

HELP FOR YOUTH AGING OUT OF FOSTER CARE • NEW FUNDING OPPORTUNITIES FOR HOUSING IN FLORIDA

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FLORIDA HOUSING COALITION

NETWORK

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FLORIDA HOUSING COALITION'S STATEWIDE ANNUAL CONFERENCE

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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.

Legislature Misses Opportunity to Do the Right Thing



by Jaimie Ross

By the close of the 2013 Legislative Session, Florida lawmakers passed Senate Bill 1852, legislation that appropriated approximately \$200 million in Attorney General Mortgage Settlement funds. The Attorney General is to be commended for her leadership role in obtaining the bank settlement and moreover for her insistence that the discretionary portion of the settlement funds was to be used only for housing related purposes. The Legislature is to be commended for using a portion of those funds for the State Apartment Incentive Loan Program (SAIL) and State Housing Initiative Partnership Program (SHIP).

But the missed opportunity of using the right pot of money for funding SAIL and SHIP is glaring. The Attorney General Settlement monies are one time funds; intended to supplement, not to supplant Florida's dedicated funding for SAIL and SHIP. The Florida legislature could and should have appropriated both the Attorney General Settlement funds and the Sadowski Affordable Housing Trust Funds for housing.

The state and local housing trust fund monies collected pursuant to a statutory dedication of a portion of the documentary stamp taxes (commonly known as the Sadowski Affordable Housing Trust Funds) had approximately \$204 million available for appropriation in the 2013 session. All those monies were swept to general revenue and in a year flush with general revenue such as this, can more accurately be described as swept into Florida's "rainy day fund." If the Legislature had used the housing trust funds for their intended purposes, lawmakers could have created more than 15,700 jobs and bolstered Florida's economy with more than \$1.5 billion in positive economic benefit in just one year.

During the past four years, lawmakers claimed that housing trust fund sweeps were not something they wanted to do, but something they needed to do, as they saw no alternative when faced with huge budget deficits and a constitutional duty to pass a balanced budget. For the first time in four years, Florida was enjoying a revenue surplus rather than a budget deficit, which made this year the ideal moment for lawmakers to put

the trust back into the housing trust funds and honor the purpose for which these tax dollars are collected.

Both SHIP at the local level and SAIL at the state level have a proven track record of success in assisting Floridian's with critical housing needs, including housing the working poor, low-income seniors, people with disabilities, and children. Florida's housing needs for the most vulnerable populations such as military veterans with disabilities and children are a national disgrace: we own the dubious distinction of having approximately 6,000 military veterans and more than 83,500 children who experience homelessness each year in Florida.

SHIP is a flexible program that operates at the retail level and provides funding to meet the specific needs of community residents, from people who are homeless to the moderate-income workforce. SHIP is dynamic enough to change strategies during changing economic times. SAIL funds can be used to create, rehabilitate, and preserve affordable apartments which might otherwise be lost; apartments that house Florida's most vulnerable populations, such as the frail elderly and persons with disabilities who would end up living in institutional settings without the preservation of their apartments. Establishing a dedicated revenue source to ensure that both SHIP and SAIL never lack the means to operate was the clear intention of the private sector support for the increase in documentary stamp tax that the Florida Legislature dedicated to the housing trust fund programs when it passed the William E. Sadowski Affordable Housing Act in 1992.

2013 should have been the year for no excuses when it came to using the state and local housing trust fund monies for housing. But the opportunity to camouflage the diversion of trust funds by the cover of Attorney General Settlement funds proved too great. Without another Attorney General Settlement next year and without a budget deficit, perhaps the Legislature will do the right thing. Florida will still have an ever increasing and critical need to assist its residents in desperate need of housing and an economy in desperate need of the jobs that are created when monies are expended on housing. We cannot afford to miss this opportunity again. [HNN](#)

Legislative Wrap-Up 2013



by Mark Hendrickson



by Jaimie Ross

Funding for State and Local Housing Trust Fund Programs

The National Mortgage Settlement Funds (also known as Attorney General/Bank Settlement), which was negotiated by Attorney General Pam Bondi, was used for a variety of housing related purposes, including funding for the state and local housing trust funds.

Senate Bill 1852, the Attorney General Settlement bill, was given final passage on April 30 and signed into law by the Governor on June 4, 2013. From the \$200,080,474

The Senate and House reached agreement on the budget in the first week of May. Unfortunately, they agreed that the state and local housing trust funds would not be used for housing. The Appropriations Act swept all \$204.13 million available for appropriation in the Housing Trust Funds into General Revenue. The good news is that housing programs, including SHIP and SAIL, were funded by the legislature in 2013—they used the Attorney General Bank Settlement Funds to do it.

appropriated, \$160 million is for affordable housing in one form or another. The following is an outline of how that \$160 million will be used.

The State Apartment Incentive Loan Program (SAIL)

\$50 million for SAIL Rent Reduction





This SAIL funding must be used to provide funding to reduce rents on new or existing rental units, with 50% for elderly units and 50% for units serving extremely-low-income residents.

\$10 million for SAIL Construction or Rehabilitation

This SAIL funding must be used for the construction or rehabilitation of units, of which, at least 10%, but not more than 25%, are designed, constructed, and targeted for persons with developmental disabilities as defined in s. 393.063, Florida Statutes.

The State Initiatives Partnership Program (SHIP)

\$40 million for SHIP, (see distribution chart on next page) which is limited to:

-  Rehab or modifying owner-occupied homes;
-  Assisting purchases of existing homes;
-  Providing housing counseling services; and
-  Providing lease-purchase assistance.

Implementing other strategies approved by FHFC which are related to assisting households and communities impacted by foreclosures, using existing housing stock.

Each local government must use at least 20% of their allocation from this appropriation to serve persons with special needs as defined in s. 420.0004, Florida Statutes. The first priority

“Developmental disability” means a disorder or syndrome that is attributable to retardation, cerebral palsy, autism, spina bifida, or Prader-Willi syndrome; that manifests before the age of 18; and that constitutes a substantial handicap that can reasonably be expected to continue indefinitely. (§393.063, Florida Statutes)

SHIP Program Proposed Allocation*

County / Eligible City	Allocation
Alachua County	\$ 226,684
Gainesville	\$ 228,596
Baker County	\$ 350,000
Bay County	\$ 278,640
Panama City	\$ 74,650
Bradford County	\$ 350,000
Brevard County	\$ 475,584
Cocoa	\$ 26,966
Melbourne	\$ 120,581
Palm Bay	\$ 162,140
Titusville	\$ 68,099
Broward County	\$ 533,116
Coconut Creek	\$ 74,706
Coral Springs	\$ 171,997
Davie	\$ 130,053
Deerfield Beach	\$ 105,730
Ft. Lauderdale	\$ 236,279
Hollywood	\$ 199,546
Lauderhill	\$ 94,065
Margate	\$ 77,188
Miramar	\$ 172,990
Pembroke Pines	\$ 217,664
Plantation	\$ 119,132
Pompano Beach	\$ 143,207
Sunrise	\$ 120,621
Tamarac	\$ 85,626
Calhoun County	\$ 350,000
Charlotte County	\$ 313,600
Punta Gorda	\$ 36,400
Citrus County	\$ 350,000
Clay County	\$ 384,545
Collier County	\$ 533,452
Naples	\$ 33,688
Columbia County	\$ 350,000
DeSoto County	\$ 350,000
Dixie County	\$ 350,000
Duval County	\$ 1,286,005
Escambia County	\$ 434,646
Pensacola	\$ 91,369
Flagler County	\$ 74,620
Palm Coast	\$ 275,380

County / Eligible City	Allocation
Franklin County	\$ 350,000
Gadsden County	\$ 350,000
Gilchrist County	\$ 350,000
Glades County	\$ 350,000
Gulf County	\$ 350,000
Hamilton County	\$ 350,000
Hardee County	\$ 350,000
Hendry County	\$ 350,000
Hernando County	\$ 358,225
Highlands County	\$ 350,000
Hillsborough County	\$ 1,308,473
Tampa	\$ 489,127
Holmes County	\$ 350,000
Indian River County	\$ 350,000
Jackson County	\$ 350,000
Jefferson County	\$ 350,000
Lafayette County	\$ 350,000
Lake County	\$ 526,015
Lee County	\$ 628,062
Cape Coral	\$ 244,848
Ft. Myers	\$ 102,190
Leon County	\$ 168,640
Tallahassee	\$ 329,410
Levy County	\$ 350,000
Liberty County	\$ 350,000
Madison County	\$ 350,000
Manatee County	\$ 480,594
Bradenton	\$ 86,546
Marion County	\$ 474,079
Ocala	\$ 97,996
Martin County	\$ 350,000
Miami-Dade County	\$ 2,279,857
Hialeah	\$ 313,771
Miami	\$ 572,606
Miami Beach	\$ 124,311
Miami Gardens	\$ 147,906
North Miami	\$ 83,109
Monroe County	\$ 350,000
Nassau County	\$ 350,000
Okaloosa County	\$ 335,753
Ft. Walton Beach	\$ 40,567

County / Eligible City	Allocation
Okeechobee County	\$ 350,000
Orange County	\$ 1,340,435
Orlando	\$ 353,530
Osceola County	\$ 390,093
Kissimmee	\$ 111,247
Palm Beach County	\$ 1,450,757
Boca Raton	\$ 121,784
Boynton Beach	\$ 97,998
Delray Beach	\$ 87,532
West Palm Beach	\$ 144,809
Pasco County	\$ 751,380
Pinellas County	\$ 716,111
Clearwater	\$ 158,624
Largo	\$ 114,502
St. Petersburg	\$ 364,213
Polk County	\$ 729,902
Lakeland	\$ 151,117
Winter Haven	\$ 52,956
Putnam County	\$ 350,000
Santa Rosa County	\$ 350,000
Sarasota County	\$ 550,550
Sarasota	\$ 87,325
Seminole County	\$ 695,450
St. Johns County	\$ 389,480
St. Lucie County	\$ 127,792
Ft. Pierce	\$ 74,449
Port St. Lucie	\$ 299,099
Sumter County	\$ 350,000
Suwannee County	\$ 350,000
Taylor County	\$ 350,000
Union County	\$ 350,000
Volusia County	\$ 555,687
Daytona Beach	\$ 98,178
Deltona	\$ 135,350
Wakulla County	\$ 350,000
Walton County	\$ 350,000
Washington County	\$ 350,000
Florida Total	\$ 39,900,000

*Subject to funding approved by the Florida Legislature

of these special needs funds must be to use them for persons with developmental disabilities as defined in s. 393.063, Florida Statutes, with an emphasis on home modifications, including technological enhancements and devices, which will allow homeowners to remain independent in their own homes and maintain their homeownership.

SHIP administrative costs for this one year appropriation are limited to 3%.

Other Housing Funding

■ \$10 million to the Office of the Attorney General, who will contract directly with regional legal aid service providers that will provide legal aid services to low-income and moderate-income homeowners facing foreclosure.

■ \$10 million to Department of Children and

Families for capital improvement grants to domestic violence centers.

■ \$20 million to Habitat for Humanity (through Department of Economic Opportunity) for the acquisition and rehabilitation of existing housing stock. Habitat for Humanity would administer an RFP to distribute the grant funds to its affiliates. Habitat could use 1% for administrative costs. Habitat can spend another 2% for costs related to providing technical support and assistance to Habitat affiliates to help them use grant funds. Any funds not expended or encumbered by June 30, 2015, and any funds that were deemed encumbered on June 30, 2015, and not expended by September 30, 2015, shall be repaid by Habitat for Humanity of Florida to the Department of Financial Services for deposit into the State Housing Trust Fund. See article on page 9 by Barbara Inman.

■ \$10 million to FHFC for a homeless housing competitive grant program. The FHFC shall award funds on a competitive basis to private nonprofit organizations to purchase and renovate existing houses and to construct small specialty housing of 15 units or fewer for homeless individuals or families, with priority given to extremely-low-income households.

■ \$10 million to FHFC to fund a competitive grant program for housing developments designed, constructed, and targeted for persons with developmental disabilities as defined in s. 393.063, Florida Statutes. Private nonprofit organizations whose primary mission includes serving persons with developmental disabilities as defined in s. 393.063, Florida Statutes, shall be eligible for these grant funds. Housing projects funded with these grants may include community residential

“Person with special needs” means an adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under §409.1451(5); a survivor of domestic violence as defined in §741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans’ disability benefits. (§420.0004, Florida Statutes)

homes as defined in s. 419.001, Florida Statutes, or individual housing units, and may include new construction and renovation of existing housing units. In evaluating proposals for these funds, the FHFC shall consider: the extent to which funds from local and other sources will be used by the applicant to leverage the grant funds provided under this section; employment opportunities and supports that will be available to residents of the proposed housing; a plan for residents to effectively and efficiently access community-based services, resources, and amenities; and partnerships with other supportive services agencies.

