

THE JOURNAL OF THE FLORIDA HOUSING COALITION, INC.

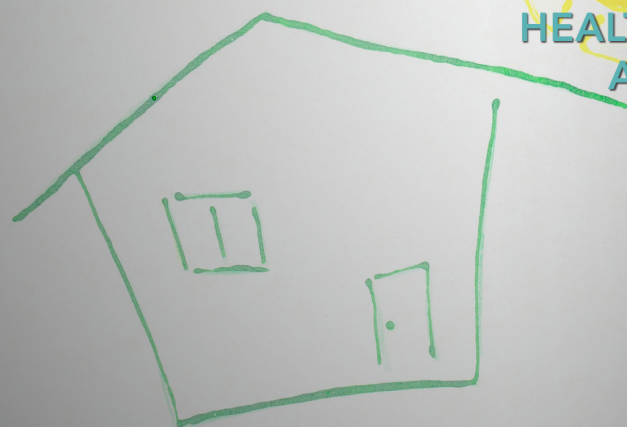
# HOUSING —NEWS NETWORK—

VOLUME 30, NUMBER 2

## LEGISLATIVE SUCCESS IN 2014

Housing the Homeless  
Home Energy Conservation  
Aging in Place  
Producing and Preserving Affordable  
Housing with Sadowski Trust Funds

ALL THESE TOPICS AND MORE AT THE  
FLORIDA HOUSING COALITION'S  
STATEWIDE AFFORDABLE HOUSING  
CONFERENCE:  
**HEALTHY OUTCOMES FROM  
AFFORDABLE HOUSING**



HOUSING FUNDED  
The Highest Level in Seven Years

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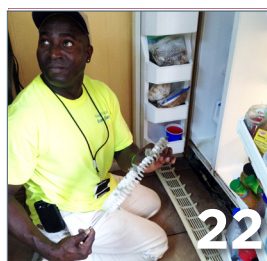
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## THE HOUSING NEWS NETWORK VOLUME 30, ISSUE 2



## FLORIDA HOUSING COALITION, INC.

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The Florida Housing Coalition is a nonprofit, statewide membership organization that brings 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, **Rose Phillips**, Associate Editor, and **Lynne Takacs**, Communications Manager • Email: [info@flhousing.org](mailto:info@flhousing.org), Website: [www.flhousing.org](http://www.flhousing.org).



## FROM THE EDITOR &gt;



BY JAIMIE ROSS  
PRESIDENT

The members of the Florida Housing Coalition and all our partner organizations in the Sadowski Coalition have much to celebrate from the 2014 legislative session.

This was a critical year for testing the mettle of the state and local housing trust funds as the legislature faced no budget deficit that might cause a sweep needed to pass a balanced budget.

And we did it—just enough people met with their legislators locally so that when those of us in Tallahassee again made the case for using the housing trust funds for housing, we were heard. The power of relationships at the local level—those face to face meetings in the district offices with legislators or legislative aides was, I believe, the key ingredient to this year's legislative success.



SHIP was funded at \$100 million and SAIL was funded at \$67.7 million. And, in recognition of the dire need to reduce homelessness in Florida, \$4 million was appropriated from the local government trust fund specifically for that purpose. We had a heavy lift this session. While the Senate came out early in favor of using all the housing trust funds for housing, the House followed the Governor's lead in sweeping 90% of the SHIP funds—virtually gutting the entire local government trust fund. And while we were not able to bring the House up to the Senate level; the negotiations between the two chambers resulted in the Senate agreeing to sweep \$58 million of housing trust fund monies, we came along way.

Our victory was not won on the notion of “keeping the trust in the trust funds”; it was

won on proving up the need for affordable housing and the excellence of Florida's housing programs for meeting that need.

Both SHIP at the local level, and SAIL at the state level, have a proven track record of success in assisting Floridians with critical housing needs, including housing the working poor, low income seniors, people with disabilities, children, veterans, and people experiencing homelessness.

SHIP is a flexible program that operates at the retail level and provides funding to meet the specific needs of community residents, from the 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.

The Home Matters Report for Florida brought home this message and between the data and the success stories we are now back on track with our state and local housing trust funds. At this year's statewide annual conference, we will showcase the Home Matters Report for Florida and your success stories from around the state as we highlight Healthy Outcomes from Affordable Housing. If you've never been to the Florida Housing Coalition's statewide annual conference, you're in for a treat; and for those of you who are coming back, I look forward to seeing you again in September. [HNN](#)

**THE POWER OF  
RELATIONSHIPS  
AT THE LOCAL  
LEVEL – THOSE  
FACE TO FACE  
MEETINGS IN  
THE DISTRICT  
OFFICES WITH  
LEGISLATORS  
OR LEGISLATIVE  
AIDES WAS, I  
BELIEVE, THE  
KEY INGREDIENT  
TO THIS YEAR'S  
LEGISLATIVE  
SUCCESS.**



# LEGISLATIVE WRAP UP 2014

## FLORIDA HOUSING FUNDS BACK ON TRACK!

By Jaimie Ross and Mark Hendrickson

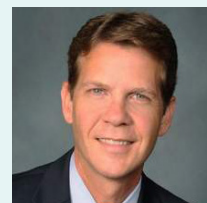
The biggest news for housing advocates from the 2014 Session is that we are back on track with the appropriation of \$167,660,000 from the Sadowski State and Local Housing Trust Funds. Florida is again using its dedicated revenue source for affordable housing to fund Florida's housing programs. This is the largest appropriation for housing we've seen in the past seven years.

The Florida Legislature and most especially, the leadership in the Senate from Senators Gardiner and Negron supported using all the housing trust fund monies for housing as early as the start of the 2014 session. We cannot overemphasize that their support for housing was a direct result of hearing from constituents in their districts before

the session began. When we coupled that local story with our facts and figures in the Home Matters for Florida Report about how well Florida's existing programs such as SHIP and SAIL can respond to the housing need, these Senators took action.

Now SHIP funds are back in the pipeline and SAIL is humming.

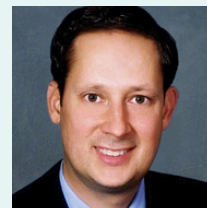
	GOVERNOR	SENATE	HOUSE	FINAL
SAIL	\$69,300,000	\$67,660,000	\$44,650,000	\$67,660,000
SHIP	\$20,000,000	\$158,470,000	\$44,650,000	\$100,000,000
TOTAL HOUSING	\$89,300,000	\$226,130,000	\$89,300,000	\$167,660,000
SWEEP	\$142,300,000	\$48,313,822	\$142,300,000	\$106,151,367



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# SHIP 2014-2015

## \$100,000,000

LESS \$4 MILLION FOR HOMELESS AND \$5 MILLION HOLD BACK FOR DISASTER RELIEF

LOCAL GOVERNMENT	COUNTY TOTAL	"COUNTY SHARE/CITY SHARE"
ALACHUA	1,161,194	578,739
Gainesville		582,455
BAKER	350,000	350,000
BAY	801,654	633,066
Panama City		168,588
BRADFORD	350,000	350,000
BREVARD	2,525,188	1,405,268
Cocoa		80,301
Melbourne		356,304
Palm Bay		482,058
Titusville		201,257
BROWARD	8,147,463	1,752,520
Coconut Creek		245,239
Coral Springs		561,360
Davie		426,927
Deerfield Bch		346,267
Ft. Lauderdale		776,453
Hollywood		656,686
Lauderhill		305,530
Margate		252,571
Miramar		577,655
Pembroke Pines		710,459
Plantation		390,263
Pompano Bch		470,923
Sunrise		395,967
Tamarac		278,643
CALHOUN	350,000	350,000
CHARLOTTE	772,442	691,799
Punta Gorda		80,643
CITRUS	669,078	669,078
CLAY	907,269	907,269
COLLIER	1,545,449	1,454,731
Naples		90,718
COLUMBIA	354,491	354,491
DE SOTO	350,000	350,000
DIXIE	350,000	350,000
DUVAL	4,015,023	4,015,023
ESCAMBIA	1,397,139	1,155,015
Pensacola		242,124
FLAGLER	473,577	100,540
Palm Coast		373,037

LOCAL GOVERNMENT	COUNTY TOTAL	"COUNTY SHARE/CITY SHARE"
FRANKLIN	350,000	350,000
GADSDEN	350,000	350,000
GILCHRIST	350,000	350,000
GLADES	350,000	350,000
GULF	350,000	350,000
HAMILTON	350,000	350,000
HARDEE	350,000	350,000
HENDRY	350,000	350,000
HERNANDO	819,634	819,634
HIGHLANDS	473,577	473,577
HILLSBOROUGH	5,839,681	4,254,208
Tampa		1,585,473
HOLMES	350,000	350,000
INDIAN RIVER	660,086	660,086
JACKSON	350,000	350,000
JEFFERSON	350,000	350,000
LAFAYETTE	350,000	350,000
LAKE	1,406,126	1,406,126
LEE	2,956,635	1,907,917
Cape Coral		740,341
Ft. Myers		308,377
LEON	1,296,020	440,647
Tallahassee		855,373
LEVY	350,000	350,000
LIBERTY	350,000	350,000
MADISON	350,000	350,000
MANATEE	1,545,449	1,311,777
Bradenton		233,672
MARION	1,552,190	1,286,300
Ocala		265,890
MARTIN	700,536	700,536
MIAMI-DADE	7,463,905	4,838,850
Hialeah		664,288
Miami		1,213,631
Miami Beach		262,729
Miami Gardens		310,498
North Miami		173,909
MONROE	365,717	365,717
NASSAU	372,459	372,459
OKALOOSA	884,799	789,683
Ft. Walton Beach		95,116

