight.com.

Technology to Assist Counselors: Several counselors praised HOPE Loan Port, a tracking system that offers homeowner status updates and verifies when information was provided to a lender.

TechSoup was lauded as a technology solution for nonprofits, with \$12 operating systems for computers, other affordable software and great information. [HNN](#)



STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM



by Michael Chaney

Local Housing Assistance Plan (LHAP)

Q: What is new for submitting an

updated SHIP LHAP?

A: Updating the plan that governs your local SHIP Program is a responsibility that administrators undertake every three years. By May 2, 2013, about half of all SHIP jurisdictions are responsible for submitting updated plans to cover fiscal years 2013/2014, 2014/2015, and 2015/2016. Florida Housing Finance Corporation (FHFC) has included a new document: “2013 LHAP Submission Procedures” among the 2013 LHAP documents and exhibits available at: http://apps.floridahousing.org/StandAlone/FHFC_ECM/AppPage_ListPage.aspx?PageID=35.

The new procedures document offers quick reference tips to help you submit your LHAP, and if needed, later submit a corrected version after FHFC’s review. These tips include:

- All documents shall be submitted electronically to FHFC SHIP staff
- Make sure that strategy names are consistent throughout the document and exhibits
- Remember that since 2009 the requirement to include some

element in one or more SHIP strategies that encourages or requires “innovative design, green building principles, storm-resistant construction, or other elements that reduce long-term costs relating to maintenance, utilities, or insurance.” Each jurisdiction can address this in a way that best complements its local SHIP Program because there are no minimum strategy elements required by FHFC. Many existing LHAPs already address this requirement and the Coalition is available if you need guidance when submitting a new report.

Complying with the new 2013 LHAP Submission Procedures will assist you and also help Florida Housing’s staff with efficiently reviewing your plan. If possible, submit the plan a month before the May 2 deadline to allow sufficient time to respond to FHFC comments.

Q: Part of updating the LHAP entails creating a Housing Delivery Goals Chart for fiscal years 2013/2014, 2014/2015, and 2015/2016. What level of funding should I add to these Charts considering that we do not currently know the funding level to expect for the 2013-2014 fiscal year?

A: No one knows the future funding amount. It is likely that you will not know until well into the process of developing your LHAP. For this reason, FHFC’s staff will not examine the charts in great

detail, although these documents are required to be submitted as part of the whole updated plan. FHFC offers the following options for you as you estimate future funding on the goals charts. You can either:

1. Submit with a \$0 estimated allocation and then amend the charts if an allocation is appropriated;
2. Estimate only your projected program income for the fiscal year; or
3. Use the allocation amount from the last allocation received.

Q: Is there an Advisory Committee report due in conjunction with the updated LHAP?

A: An Advisory Committee in each SHIP jurisdiction is required to create a report every three years that considers if incentive strategies should be added or deleted from the LHAP. Incentive strategies are local government policies that offer builders and contractors some benefit or financial incentive to focus on affordable housing development.

Section 420.9076 of the SHIP Statute indicates which jurisdictions are excluded from this requirement to create triennial reports on a regular basis: “Local governments that receive the minimum allocation under the State Housing Initiatives Partnership Program shall perform the initial review (completed in

2008) but may elect to not perform the triennial review.”

As noted above, jurisdictions do not currently know the level of future SHIP funding. However, if you work for a county or municipality that traditionally receives more than the minimum SHIP allocation, you will need to submit an updated Affordable Housing Advisory Committee (AHAC) report in December prior to the updated LHAP May due date. If you are considering not submitting a report based on not receiving above the minimum because of no SHIP funding, then at a later date your jurisdiction receives new funding that exceeds the minimum SHIP allocation, your jurisdiction will not receive the new funding until Florida Housing receives the required AHAC report. For this reason, you are encouraged to begin the processes for completing the report as soon as possible.

Section 420.9076 (4) of the SHIP Statute outlines 11 potential types of incentive strategies that a SHIP AHAC must discuss when developing a report. The Coalition is available to provide you with details and guidance about the report.

Record Retention

Q: What is the record retention policy for SHIP files?

A: The SHIP Program record retention requirements are

outlined in the State of Florida General Records Schedule for State and Local Government agencies, which is available at the Florida Department of State's website www.dos.state.fl.us. Click on the link for Library and Info. Services.