Except as noted in the appropriation to Habitat for Humanity, entities to which funds are appropriated may expend such funds through the 2014-2015 fiscal year. Any funds that are encumbered by June 30, 2015, must be disbursed by September 30, 2015. Any funds that remain undisbursed on September 30, 2015, must be transferred to the State Housing Trust Fund.

Funding for the Homeless

In addition to the funding for the homeless appropriated from the Attorney General Settlement outlined above, the legislature used general revenue funds to provide:

■ \$2 million to the local homeless coalitions throughout the state;

“Community residential home” means a dwelling unit licensed to serve residents who are clients of the Department of Elderly Affairs, the Agency for Persons with Disabilities, the Department of Juvenile Justice, or the Department of Children and Family Services or licensed by the Agency for Health Care Administration which provides a living environment for 7 to 14 unrelated residents who operate as the functional equivalent of a family, including such supervision and care by supportive staff as may be necessary to meet the physical, emotional, and social needs of the residents. (§419.001, Florida Statutes)

- \$500,000 to the National Veterans Support Group; and
- \$500,000 to the Manatee County One Stop Community Resource Center for the Turning Points Homeless Program.

The legislature also included in the budget it passed, another \$1 million for equal distribution to the local housing coalitions throughout the state to be distributed by United Way of Brevard County; \$250,000 for the Transition House Homeless Veterans Program in Osceola County; and \$500,000 for the Okaloosa Walton Homeless Continuum of Care/Opportunity, Inc. But all these were line-item vetoed by the Governor.

The Legislative Budget Commission: Prior to the 2013 Session

A portion of the Attorney General Bank Settlement was appropriated prior to the start of the 2013 legislative session through the Legislative Budget Commission in January 2012.

\$60 million was appropriated as follows:

- \$35 million for down payment assistance;
- \$10 million for housing counseling;
- \$5 million provided to the State Courts to help with foreclosure-related issues;
- \$5 million provided to the Attorney General's Office to help fund legal aid programs; and
- \$5 million provided to the Attorney General's Office to reimburse the office and to continue its efforts to remedy abuses of the foreclosure process.

The \$35 million for down payment assistance was allocated to FHFC for down payment assistance loans, to be made to borrowers who qualify for first-time homebuyer (bond) loans. FHFC is loaning \$7,500 to each borrower. They have also entered into agreements with 10 Local Housing Finance Authorities, which will also utilize the funds in the same manner.

The \$10 million for housing counseling was allocated to FHFC to help prevent homeowners from going into foreclosure; and provide at-risk homeowners with good financial management education to help them better manage their money and assist them with credit problems. Florida Housing will provide funding



There is \$35 million for down payment assistance for first-time homebuyers.

on a fee-for-service basis to HUD-approved Housing Counseling Agencies to carry out foreclosure counseling services and financial management education. This money will augment counseling provided through the National Foreclosure Mitigation Counseling (NFMC) Program.

Non-Appropriations Housing Legislation

“Non-Profit” Ad Valorem Property Tax Exemption Section 196.1978, Florida Statutes.

The legislature enacted a provision in 2009 that extended the property tax exemption for nonprofit organizations to Florida-based limited partnerships having a sole general partner that was a nonprofit corporation. This was promoted as a way for legitimate nonprofits to retain the type of property tax exemption that they would have if they owned the property without the for-profit limited partnership vehicle required when using federal Housing Credits. But almost immediately, the provision was used by for-profit developers as a way to remove existing properties from the tax rolls by transforming the ownership interest in a way that would make a property otherwise ineligible for property tax exemption off the local tax rolls. Local government estimates for applications made for tax exemption under the 2009 law were calculated at over \$11 million dollars.

House Bill 437 repealed this provision and made this repeal retroactive. House Bill 437 signed into law by the Governor on May 30, 2013. Ch. 2013-83 LAWS OF FLORIDA

Statutory Changes for FHFC

House Bill 437 made various technical changes to the FHFC and made substantial changes to the SAIL program, including:

- Allowing FHFC to allocate SAIL funds by RFP.
- To award up to 10 percent of its annual allocation of low-income housing tax credits, nontaxable revenue bonds, and State Apartment Incentive Loan Program funds appropriated by the legislature and available to allocate by request for proposals or other competitive solicitation.
- To reserve up to 5 percent of each allocation funding for high priority affordable housing projects, such as housing to support economic development and job-creation initiatives, housing for veterans and their families, and other special needs populations in communities throughout the state as determined by FHFC on an annual basis.



- FHFC shall reserve an additional 5 percent of each allocation for affordable housing projects that target persons who have a disabling condition, as defined in s. 420.0004, and their families.
- These allocations must prioritize projects or initiatives piloting or demonstrating cost-effective best practices that meet the housing needs and preferences of such persons. Any tax credits or funds not allocated because of a lack of eligible projects targeting persons who have a disabling condition shall be distributed by FHFC for high-priority housing projects.
- FHFC must adopt rules prescribing a priority to fund affordable housing projects in the Florida Keys Area of Critical State Concern and the City of Key West Area of Critical State Concern.

Ch. 2013-83 LAWS OF FLORIDA

That's a Wrap on the 2013 Session—Now It's Time to Gear Up for 2014



The Florida Housing Coalition is one of the 25 statewide organizations that comprise the Sadowski Housing Coalition. It is the mission of the Sadowski Housing Coalition to ensure that Florida's dedicated revenue for affordable housing is used to fund the state and local housing trust fund programs, such as SAIL and SHIP.

The legislative process for appropriations begins long before the start of session. The summer months and the beginning of fall are the time to talk with your legislators and their staff in the district offices. Even though the session technically starts March 4, 2014, legislators will begin committee meetings for the 2014 session the week of September 23rd.

The Florida Housing Coalition will have a workshop on the legislative process at the 2013 Conference on September 10th. We hope to see you there. [HNN](#)

MARK HENDRICKSON, is the President of The Hendrickson Company, which specializes in assisting clients in all areas of affordable housing, including finance and related legislative issues. Clients include for-profit and non-profit developers, the Florida Association of Local Housing Finance Authorities, and three County HFAs. Hendrickson served as the Executive Director of the Florida Housing Finance Agency from 1981 to 1994. During his tenure, the landmark Sadowski Affordable Housing Act was enacted, and he was responsible for the oversight of all state-administered affordable housing programs.

JAIMIE ROSS, Attorney at Law, is the Affordable Housing Director at 1000 Friends of Florida and the president of the Florida Housing Coalition. She initiated the Sadowski Housing Coalition in 1991 and continues to facilitate the Sadowski Housing Coalition today. She is part of the state support team for legal service attorneys throughout Florida working under the Florida Bar Foundation grant to preserve affordable housing.

Florida Habitat for Humanity Receives \$20 Million Grant



by Barbara Inman

Florida's Habitat for Humanity affiliates are poised to acquire and rehabilitate a substantial number of homes for very low-income families (under 80% AMI) thanks to a \$20 million grant made by the Florida Legislature. The funding came from the good work of Florida's Attorney General Pam Bondi, who led the effort for the National Mortgage Settlement, which was appropriated in SB 1852 by the Florida Legislature.

This is the largest grant made to Habitat for Humanity of Florida. We will be following the lead of several other Habitat for Humanity State Organizations that have acquired funding to deploy to their respective Habitat affiliates. This is both a great opportunity and a challenge—but one for which Habitat Florida is well-prepared, both because Habitat Florida builds more Habitat homes than any other state in the country, and due to their involvement with other funding sources such that require significant monitoring and reporting.

The Habitat grant will be monitored by the Department of Economic Opportunity. The funds will be available to the state's 58 affiliates through an RFP process. Florida's Habitat for Humanity affiliates are accustomed to purchasing and rehabilitating foreclosed homes as they have been active participants in the Neighborhood Stabilization Program since 2009, so Habitat organizations have learned the different skills needed for rehabilitation in addition to new construction. The grant prohibits Habitat from creating new units in Florida, only acquisition and rehab or demolition and reconstruction.

The legislation includes monitoring and compliance requirements and a deadline for the expenditure of the funds by June of 2015. Funds not expended on occupied homes by September of 2015 will have to be repaid to the State Housing Trust Fund. Habitat officials are not worried about meeting the target deadline!



The Sanchez-Miranda family.



The Eborda family.



The Aktel family.

Habitat Florida will have a caucus at the Coalition's Annual Statewide Conference on September 9th. The primary topic will be the status of the Mortgage Settlement Funds, as well as organizing in their communities to advocate for SHIP funding. [HNN](#)

BARBARA INMAN, President of Habitat for Humanity of Florida, President / CEO of Habitat for Humanity of Pinellas County and a Florida Housing Coalition Board member. In 19 years with HFH, she has been instrumental in creating more than 800 affordable housing units in California, Florida, and in developing countries.

2013 Rental Market Study Shows Growing Need for Affordable Housing



by Anne Ray

Rents are up, homeownership is down, and more than 700,000 low-income Floridians pay more than they can afford for their rent. These are some of the key findings of the *2013 Rental Market Study*, recently released by the Shimberg Center for Housing Studies at the University of Florida.

The *Rental Market Study* describes the housing needs of low-income renters in Florida and the special housing needs of elderly residents, homeless persons, persons with disabilities, farm workers, and fishing workers. The Shimberg Center produces the study every three years on behalf of Florida Housing Finance Corporation (Florida Housing). Florida Housing uses the results to allocate its resources for affordable multifamily housing across the state and among the various target populations.

This year's study finds:

Florida has more renters, fewer homeowners. With the economic downturn, the increase in foreclosures, and difficulty obtaining mortgage credit, more Floridians are turning to rental housing. The number of renters in the state increased by 10 percent between 2005 and 2011, a period during which the total number of households barely grew at all.

The homeownership rate is down, particularly for young households and families with children. In 2005, 42 percent of households headed by

someone age 34 or under owned their homes, a rate that fell to 35 percent in 2011. During that same time, homeownership by families with children fell from 66 to 60 percent.

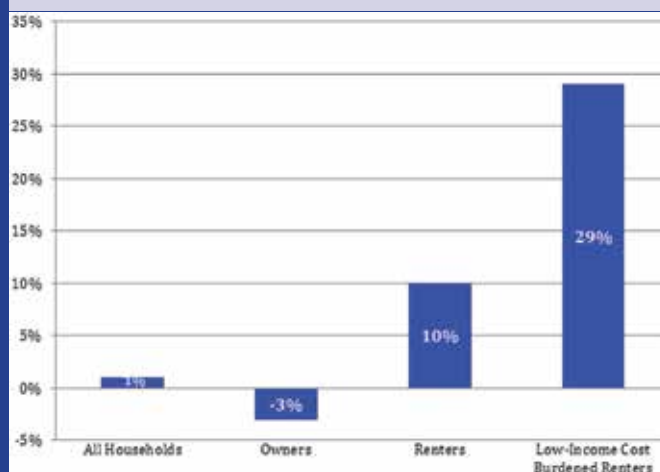
Rents are up, incomes are down. The median rent in Florida increased from \$816 to \$950 per month from 2000 to 2011. During the same period, median renter income fell from \$34,000 to \$30,343 (all in 2011 dollars).

More renters face a housing cost burden. With incomes down and rents rising, more renters are paying a high share of their income for their rent and utility bills. The number of renter households that are low income (≤ 60 percent of area median income) and cost burdened (paying more than 40 percent of income for rent + utilities) rose from 553,035 in 2005 to 710,790 in 2011, a 29 percent increase. In 2013, an estimated 737,435 renter households are cost burdened.

Extremely low-income renters have the most

severe needs. Renters are considered to be "extremely low-income" (ELI) if their incomes are less than 30 percent of the area median. In Florida, more than 317,000 ELI households are cost burdened; 65 percent of these households pay more than 60 percent of their incomes for rent and utilities. For every 100 ELI households, Florida has only 31 affordable and available rental units (units that cost less than 40 percent of income and are not already rented by higher income households).