LOCAL GOVERNMENT	COUNTY TOTAL	"COUNTY SHARE/CITY SHARE"
OKEECHOBEE	350,000	350,000
ORANGE	5,500,367	4,355,191
Orlando		1,145,176
OSCEOLA	1,345,457	1,048,380
Kissimmee		297,077
PALM BEACH	6,149,779	4,683,057
Boca Raton		392,971
Boynton Bch		320,403
Delray Beach		282,275
West Palm Bch		471,073
PASCO	2,183,628	2,183,628
PINELLAS	4,244,226	2,241,376
Clearwater		499,545
Largo		359,486
St. Petersburg		1,143,819
POLK	2,821,808	2,201,010
Lakeland		454,029
Winter Haven		166,769
PUTNAM	365,717	365,717
ST. JOHNS	947,719	947,719
ST. LUCIE	1,311,749	333,708
Ft. Pierce		194,664
Port St. Lucie		783,377
SANTA ROSA	747,727	747,727
SARASOTA	1,779,149	1,535,761
Sarasota		243,388
SEMINOLE	1,990,378	1,990,378
SUMTER	507,285	507,285
SUWANNEE	350,000	350,000
TAYLOR	350,000	350,000
UNION	350,000	350,000
VOLUSIA	2,298,230	1,619,103
Daytona Bch		285,440
Deltona		393,687
WAKULLA	350,000	350,000
WALTON	350,000	350,000
WASHINGTON	350,000	350,000
TOTAL	90,750,000	90,750,000
Compliance Monitoring		250,000
Disaster Relief Holdback		5,000,000
Homeless Funding		4,000,000
APPROPRIATION TOTAL		100,000,000

**Florida Statute §393.063**

“Developmental disability” means a disorder or syndrome that is attributable to intellectual disability, 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

**Florida Statute §420.0004(7),**

“Disabling condition” means a diagnosable substance abuse disorder, serious mental illness, developmental disability, or chronic physical illness or disability, or the co-occurrence of two or more of these conditions, and a determination that the condition is:

- (a) Expected to be of long-continued and indefinite duration; and
- (b) Not expected to impair the ability of the person with special needs to live independently with appropriate supports.

**PROVISO LANGUAGE IN THE APPROPRIATIONS ACT FOR THE \$100,000,000 IN SHIP IS:**

That each local government must use a minimum of 20 percent of its allocation to

serve persons with special needs as defined in section 420.0004, Florida Statutes. Before FHFC can distribute the SHIP funds from this appropriation the local government must certify that it will meet this requirement through existing approved strategies in the local assistance plan or

submit a new local housing assistance plan strategy for this purpose to the FHFC for

approval to ensure that it meets these specifications.

**Florida Statute §420.0004**

“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 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 indefinitely.

The first priority of these special needs funds must be to serve persons with developmental disabilities as defined in section 393.063. Florida statutes, with an emphasis on home modification, including technological enhancements and devices, which will allow homeowners to remain independent in their own homes and maintain their homeownership.

**PROVISO LANGUAGE IN THE APPROPRIATIONS ACT FOR THE \$67,660,000 IN SAIL IS:**

That the \$57,660,000 used to fund the construction or rehabilitation of units targeted to families, elderly persons, and persons who are homeless pursuant to section 420.5087 (3), Florida Statutes, must include not less than 5% and no more than 10% of its units designed, constructed, and targeted for persons with a disabling condition as defined in section 420.0004(7), Florida Statutes.

Each development is required to enter into an agreement with at least one designated supportive services lead agency, such as

the Local Center for Independent Living, the Agency for Persons with Disabilities, or any other such agency approved by the FHFC for the purpose of coordinating services and housing for persons with disabilities.

\$10,000,000 is to fund a competitive grant program for housing developments designed, constructed, and targeted for persons with developmental disabilities as defined in section 393.063, Florida Statutes. Mission based nonprofits are the eligible applicants for these funds.



## ADDITIONAL HOUSING APPROPRIATIONS

In addition to the funding for SHIP and SAIL from the local and state housing trust funds, the Legislature made line item appropriations for affordable housing from the General Revenue Fund. Specifically:

- \$1 million for Building Homes for Heroes (this group also received another \$1 million from the SEED trust fund- see below). Building Homes for Heroes is nonprofit that takes donated bank properties (REOs) and rehabilitates/retrofits the homes to meet the needs of severely injured veterans.
- \$1 million is provided as pass through funds to the Florida Coalition for the Homeless for distribution to the local homeless coalitions throughout the state.
- \$250,000 is provided to the Transition House Homeless Veterans Program in Osceola County
- \$100,000 is provided to the Department of Children and Families to contract directly with the Citrus Health Network for the Safe Haven for Homeless Youth Program
- \$10,000 is provided for the capital startup of the Resource Center for the homeless in Pasco County
- \$100,000 is provided for the Emergency Services Center for the Homeless in Tallahassee
- \$100,000 is provided to the Manatee County One Stop Community

Resource Center for the Turning Points Homeless Program.

The Legislature also made line item appropriations for housing from the SEED (State Economic Enhancement and Development) Trust Fund. Specifically:

- \$1 million for Metropolitan Ministries – Pasco Housing initiative
  - \$1 million for Building Homes for Heroes (for a total of \$2 million)
- And from the General Revenue:
- \$1 million Rental housing for Low Income seniors- City of Crestview
  - \$800,000 Hillsborough Homelessness Initiatives

The SEED Trust Fund is administered by the Department of Economic Opportunity, which means that each of these entities receiving an appropriation from the SEED Trust fund will need to enter into a contract with the DEO for its funding. The items we have listed in this article are only those that appear to be specifically for housing. There are many more line item appropriations, all subject to administration/contract with the DEO.

**The Community Contribution Tax Credit is found in Section 220.183, Florida Statutes.** It was due to expire in June, 2015 and has now been extended until June, 2016. The extension was included in the large tax package in HB 5601.

The Community Contribution Tax Credit Program provides a financial incentive (up to 50 percent tax credit or sales tax refund) to encourage Florida businesses to make donations toward community development and housing projects for low-income persons. Businesses located anywhere in Florida that make donations to approved community development projects may receive a tax credit related to Florida corporate income tax, insurance premium tax or as a refund against sales tax of up to 50 percent of the value of the donation

## HOMELESS BILL CS/CS FOR HB 979 BECOMES LAWS OF FLORIDA, CHAPTER 2014-214.

Senator Jack Latvala (R) and Representative Kathleen Peters (R) Pinellas County, championed homeless legislation.

HB 979 (SB 1090) as it was originally filed, included a dedicated funding source carved from the Sadowski local government trust fund, but ultimately provided that the provisions of the Act are contingent upon specific legislative appropriation. Nonetheless, the legislature did make a specific legislative appropriation using the formula originally contained in the bill: of the \$100 million appropriated to the Sadowski local government trust fund (see table on page 2), 4% will be used to provide services to homeless persons. Of the \$4 million, \$3.8 million shall be transferred to the Department of Children and Families to fund the activities enumerated in Section 420.622, including the “Challenge Grants”. The remaining \$200,000 of the \$4 million for homeless assistance shall be used by the DEO to provide training and technical assistance regarding affordable housing to designated lead agencies of homeless assistance Continuums of Care.

Specifically, HB 979 as passed does the following:

1. Amends the Current Training and Technical Assistance Statute (Section 420.606 F.S.) to Include the Homeless:

Training and Technical Assistance from the state pursuant to Section 420.606, Florida Statutes and provided by the Florida Housing

Coalition, pursuant to Section 420.531, Florida Statutes is expanded from community-based organizations, staff of state and local governments to also include designated lead agencies of homeless assistance continuums of care to meet the needs of homeless persons. The details of the technical assistance available to homeless assistance providers under this year’s legislation have not yet been finalized, but beneficiaries may include current and potential partners of Continuum of Care lead agencies in addition to the lead agencies themselves.

2. Amends the State Office on Homelessness Statute (Section 420.622 F.S.) to:

- Specify that the award levels of the Challenge Grants shall be based upon the total population within the continuum



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of care catchment area and reflect the differing degrees of homelessness in the catchment planning areas. The grant award level shall be specified in the notice of the solicitation of grant application. There will be differing levels of grant awards; no change was made to the maximum of \$500,000 per lead agency.

- Require that the continuum of care plan must implement a coordinated assessment or central intake system to screen, assess, and refer persons seeking assistance to the appropriate service provider. The lead agency shall also document the commitment of local government and private organizations to provide matching funds or in-kind support in an amount equal to the grant requested.
- Enumerate eligible uses of the Challenge Grant to fund any of the housing programs, or service needs included

in the local homeless assistance continuum of care plan. The lead agency may allocate the grant to programs, services, or housing providers that implement the local homeless assistance continuum care plan. The lead agency may provide subgrants to a local agency to implement programs or services or provide housing identified for funding in the lead agency's application to the Department of Children and Families.

- Require that the lead agency submit a final report to the DCF documenting the outcomes achieved by the Challenge Grant in enabling persons who are homeless to return to permanent housing thereby ending such person's episode of homelessness.



Susan Pourciau, speaking on behalf of the Florida Coalition for the Homeless at the Home Matters Press Conference appealed to legislators saying, "The more money that is swept from SHIP, the more money is swept from the homeless – I urge the legislature to appropriate all the SHIP monies for SHIP. The SHIP program itself has been used to build and rehab permanent supportive housing for the homeless – now it may be able to provide additional monies directly to the Continuums of Care under SB 1090 filed by Senator Latvala – money that is sorely needed to address the crisis of homelessness in Florida."