First, you must retain applications that were not assisted with SHIP funds. Identify which SHIP distribution would have funded these applications. You must keep the application for four years after the end of the three-year period when this distribution is closed out. For example, Ms. Smith applies (but is not assisted) for SHIP assistance from the 11/12 distribution. This distribution will be closed out June 30, 2014, so Ms. Smith's file must be kept until June 30, 2018.

Second, you must retain documents for the households you assist with SHIP. Keep these documents for five years after the loan has been released or satisfied, provided audits have been released for the SHIP distribution that funded the assistance. For example, an applicant is assisted with 11/12 funds in July 2011. These funds will be audited in 2014. However, the applicant has a SHIP assistance loan that is forgiven in 2021 at the end of 10 years. Retain the applicant's file for an additional five years, until 2026. Records can be retained in electronic form or microfilm. The standards used must comply with the Florida Administrative Code. Your City or County Clerk has a record retention policy and will be able to provide you with

guidance on local record retention requirements. It is possible that your local requirements may be stricter than the State requirements.

Income Qualification

Eligibility determination is a fundamental task for every SHIP administrator. The following income-related question is one of many included on the Coalition's website of SHIP frequently asked questions: <http://www.shipfaq.blogspot.com/>. Visit the website to read this and other questions. You can test your own knowledge by answering the question before reading the answer.

Q: An applicant has a 17-year-old son who works. His income is excluded now, but do I start counting it when he turns 18 within the next 12 months?

A: Yes. You do not count the employment income of children under 18 years old, as required by 24 Code of Federal Regulations (CFR) Part 5F (c)(1). Once the applicant's son turns 18 count his employment income for the months remaining during the next 12-month period for which you are estimating annual household income. For example, an administrator may estimate a household's income August 1, 2012. The applicant's son turns 18 December, 2012. The administrator will count the son's employment income from the date of his birthday through July 31, 2013. [HNN](#)



Coalition Board Updates and Recognition



George Romagnoli, FHC Board Chair from 2009 - 2012 receives an award from Jaimie

Ross, FHC President, for his well-earned respect of the industry, for his expertise as a preeminent housing administrator, coupled with his signature professional and personal demeanor at the helm, substantially advanced the mission of the Florida Housing Coalition. George will continue to serve on the Board as Immediate Past Chair. [HNN](#)



Ed Busansky took the helm as the new FHC Board Chair during the Conference. Busansky has more than 20 years of real estate expertise including both market rate and affordable multifamily housing transactions. He is the Senior Vice President with First Housing Development Corporation where he oversees their Affordable Housing Real Estate Group. [HNN](#)



Returning to the Board is **Barbara Inman**, President/CEO of Habitat for Humanity of Pinellas County. She started out at Habitat for Humanity (HFH) in 1992 as a volunteer for the HFH Orange County, California affiliate. Six months later, she was offered a position managing HFH Orange County. In 19 years with Habitat for Humanity, Inman has been instrumental in the creation of more than 800 affordable housing units in California, Florida and in developing countries. [HNN](#)



Robert Von is the new FHC Board Secretary. Von is the President of Meridian Appraisal Group, Inc. (formerly Realvest Appraisal Services). [HNN](#)



Wight Greger assumed the duties of Board Vice Chair during the Conference. Greger is an affordable housing consultant. Previously she was the Director of the City of Jacksonville's Housing and Neighborhoods Department. [HNN](#)

Thank You to PNC for Awards Recognizing FHC



The FHC Board had the opportunity to talk with HUD Secretary Shaun Donovan during the Conference. (Standing L-R) Jack Humburg, Don Hadsell, Chuck Elsesser, Robert Von, George Romagnoli, Michelle Braun, Shaun Donovan, Suzanne Cabrera, Cecilia la Villa-Travieso, Mark Hendrickson, Jeff Kiss, Ben Johnson, Gregg Schwartz. (Sitting L-R) Deana Lewis, Wight Greger, Jaimie Ross, Barbara Inman, Aileen Pruitt. [HNN](#)



PNC recognized FHC for its 25th Annual Statewide Conference and for Supporting Florida Communities for 30 years with expert training and technical assistance. [HNN](#)



MEMBERSHIP APPLICATION

PARTNERS FOR BETTER HOUSING

Partners 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)**

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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
- 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 1st and expire on July 31st 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**

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For more information, e-mail Johnitta Richards Wells at the Florida Housing Coalition at richards@flhousing.org.