State Adds Low-Income, Cost Burdened Renters, Loses Homeowners 2005-2011



Change in households, 2005-2011. Source: 2005 and 2011 American Community Survey.

More than one-fourth of low-income, cost burdened renters are elderly. Of all cost burdened renter households, 20 percent are headed by someone age 55-74, and nine percent are headed by someone age 75 or older.

Homelessness continues to be a serious problem.

The report finds 42,476 homeless individuals in Florida, including single adults, married adults without children, and unaccompanied youth. There are also 31,148 homeless families made up of adults and their children. This includes families in shelters, unsheltered locations, hotels and motels, and those who are doubled up with other family members or friends. Assuming an average family size of 2.9 (based on national statistics from HUD), that means that *over 130,000 Floridians are experiencing homelessness.*

The *Rental Market Study* uses a combination of data from two sources to estimate homelessness: 1) HUD's compilation of local point-in-time counts of homeless persons in shelters and unsheltered locations, and 2) Florida Department of Education's counts of students whose families are living in hotels or motels or doubled up with others.

For the first time this year, the *Rental Market Study* also includes a report on the affordable rental housing needs of special needs households. Under Section 420.0004 (13), Florida Statute, a person with special needs is defined as:

An adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under s. 409.1451(5); a survivor of domestic violence as defined in s. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans' disability benefits.

Rents Have Increased While Renter Incomes Have Fallen



Change in median gross rent (rent + utilities) and median income for renter households. Source: 2000, 2005 and 2011 American Community Survey. All figures in 2011 dollars.

The report estimates 93,438 low-income, cost burdened renter households include a person with disabilities and receive SSDI, SSI or veterans' disability benefits. Another 8,419 households are using domestic violence emergency shelters and 5,052 young people age 18-22 have aged out of foster care; these households also are likely to need safe, affordable housing.

The Shimberg Center for Housing Studies prepared a *2013 Housing Needs of Homeless Families and Individuals in Florida* April 7, 2013, along with *The Rental Market Study* reports, which are available online at: <http://www.shimberg.ufl.edu/publications3.html>.

For more information about the *Rental Market Study*, contact Anne Ray at 352-273-1195.

The Shimberg Center will present a workshop on the *Rental Market Study* at the Coalition's Annual Statewide Conference on September 10th. **HNN**

Homelessness continues to be a serious problem. . . over 130,000 Floridians are experiencing homelessness.

ANNE RAY is a Researcher with the Shimberg Center, where she works on the development of the Florida Housing Data Clearinghouse and has performed research on preservation of assisted rental housing, public housing, the housing needs of persons with disabilities, farmworker housing, and states' implementation of the Low-Income Housing Tax Credit.

The Dedicating Opportunities to End Homelessness Initiative



by Rose Phillips

When the Obama administration released *Opening Doors: Federal Strategic Plan to Prevent and End Homelessness* in 2010, it was a watershed moment. In advocating a “Housing First” approach, the plan embraced a paradigm shift that had emerged during the past

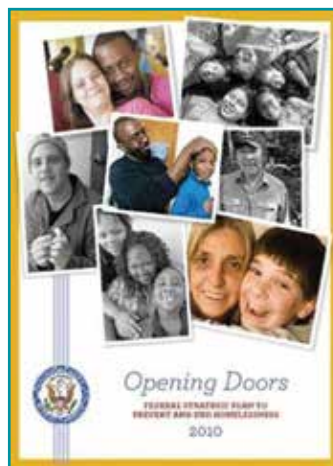
decade among service providers and advocates for the homeless. Building on the Bush administration’s success in housing 30% of the nation’s chronically homeless population, *Opening Doors* recommends extending the Housing First strategy for other homeless subpopulations, including veterans, families, and youth. Moreover, the plan provides a framework for channeling “mainstream” public benefits more efficiently to serve those who are homeless or at risk of homelessness^{1,2}.

The Dedicating Opportunities to End Homelessness (DOEH) Initiative is best described as a “road test” of the *Opening Doors* framework in key communities across the nation. In September 2012, the U.S. Department of Housing and Urban Development (HUD), and the U.S. Interagency Council on Homelessness (USICH),

launched the initiative in 10 communities: Atlanta, Chicago, Fresno County (CA), Los Angeles County, Houston, New Orleans, Philadelphia, Phoenix/Maricopa County,

Seattle, and Tampa. These communities were chosen because they contain large homeless populations; half are among the top 10 in the nation for homelessness rates³. Each community and its federal partners are working to implement the *Opening Doors* framework, and the experience gained will inform efforts to end homelessness across the nation⁴.

What is the DOEH Initiative?



To understand the DOEH Initiative, it is necessary to understand the *Opening Doors* plan. *Opening Doors* recognizes systemic causes of widespread and persistent homelessness: loss of affordable housing stock, failure of wages and public benefits to keep up with the cost of living, and a push to deinstitutionalize people who are chronically mentally ill. Rather than

proposing substantial new funding to address these causes, the plan encourages stakeholders to make more efficient use of existing mainstream benefits, such as Temporary Assistance for Needy Families (TANF), housing subsidies, and job search assistance. First, communities are urged to “break down the silos,” bringing together providers of disparate social services; officials from local, state, and federal government; nonprofits; and business leaders. Second, public benefit providers are advised to target a portion of existing resources to homeless and at-risk populations, and to identify and remove barriers to access.

The DOEH Initiative does not provide participating communities with extra funding or priority status for grants. However, in each community, officials from the nearest HUD or USICH regional office play an active role in the planning and collaboration process called



The plan encourages stakeholders to make more efficient use of existing mainstream benefits.

for in Opening Doors. As representatives of agencies that provide many of the critical “mainstream” benefits, these officials help identify barriers to extending benefits to homeless and at-risk individuals. If a program regulation is identified as a roadblock, the agency representatives may help the community apply for a waiver. An active federal presence helps to motivate a fragmented set of stakeholders to come to the table ^{5,6}.

The Opening Doors framework encourages communities to use evidence-based strategies and target resources where they will have the most impact. To achieve these goals, DOEH communities were provided with a “Strategic Planning Guide” (SPG), an Excel-based model that predicts the effects of various policies on different homeless subpopulations. The SPG is not sophisticated enough to model the long-



Philadelphia has a September 30 deadline to achieve results from the DOEH initiative.

term costs and benefits of the Opening Doors approach (e.g. freeing up funds for affordable housing and income support programs as homelessness is reduced). Still, it is likely

to be a powerful tool in persuading stakeholders to dedicate resources to fighting homelessness ^{7,8}.

The DOEH Initiative on the Ground: Community Case Studies

Progress on the DOEH Initiative varies among the participating communities, but is generally in the preliminary stages. The communities are given flexibility to select high-priority subpopulations and adapt the Opening Doors plan to local circumstances⁹. The experience of three cities—Philadelphia, Houston, and Chicago—demonstrates how the DOEH Initiative builds upon and strengthens existing best practices.

Philadelphia

Philadelphia is considered a model for reducing street homelessness using a Housing First approach¹⁰. The

City’s DOEH Initiative builds upon these efforts, and mirrors the Opening Doors goal of ending chronic homelessness and veteran homelessness by 2015. The city has set a deadline of September 30, 2013, for realizing tangible results from the initiative. The DOEH Steering Committee has five subcommittees, which closely reflect the themes of Opening Doors: Communication, Creating Income, Housing Creation and Preservation, Physical Health, and Veterans’ Housing. The process is still in its infancy—each subcommittee has met only once or twice. However, a recent meeting of representatives from HUD, city and state agencies, and affordable housing developers resulted in a commitment to build 100 new housing units targeted to high-priority homeless populations. Finding new funding for such initiatives, or redirecting existing funding, remains an ongoing challenge^{11,12}.

Houston

When the DOEH Initiative was launched, Houston had already initiated a process very similar to the one advocated in Opening Doors. The city had created a strategic plan to end chronic homelessness, was receiving extensive technical assistance from HUD, and had even created a model similar to the Strategic Planning Guide. As a result, Houston has actually entered the implementation phase of the DOEH Initiative. For example, 2,500 units of permanent supportive housing for targeted homeless populations are currently in the pipeline¹³. Houston demonstrated its commitment to the collaborative spirit of DOEH by hiring a full-time Executive Assistant to the Mayor for Homeless Initiatives¹⁴.

Chicago

In 2003, Chicago released *Getting Housed, Staying Housed*, a 10-year plan to end homelessness that received accolades from the National Alliance to End Homelessness. The plan emphasized Housing First, homelessness prevention and



Chicago has seen success using the Housing First homeless prevention model.

Paul's Place Provides Supportive Housing



The Boley Centers opened Paul's Place, April 19. Paul's Place is their newest HUD 811 facility, located in unincorporated Pinellas County. The land for this project was acquired with funding from Pinellas County Department of Community Development HOME financing and construction was funded through the U.S. Department of Housing & Urban Development.

There are two buildings for a total of nine units of permanent supported housing for individuals who have mental disabilities and very low income. The Supported Housing service overlay is provided by the State of Florida's Department of Children & Families through Central Florida Behavioral Health

Network. These services help residents maintain their independent living by providing access to all necessary treatment, services and supports. Furnishings for the apartments were paid for through the generosity of the Boley Angels.



Paul V. Misiewicz

The Boley Centers are proud to have named this property after their longtime Board Member, Paul V. Misiewicz. Paul loyally served on the Board of Directors since 1988. During that time, he held numerous offices, including Chairman of the Board, Chairman of the Finance Committee and Executive Committee Member. **HNN**

The DEOH Initiative continued from page 13.

rapid re-housing, and targeted housing subsidies to homeless and at-risk individuals, with considerable success. Chicago's Plan 2.0, a seven-year plan to end homelessness released in late 2012, continues this approach and incorporates many of the themes of Opening Doors, including outreach to homeless youth and better coordination of employment assistance for homeless clients^{15,16}. Similar to Philadelphia, Chicago's DOEH Initiative is in the early stages. The DOEH team, comprised of representatives from HUD, USICH, and the Chicago Alliance to End Homelessness, recently held their first meeting with "external stakeholders," including local nonprofits and the Chicago Housing Authority¹⁷. The DOEH Initiative's emphasis on collaboration is explicitly recognized as an asset to this coalition-building effort¹⁸. **HNN**

Endnotes:

¹ U.S. Interagency Council on Homelessness. 2010. Opening Doors: Federal Strategic Plan to Prevent and End Homelessness. http://www.usich.gov/opening_doors/. Retrieved 5/18/13.

² National Alliance to End Homelessness [NAEH]. 2000. A Plan: Not A Dream: How to End Homelessness in Ten Years. <http://www.endhomelessness.org/library/entry/a-plan-not-a-dream-how-to-end-homelessness-in-ten-years>. Retrieved 5/18/13.

³ NAEH. 2012. State of Homelessness 2012: Appendix 1 (Homelessness in Metro Areas). <http://www.endhomelessness.org/library/entry/the-state-of-homelessness-in-america-2012>. Retrieved 5/19/13.

⁴ Leavy-Sperounis, M. 2012. Dedicating Opportunities to End Homelessness: Place-Based Strategies to Prevent and End Homelessness. [HUD memorandum to participating communities.] Provided by Catherine Peterson, Senior Management Analyst, HUD Chicago Regional Office, 5/20/13.

⁵ K. Lyn Kirshenbaum, Senior Management Analyst, HUD Philadelphia Regional Office. Personal communication, 5/20/13.

⁶ Catherine Peterson, Senior Management Analyst, HUD Chicago Regional Office. Personal communication, 5/20/13.

⁷ Leavy-Sperounis, M. 2012.

⁸ Mandy Chapman Semple, Special Assistant to the Mayor for Homeless Initiatives, City of Houston. Personal communication, 5/20/13.

⁹ Ibid.

¹⁰ Rose, J. 2007, April 26. "Philadelphia's Homeless Rate Rises Anew." [Podcast.] National Public Radio. <http://www.npr.org/templates/story/story.php?storyId=9852738>. Retrieved 5/21/13.

¹¹ Catherine Peterson. Personal communication, 5/20/13.

¹² Laura Weinbaum, Vice President of Public Affairs & Strategic Initiatives, Project HOME, Philadelphia. Personal communication, 5/20/13.

¹³ Mandy Chapman Semple. Personal communication, 5/20/13.

¹⁴ City of Houston Housing and Community Development Department. 2013. Draft 2013 Annual Action Plan. <http://www.houstontx.gov/housing/2013actionplan/draft2013actionplan.pdf>. Retrieved 5/18/13.