## ABOUT THE SADOWSKI COALITION



The Sadowski Coalition is a broad and diverse group of 26 statewide organizations, ranging from industry groups such as the Florida Realtors and Florida Home Builders Association, Florida business organizations, such as the Florida Chamber of Commerce and Florida AIG, to low income, special needs, and faith based advocates, such as the Florida Housing Coalition, Florida AARP, LeadingAge, Catholic Conference and Florida Impact, and local governments, including the Florida League of Cities and the Florida Association of Counties,

## ABOUT THE AUTHORS



**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 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.



**MARK HENDRICKSON**, president of The Hendrickson Company, is a past Chair and serves as an Executive Committee member for the Florida Housing Coalition. He served as Executive Director of the Florida Housing Finance Agency from its inception in 1981 to 1994. As its first Chief Executive Officer, he led the way in creation of the Sadowski Act. The Hendrickson Company specializes in assisting clients in all areas of affordable housing, including finance and related legislative issues. His clients include for-profit and non-profit developers, the Florida Association of Local Housing Finance Authorities, and four County HFA's.

CAPACITY CORNER >



## Demystifying the HOUSING CREDIT PROGRAM

The Florida Housing Coalition is pleased to announce a Certificate program comprised of a series of trainings designed for nonprofit developers who want to learn how the housing credit program works in Florida as well as how their organization can participate. The training will consist of three on-line courses to be held on August 21st, 28th and September 4th, from 2:00 pm-3:30 pm and will conclude with a half-day in-person training on Wednesday September 10th as part of the Florida Housing Coalition's Annual Conference in Orlando. The full conference runs September 7-10, 2014.

The goal of the training is to provide participants with an in depth understanding about accessing and using 9% and 4% tax credits to produce and preserve affordable rental housing in Florida. You will learn what it takes to be a successful housing credit developer on your own or in partnership with another.

### TOPICS TO BE COVERED INCLUDE:

- The FHFC RFA process
- How developers syndicate tax credits in order to obtain up-front equity capital
- The four phases of real estate development
- Calculating maximum loan amount and payment
- Calculating net operating income
- Determining Debt Service Coverage
- Determining the target market for a proposed development
- Determining whether a market exists for the proposed development
- Underwriting

- The skill set and other characteristics that a nonprofit organization must have to be a successful housing credit developer
- The risk and reward inherent in real estate development

### INTERESTED IN THE CERTIFICATE PROGRAM?

Eligibility is limited to Florida-based 501(c) (3) organizations. To get the most from the course, you need a working knowledge of Microsoft Excel. You also need to agree to commit to attending all on-line courses as well as the half-day session on September 10, 2014. To help ensure that each participant gets the most out of the training, there will be course work after each on-line course as well as learning check-ins along the way. In addition to the knowledge that you obtain you will earn a Certificate of Completion in Housing Credit Programs in Florida.

### WHAT IS IT GOING TO COST?

This course is underwritten by CAHEC and NEF. The cost to participants is \$75 per person. Each participant must also register for the Florida Housing Coalition conference to participate in the training on September 10th.



Community Affordable Housing Equity Corporation (CAHEC) is a nonprofit regional equity syndicator.



National Equity Fund is a non-profit Chicago-based affiliate of the Local Initiatives Support Corporation and one of the nation's leading Low Income Housing Tax Credits syndicators. **HNN**





# HOME MATTERS

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THE 2014 REPORT FROM THE FLORIDA HOUSING COALITION

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**Preview Edition  
on Pages 10-11**

2014 Affordable Housing Conference Attendees will receive a complimentary copy of the 32-Page Home Matters printed publication.



**HOME** IS WHERE WE  
FIND RESPITE;  
where we feel safe where we  
**CONNECT** with our **FAMILY**  
keep our belongings and establish  
ourselves within **OUR COMMUNITY.**

#### QUICK FACTS:

- FLORIDA HAS THE NATION'S THIRD HIGHEST HOMELESS POPULATION, INCLUDING OVER 5,500 VETERANS AND MORE THAN 7,000 FAMILIES (INCLUDING OVER 10,800 HOMELESS CHILDREN).\*
- OVER 900,000 VERY LOW-INCOME HOUSEHOLDS, INCLUDING HARDWORKING FAMILIES, ELDERS, AND DISABLED FLORIDIANS LIVING ON FIXED INCOMES, PAY MORE THAN 50% OF THEIR INCOMES FOR HOUSING.

\*Note that these numbers only include people who are unsheltered or staying in emergency or transitional shelters. They do not include people who are doubled up or living in hotels/motels.



## WHY DOES HOME MATTER?

The health, safety, and welfare of Floridians and the strength of Florida's overall economy hinges on an adequate supply of affordable housing for Florida's working families, elders, and people with disabilities living on fixed incomes.

## AFFORDABLE HOUSING REDUCES TAXPAYER EXPENSES

- Affordable and accessible housing allows seniors and persons with disabilities to live independently in their communities, avoiding the public costs of institutional care.
- For seniors and the physically disabled, independent living saves taxpayers almost \$20,000 per person per year. For persons with developmental disabilities the savings are even greater—almost \$80,000 per person per year.
- Permanent supportive housing (housing that is supported by case management services) for the chronic homeless saves taxpayers money by reducing the costs borne by hospitals, law enforcement, and other crisis services. Permanent supportive housing can realize a net cost savings of \$20,000 or more per person housed.<sup>1</sup>

## AFFORDABLE HOUSING INCREASES REVENUES

- Affordable housing construction and rehabilitation stimulates local economies. Contractors and suppliers spend money on materials and labor, and workers spend their earnings locally.
- Money spent on housing has a multiplier and a ripple effect.
- In 2010, housing dollars deployed through the Florida Housing Finance Corporation (FHFC) created more than \$4.8 billion in total economic output, 41,000 jobs, and \$1.7 billion in labor income.
- If the state and local housing trust fund monies are appropriated for housing in Fiscal Year 2014-15, it will create over 27,000 jobs and over \$3.4 billion in positive economic benefit for Florida in just one year, while creating homes that will last far into the future.\*

\*Based on historic data and the December Revenue Estimating Conference projecting documentary stamp collections deposited into the state and local housing trust funds of approximately \$291 million.



The Florida Housing Coalition has produced this report in support of Home Matters® ([www.HomeMattersAmerica.com](http://www.HomeMattersAmerica.com)), a national movement to make Home a reality for everyone by elevating the importance of Home's impact on people's health, education, personal success, public safety, and the economy. Participating in Home Matters is a coast-to-coast coalition composed of members of the general public, leaders of housing and community development organizations, as well as other organizations concerned about increasing the positive impact of Home in their communities.

ELDER AFFAIRS >



# AGING IN PLACE

By Cory Burke Livingston, MPA, MSW, CGFM 2924

Certified Aging in Place Specialist (CAPS)

Director, Communities for a Lifetime, Florida Department of Elder Affairs

The need for affordable housing for low-income or frail elders has reached critical levels.

The affordable housing shortage has created yearlong or more waiting lists for subsidized elder housing, an increasing need for emergency housing, fierce competition for affordable privately owned rental units, and a crucial need for rental assistance for the elderly to defray daily living costs.

Elders who are fortunate enough to live in their own homes often face the need to retrofit their home to make the home conducive to age-related health changes, such as a change in visual acuity or to dexterity and balance: changes that facilitate “aging in place”, commonly defined as the ability to live in one’s own home and community safely and independently. There are a number of tools designed to help elders to age in place, one of those is Universal Design.

**UNIVERSAL DESIGN** is a seamless part of the layout of your home. The concept of Universal Design was developed by North Carolina State University in 1997. The seven principles of Universal Design include:

- 1) Equitable Use** – The design of each feature of the home is useful and marketable to people with diverse abilities.
- 2) Flexibility in Use** – The design accommodates a wide range of individual preferences and abilities.
- 3) Simple and Intuitive Use** – The feature is easy to understand and use regardless of the experience, knowl-

edge, language skills, or cognitive ability of the user.

**4) Perceptible Information** – The design conveys necessary information for use regardless of ambient conditions or the user’s sensory abilities.

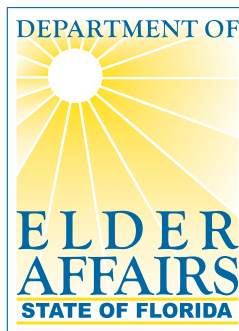
**5) Tolerance for Error** – The design lowers the hazard threshold and any consequences of unintended use or accidental use.

**6) Low Physical Effort** – The feature can be used effectively, efficiently, and comfortably without fatigue.

**7) Size and Space for Appropriate Use** – The design allows for reach, approach, use, and manipulation.

**VISITABILITY** is another term used when talking about aging in place. Can your neighbor who uses a walker visit your home without worrying about bumping into door frames? Can your grandchildren visit your home without your worrying that they trip and fall? A house is visitable if it has three features – at least one zero-step entrance, doors and hallways with thirty-two inches of clear passage, and one accessible bathroom on the main floor.

The Department of Elder Affairs is pleased to present a workshop on Aging in Place at the Florida Housing Coalition’s statewide annual conference on September 9th. We will address these issues as well as programs offered by the DOEA such as the **SAFE HOMES** that can help you to help others age in place.



## HOMELESSNESS &gt;



## FLORIDA MAKES PROGRESS ON ADDRESSING HOMELESSNESS



BY ROSE PHILLIPS

When it comes to helping people experiencing homelessness regain stable housing, federal policy and national best practices have changed considerably in recent years.

In Florida, although our homeless population often makes headlines for being among the nation's highest, our policies and programs for homeless assistance have evolved alongside those at the federal level.

State-level planning, coordination, data collection, and policy development is conducted by Office on Homelessness, a division created within the Department of Children and Families (DCF) by state legislation in 2001 (see Florida Statutes §420.622). Before then, Florida had some statutory language on the state definition of homelessness, the functions of local homeless coalitions recognized by DCF, and assistance programs for people who were experiencing or at risk of homelessness. However, the state's homeless assistance network was underdeveloped and fragmentary — state agencies did not coordinate on homeless policy,

many Continuums of Care were not applying for or winning federal CoC grants, and existing shelter beds served less than 1/3 of the homeless population.

The 2001 legislation sought to fill this vacuum. The new Office on Homelessness would be led by a Council on Homelessness, a 15-member board (later increased to 17) including representatives from relevant state departments and affiliated agencies, statewide nonprofits with an interest in homelessness, and governor's appointees. The Council's role is to develop policy recommendations and report to the governor on homelessness trends. Additionally, the legislation created two major new state funding programs for CoCs — the Challenge Grant and the Homeless Housing Assistance Grant.

The Challenge Grant funds a wide array of services in a CoC's plan, including prevention, outreach, emergency and transitional shelter, permanent housing, and supportive services, while Homeless Housing Assistance Grants



fund construction and rehabilitation of permanent and transitional housing. A \$5 million annual transfer from the Local Housing Trust Fund (which funds local State Housing Initiatives Partnership, or SHIP, programs) to DCF was authorized to help fund these new programs. Other changes in the 2001 legislation included discharge planning requirements to help medical, mental health, and substance abuse facilities avoid discharging patients into homelessness; identification of homeless persons as a high-priority population for housing funded by the State Apartment Incentive Loan (SAIL) program; and a requirement that local State Housing Initiatives Partnership (SHIP) programs include partnerships with advocates for the homeless, elderly, and migrant farmworkers.

Florida has made considerable progress on homeless service delivery since 2001. The number of Continuums of Care increased from 21 to 28 by 2009, and today the only counties not included in a Continuum of Care are Baker, Union, and Dixie. Every CoC has successfully applied for HUD funding, and the aggregate level of funding has increased 38% (from \$48.7 million to \$67.2 million). The number of beds for people experiencing homelessness increased by 74% between 2001 and 2012, with permanent

housing beds comprising the majority of the increase. The Council on Homelessness has disseminated best practices on institutional discharge planning, developed a framework to prevent youth aging out of foster care from becoming homeless, and provided guidance on alternatives to criminalizing problematic behaviors of people experiencing homelessness. The Florida Housing Finance Corporation (FHFC), in awarding SAIL funds, HOME Investment Partnerships Program (HOME) funds from HUD, and federal Low Income Housing Tax Credits (LI-HTC or Housing Credits), has increasingly prioritized developments that serve people experiencing homelessness.

In the past few years, Florida's homeless assistance system has experienced both losses and gains. In 2010, the State Legislature discontinued the practice of transferring funds from the Local Housing Trust Fund to DCF for homeless assistance, corresponding to sweeps of the State and Local Housing Trust Funds to fill budget deficits related to the recession. This change contributed to the Legislature's defunding of the Homeless Housing Assistance Grant and Challenge Grants in 2012. However, in 2013, the Legislature approved two statutory changes that the Council on Homelessness had advocated for

### HOMELESS POPULATIONS AND SUBPOPULATIONS IN FLORIDA:

HOMELESS POPULATION CATEGORY	POPULATION IN FLORIDA 2013	PERCENT CHANGE FLORIDA	PERCENT CHANGE UNITED STATES
Total Homeless Population (2007-2013)*	47,862	-0.4%	-9%
Persons in Families (2007-2013)	16,503	10%	-11%
Chronically Homeless Individuals (2007-2013)	7,778	4%	-25%
Veterans (2010-2013)**	5,505	-29%	-24%

\*HUD uses 2007 as a baseline year for homeless population and subpopulation counts.

\*\*2010 was the first year that HUD had reliable estimates of Veteran homelessness at the state level.

years: the state's Emergency Financial Assistance for Housing Program (EFAHP) was replaced with a more flexible Homelessness Prevention program, and Continuum of Care lead agencies were permitted to use up to 8% of their Challenge Grant awards (when available) for administrative costs.

The 2014 legislative session saw a revival of state support for homeless assistance. As discussed in this issue's Legislative Wrap-Up Article by Hendrickson and Ross (page 2), Senator Jack Latvala and Representative Kathleen Peters introduced companion bills to revive Challenge Grant funding and provide a basis for DCF to determine awards to CoCs. The bills also extended the Department of Economic Opportunity (DEO)'s training and technical assistance program for affordable housing development (see F.S. §420.606) to CoCs, and required that Challenge Grant recipients include a coordinated assessment system in their CoC plans.

These resources could not come at a better time. In 2013, Florida's homeless population (as reported to HUD) was 47,862, a decrease of just 0.4% since 2007. By contrast, the national homeless population decreased by 9% during the same time period (see Table on previous page). This is

likely due to the severity of the recession in Florida — our homeless population reached a peak of 57,551 in 2010 and declined thereafter. Florida is on track to meeting the national goal of ending Veteran homelessness by 2015 — our veteran homeless population has decreased by 29% since 2010, compared to 24% at the national level. However, our chronic homeless population has increased slightly at the same time that the national chronic homeless population dropped by 25%. Similarly, homeless people in families increased by 10% in Florida, compared to an 11% decrease nationwide.

There is widespread hope that revived funding and new technical assistance programs can help Florida make up for lost ground in preventing and ending homelessness. In the meantime, if you are a mainstream affordable housing provider who wants to help people experiencing homelessness, or a homeless service provider who is considering becoming a developer of permanent housing, the Florida Housing Coalition can help you to move forward. We can explain how to use mainstream funding sources, such as SHIP, SAIL, and HOME, to help people who are experiencing homelessness move back into stable housing. [HNN](#)

## THANK YOU, PARTNERS

The Florida Housing Coalition appreciates all our Partners for Better Housing.

We are particularly grateful for our Platinum Sponsors.



FLORIDA CLT INSTITUTE >



## Community Land Trusts: LENDING MOMENTUM IS GROWING

By Jaimie Ross



### FLORIDA COMMUNITY LAND TRUST INSTITUTE

The Community Land Trust Movement in Florida would aptly be described as thriving in the early part of the decade, as housing prices soared and priced so many families out of homeownership. Wilting would be a more accurate description by the end of the decade. Economic recession and the departure of Fannie Mae from the first time home buyer market left Community Land Trusts struggling to find lenders for their homebuyers.

We have finally turned the corner. The Florida Community Land Trust Institute led a valiant and well received effort to persuade FHA to provide secondary market salability with a lease rider similar to Fannie Mae for CLT loans, but the years go by and we still wait for action from HUD. Nonetheless, life has been breathed back into the CLT movement with about six lenders now making or poised to make loans to CLT homebuyers—

and it is in large part due to the “testimony” of a former banker named Marcia Barry-Smith.



“As a banker, I wanted nothing to do with community land trusts when I first heard about them. When I realized that the stock of “affordable” houses was disappearing upon resale, I thought, “How can we avoid this in the future?” Then came my ‘Aha!’ moment: Community Land Trusts!

“I’m convinced it’s the best way to ensure there will still be homes in the future for those of modest means. This revelation made a convert out of me. We need to protect housing stock for future generations with the same passion Environmentalists protect clean air and water.”

At the first lender forum held last summer on the east coast of Florida, spearheaded by the South Florida Community Land Trust and its partner CLTs, to educate and rally enthusiasm from the lending community, Marcia told her story. (See inset photo and story.)

Not unlike a neighbor who once led opposition to an affordable housing development and now stands before the community to say NIMBY is wrong, Marcia’s personal story resonates. Marcia told her story in June on the west coast of Florida. Spearheaded by the Bright Community Trust, led by Anthony Jones and sponsored by Ist United Bank, a crop of bankers on the west

coast of Florida was learning about the wisdom of loaning to CLT home buyers, in terms of community lending goals, safe and sound lending, and re-





Approximately 150 people attended the Bright Community Trust event, held at the Pinellas Realtors Office and sponsored by 1st United Bank.

taining public investment in affordable housing for generations.

Join us at the annual meeting of Florida's Community Land Trusts at the statewide conference in September. We are having a roundtable discussion for more experienced practitioners, which will include Marcia and our CLT partners from around the state as well as a workshop on the How and Why of Community Land Trusts for those not yet steeped in community land trusts. [HNN](#)

The Florida Community Land Trust Institute was founded by Jaimie Ross in January, 2000 as a collaboration between two statewide nonprofit organizations, 1000 Friends of Florida and the Florida Housing Coalition.



New CLT Homebuyers shared their enthusiasm for their CLT home and the pride they take it knowing that when they sell their home it will be affordable to the next family who lives there.



Above, Anthony Jones is joined by Board Members Debra Johnson from Pinellas PHA and Barbara Inman from Habitat for Humanity of Florida responding to questions about the Bright Community Trust.



Jaimie Ross answers questions about best practices for implementation of community land trusts and Anthony Jones answers questions about Bright Community Trust and its plans for operating as a regional CLT.



PRESERVATION >



The \$12.5 million renovation was funded by Bank of America and the FHFC.

## WHY DOES IT MAKE SO MUCH SENSE TO USE FLORIDA'S TAX CREDITS TO PRESERVE AFFORDABLE HOUSING?

By Jaimie Ross

Take a look at Aqua- the latest of several preservation success stories to be showcased by the Florida Housing Coalition. Sage Partners, who transformed the old Columbia Apartments in St. Petersburg into the Viridian, has now bested what seemed like a preservation story that couldn't be topped. Sage Partners has transformed the old CTA River apartments into Aqua.

Over forty years ago, a teachers association used HUD Section 236 funding to develop the 197 unit CTA River Apartments to house retired teachers, living on fixed incomes. The property sits atop a hill overlooking the Hillsborough River, close to transit. In other words, a property that without rehabilitation and a

land use restriction agreement (LURA) would certainly have been torn down for market-rate development, displacing all of the now low income elderly residents.

Sage had to gut the old, dilapidated high-rise, replacing all major systems, including wiring, plumbing, and air conditioning. Renovations for the residents include new kitchens, new bathrooms, and appliances in every apartment and common area amenities including community, fitness and yoga rooms, an arts and crafts center, computer lab, and library. The building inside and out are nearly unrecognizable. And all these improvements were made with absolutely no displacement of the residents and not a dime more in the residents' rent.