¹⁵ Chicago Alliance to End Homelessness. 2012. Chicago's Plan 2.0: A Home for Everyone. http://www.cityofchicago.org/content/dam/city/depts/fss/supp_info/Homeless/ChicagoPlan2WEB082712.pdf. Retrieved 5/21/13.

¹⁶ NAEH. 2008. Community Snapshot: Chicago. <http://www.endhomelessness.org/library/entry/community-snapshot-chicago>. Retrieved 5/21/13.

¹⁷ Catherine Peterson. Personal communication, 5/20/13.

¹⁸ Chicago Alliance to End Homelessness. 2013. Chicago's Plan 2.0: Semi-Annual Progress Report. http://www.cityofchicago.org/content/dam/city/depts/fss/supp_info/Homeless/Plan20ProgressReportFeb2013.pdf. Retrieved 5/18/13.

Ending Veteran Homelessness in Florida



by Gladys Schneider

The campaign to end veteran homelessness by 2015 has only 16 months to go. To crank up production, Florida stakeholders met in Tampa April 15-17 for a Boot Camp sponsored by the Community Solutions' 100,000 Homes Campaign and led by the Rapid Results Team. This was the second round of Boot Camps in Florida.

Teams made up of representatives from public housing authorities; Continuum of Care members; local government staff; VA Medical Centers; and other public and private providers gathered from Miami-Dade, Pinellas, Lee, Sarasota, Manatee, Hillsborough, and Pasco counties. Boot Camp attendees are greeted by state and national leaders from HUD, the VA and funders including Chase Bank and Home Depot. The Boot Camps set a 100-day goal, July 14, 2013, as the benchmark for local teams to place veterans in permanent housing at the rate needed to end veteran homelessness by December 31, 2015. Members of the 2012 Boot Camps, including Orlando, Alachua, Escambia and Jacksonville had a head start and their progress served as an example, along with the work in other states.

The Rapid Results Team is made up of energetic facilitators who provide tools, leadership and expertise so the local teams can develop their own solutions to overcome obstacles and accelerate the placement of veterans who are homeless into permanent housing.

Mark Johnson, HUD Deputy Assistant Secretary for Special Needs and Community Planning and Development, announced an additional 915 HUD VASH vouchers would be coming soon to Florida to increase the total available since 2008 to 5,015. Amy Sawyer, Regional Coordinator

of the United States Interagency Council on Homelessness, welcomed the crowd and urged the teams to take advantage of the information

and advocacy of the Council including, "Opening Doors," the national report and plan that has brought federal agencies together to solve the problem once and for all, using tools such as the HUD VASH voucher.

After three days of team building, process mapping, targeting and committing to meet their goal, the teams returned to their communities to keep the energy going. The 100-Day Challenge launches the teams into action to focus on Housing First, developing mainstream housing, prioritizing veterans who are chronically homeless, and making data driven decisions. For example, to meet the goal of housing 2,200 veterans by 2015, the Tampa Hillsborough team committed to housing 67 veterans per month. At a current rate of 30 per month, the Boot Camp energized the team to



Boot Camp attendees actively worked on homeless vet process mapping.

double their production, as well as commit to housing people who are chronically homeless as a priority. Boot Camp teams across the state meet weekly to report and share innovations in the process.

It is exhilarating to be part of a group that says "we can do this!" With weeks to go to the 100-day benchmark, we know that if we can do this, we can end all homelessness-as the Rapid Results team says, All Hands On Deck! **HNN**



Amy Sawyer, Regional Coordinator of the United States Interagency Council on Homelessness, welcomed Boot Camp attendees.

Have you ever heard the expression that an expert is someone from out of state?

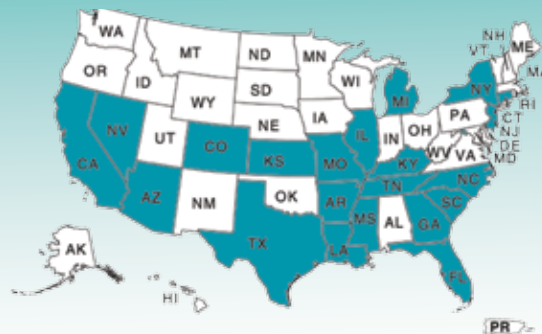
Sometimes an expert is living right next door.

The Florida Housing Coalition is recognized nationally as an expert in the areas of affordable housing planning, financing, development, and administration on a broad range of issues.

Here's a Sampling:

Aida Andujar is one of just a few people nationwide who has in-depth expertise in Disaster Recovery Grant Reporting (DRGR). She works with grantees in Florida and in many other parts of the country. Andujar answers DRGR questions that are received by the OneCPD Resource Exchange "Ask a Question". She is currently working with the City of Charlotte, North Carolina, providing assistance with process mapping for the development of policies and procedures for HOME and CDBG programs. Andujar has developed operating policies and procedures for NSP and HOME programs in diverse communities from New York to Mississippi. She spearheaded Section 3 training in New York, N.Y., and has served as a subject matter expert for NSP compliance at clinics and workshops around the country. Andujar is affectionately admired for her comprehensive and exhaustive knowledge of federal housing rules and regulations. Not sure if your program is in compliance? Just ask Aida.

Gladys Schneider works with local governments and nonprofit organizations throughout the country. She is often called to situations requiring a needs assessment or to remediate difficult situations. In the City of Port Arthur, Texas, her skills facilitated the development of an NSP land bank, disposition policies, and tracking program for housing inventory.



Schneider designs strategic solutions for problems as uncommon as replacement housing for disaster victims and homes within refinery blast zones. Her expertise is utilized in the development of policies and procedures for HOME, HOME Consortia, NSP and Land Banks. She was part of a national team that authored the NSP Closeout Guidelines. Schneider has provided workshop training on CHDO development, strategic planning, fair housing, marketing, and lease purchase programs. Recent work has been in California, New York, Kentucky, North Carolina, and Arkansas. She worked in-depth with HOME PJs in mid-central Illinois developing strategies for the disposition of assisted properties.

Stan Fitterman provides training and technical assistance on housing and community development to communities across the country. He is well known for his NSP expertise, having worked with grantees in Arkansas, California, Kansas, Mississippi, Nevada, Texas, Tennessee, and, of course, Florida. Over the past several years, he has taught workshop sessions at many of the NSP Roundtables around the country and routinely works directly with the communities who attended the Roundtables. He has conducted several national NSP webinars on topics ranging from the distinction between subrecipients and developers to strategies for meeting expenditure deadlines to models and best practices.

Fitterman also helps communities with the implementation of various OneCPD programs. He has worked with grantees and their nonprofit partners in Florida, Mississippi, North Carolina, Tennessee, and Washington, D.C. He frequently provides guidance to grantees who are developing rental units with federal funds. He, with Gladys Schneider, provides the answers to NSP, HOME, and CDBG program grantee questions submitted to HUD. Fitterman is providing disaster recovery technical assistance to communities affected by Superstorm Sandy; he is on the team that is working with New York City and the state of Connecticut. **HNN**

Aida Andujar



Gladys Schneider



Stan Fitterman



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.



Florida Housing Coalition

Annual Conference: Florida's Premier Statewide Affordable Housing Training and Technical Assistance Event

September 8 - 11, 2013



State of the State

The State of the State will feature keynote speakers from the **Florida Housing Finance Corporation** and the **Florida Department of Economic Opportunity**.

Public Policy Plenary

Public Policy Debate Stemming from the Newly Released Bipartisan Commission Housing Report



Mark Hendrickson
Panel Moderator

President of The
Hendrickson Company



Robert Couch

Attorney with
Bradley Arant Boult
Cummings



Renee Lewis Glover

CEO of the Atlanta
Housing Authority



Barry Zigas

Director of Housing
Policy for Consumer
Federation of America

Housing America's Future: New Directions for National Policy Report, released in 2013, provides a blueprint for an entirely new system of housing finance for the nation's ownership and rental markets. The Report is the culmination of a 16-month project of The Bipartisan Policy Center, which formed the Housing Commission to help set a new direction for federal housing policy.

Under this new system, the private sector will play a far greater role in bearing credit risk and providing mortgage funding, and taxpayer protection will be a central goal. Also, included is a proposal for a new, outcome-oriented approach to the distribution of federal rental subsidies that responds to the housing needs of our nation's most vulnerable households and rewards providers who demonstrate strong results at the state and local levels with increased flexibility in program administration. The Report highlights how our nation's burgeoning senior population and dramatic demographic changes will present new challenges and opportunities for housing providers in communities throughout the country.



Keynote Address by:

Nan Roman President and CEO National Alliance to End Homelessness

Nan Roman, President and CEO of the National Alliance to End Homelessness, in Washington, DC., is a leading national voice on the issue of homelessness. The Alliance is a public education, advocacy and capacity-building organization with more than 10,000 nonprofit and public sector agencies and corporate partners around the country. Under her leadership, the Alliance has developed a pragmatic plan to end homelessness. To implement this plan, Ms. Roman works closely with members of Congress and the Administration, as well as with cities and states across the nation. She collaborates with Alliance partners to educate the public about the nature of homelessness and successful solutions. She has researched and written on the issue, is frequently interviewed by the press, and regularly speaks at events around the country. Her unique perspective on homelessness and its solutions comes from over 30 years of local and national experience in the areas of poverty and community-based organization.

September 8: Preconference Short Course Sponsored by TD Bank



Bank

**Building a Successful Nonprofit
Affordable Housing Business:
Affordable Housing and Capacity
Building Training**

September 9: The State of the State; Public Policy Plenary; and Keynote Address

Caucuses:

- **Bipartisan Policy Center Housing Commission Caucus**
- **Continuum of Care/Homeless Caucus**
- **FAHRO and FRA Caucus**
- **Florida Nonprofit Housing Advocates Network Caucus**
- **Foreclosure Counselors Caucus**
- **Habitat for Humanity Caucus**
- **Utility Companies and Green Partners Caucus**

September 11: Focus on the SHIP Program

Marketing and Communications: It's Not for Fun; It's for Funding

Do you want the Florida Legislature to appropriate SHIP funds for SHIP and return this program to its former self? The SHIP program will be used as the example to go through a comprehensive marketing and communications plan, but the same principals apply for any nonprofit that wants funding from government and nongovernment/philanthropic sources. The winners of the FHC SHIP competition will be showcased.

September 10: Training Sessions

- FHFC New Funding Opportunities
- FHFC- How to Apply for New Funding Opportunities
- Multifamily Bond Strategies for HFA's
- Avoiding and Overcoming NIMBYism
- Community Land Trusts
- Community Organizing and Civic Engagement
- Community Reinvestment Act-CRA
- Ending Veterans Homelessness
- Energy Efficiency in Affordable Housing
- Fair Housing is Not to be Taken Lightly
- Faith-Based Housing
- Financial Literacy
- Financial Resources for Nonprofits
- Housing Homeless Families
- New Market Tax Credits
- NSP - Closeouts
- NSP - Disposition
- Property Management for Nonprofits/Scattered Site Rental
- Social Media for Nonprofits
- Surplus Lands and Land Banks
- Survey of Federal Resources
- The Policy Debate over Housing for Persons with Special Needs
- The Legislative Process
- Understanding the Housing Market-Rental and Homeownership
- Using SHIP to Serve Special Needs Populations
- Affordable Rental Housing Preservation—The Outlook in 2013



Florida Housing Coalition

26th Annual Conference: Florida's Premier Statewide Affordable Housing Training and Technical Assistance Event September 8 - 11, 2013

REGISTRATION: Please submit a separate form for each registrant. Please print clearly.

Name: _____

Organization: _____
(Please write complete organization name, no initials)

Title: _____

Address: _____

City: _____ State: _____ Zip: _____

Business Phone: _____ Business Fax: _____

Email: _____ Website: _____

☐ Preconference Short Course: Building a Successful Nonprofit Affordable Housing Business: Affordable Housing and Capacity Building Training (limited to 75 people)

CONFERENCE REGISTRATION RATES

Register before August 8 for the Early Bird Rate

	Member	Non-Member
Early Registration	\$345	\$545
Regular Rate	\$395	\$595
At The Door	\$445	\$645

Preconference Short Course is Free

WAYS TO REGISTER

ONLINE: <http://flhousing.org>

FAX: Complete registration and fax to:
(850) 942-6312

MAIL: Complete registration and mail with payment to:

Florida Housing Coalition
1367 E. Lafayette St., Suite C
Tallahassee, FL 32301

CONSENT TO PHOTOGRAPHY, VIDEO OR AUDIO RECORDING

In the event there is photography, video, or audio recording, the undersigned consents to the publication, reproduction, or use of same, without further approval, by the Florida Housing Coalition.