**"Aqua is home sweet home. I enjoy my new appliances and shiny floors [and] I take pride that Aqua has the American flag on the building."**

- Red, Age 91, 22-Year Aqua Resident and World War II Veteran

Tampa Mayor Bob Buckhorn praised the project. “In your sunset years, you deserve the best and you’ve got the best right now,” he told the residents. He predicted that the project “is going to win a lot of awards.” And he was right. The Florida Housing Coalition is proud to present an award to Sage Development for this wonderful preservation development designed to assist elders to age in place at our statewide annual conference in September: Healthy Outcomes from Affordable Housing. Please join us in hearing the Aqua story from Sage Partners President, and developer extraordinaire, Debra Koehler.

“Aqua, formerly known as CTA River Apartments, was financed with a HUD Section 236 loan, which matured the year we purchased the building. Given the building waterfront location and established neighborhood as well as its close proximity to downtown Tampa, Aqua could have easily been converted to a market rate apartment

and displaced over 200 low income senior residents. As part of our preservation strategy, we obtained a 20-year HAP contract for 94% of the units.

“I absolutely think that Aqua is even more of an accomplishment than Viridian. We were fortunate to receive an allocation of 9% credits on Aqua (versus 4% credits on Viridian), which allowed us to replace every pipe in the building, add amenities for the residents in space previously occupied by the Classroom Teacher’s Association, replace

all mechanical systems, roofs and windows (with Impact glass), reconfigure the apartments and relocated the kitchen from an area that is now a closet to an open kitchen/living room layout. Also, the building is situated on four acres fronting the Hillsborough River.”

Preservation of Affordable Housing is keeping elders and people with disabilities from being unnecessarily institutionalized and uses less public subsidy per unit than new construction. It is truly a win-win. **HNN**



“I was visiting Aqua yesterday and the residents are so happy! They are constantly hugging me and thanking me for making such a difference in their homes.” **-Debra Koehler**



**Tampa Mayor Bob Buckhorn praised the project. “In your sunset years, you deserve the best and you’ve got the best right now.”**



**“Aqua is secure, friendly, a family environment and economical. I enjoy the river and city views from my 16<sup>th</sup> floor apartment. The renovations are a blessing.”**

**-Clarence**  
Former pharmacist technician and security officer and 7-year Aqua Resident



Aqua's Outdoor Resident Pavillion



HEALTHY OUTCOMES >



## Thoughtful Design, Management, and Resident Involvement, **PRODUCES HEALTHY OUTCOMES**



BY ANNETTA JENKINS



BY KEN STAPLETON

As a key component of healthy outcomes in and around affordable housing, real and perceived safety from crime have significant impacts on active lifestyles, mental health, and access to affordable care as well as healthier foods. The way we locate, build, manage, and communicate about affordable housing and safety can help maximize healthy outcomes for both our residents and the larger community. We need to understand the relationships among fear of crime, social isolation, stress, depression, place avoidance, walking, mobility after dark, chronic diseases and more.

Fear of crime creates excessive stress and leads to place avoidance behaviors, often severely limiting resident's own movements and the movements of family members. For example,

a mother with high levels of fear will not let her children walk to school or play outside or in the nearby park. This often leads to greater social isolation, fewer trips to buy healthy foods, less physical activity, depression, limited trips to get health care, and even more stress and fear – particularly after dark. It can become a vicious downward spiral. Of course this stress, poor eating, and limited activity often lead to much higher rates of obesity, diabetes, heart disease, and other serious negative health outcomes. Unfortunately, low-income minorities and women suffer most from this kind of situation.

**HOW CAN AFFORDABLE HOUSING PROFESSIONALS HELP ACHIEVE HEALTHY OUTCOMES FOR HOUSEHOLDS WITH LIMITED INCOMES WHERE FEAR OF CRIME IS CONSTANTLY MAKING THINGS WORSE?**

**FIRST**, we start by **communicating strategically**

about others' fears of affordable housing and locating developments in neighborhoods with better real and perceived safety. This requires a sophisticated and highly intentional approach using positive and indirect messaging as well as careful public relations strategies. To be successful, there must be safe and successful developments to share.

**SECOND**, we need to take a very intentional approach to designing in safety both on and off the housing site. This includes design details to enhance access management, natural surveillance, territoriality, informal social interaction, lighting, surveillance technology, and much, much more. Balconies, flower beds, dog parks, community gardens, transit stop locations, and a thousand other design details must become part of the real and perceived safety strategy. This includes pedestrian pathways to/from our site to transit stops, medical offices, grocery stores, schools, parks, and other health-related facilities. Importantly, affordable housing professionals must educate themselves about how to accomplish this, because most design teams have very limited expertise in this area. One useful technique is to always ask for night-time renderings of your project – with explanations about the lighting standards used.

**THIRD**, we must **integrate safety into every aspect of managing our properties**. Examples include: our programs for youth; family events after dark; maintenance standards for lighting, landscaping, graffiti, fencing, trash removal, and even pavement striping; and of course tenant selection. Fundamentally, safety must be every employee's top priority. In doing so, we will also lower operating expenses – and sometimes rents.



Finally, we must **involve our tenants** in creating their own safety. Given the common “anti-snitch” dynamics of many low-income communities (driven by fear of retribution), traditional block watch programs will have very limited impact. Efforts such as asking tenants to conduct community safety audits, providing safe ways for neighbors to get to know each other, encouraging tenants to plant and maintain flowers or vegetables in designated areas, recruiting tenants to remove litter and trash, and providing anonymous ways for tenants to share concerns (and of course addressing them), will help create a culture of care and control that has been shown to significantly

improve both real and perceived safety – as well as social cohesion and mental health.

With safety improved and people showing care for each other, your tenants will: become more physically active; participate in community gardens more happily;

reduce their isolation, depression and mental stress; rely less on expensive private cars for mobility – getting unintentional exercise as they walk more; make greater use of parks and open spaces; and live healthier, happier lives – in communities that are equally healthy. **HNN**

The authors will be facilitating a discussion at the CRA Caucus on September 8th at the Florida Housing Coalition Conference - please join us!

**Annetta Jenkins** is the Director of Neighborhood Services for the Riviera Beach CRA and currently serves on Palm Beach County's Housing Leadership Council. She is a seasoned community and economic development professional, with more than 27 years of national, statewide and local experience.

**Ken Stapleton** is President of Ken Stapleton & Associates and provides program strategy and project management services related to a variety of public and private clients. With over 30 years of urban revitalization and economic development experience, Ken is also the President and CEO of the Safedesign™ Institute.



GREEN INITIATIVES >



## UTILITY COMPANIES WORK TO REDUCE ENERGY COSTS

for Low Income Consumers



BY GLADYS SCHNEIDER

Florida is home to five investor-owned utility companies. Each in its own way provides energy conservation programs for its customers. In this article we spotlight one of them, Duke Energy, serving central and north Florida regions. The Neighborhood Energy Savers program (NES) is among several programs offered by the company and is managed by Melvin Philpot. I had the good fortune to tag along with the NES team as they carried out the program in Lake Wales, located in Polk County, southeast of Lakeland. It's a great way to get a hat and t-shirt and meet some amazing people helping low income households save money on their electric bill and contribute to energy conservation for the planet.

There are so many ways to conserve energy in our homes that we take the numerous products, rebates and incen-

tives for granted. Affordable housing developers design and equip homes, new or rehabbed, with energy-saving devices that keep our homes cooler, use less water, and result in real reductions in utility bills. What Duke Energy brings to its lower income consumers with NES is the benefit of energy conservation that may not otherwise be available to households that cannot afford higher cost items, such as solar hot water heaters, double paned windows or high rated insulation. This includes not only homeowners, but also renters. It's a win-win—Duke Energy helps its customers save on their electric bills which helps Duke Energy meet its goals to further energy conservation.

### HERE IS HOW THE PROGRAM WORKS:

The program is neighborhood based. Working with the Shimberg Center for Housing Studies, maps are made to identify census tracts down to block level data for lower



**MELVIN PHILPOT** is a Florida Housing Coalition past Chair and current board member and a leader in this model for many years. Based in Seminole County, Melvin manages the NES program and works with several other Duke Energy programs that sponsor weatherization efforts and energy education for affordable housing.

income households. Once an area is selected, all customers, whether rental or owner, single family or multifamily, mobile home or site built, will be invited to participate. Great efforts are made to reach out to the community, starting with elected officials and community leaders. A community event is held where everyone is invited to learn about the program. As we all know food brings people out- so a local restaurant will be asked to cater the event with scrumptious food. Then comes post cards, door hangers and appointments are set up.

This is where my field trip begins. I met Melvin Philpot in Lake Wales one cool morning (actually it was in the 90's) and we drove to the neighborhood where NES had been operating. Overall, NES hopes to complete 3,000 homes this year and at this point in June they were at 1,500 for Lake Wales and other communities. Overall, 26,000 homes have been completed with 76% of the homes invited participating. About 20 homes are completed each day with each visit taking only a half hour.

Box trucks and pickup trucks emblazoned with the NES logo lined the narrow streets in an older neighborhood in Lake Wales. NES guys in neon green T-shirts were busy knocking on doors, packing up kits from the trucks and moving supplies to the homes. The team has been doing this work for four and five years and are very experienced as well as enthusiastic about their jobs. To put it simply, Renee, Bernard and Anthony, told me "We just love doing this work. We know

how much we are helping people and they always are so appreciative." Just then Melvin played a voice mail from his phone from a woman who called to say thank you and that she couldn't be happier. I have to believe that it's not just the devices they install for free and the instructions they give, but the friendly and respectful visit they make to homes that may infrequently receive visitors.