PAYMENT INFORMATION

- If registering by mail / fax, you must pay by check only.
- Please do not send credit card information.
- Credit cards are only accepted with online registration: <http://flhousing.org>

☐ Check Enclosed
(Please remit all payments to Florida Housing Coalition)

SPECIFIC ACCOMMODATION(S) REQUEST

Please explain any dietary, access and / or participation requirements. _____

CANCELLATION / REFUND POLICY

Cancellations must be received in writing no later than **Monday, August 26, 2013**, to receive a refund, less a \$25 administrative fee. **After August 26**, an alternative person from your organization may register at no extra charge; however, no refund will be made. Absolutely no refunds will be made for any registrant who does not attend the Conference.

For questions about the Conference and registration, please call 850-878-4219.

SHIP Awards Nominations



The Florida Housing Coalition is holding a competition to highlight the tremendous value of SHIP across Florida at this year's Annual Affordable Housing Conference. Getting your story out can help restore annual funding for SHIP.

SHIP programs have been providing a hand-up for two decades. Send us the stories that make you proud.

For example, have you assisted an exemplary special needs housing project? Have you assisted a family that overcame substantial obstacles to purchase their first home? Do you have an effective strategy for housing homeless veterans? Did your foreclosure prevention program change the life of a family? Have you created a working partnership that could be a model for other communities? Do you do an excellent job of showcasing and marketing your SHIP success stories? Have SHIP dollars impacted the life of a local family?



The Florida Housing Coalition invites you or your community partners to send in your story. And your photos too! This is your opportunity to showcase your programs' success and share your strategies with other communities throughout the state.

Nomination Categories:

Special Needs Housing Assistance: This award will highlight a project, program or family that received SHIP funds for special needs housing, including the elderly, individuals with developmental disabilities, veterans, homeless individuals, etc. Both single family and multifamily projects will be considered.

Outstanding Repair/Rehabilitation Program: This award will highlight assistance provided to an owner-occupied single family or multifamily household or project assisted with SHIP funds. This category includes reconstruction of housing and retrofits for energy efficiency and/or accessibility.

Outstanding Purchase Assistance Program: This award will highlight a purchase assistance program that can be modeled for best practices or has changed the life of a family who received assistance.

Partnership of the Year: This award will highlight a project that uniquely leverages SHIP funds with other sources, including activities or projects carried out under an interlocal agreement between a SHIP county office, one or more city, and / or partnership with organizations.

Outstanding Housing Assistance: This general award may be given for the most creative or unique assistance carried out with SHIP funds. This includes all eligible SHIP program activities.

The deadline for submitting nominations is July 19, 2013. The winners will be chosen by July 31, 2013, and showcased at the Coalition's Annual Affordable Housing Conference in Orlando, September 11 and in the Florida Housing Coalition's *Housing News Network Journal*.

SHIP Awards Nominations Rules

1. All nominations must be submitted no later than July 19 by 5:00 pm.
2. Submission is made electronically using the online submission form: <http://www.flhousing.org/?p=4255> or to Johnitta Wells at richards@flhousing.org, and include the organization, contact name, phone number, email, and nomination category.
3. There is no limit on the number of submissions that will be accepted from any one organization.
4. By making a submission, you understand that the Florida Housing Coalition may use your materials to promote the SHIP program.
5. Awards will be made public and promoted at the Florida Housing Coalition's Annual Conference in Orlando on September 11, 2013.

For additional information, contact Johnitta Wells at richards@flhousing.org or 850-878-4219. HNN

The Geometry of Affordable Housing

Changing the Shape of the Supply



by Robert Von

The Florida Legislature has appropriated \$50 million for the State Apartment Incentive Loan (SAIL) program for rent reduction. The funding must be used to reduce rents on new or existing rental units, with 50% for elderly units and 50% for units serving extremely low-income (ELI) residents. The Florida Housing Finance Corporation (FHFC) is tasked with devising an application to award these funds to developers. The following is this author's recommendation for how to efficiently utilize these funds.

The Issue:

Excessive supply of units at the 60% Area Median Income (AMI) set aside and too few units at lower set asides (red pyramid), relative to demand (blue pyramid), resulting in lower occupancies and fewer units available to the population with the most un-met demand for affordable housing.



The shape of the demand for affordable housing is illustrated by a pyramid with the lower-income households at the base and 60% of Area Median Income (AMI) households at the peak (blue pyramid). The shape of the supply is illustrated by an inverted pyramid with the supply of 60% AMI units at the inverted base and the supply for lower-income households at the inverted peak (red pyramid).

The Goal:

To change the shape of the supply to more closely conform to the shape of the demand, without building any new units.

The Solution:

To buy down existing Housing Credit units at higher set asides and convert them to lower set aside units.

The Result:

A supply of affordable units that better matches demand and vacant 60% AMI units replaced with occupied units at lower set asides.

How it Would Work:

The development community would be invited to “bid” on an amount they would accept to provide a greater proportion of lower set aside units within their existing projects; in other words, a reverse auction.

There are many ways to accomplish this. The following is one example; it uses data from the Orlando MSA (Median Income of \$58,500) to illustrate the concept.

The one-bedroom unit has a current gross rent of \$658 per unit, while the maximum gross rent as an ELI unit (30% AMI) is \$329; therefore, converting this unit

would result in a rent reduction of \$329 per month. Assuming 20 years remaining on the Land Use Restriction Agreement (LURA) and a 7% discount rate, the present value of lost income is \$42,435, which would be the maximum amount that the FHFC would pay to buy down that unit.

Note that the current Gross Rents are based on 60% of AMI. Actual rents may be lower and would be used to estimate the highest price that would be paid

to buy down the unit.

Scoring the Applications:

The developer would be scored based on the percentage of the maximum amount they would agree to accept to lower the set aside. If the developer agreed to take \$40,000 for a 1-bedroom unit for 20 years, then the score would be 94.26% (\$40,000/\$42,435). The lowest percentage would win.

Variables to Consider:

The most critical variables would be the determination of current achievable gross rents and the discount rate. Verified gross rents could be gathered from the data submitted to the compliance department.

Once the FHFC announces the discount rate, developers will be able to calculate the maximum price themselves.

To distribute the buy-downs, the FHFC could set up pools for Large, Medium, and Small counties or target counties or even sub-markets that have significant vacancies. Also, the units do not have to be bought down all the way to 30% AMI; a sliding scale could be an option.

The financial strength of the projects should not be significantly impacted by this program. The number of units per project that are eligible for conversion should be limited, and the use of Section 8 vouchers should not be permitted on bought-down units.

Finally, there needs to be a discussion regarding how the proceeds are used. Ideally, they would pay down debt, cure any deferred maintenance, and/or provide

Unit Type	Current Gross Rent	30% AMI Gross Rent	Change	PV 20yr/7%
1-bedroom	\$658	\$329	-\$329	\$42,435
2-bedroom	\$790	\$395	-\$395	\$50,948
3-bedroom	\$912	\$456	-\$456	\$58,816
4-bedroom	\$1,018	\$509	-\$509	\$65,652

funds to prolong the economic life of the improvements and make them more marketable. How the developer commits to using the funds could also be scored.

Conclusion:

This process will ensure that the FHFC achieves a desired result in the most efficient manner possible, and allows the development community to compete equally for the funds. **HNN**

ROBERT VON is the President of Meridian Appraisal Group, Inc. and a member of the Florida Housing Coalition's Board of Directors. Von has more than 20 years of real estate appraisal experience and has completed appraisal assignments in 14 states and the District of Columbia. He specializes in Planned Unit Developments, subdivisions, and affordable housing.



The FHFC will present a session Tuesday, September 10th, at the Florida Housing Coalition's Annual Conference on **FHFC New Funding Opportunities**.

In addition to the tax credit program, this session will include the new funding for:

- SAIL (the subject of the article above);
- Homeless;
- Special Needs Populations; and
- People with Developmental Disabilities.

Each of these funding opportunities will be explained

in terms of the amount of money available, the target populations, and what rules apply to each pot of money, as well as what opportunities there are to influence rulemaking or the ways in which these monies are used.

Immediately following this session, the FHFC staff will present on **How to Apply for New Funding Opportunities**. The entirely new RFP/RFA process will be explained and you will have an opportunity to offer your suggestions and recommendations to the FHFC.

For more information on the Florida Housing Coalition's Annual Conference, please see page 18 or visit: <http://www.flhousing.org>. **HNN**



Housing Instability Hurts Children



by Ivy Williams

Housing problems in the United States are not limited to foreclosure, predatory lending, and the middle classes' struggle to obtain mortgage financing. Homelessness and frequent mobility are present in most communities across America.

A difficult issue housing policy makers and community developers encounter is the rate of housing instability in households with children. Funding for federal, state and local government programs that assist very low- to moderate-income families is determined by the political climate, and these groups remain the most vulnerable to housing instability.

Housing Instability Effects Educational Development

Homelessness is categorized in four ways by the U.S. Department of Housing and Development¹:

- Living in transitional housing, dwellings not mean for human residence, or exiting and institution;
- Loss of nighttime residence;
- Persistent housing instability in families with children or unaccompanied youth; and
- Fleeing/attempting to flee domestic violence.

Persistent housing instability is directly

related to the unsuccessful educational development in children. Particularly, how frequently a family moves. Hypermobility occurs when a family consecutively moves at a rate considerably greater than that of the general population. It disrupts a child's learning experience and separates a household from familiar support systems that assist in maintaining the child's educational development. Hypermobility often ends in grade repetition, expulsion and suspension, and low academic performance. Compared to their peers, children between the ages of four and 15 who frequently move have a higher propensity to participate in risk-taking behavior in later years, and acquire behavioral problems, such as aggressiveness, delinquency, emotional withdrawal, and anxiety.

Factors Contributing to Housing Instability

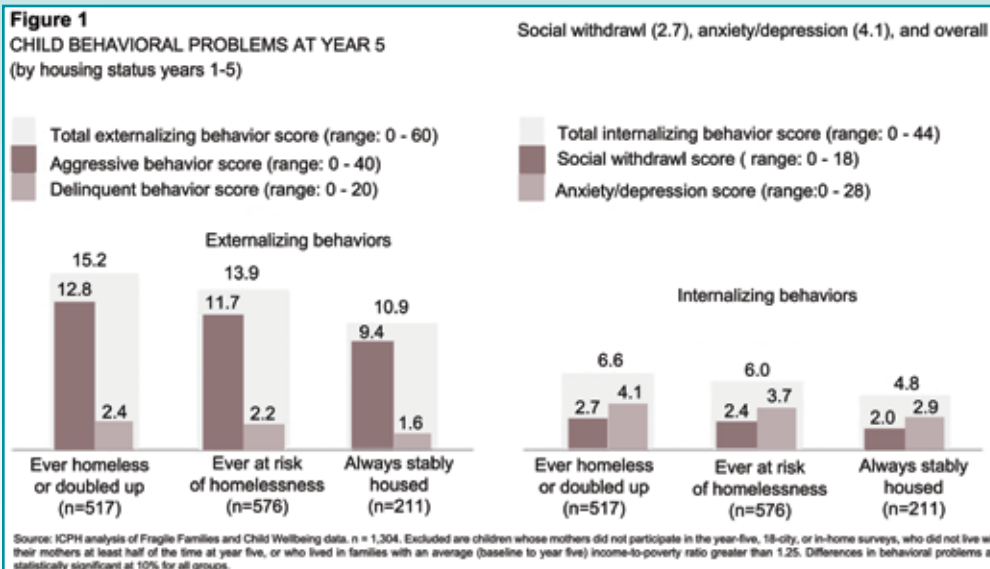
Educational achievement, employment status, familial structure, maternal health and well-being, and racial disparity characterize housing instability in families with children. Typically, low labor-force participation and achievement in education hinders poor single-mothers from sufficiently supporting their children during the formative years. Single mothers are more likely to be

homeless or experience housing instability than married or cohabitating poor mothers. However, cohabitation is often associated with domestic violence and relationship instability, which are significant determining factors for housing instability in small families.



Children who experience housing instability / hypermobility often are behind their peers on school.