The tool kit is packed with devices and tools. Once inside, they fan out and go to work. Bernard wraps a hot water heater with insulation. Renee changes out the kitchen sink faucet with a spray nozzle and replaces the bathroom shower with a hand held spray that you can press a button and stop the water. Anthony uses a special brush to sweep the dust from underneath the fridge. Keeping the coils clean, he explained to the homeowner, will allow the fridge to operate more efficiently. The brush would be left behind for monthly use. The resident, who has been following along chatting with the team, is then shown how everything works and is given a calendar with colorful pictures of the devices with tips and instructions for saving energy every day of the year. She had her freezer set on the highest setting- Renee explained to her that the mid-point is just fine- once everything is frozen; a higher setting is not needed. If the setting is too low, the fridge will keep freezing over and over again, using more energy than necessary. He installs thermometers in the freezer and main section of the fridge. These tell the resident if the fridge is too warm or too cold, he explains to the resident. Bernard replaces a light switch



## 16 FREE ENERGY SAVING MEASURES:

Compact Florescent  
Bulbs (5 Per Home)

Hot Water Heater  
Wrap

Hot Water Heater  
Pipe Wrap

Hot Water Heater  
Temperature Check

Sink Faucet Aerators

Low Flow Shower  
Heads

Refrigerator Coil  
Brush

Refrigerator Ther-  
mometer

Switch Plate Wall  
Thermometer

HVAC Winter Kit for  
Window Units

Foam Insulation for  
Air Leaks

Caulking Around  
Windows, HVAC &  
Doors

Weather Stripping  
Around Windows,  
Doors and HVAC

Door Sweep for Two  
Exterior Doors

1-Year Supply A/C  
Filters, Change Filter

Energy Savings Tips  
Wall Calendar

cover with one that has a thermometer. This can be compared to the AC thermostat- if there is a big difference, the resident will know something isn't working. Renee installs up to five compact fluorescent light bulbs in the fixtures. Bernard checks the AC filters and notes the size on his checklist. A year's supply will be delivered once he puts in the order.

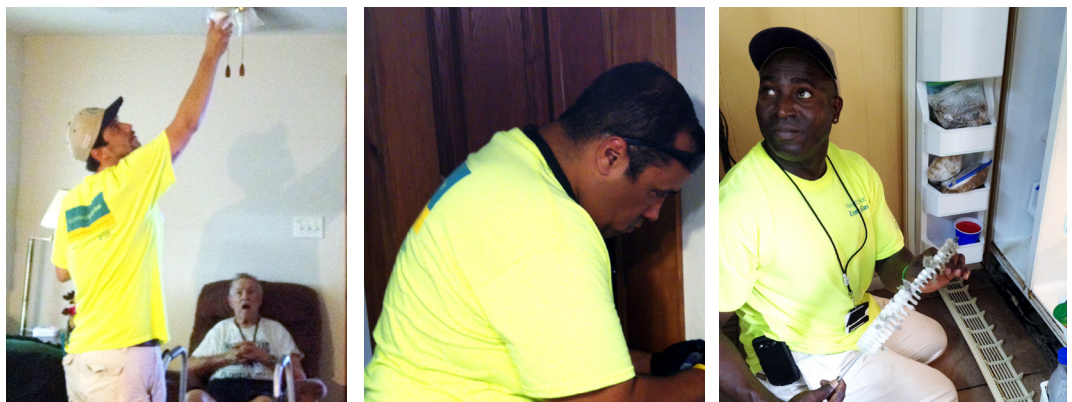
I had to ask, why the water saving devices from a power company? If you save hot water, you are saving energy. Clearly the team was very patient with me. So I persisted- what if you grab onto a faucet or some gadget and it falls apart in your hand? That doesn't happen they said, because they are so experienced they can tell by the make and model and condition if it's on its way out. They are proud that the items they install are made from high quality materials.

There are a total of 16 devices or treatments done. See the box at right for a list.

So what does this model program mean for Florida's housing providers? We learn that utility companies can open the way for all

of their customers to benefit from energy conservation. The Neighborhood Energy Savers program is just one part of their efforts. Duke Energy works with public housing authorities, USDA, housing nonprofits (ex. Tampa Bay Community Development Corporation), Habitat for Humanity, and Weatherization agencies. Keeping energy costs down results in lower housing costs, which is a common mission for all. The cost of the materials is not huge- other agencies can take note and service their current residents and former customers in the same way. The communication and contact keep community service in our work of increasing the supply of affordable housing accessible to all Floridians.

At the Florida Housing Coalition's annual conference this year, we feature the Energy and Utility Partners Caucus as well as workshops on building performance and energy efficiency. Join us. And if you want to have a fun day in the field, ask your energy company to ride shotgun to learn more about their programs for lower income customers. [HNN](#)



The NES team completes the energy savings visit in less than a half hour and shows the residents how they save on energy costs. (Left to Right) Renee is installing compact fluorescent light bulbs, Anthony installing a light switch cover with a thermometer, and Bernard explaining to the homeowner how to use the refrigerator coil sweeper.

## DEVELOPMENTAL DISABILITIES

SERVING PEOPLE WITH  
**SPECIAL HOUSING NEEDS**

By Michael Chaney

Statewide, \$18 million of the 2014/2015 SHIP allocation is set aside to serve persons with special needs as defined in section 420.0004, Florida Statutes. A workshop on SHIP special needs initiatives is scheduled for the second day of the Coalition's conference, September 9.

Other related conference workshops include "FHFC Funding Opportunities and Process for Homeless and Special Needs Housing", "Strategies for Aging in Place" and "Ending Veterans Homelessness". Special needs will also be addressed during the SHIP administrators training on the third day.

The SHIP requirement calls for priority attention for individuals with developmental disabilities, a subject that is addressed in the Florida Housing Coalition's

recent publication in partnership with the Florida Developmental Disabilities Council, titled "Housing in Florida: A Resource Guide for Individuals with Developmental Disabilities". It may be downloaded from the Florida Housing Coalition's website under Publications. <http://www.fddc.org/sites/default/files/file/Housing%20Guide.pdf>.

The Resource Guide walks individuals with developmental disabilities, and their family members and service providers, through the process of finding community-based affordable housing. Direct and indirect subsidy sources for renters and homebuyers are discussed, and a list of relevant housing and supportive service providers is provided for each county. **HNN**

**"HOUSING IN FLORIDA"**

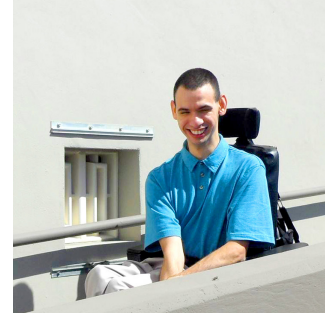
FEATURES SEVERAL EXAMPLES OF SHIP RECIPIENTS WITH DEVELOPMENTAL DISABILITIES, INCLUDING:



**ROBERT MILLER** lives with a roommate in a residential house where they receive in-home support services. He enjoys growing bonsai trees on the porch. Robert's house was purchased with SHIP and is one of over 30 single-family homes owned and managed by the nonprofit housing developer Ability Housing.



SHIP helped finance the construction of Park Place, a barrier-free rental property in Hialeah where more than half of the residents have a disability. **ROQUE CESPEDES** lives there, and benefits from Park Place's many accessibility features.



**ANTHONY MARTIN** purchased a home in Bradford County with SHIP assistance. He is able to afford to pay the monthly mortgage with his Supplemental Security Income and his 25-hour-a-week job.

## SHIP CLIPS &gt;



# FREQUENTLY ASKED SHIP QUESTIONS

## State Housing Initiatives Partnership Program



BY MICHAEL CHANEY

THESE SHIP CLIPS FOCUS ON SPECIAL NEEDS COMPLIANCE. FOR A SECOND CONSECUTIVE YEAR, THE SHIP ALLOCATION COMES WITH A REQUIREMENT TO RESERVE FUNDS FOR APPLICANTS WITH SPECIAL NEEDS. PRIOR TO RECEIVING 2014/15 FUNDS, EACH CITY AND COUNTY SHIP OFFICE MUST PROVIDE FLORIDA HOUSING WITH A SUMMARY OF ITS SPECIAL NEEDS PLAN.

**Q. What is required to comply with the SHIP special needs requirement?**

**A.** Details are included in the following proviso language from the Appropriations Act, for the 2014/15 SHIP appropriation:

“From the funds in Specific Appropriation 2247, each local government must use a minimum of 20 percent of its allocation to serve persons with special needs as defined in section 420.0004, Florida Statutes... The first priority of these special needs funds must be to serve persons with developmental disabilities as defined in section 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.”

Although there is a priority for homeowners with Developmental Disabilities (DD), the fundamental requirement is to document that 20 percent of both the 2013/14 and 2014/15 allocations are spent providing rental or homeownership assistance to households that include one or more household members with special needs.

When ranking which SHIP applicants will receive assistance first, homeowners with DD receive top priority. Second priority is for applications in which a household member other than the head of household has DD. Third priority is received by other applicants who meet some aspect of the statutory definition of special needs, including elderly applicants and others with disabling conditions, survivors of domestic violence, and youth aging out of foster care.

**Q. What are ways to increase the number of applicants with special needs that request SHIP assistance? Are there groups in our community that can help with this outreach?**

**A.** In the past year especially, SHIP staff has been networking statewide with service provider agencies in Florida’s communities to increase the number of special needs applications they receive. The Coalition’s website [www.flhousing.org](http://www.flhousing.org) includes lists of the agencies working with individuals with developmental disabilities, persons with disabling conditions, survivors of domestic violence, and youth aging out of foster care.

The Coalition’s 2013 conference included a well-attended workshop on using SHIP for special needs. SHIP staff learned that the local ARC offices and Centers for Independent Living in their communities maintain lists of homeowners with disabilities who need accessibility renovations. More recently, the Florida Housing Coalition has shared a SHIP update and contact information with individuals with DD and those who offer support services.