Depression, substance abuse, and domestic



Institute for Children, Poverty, and Homelessness. (2011, May). Profiles of Risk No. 8: School Readiness. New York. Retrieved from <http://www.icphu-sa.org/index.asp?page=16&report=95&topic=2>

violence are frequent in poor mothers who experience housing instability. Because of the lack of resources and access to proper health care, poor women experience the effects of depression, substance abuse, and domestic violence more often than high-income women. These effects contribute to financial instability and unemployment, leading to greater housing costs and an increased risk of homelessness.

Race and ethnicity are the most significant contributing factors to housing instability in families with children. Overall, low-income mothers of color experience homelessness and housing instability more frequently than low-income White mothers. Of all poor Black mothers, 62% have been at risk of homelessness at least once during motherhood. The national average is 50 percent. Black women have higher rates of education than Hispanic women; however, the lack of a strong support system economically requires single Black mothers to work more to provide for their families. When African-American women do marry, earning power for the household is often limited because of the lower wage average in African-American men.

Florida's Role in Combating Housing Instability

During the housing bubble and after its demise, Florida experienced a 42% increase in the number of homeless children and youth. In 2010 policy makers initiated the

Florida Campaign to End Child Homelessness to educate the public and its officials on the most vulnerable homeless population. Recommendations included in the Campaign suggest alternative funding resources, programs with more supportive services and collaboration opportunities, to address significant contributing factors to housing instability in families with children (Council on Homelessness, 2011). The statistics presented in the Campaign's report mention the socioeconomic disparity between non-Hispanic Whites, Blacks, Hispanics, Asians, and Native-Americans who experience homelessness. However, none of the recommendations comment on the correlation between race/ethnicity, education, and hypermobility.

Acknowledging the role of race is crucial to ending the affordable housing epidemic in Florida and around the country. By explicitly addressing the intersection of race and hypermobility, Florida can successfully combat homelessness in families with school-aged children and its effect on educational development. Admitting to racial disparities does not ease an awareness campaign's efforts, particularly in an era when the progress of race relations is highlighted, and digression is ignored. Nonetheless, the effectiveness of these campaigns is severely compromised when recommendations fail to mention one of the most vulnerable groups—women and children of color. **HNN**

1. Changes in the HUD Definition of "Homeless." National Alliance to End Homelessness. January 18, 2012. <http://www.endhomelessness.org/library/entry/changes-in-the-hud-definition-of-homeless>

IVY WILLIAMS is a recent graduate of Florida State University, and writes about the intersection of race, education, and housing instability in Florida and the U.S. Her other research interests include community land trusts, social dominance theory, and restorative justice.

Senator Detert is Successful Champion for Youth Aging Out of Foster Care

A bill that was never referred to as a housing bill and would not come up on a word search for “affordable housing” or “homelessness” on the Legislature’s website is going to have a substantial impact on affordable housing and the prevention of homelessness for one of Florida’s most vulnerable populations.

Dubbed by the Senate President the *Nancy C. Detert Common Sense and Compassion Independent Living Act*, Senate Bill 1036, passed in the 2013 legislative session, creates an essential safety net for youth aging out of foster care. When a person as young as an 18-year-old teenager is expected to live independently without the support of a parent or any family financial and emotional support system, the consequences can be dire—everything from living on the streets to death.

The Nancy C. Detert Common Sense and Compassion Independent Living Act, allows young adults to remain in foster care to age 21 to finish high school, earn a GED, pursue postsecondary education, or begin a career. The bill provides critically needed housing security. The highlights:

- Young persons living in licensed care on their 18th birthdays with no secured permanent living arrangement are eligible to remain in licensed care if he or she meets specified criteria;
- Requires a young adult choosing to remain in foster care beyond 18 years old to reside in a supervised living environment, approved by the Department of Children and Families (DCF) or a community-based care lead agency (CBC);



- Allows a young adult to leave and reenter foster care an unlimited number of times before reaching 21 years old;
- Requires a CBC lead agency to provide regular case management reviews that ensure at least monthly contact with a case manager while a

young adult participates in extended foster care and requires the court to review his / her status at least every six months and hold a permanency hearing at least annually; and

- Requires creating a transition plan after a child in foster care turns 17 that will be reviewed and updated as necessary until he or she leaves care.



*Senator Nancy Detert,
R. District 28 Venice*

The bill also restructures the current Road-to-Independence Program to better meet the needs of young adults enrolled in college who were in foster care or who are in extended foster care and allows

foster parents to make regular day-to-day decisions about activities their foster children can participate in without fear of civil liability.

The Florida Housing Coalition applauds Senator Detert. [HNN](#)

Smart Growth Saves Money for Local Governments

by Jaimie Ross

The recently released study by SmartGrowth America, *Building Better Budgets*, makes the case that local governments can realize substantial cost savings using smart growth principles. “Whether by saving money on upfront infrastructure; reducing the cost of ongoing services like fire, police and ambulance; or by generating greater tax revenues in years to come, community after community has found that smart growth development would benefit their overall financial health.” (Smart Growth America. (2013) *Building Better Budgets*: <http://bit.ly/16g6wZ7>) The report finds that improved strategies for land use and development can help local governments maintain and improve their fiscal solvency.

Building Better Budgets provides the foundation for the critical next step: implementation at the local, county or municipal, level. Excellent broad-based national survey work such as this report, which so eloquently makes the case for smart growth in terms that should appeal to our revenue starved local governments, too often remains an academic exercise. To turn this work into action, local governments need to take the next step: adoption of well drafted ordinances and policies, followed by well-executed implementation.

In Florida, every local government has the legal responsibility to provide for the housing of its entire current and anticipated populations, even residents that have the greatest cost burden, such as special needs populations (Section 163.3177 (6) (f), Florida Statutes). Financing and planning are the two predominant tools for making housing affordable. Financial subsidy to finance affordable housing from federal and state level funding sources falls short. With a scarcity of funds for affordable housing, local governments make the wise choice to use planning tools to meet the housing needs in their communities.

When it comes to affordable housing, there are a great many smart growth tools for local government to implement to yield substantial fiscal savings. A good starting place is to tweak local zoning codes to permit : development above

surface parking and rooftops; a mix of uses on a single parcel, including residential and commercial to create live/work space; co-location of residential opportunities, where there are employment opportunities and ensure that the services, such as grocery stores, are developed to support residential uses in otherwise commercial areas; reduce the dependence on the automobile and increase the ridership on whatever transit exists in the community.



Three smart growth tools for affordable housing that offer additional substantial financial benefit to local governments include **accessory dwelling units, inclusionary housing policies, and community land trusts.**

Accessory dwelling units can be made a permissible use in all residentially zoned areas. Florida encourages the use of accessory dwelling units by local governments in all residentially zoned areas in Section 163.31771 Florida Statute, which provides that each accessory dwelling unit will apply toward satisfying the affordable housing component of the housing element in the local government’s comprehensive plan. The legislature also supports the use of inclusionary housing policies by expressly providing an exception to the price and rent control statutes which otherwise govern local action in Section 166.0415 and Section 125.01055 for land use mechanisms for inclusionary housing ordinances. And the Florida Legislature made specific accommodation in support of the community land trust model in Section 193.018, Florida Statutes by providing direction to government property appraisers so that the resale restriction on these properties would be factored into the assessment. Land use tools such as these will stretch and leverage your housing finance dollars so much farther, helping local government to meet the housing needs of its residents while saving money. [HNN](#)

JAIMIE ROSS, Attorney at Law, is the Affordable Housing Director at 1000 Friends of Florida (jross@1000fof.org) and the president of the Florida Housing Coalition.



The Florida Nonprofit Housing Advocates Network

The Florida Nonprofit Housing Advocates Network (FNHAN) was launched in fall 2010 to further the Florida Housing Coalition's vision that Florida have at least one community-based nonprofit housing provider working in every jurisdiction. We meet in person at the statewide Annual Conference and telephonically throughout the year. At the 2012 Conference we adopted our first one-year Strategic Plan. It has 10 goals and, impressively, we see below just how much success we have had over the last year.

We will meet again in person at the FHC Statewide Conference on **September 9, 2013**. Please Join us.

1. Sadowski Education Efforts

Ensuring that Florida's dedicated revenue for affordable housing is used for just that purpose is a never-ending process. Advocacy for the 2013 session was robust. And while the trust funds were swept to general revenue, SHIP and SAIL were both funded. Our members, individually, and in partnership with others, invested heavily in this effort through outreach to key legislators and providing the examples and materials used for outreach. See www.sadowiskoalition.com for materials and the Legislative Wrap-Up on pages 4 - 8 for more information.

2. Include affordable housing in the Department of Economic Opportunity's Five-Year Plan

Advocacy with the DEO immediately following the 2012 Conference resulted in a revision to the state's plan that made affordable housing a cross-cutting issue for Florida's Five-Year Business Plan. (<http://bit.ly/PBhxIE>). The DEO's Five-Year Plan was to be used as the blueprint for DEO priorities.

3. Financing for Community Land Trust Homebuyers

During 2012, members of the FNHAN worked with HUD FHA to advocate financing for CLT homebuyers. We arranged a meeting for CLT advocates across the nation (held March 2013) to meet with key staff at HUD in Washington, D.C. to advocate for FHA financing for CLT homebuyers. We collected information from our members across Florida, including, but not limited to, South Florida CLT, Palm Beach CLT, Northwood Renaissance, Housing Leadership Council of PBC, Pinellas County CLT, and Delray Beach CLT to provide evidence to HUD that the current FHA policies need to be changed. This issue is ongoing and will be the subject of discussion at the FNHAN Caucus at the statewide meeting in Orlando at the Conference.

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

Beginning in January 2012, the FNAHN met regularly to develop a comprehensive set of recommendations to address our concerns with the tax credit allocation system: the current system is making it too difficult for the community-based nonprofit to survive; and leaving some of those organizations with no choice but to joint venture with large for-profit developers to stay in business. Our recommendations, delivered to the FHFC, included a priority in funding for nonprofits, and an increase in the developer fee from 25% to 50% for nonprofits who are the partners of for-profit developers in the nonprofit set-aside. The Universal Application is now a thing of the past. And while the FNHAN has begun work on this issue, we will need to continue to address the new system of RFPs and the opportunities that should be incorporated into the process for mission-based nonprofits' opportunities.

5. Address the Property Tax Exemption for Limited Partnerships in Section 196.1978 F.S.

The 2013 session brought success on this issue. The portion of Section 196.1978 that was subject to abuse by for-profit developers has been repealed and the repeal is retroactive. This is an important victory for tax credit development in Florida, the future of which would have been seriously undermined if this provision had not been repealed. Local governments would have been loath to approve or provide support to tax credit developments that would all be removed from the local government property tax rolls.

6. Ensure that Florida Attorney General Bank Settlement Monies are used for Housing

Attorney General Bondi was her own best advocate on this issue. Florida can now boast having used all its Bank Settlement funds for housing related purposes, which is not something that happened in many other states. Bank Settlement funds were appropriated for items such as counseling and legal services to help homeowners in foreclosure, as well as for the courts system moving foreclosure cases through. The Bank Settlement funds were also used for an appropriation to Habitat for Humanity and for Domestic Violence Center's capital improvements. Unfortunately, the Attorney General monies were used to supplant rather than supplement the state and local housing trust fund monies.

7. Prevent Homelessness

The Florida Housing Coalition and several of its member partners have spent many hours in 2012-2013 on the team to end Veterans Homelessness. Our members have done an outstanding job of securing historically high levels of funding for extremely low-income populations and the homeless, including a \$10 million appropriation for nonprofits to use for housing the homeless based on the significant increase in documentary stamp collection for the state housing trust funds.

8. Fight NIMBYism and Promote Fair Housing

Florida Housing Coalition president, Jaimie Ross, authored the Chapter on "Avoiding and Overcoming the NIMBY Syndrome" for the 2013 *Housing Advocates Resource Guidebook* produced by our partner organization, the National Low Income Housing Coalition. A workshop will be held at the FHCC Conference on September 10 on **Avoiding and Overcoming the NIMBY Syndrome**, which includes highlighting the exceptional statutory protection we have in Florida's Fair Housing Act to fight NIMBYism in local land use decisions. This workshop will be in addition to our annual workshop on Fair Housing. Several of our members participated in housing events in April (Fair Housing Month).

9. Surplus Land / Land Banking

According to the law enacted in 2006 (Sections 125.379 and 166.0451, Florida Statutes), an inventory of available lands is due every three years beginning in 2007, which means that 2013 should be the second time such an inventory was compiled and properties disposed of for affordable housing. The Florida Housing Coalition's FNHAN is undertaking a review of the surplus lands program and will be sharing those results at this workshop along with opportunities for land banking in Florida.

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

The Florida Housing Coalition provided a two-hour training at the 2011 and 2012 Statewide Conferences on best practices for housing advocates to meet with their state representatives. Many of our members also addressed their local delegations and city and county commissions to obtain resolutions in support of the Sadowski trust fund appropriations. This year we will have a professional marketing firm on the third day of the conference to address best practices for messaging and marketing affordable housing. **HNN**



JAIMIE ROSS, Attorney at Law, is the president of the Florida Housing Coalition and directs the FNHAN working group, open to all FHC nonprofit members. She is the Affordable Housing Director at 1000 Friends of Florida, where her position is funded primarily from a Florida Bar Foundation grant.

Florida Housing Finance Corporation Offers Foreclosure Counseling Program



Florida Housing Finance Corporation (Florida Housing) is starting a foreclosure counseling program with \$10 million from the National Mortgage Settlement.

by Michael Chaney The Foreclosure Counseling Program (FCP) is scheduled to begin soon, and will augment Florida Housing's federally funded National Foreclosure Mitigation Counseling (NFMC) Program. Together, FCP and NFMC are designed to address the nationwide foreclosure crisis by funding counseling services for families at risk of foreclosure.

The funding is a welcomed resource for the HUD-



Foreclosure counseling services will assist homeowners at risk of foreclosure.

approved housing counseling agencies eligible to participate in FCP, especially considering that the amount available through HUD's Notice of Funding Availability (NOFA) for counseling has significantly decreased in recent years. Florida Housing estimates that the \$10 million

of FCP funding will serve a minimum of 10,500 homeowners. Funding is provided on a fee-for-service basis to counseling agencies to develop an action plan for each client and to offer counseling services.

The funding is allocated at the county level based on need. The allocation provides \$7 million to be used for homeowners in each county based on the county's portion of the statewide number of loan delinquencies and homes in the foreclosure process. A minimum of \$5,000 per county will be allocated on a preliminary basis for services to homeowners. Administrative costs for FCP amount to 7.5 percent, and the remaining

\$2,250,000 is placed into a pool accessible once a county's allocation is fully used.

Florida Housing's objective is for FCP to build on the basic services provided in the NFMC Program to more fully support homeowners through their delinquency resolution negotiations. Examples of extended support include counseling services to a homeowner during a trial loan modification and after the formal modification. Homeowners receiving mortgage modifications are still at risk of default, and services offered through the first months of a new modification can be a helpful support to ameliorate this risk. Counseling services can also be helpful in a situation where a homeowner does not accept a modification plan because it does not provide enough relief for them to keep their home. In addition, FCP funding is available to provide families with financial management education to help them manage their money, address credit problems and become financially stable.

Florida Housing will measure successful outcomes for the program through the number of homeowners who receive mortgage modifications, as well as the number who develop and stick to a budget, pay bills on time and resolve past due expenses.

Florida Housing is finalizing contracts with participating HUD approved housing counseling agencies. Several of these agencies have previously contracted with Florida Housing for NFMC, as well as the Hardest Hit Fund foreclosure prevention program.

The Coalition's Annual Conference includes a Foreclosure Counselors Caucus, Monday, September 9. At this year's Conference, counselors will discuss FCP and other topics critical to foreclosure prevention while networking with other counselors throughout Florida. **HNN**



Foreclosure Counseling Program Proposed Allocation

	Loans at Least 60 Days Delinquent or in Foreclosure(Sept 2012)		\$9,250,000 in Direct Assistance, w/ \$7,000,000 Portionally Allocated
County	Total Loans	% of Loans in the State	Proposed Proportional Allocation
Florida	454,588	100.00%	\$ 7,000,000
Alachua	2,803	0.62%	\$ 42,991
Baker	309	0.07%	\$ 5,000
Bay	2,918	0.64%	\$ 44,324
Bradford	265	0.06%	\$ 5,000
Brevard	13,602	2.99%	\$ 207,616
Broward	50,936	11.20%	\$ 778,136
Calhoun	83	0.02%	\$ 5,000
Charlotte	4,295	0.94%	\$ 65,652
Citrus	2,351	0.52%	\$ 36,326
Clay	4,321	0.95%	\$ 66,318
Collier	6,550	1.44%	\$ 100,310
Columbia	686	0.15%	\$ 10,332
DeSoto	466	0.10%	\$ 7,000
Dixie	94	0.02%	\$ 5,000
Duval	22,191	4.88%	\$ 338,916
Escambia	4,352	0.96%	\$ 66,985
Flagler	3,205	0.71%	\$ 49,656
Franklin	293	0.06%	\$ 5,000
Gadsden	612	0.13%	\$ 8,999
Gilchrist	130	0.03%	\$ 5,000
Glades	46	0.01%	\$ 5,000
Gulf	273	0.06%	\$ 5,000
Hamilton	81	0.02%	\$ 5,000
Hardee	195	0.04%	\$ 5,000
Hendry	493	0.11%	\$ 7,666
Hernando	4,125	0.91%	\$ 62,986
Highlands	1,658	0.36%	\$ 24,995
Hillsborough	30,138	6.63%	\$ 460,885
Holmes	74	0.02%	\$ 5,000
Indian River	3,077	0.68%	\$ 46,990
Jackson	353	0.08%	\$ 5,667
Jefferson	115	0.03%	\$ 5,000
Lafayette	33	0.01%	\$ 5,000

	Loans at Least 60 Days Delinquent or in Foreclosure(Sept 2012)		\$9,250,000 in Direct Assistance, w/ \$7,000,000 Portionally Allocated
County	Total Loans	% of Loans in the State	Proposed Proportional Allocation
Lake	7,261	1.60%	\$ 10,974
Lee	15,255	3.36%	\$ 233,610
Leon	3,404	0.75%	\$ 52,322
Levy	443	0.10%	\$ 7,000
Liberty	47	0.01%	\$ 5,000
Madison	120	0.03%	\$ 5,000
Manatee	7,318	1.61%	\$ 111,640
Marion	6,178	1.36%	\$ 94,311
Martin	2,395	0.53%	\$ 36,992
Miami-Dade	71,751	15.77%	\$ 1,096,056
Monroe	1,775	0.39%	\$ 26,995
Nassau	1,335	0.29%	\$ 20,330
Okaloosa	3,799	0.84%	\$ 58,320
Okeechobee	805	0.18%	\$ 12,332
Orange	30,117	6.63%	\$ 460,885
Osceola	9,457	2.08%	\$ 144,299
Palm Beach	33,428	7.35%	\$ 510,872
Pasco	13,353	2.94%	\$ 204,284
Pinellas	21,539	4.74%	\$ 329,586
Polk	12,504	2.75%	\$ 190,954
Putnam	922	0.20%	\$ 13,665
Santa Rosa	2,824	0.62%	\$ 42,991
Sarasota	9,250	2.03%	\$ 140,966
Seminole	9,335	2.05%	\$ 142,299
St. Johns	3,638	0.80%	\$ 55,654
St. Lucie	8,940	1.97%	\$ 136,967
Sumter	595	0.13%	\$ 8,999
Suwannee	283	0.06%	\$ 5,000
Taylor	153	0.03%	\$ 5,000
Union	89	0.02%	\$ 5,000
Volusia	12,910	2.84%	\$ 197,619
Wakulla	585	0.13%	\$ 8,999
Walton	1,454	0.32%	\$ 22,329
Washington	203	0.04%	\$ 5,000

Source: LPS Data from Legislative Office of Economic and Demographic Research
Administrative costs are direct costs related primarily to training, technical assistance and quality assurance, program monitoring, and data systems. No FHFC salaries or overhead will be paid out of these funds.

Carrfour Supportive Housing Celebrates 20th Anniversary

In the early 1990s, a group of leaders from both the public and private sectors became concerned about the growing number of homeless individuals in need of permanent stable housing in Miami-Dade County. These concerns precipitated the Greater Miami Chamber of Commerce to form a Homeless Committee with the purpose of finding solutions to a potential growing problem.

The Homeless Committee sought to create a more permanent solution to prevent the repeat cycle of homelessness. To that end, the decision was made to

impactful years to date, with the debut of several new communities accounting for hundreds of new residences for formerly-homeless and low-income individuals and families. To date, Carrfour has developed more than 1,400 affordable housing units across Miami-Dade and currently provides services to more than 3,300 men, women, and children.

As 2013 marks Carrfour's 20th year serving the South Florida community, the organization continues to reach new heights. With the development of additional Carrfour communities through 2013 and beyond,



create a nonprofit entity whose mission was to provide both permanent housing and supportive services to help the formerly homeless successfully reintegrate into society and achieve their full potential.

Carrfour Supportive Housing was founded in 1993 by the Greater Miami Chamber of Commerce to undertake the development and management of affordable housing, providing residents with a range of supportive services to help achieve self-sufficiency and minimize their chances of being homeless again.

Carrfour, whose name means "Crossroads" in French, remains Florida's largest not-for-profit provider of affordable housing and supportive services, with the total number of people served since its founding eclipsing the 10,000 mark.

In fact, this last year was among Carrfour's most

thousands of families are expected to move into permanent homes supported by the organization's innovative programs – ranging from transitioning veterans returning home from overseas, single mothers and fathers with children suffering from disabilities, to an organic farming operation that equips residents with business skills and a heightened appreciation for healthy living.

As the organization celebrates its 20th anniversary, Carrfour intends to continue its legacy of making a positive, measurable impact on the effort to end homelessness in South Florida. **HNN**

Carrfour Supportive Housing accepts donations online at: www.carrfour.org. For every \$1,000 donated they are able to leverage a matching gift of \$5,000, enough to provide shelter for one individual for an entire year.



The Florida Weatherization Network



by Donna Carman







Utility costs can bring a poor working family to its knees. When your life's work is to provide affordable housing to some of the poorest working families in the nation, you see clearly that rehabilitating a house without making it energy efficient is to deliver an affordable product that may not be sustainable for a family that cannot withstand high and unexpected utility bills. It sets the family up for failure. Rehabilitation and retrofits of housing for low-income families can and should include delivering a house that is energy efficient.

An affordable utility bill is just as important as an affordable mortgage. Providers of affordable homeownership housing understand that it is imperative for families living on a tight budget to have a fixed rate mortgage so that they can budget properly. Utility bills necessarily fluctuate depending upon the season, but this fluctuation can be minimized if a home is not leaking. To deliver a house that is energy efficient, energy conservation work must be independently verified.

The ARRA, part of the federal economic stimulus plan, made an extraordinarily positive impact in Florida. It brought more than \$176 million dollars into Florida for Weatherization which assisted 27,210 households; 24,296 single-family homes and 2,914 multi-family rental apartments.

But it did more than that. It awakened developers, advocates, state agencies, and consumers to change the way we think about housing rehabilitation, retrofit, and preservation. It "upped the game" for weatherization agencies around the state and inspired the development of the Florida Weatherization Network.

When we meet at the Utilities and Green Caucus at the Florida Housing Coalition's statewide conference, I hope that we have strong participation from WAP agencies from around the state; some of the topics we will cover are:

-  Getting out the message about energy efficiency, including legislators.
-  Working effectively with our utility providers, staff from the Public Service Commission, DEO and the Energy Office; focusing on how to better leverage all of our resources.
-  Improving how we share best practices among Florida's Weatherization agencies and their partners.
-  Gathering and quantifying WAP and Energy Efficiency data to create specific ways for marketing services to the private and public sector.
-  Determining specific educational requirements and certifications for marketing to the private and public sector.
-  Understanding what types of energy efficiency and sustainability programs are in place or planned to be in place in our local communities that would benefit from our participation. **HNN**

DONNA CARMAN is the Executive Director of Indiantown Non Profit Housing, Inc., and the President of the Florida Weatherization Network. She is a State certified and accredited Real Estate Sales Person and a Certified Community Development Professional, a Graduate of the Developmental Training Institute and is also accredited in Business Administration, Finance, Health and Human Resource Development.

Coalition Staff Changing Scenes

Evelyn Rusciolelli Retires



Evelyn and Bill Rusciolelli riding their horses as they start their retirement together.

After a rewarding 22-year career in affordable housing, first as the Marion County Housing Director, then as a Technical Assistance Provider for the Florida Housing Coalition, I have decided to retire.