**Q. What types of strategies are SHIP jurisdictions using to comply with the special needs requirement?**

**A.** The most common approach involves owner-occupied rehabilitation. Some projects include barrier removal for applicants with accessibility needs in the kitchen, bathroom, entrances and beyond. In other cases, SHIP provides only general housing repairs, not accessibility modifications. In all cases, however, the entire amount



of SHIP assistance provided to an applicant with special needs counts toward compliance with the 20 percent requirement. While most repair assistance is provided to homeowners, a handful of SHIP jurisdictions offer rental rehabilitation and accessibility modification.

Assisting applicants with special needs can take many forms, and interesting stories abound of recent special needs assistance (see article on page 25):

- Clay County is assisting residents with DD through the rehabilitation of group homes.
- The City of Sunrise offers homeowners with disabilities home repair and accessibility modifications through its Architectural Barrier Removal program.
- The City of Cape Coral received a 2013 SHIP Award at the Coalition's conference for the community organizing and SHIP purchase assistance it provided to a buyer with a spinal cord injury.

SHIP jurisdictions have had varying degrees of success locating applicants with Developmental Disabilities. In communities that are not able to dedicate an entire 20 percent of funds for applicants with DD, SHIP may assist applicants with other special needs. For example, SHIP may help finance the development or rehabilitation of a shelter for survivors of domestic violence. SHIP may also assist youth aging out of foster care by constructing or repairing a transitional housing facility. Both survivors and youth might also benefit from rent and utility deposits or possibly purchase assistance.

**Q. Do any of the constraints contained in the 2013/14 allocation apply to the 2014-15 allocation?**

**A.** No. The 2013/14 allocation did not come from the Sadowski Local Government Trust Fund monies; it was a portion of the Attorney General Bank Settlement Funds and therefore had a number of requirements that were outside the SHIP statute, including a prohibition on new construction activities. The 2014/15 allocation

is from SHIP funds and may be expended on new construction of rental and homeownership units. This opens the door for SHIP to be leveraged with funding sources like Housing Credits for rental new construction. In this way, SHIP funds could help finance a large rental property, for example, where SHIP assisted rental units are reserved for special needs residents. Other leverage sources for new construction come from Florida Housing, which has announced several recent Requests for Applications (RFAs) involving housing for individuals with special needs.

**Q. How should we document our compliance with the special needs requirement? What should be added to an applicant's file or included on the SHIP annual reports?**

**A.** Florida Housing has provided detailed guidance on how to document the files of applicants who meet the definition of special needs. SHIP staff must also check details about special needs to monitor compliance with the 20 percent requirement. TRAKSHIP, the SHIP tracking spreadsheet used by many SHIP staff, has been updated for special needs compliance. The SHIP annual reports due in September will require an interim update on the 2013/14 allocation. This 2013/14 report includes a new Form 5 reserved for special needs data about the types of assistance provided, the types of special needs of recipients and dollar amounts expended.

**Q. Does the Florida Housing Coalition offer additional resources on this topic?**

**A.** Yes, several resources are available by emailing [chaney@flhousing.org](mailto:chaney@flhousing.org), including training materials and a recording of a 2013 special needs compliance webinar. The Coalition has assembled lists of contacts for foster care service agencies and domestic violence shelters. We can offer a range of assistance, from emailing a list of special needs statutory references and answering questions by phone, to scheduling a site visit for more detailed planning related to SHIP compliance. **HNN**

**DO YOU HAVE A QUESTION ABOUT THE SHIP PROGRAM?** Free telephone technical assistance is available to help you successfully implement your SHIP funded work. Call the Florida Housing Coalition's SHIP hotline at (800) 677-4548, M-F 8:30-5:00.



## HOME RULE &gt;

## COMPLYING WITH THE HOME PROGRAM'S NEW REQUIREMENTS



BY AIDA ANDUJAR

In July 2013, HUD issued a Final Rule amending the HOME program regulations, the first update in 16 years. The new HOME rule instituted several major changes, including new underwriting and oversight responsibilities for Participating Jurisdictions (PJs), a more stringent definition of Community Housing Development Organizations (CHDOs), and new requirements for timely completion and occupancy of developments. Some changes have already taken effect, while others will become effective in July 2014 or January 2015. The new HOME rule imposes substantial new responsibilities on PJs and CHDOs, but is ultimately intended to help communities allocate HOME funds more efficiently and ensure project viability.

### PJ OVERSIGHT: UNDERWRITING, PROPERTY STANDARDS, AND INSPECTIONS

Participating Jurisdictions are now required to underwrite all HOME projects to ensure that they are not oversubsidized, assess developer capacity and financial soundness, and ensure the marketability and financial viability of proposed developments. However, projects for which HOME funds are provided as down payment assistance only are exempted from these requirements, as are homeowner rehabilitation projects (unless HOME assistance is provided as an amortizing loan). PJs must also underwrite homebuyer applications for assistance, examining factors such as the household's monthly debt and expenses, their financial resources and assets, and the reasonableness of the assistance requested.

Additionally, the new rule revises property standards for HOME developments, and greatly increases PJs' oversight responsibilities during project development, upon completion, and during the affordability period. For new construction projects, the PJ must review cost estimates for reasonableness, and approve construction documents to ensure that they provide a sufficient baseline for progress inspections. The regulations for rehabilitation projects, meanwhile, contain greater detail about standards a PJ should institute. For example, standards for rental rehabilitation must require that the PJ estimate the remaining useful life of major systems (e.g. roofing, HVAC). These changes go into effect on January 24, 2015.

For rental developments, the new rule prescribes additional oversight requirements during the affordability period. PJs are required to develop ongoing property standards for rental housing, including checklists for inspections and procedures for property owners to correct deficiencies. The rule prescribes a schedule for inspecting properties after completion, and determining a sample size of units to inspect. PJs must also evaluate the financial condition of rental developments with 10 or more units on an annual basis.

The new inspection and financial oversight requirements will take effect on July 24, 2014, and PJs must update their property standards to reflect the new rule by January 24, 2015.

## CHDO CAPACITY

HOME provides funding to CHDOs to serve as owner, sponsor, or developer of affordable housing units. In the past, some CHDOs have used consultants, board members, or staff donated from other agencies to demonstrate capacity for their intended role in a housing development. The new rule requires that a CHDO have in-house paid staff with sufficient experience and qualifications for the development to be funded. An exception is made for organizations in their first year of operation as CHDOs, when they may use a consultant to demonstrate capacity. Each time a PJ awards HOME funds to a CHDO, it must certify that the CHDO has sufficient capacity.

PJs must review the process on how CHDOs are selected and funded, and what activities a CHDO can carry out with the 15% set aside to ensure compliance with this requirement. CHDOs with experience and capacity in single family developments will have a difficult time meeting this requirement if they want to develop rental housing. CHDOs can no longer venture into unknown territory using HOME funds.

## TIMELY COMPLETION AND OCCUPANCY

The maximum time between commitment of home funds and project completion was decreased from 5 years to 4 years, although HUD may grant 1-year extensions on a case-by-case basis. Additional rule changes aim to ensure that the units produced are occupied as quickly as possible by eligible households. Rental units must be occupied within 18 months, after which HOME funds must be repaid for any units that have never been rented.

Homebuyer units, meanwhile, must be sold within 9 months of completion, after which the units must be converted to rental- or the HOME funds repaid. Proper


planning requires CHDOs and other subgrantees to develop contingency plans for converting their new homes from sales into rentals in case they do not sell. However, they must carefully think through the implications of doing so, since rental property ownership and management is very different from developing ownership homes.

The rule also imposes new requirements for commitment and expenditure of CHDO set-aside funds. A PJ, within 24 months of receiving an allocation of HOME funds, must commit the CHDO set-aside funds to specific projects, rather than simply “reserving” the funds for projects that have yet to be identified. In an effort to encourage PJs to reallocate set-aside funds from low-performing to high-performing CHDOs, HUD is also instituting a 5-year expenditure deadline for CHDO funds.

## WE'RE HERE TO HELP!

Whether you're a new or prospective CHDO trying to build capacity, an established CHDO seeking to expedite your HOME fund expenditures, or a PJ refining your policies and procedures to comply with the new rule, the Florida Housing Coalition is available to provide training and technical assistance.

We provide workshops on CHDO certification and one-on-one technical assistance with HOME administrators in local government, addressing topics such as program design, project development, policies and procedures, and feasibility analysis.

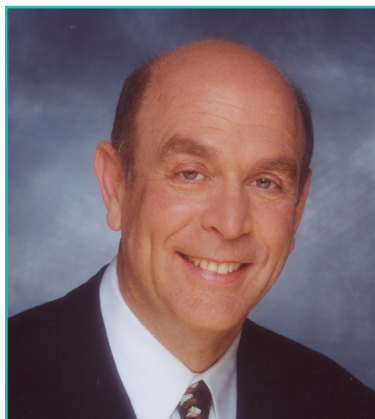
Call us at 850-878-4219 or e-mail [info@flhousing.org](mailto:info@flhousing.org) and let us help you! We're also hosting a workshop on the new HOME rule at our annual Affordable Housing Conference, held this year from September 7 to 10 at the Hilton Orlando. 



# 27<sup>TH</sup> ANNUAL STATEWIDE AFFORDABLE HOUSING CONFERENCE

SEPTEMBER 7-10, 2014 | HILTON ORLANDO | PRESENTED BY THE FLORIDA HOUSING COALITION

## *Healthy Outcomes* FROM AFFORDABLE HOUSING



**MONDAY LUNCH KEYNOTE**  
**ADDRESS BY: RICHARD BARON**  
CO-FOUNDER, CHAIRMAN, AND CEO  
MCCORMACK BARON SALAZAR

### *Florida's Premier Statewide Affordable Housing Training and Technical Assistance Event*

*September 7*

#### **BUILDING A SUCCESSFUL NONPROFIT AFFORDABLE HOUSING BUSINESS: OPPORTUNITIES FOR FUND RAISING FROM THE PRIVATE AND PUBLIC SECTOR**

The Coalition is bringing back its popular pre-conference short course series, Building a Successful Nonprofit Affordable Housing Business. All registered for the conference are invited to attend this year's short course, Opportunities for Fund Raising from the Private and Public Sector. Experts in fundraising for affordable housing will delve into organizing a capital campaign from creating a goal, to expanding community participation, to keeping the momentum and funding flowing. Learn how to approach local governments, from understanding the budget process to making the big ask. This session is a must for nonprofits seeking to fill funding gaps from traditional housing sources and increasing the bottom line.