I have enjoyed my work at the Coalition, especially working with the local SHIP communities to help improve their programs and properly expend their funds. I have worked with some wonderful, dedicated staff and was honored to be a part of their efforts to create safe, quality affordable housing for low- and moderate-income clients.

My husband Bill and I, along with our two Appaloosas, will be traveling the U.S. and riding the trails of our national parks. We are excited to begin this new chapter of our lives and look forward to seeing the country on horseback.

I will miss my colleagues at the Coalition and all the people I have met who enriched my life and my career.

Happy Trails! [HNN](#)



The Board and Staff expressed deep appreciation for Evelyn during her send-off celebration.

Lisa Hoffmeyer Takes Sabbatical to Teach in Cambodia and See The World

Everyone says to themselves at one time or another: “One day I’m going to learn Japanese,” “One day I’m going to master the art of French cooking,” “One day I’m going to run a marathon.” We all have a dream for “one day” and for me, that day has come. One of my passions in life is travel and I’ve always wanted to do a Round the World trip and particularly spend extended time in Southeast Asia. I am making my dream a reality and taking a year off to travel beginning May 23.



Lisa at the temples of Angkor in Cambodia.

During my trip, I’ll take a class to Teach English to speakers of Foreign Languages (TEFL). So for a month I’ll be based in a town on the southern tip of Spain in a picturesque and historic port town, called Cadiz. After I receive my TEFL certification, I’ll make my way to Thailand and Cambodia where I plan to practice my new skills of TEFL through volunteering. I fell in love with Cambodia a few years ago on a vacation to visit the ancient temples of Angkor. The warm, happy spirit of the people was unforgettable, especially in light of the country’s tragic and troubled past. When my guide at the temples mentioned that he was involved with a new nonprofit school in the area I jumped at the chance to visit. I was so impressed by the teachers, students and the organization that I promised to return to volunteer one day.

I am excited (and, to be honest, a little nervous!) to begin my adventure. I’ll keep in touch with my colleagues while I’m gone through my blog: <http://blog.travelpod.com/members/travelinglisa>

I look forward to working with you again upon my return to the Coalition next year. But for now, I’m off to see the world! [HNN](#)

Coalition Welcomes New Board Member & Staff



Susan Pourciau joins the Florida Housing Coalition Board. She is the Executive Director of the Big Bend Homeless Coalition in Tallahassee. The mission of the Big Bend Homeless Coalition is to end homelessness in the Big Bend through leadership, education, advocacy, and the provision of quality services.

Prior to acting on her vision to help end homelessness, Susan was an Accounting Professor at Florida State University. Susan earned a Ph.D. in accounting from Arizona State University and a J.D. from Duke Law School. [HNN](#)



Rose Phillips joins the Florida Housing Coalition Technical Assistance team. Phillips received her Master's Degree in Urban and Regional Planning from the University of Iowa and her Bachelor's of Arts Degree in Environmental Studies from Mount Holyoke College. She recently co-authored an Economic and Social Impact

Study for the Iowa Valley Habitat for Humanity. In 2012, she served on the University of Iowa team that conducted a housing needs assessment for the Oskaloosa Housing Trust Fund. She interviewed social service providers about local housing needs, identified policy tools and funding sources for affordable housing development and rehabilitation of older housing stock, and analyzed housing policies in the city's planning and zoning documents. Phillips also was a team member for the "Portrait of Poverty" study for Dubuque, IA, a partner city in the Iowa Initiative for Sustainable Communities. She analyzed housing cost burden in Dubuque using GIS, helped conduct surveys and focus groups with residents and social service providers, and served as co-editor for the final report.

See her article: *The Dedicating Opportunities to End Homelessness Initiative* on page 12. [HNN](#)

New Tampa Office



The Florida Housing Coalition has a new Tampa Office where Stan Fitterman, Chief Operating Officer/Technical Assistance Director; Gladys Schneider, Technical Assistance Director; and Rose Phillips, Technical Advisor; will be based.

400 N. Ashley Drive, Suite 2600
Tampa, FL 33602

Tel: 813-712-8708 • Fax: 813-712-8780

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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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STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM



by Michael Chaney

Q: What do I need to know as I prepare to expend the new SHIP funding?

A: The Florida Legislature appropriated \$40 Million for the Fiscal Year 13/14 SHIP allocation. This funding comes from the National Mortgage Settlement rather than the Local Housing Trust Fund. Senate Bill 1852 directs local governments to use this funding according to the SHIP statute and rule, in addition to requirements specified in the bill. The following are the provisions from the bill for this particular appropriation.

New construction is not a permitted use. The bill lists five eligible strategies for which funds may be used:

- “(a) Rehabilitating or modifying owner-occupied houses, including blighted homes or neighborhoods.
- (b) Assisting with purchases of existing housing, with or without rehabilitation.
- (c) Providing housing counseling services.
- (d) Providing lease-purchase assistance.
- (e) Implementing strategies approved by FHFC which are related to assisting households and communities impacted by foreclosures, using existing housing stock.”

Keep in mind that the no new

construction policy does not prevent you from providing a room addition as part of a rehabilitation project. Nor does it prohibit home replacement—rather than repair—if warranted.

Q: What options do I have for complying with the Special Needs requirement?

A: Each local government must use at least 20 percent of its allocation to serve persons with special needs. The first priority must be to assist persons with developmental disabilities with an emphasis on home modifications, including technological enhancements and devices.

There are several definitions related to this 20 percent requirement. “Developmental disabilities” (DD) and “persons with special needs” are defined in the Legislative Wrap-Up article on page 4. One type of person with special needs is “an adult person with a *disabling condition* [italics added] requiring independent living services to maintain housing.” “Disabling condition” is further defined in section 420.0004(7) of the Florida Statutes.

Your jurisdiction does not necessarily have to create a separate strategy in order to comply with the special needs assistance requirement. Instead, you may prioritize assistance to applicants with special needs in your existing eligible strategies. After eligibility determination, such an applicant would be the next household assisted. Alternatively, a jurisdiction may choose to provide

SHIP assistance to a development specifically serving persons with developmental disabilities if it has the opportunity to work with a strong community partner with a track record of providing housing for this population.

SB 1852 notes that the priority is to focus on applicants with DD and emphasizes helping homeowners with DD to remain independent in their own homes and maintain their homeownership. Although there is a priority for DD, the fundamental requirement is to ensure that 20 percent of your full allocation is spent assisting persons with special needs.

When ranking which SHIP applicants will receive assistance first, homeowners with DD receive top priority. This will be followed by priority for other applicants with special needs, including households where a child has DD, applicants who are elderly and live independently with a disabling condition, and other applicants who match the person with special needs criteria. Document your early, upfront efforts to specifically outreach and provide assistance to homeowners with DD. Also market broadly to generate interest from the spectrum of persons with special needs in your community.

Q: What should I consider when choosing the types of assistance on which to spend the FY 13/14 funds?

A: **REHABILITATION:** Practically every SHIP jurisdiction in the state has an owner-occupied rehabilitation strategy. Providing rehabilitation assistance is a straight forward way

to avoid work on new construction while complying with the homeownership and construction/rehabilitation set-asides. Moreover, it is often possible to qualify very low-income homeowners for assistance, which is important for income set-aside compliance.

PURCHASE ASSISTANCE: You may provide SHIP funds to help an eligible buyer with the purchase of an existing home.

COMMUNITIES IMPACTED BY FORECLOSURE: The SHIP appropriations bill indicates that funds can be used for assistance to households and communities impacted by foreclosures, using existing housing stock. The acquisition, rehabilitation and resale of foreclosed properties is a relevant type of assistance, along with SHIP first mortgage financing for eligible buyers of these rehabbed homes. Both of these strategies would work best in communities that have been implementing similar programs, such as those funded by NSP. Consider if your community could benefit from a Rent Deposit and Utility Deposit strategy. Historically, this type of assistance has been mostly implemented by third party agencies that have regular contact with households transitioning into rental housing and can identify eligible households in need.

Finally, SB 1852 specifically references lease-purchase assistance. This strategy can be complicated and labor intensive, so best left to jurisdictions that have previous experience and an established infrastructure.

Plan to use reliable, tried-and-true

strategies. SB 1852 requires that jurisdictions expend funds within 27 months instead of the 36 months of the traditional expenditure deadline, so expedite your work using strategies with which you are familiar.

This is not the time for experimentation, especially considering your limited administration budget. You must still comply with the fundamental rules and requirements of the SHIP program like the eligibility determination process and the reporting requirements. Also stay on schedule with the three-year updates required for your local housing assistance plan and your Affordable Housing Advisory Committee report

Q: How can I best use the funds available for program administration?

A: Administrative costs are limited to three percent instead of the 10 percent that many jurisdictions have used in the past. But keep in mind that this severe restriction on administrative costs is only applicable for this one year allocation from the Bank Settlement funds. This may be an opportunity to review maximum per unit assistance amounts to determine if they should be raised. This may especially be true for emergency repair strategies with low per unit maximums.

If your office receives HOME, CDBG or other housing assistance funds, you may combine these with SHIP. Administration costs for a combined funds project are charged to each funding source proportionately. Combining funds is an approach that allows you

to assist the same number of households while reducing your administrative costs.

Evaluate your SHIP program to make sure you are charging reasonable program costs to program funds and administration costs to the administration budget. Some tasks performed by SHIP staff are program costs, which can be attributed to a specific unit or development. These program costs do not count toward the administrative cap. Tasks like appraisals, rehabilitation work specifications, counseling and construction inspections, are program delivery costs. If these costs are accurately tracked with timesheets, they may be paid with SHIP program dollars. By contrast, costs like office space, advertising funding availability, eligibility determination and creating annual reports, must be paid by administration funds.

SHIP jurisdictions that contract for implementation of a SHIP strategy to a third party may pay a reasonable service delivery fee with SHIP program funds. The jurisdiction and contractor negotiate the amount of this service delivery fee, which pays for the contractor's work with each recipient of SHIP assistance.

In June, the Florida Housing Coalition offered a webinar that outlined many more details about the FY 13/14 SHIP funds. To request materials, the training recording, or the written questions and answers generated during the webinar contact Michael Chaney at chaney@flhousing.org. HNN

Fannie Mae Mortgage Help Centers Provide Free Mortgage Assistance

Homeowners struggling to pay their mortgage, can receive free mortgage counseling and assistance. Homeowners have the choice to receive assistance in-person or by phone.

Next Steps

Step 1: Confirm Eligibility: You must confirm that your loan is owned by Fannie Mae to use the Help Centers. (Fannie Mae Mortgage Look Up: <http://bit.ly/16g6wZ7>).

Step 2: Request Help: After homeowners confirm they have a Fannie Mae mortgage, they can locate the closest MHC to request an appointment. (Fannie Mae Mortgage Help Centers Look Up: <http://bit.ly/RTRWuA>).

The MHC will contact the homeowners and send forms to

complete prior to their appointment. If anyone has trouble completing the forms, MHCs will provide assistance.

Types of Assistance

The assistance received depends on homeowners' situations and may include:

- Repayment plan (allowing homeowners to bring their mortgage current);
- A modification (to potentially reduce the monthly mortgage payment); or
- A short sale or deed-in-lieu (Mortgage Release).

Advisors remain involved throughout the process to communicate with the mortgage company and ensure homeowners understand their options and next steps. **HNN**

Florida Mortgage Help Centers

Jacksonville

7077 Bonneval Avenue, Suite 450
Jacksonville, FL 32216
(866) 442-8578
jacksonville_mhc@fanniemae.com

Tampa

1300 N Westshore Boulevard, Suite 220
Tampa, FL 33607
(866) 442-8554
tampa_mhc@fanniemae.com

Miami

2671 Northwest 28th Street
Miami, FL 33142
(877) 208-3652
south_florida@fanniemae.com

THANK YOU CURRENT AND FUTURE MEMBERS



The Florida Housing Coalition is a statewide nonprofit membership organization. If you are a current member of the Coalition, please accept our gratitude for your support. If you are not currently a member, we hope you will consider joining. Your contributions are tax deductible.

Membership levels are provided on the next page. If you want more information about the Florida Housing Coalition, please visit our website at www.flhousing.org or call 850-878-4219. **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*

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- 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**

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☐ **\$200 Government Agencies**

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Mailing Address: _____

City: _____ **State:** _____ **Zip:** _____ **County:** _____

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