**TUESDAY LUNCH KEYNOTE**  
**ADDRESS BY: MICHELLE NORRIS**  
PRESIDENT, NATIONAL CHURCH  
RESIDENCES DEVELOPMENT  
CORPORATION

*September 8*

#### **STATE OF THE STATE**

The plenary kickoff to the 2014 conference puts the state of the state into the context of how Florida is meeting its housing and homelessness challenge, with key professionals from the Florida Housing Finance Corporation, the Florida Department of Economic Opportunity, the Florida Department of Elder Affairs, and the Florida Department of Children and Families.



Steve Auger  
FLORIDA HOUSING  
FINANCE CORPORATION



Bill Killingsworth  
FLORIDA DEPARTMENT OF  
ECONOMIC OPPORTUNITY



Charles Corley  
FLORIDA DEPARTMENT OF  
ELDER AFFAIRS



Erik Braun  
FLORIDA DEPARTMENT OF  
CHILDREN AND FAMILIES

#### **HOUSING SUCCESS**

Join us for a showcase of healthy outcomes from affordable housing across Florida, featuring award winning properties and programs. Developing and preserving affordable housing is no simple feat; this is time to celebrate your colleagues' success and gain inspiration for future work.

## PARTNER/CAUCUS MEETINGS

This is a somewhat unstructured time for you to meet with your colleagues about issues that are most important to your organization. You will typically find subject matter experts in each caucus and plenty of time for discussion. There are six Caucuses to choose from.

- Continuum of Care/Homeless
- Florida Nonprofit Housing Advocates
- Housing Counselors
- Habitat for Humanity
- Utility Companies and Energy Efficiency Partners
- Local Government/Community Redevelopment Agencies

## September 9

### WORKSHOPS PROVIDE TRAINING IN ALL ASPECTS OF AFFORDABLE HOUSING, INCLUDING THESE FOUR TRACKS:

- 🏠 Housing for Elders and Individuals with Special Needs
- 🏠 Energy Efficient and Sustainable Housing
- 🏠 Financial Resources for Affordable Housing
- 🏠 Ending Homelessness

## TRAINING SESSIONS

- Community Land Trusts: The Why and How
- Community Based Housing for People with Special Needs
- Complying with HOME Rule Changes
- Continuum of Care/Homeless: 2014 Funding and Beyond
- Counseling: Preparing Buyers in a Dynamic Market
- Effective Communications: Branding, Messaging and Social Media
- Ending Veterans Homelessness: Successful Programs and New Endeavors
- Energy Efficiency and Building Performance in Affordable Housing
- Enhanced Resident Services: Improving tenant, property, and community health
- FHFC Funding Opportunities and Process for Homeless and Special Needs Housing
- FHFC Funding Resources for Rental and Homeownership
- Funding Opportunities for Affordable Housing with FHLB of Atlanta and NLP
- How Best to End Homelessness: A Policy Discussion
- Partnering with Local HFAs for Multifamily Rental and Single Family Homeownership
- Partnerships and Funding Opportunities that Connect Health and Housing
- Rental Property Management and Resident Services
- NSP: Crossing the Finish Line
- Nonprofit and For Profit Developer Partnerships
- Rehabilitation for Universal Design/Energy Efficiency
- Roundtable: CLT and Inclusionary Housing Today
- Shimberg Center: Health and Housing
- Strategies for Aging in Place
- Survey of Federal Affordable Housing Resources

## September 10

### WE HAVE TWO CONCURRENT SESSIONS. EACH ENDS AT NOON

- SHIP Administrators' Training and Roundtable
- Nonprofit Tax Credit Developer Training (only open to those who are in this Certificate program)

## SHIP ADMINISTRATORS TRAINING

- Update from Florida Housing Finance Corporation
- Strategies/Partnerships for meeting the 20% set-a-side
- New SHIP Strategies to Consider
- Touting SHIP Success
- Open discussion among SHIP Administrators

## DEMYSTIFYING THE HOUSING CREDIT PROGRAM

The nonprofit tax developer training, Demystifying the Housing Credit Program, is a Certificate program comprised of a series of trainings designed for nonprofit developers. Learn more on page 8.

For more information regarding the FHC Conference, contact Johnitta Richards Wells at 850-878-4219 or [richards@flhousing.org](mailto:richards@flhousing.org).





# 27<sup>TH</sup> ANNUAL STATEWIDE AFFORDABLE HOUSING CONFERENCE

SEPTEMBER 7-10, 2014 | HILTON ORLANDO | PRESENTED BY THE FLORIDA HOUSING COALITION

## *Healthy Outcomes* FROM AFFORDABLE HOUSING



**REGISTRATION: PLEASE SUBMIT A SEPARATE FORM FOR EACH REGISTRANT. PLEASE PRINT CLEARLY.**

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

(Please write the organization's complete name, not just initials.)

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Business Phone: \_\_\_\_\_ Business Fax: \_\_\_\_\_

Email: \_\_\_\_\_ Website: \_\_\_\_\_

☐ Pre-Conference Short Course (Limited to 75 people)

### CONFERENCE REGISTRATION RATES

Register before August 7 for the Early Bird Rate.

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

Pre-Conference Short Course is an additional \$50.

### PAYMENT INFORMATION

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

☐ Check enclosed

(Please remit payments to the Florida Housing Coalition.)

### WAYS TO REGISTER

**ONLINE:** 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 Street, Suite C  
Tallahassee, FL 32301

### CANCELLATION/REFUND POLICY

Cancellations must be received in writing no later than Monday, August 25, 2014, to receive a refund, less a \$25 administrative fee. After August 25, 2014, 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.

### PHOTO, VIDEO & AUDIO RECORDING CONSENT

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

### SPECIFIC ACCOMMODATION(S) REQUEST

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

FOR QUESTIONS ABOUT THE CONFERENCE OR REGISTRATION, PLEASE CALL (850) 878-4219.



# MEMBERSHIP APPLICATION

## PARTNERS FOR BETTER HOUSING

Your Partners for Better Housing membership supports the Florida Housing Coalition's work by making 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
- Complimentary job vacancy posting service on the Coalition's website
- Access to the Coalition's e-newsletter, Member Update

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

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

☐ **\$5,000 Sponsor (6 Comps)**

☐ **\$2,500 Co-Sponsor (3 Comps)**

☐ **\$1,000 Patron (1 Comp)**

☐ **\$500 Contributor**

### ADDITIONAL BENEFITS FOR PLATINUM, GOLD & SPONSOR LEVELS

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

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

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

## BASIC MEMBERSHIP

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

☐ **\$25 Student**

☐ **\$75 Individual**  
(Payment by Personal Check Only)

☐ **\$150 Nonprofit Organization**

☐ **\$200 Government Agencies**

☐ **\$250 Private Organizations**

☐ **\$500 Contributor**

**Authorized Representative (Please Print or Type:)**

**Name:** \_\_\_\_\_ **Title:** \_\_\_\_\_

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

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

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **ZIP:** \_\_\_\_\_ **County:** \_\_\_\_\_

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

Make checks payable to The Florida Housing Coalition • 1367 E. Lafayette Street, Suite C, Tallahassee, FL 32301 • Phone: (850) 878-4219 • FAX: (850) 942-6312  
The Florida Housing Coalition is a 501 (c) (3) organization. One hundred percent of your tax deductible contribution goes to the Florida Housing Coalition, Inc. No portion is retained by a solicitor. Registration number SC09899, Federal ID# 59-2235835.

A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL FREE 1-800-435-7352 WITHIN THE STATE. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE.

COALITION NEWS >

## THE FLORIDA HOUSING COALITION EXTENDS ITS GRATITUDE

### FOR PAST BOARD SERVICE



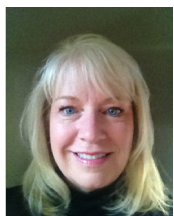
**WIGHT GREGER** for her 7 years of board service, including serving as our FHC Board Vice Chair. Wight is CEO of WsG & Partners, LLC and will be continuing to work in Florida, but intends to free up some of her time to enjoy the country home in North Carolina that

she and her husband Steve have been building to enjoy with friends and family. Until recently, Wight served as the Director of the City of Jacksonville's Housing and Neighborhoods Department. Prior to her employment with the City, Wight served for ten years as Senior Technical Advisor for the Florida Housing Coalition. When someone has been so integral to the Florida Housing Coalition for so long, well..... we expect we haven't seen the last of Wight.



**CECILIA LA VILLA-TRAVIESO** for her 4 years of service on our Board. Cecilia worked for Neighborhood Lending Partners of South Florida (NLP) for over six years, retiring as Market President in January 2014. Before joining NLP, Cecilia was the Deputy Director

of Fannie Mae's South Florida Community Business Center for 11 years. Cecilia dedicated more than 30 years to serving the community, working directly in community development and affordable housing lending activities since 1986.



**LORI SANDONATO** for her 3 years of service on the Florida Housing Coalition Board. Lori is moving to California with her husband, William. Lori is the President of Homes for Independence, Inc., and Director of Housing for ServiceSource, d/b/a Abilities, Inc. of Florida.

Lori is responsible for the development and geographic expansion of integrated affordable rental properties, as well as retrofit and rehab program opportunities for non-profit community based organizations in four states.

### FOR FUTURE BOARD SERVICE



#### **DONNA CARMAN**

Donna Carman is the executive director of Indian-town Non-Profit Housing, Inc. During her tenure, INPHI has played a role in the creation, rehabilitation, or weatherization of over 3,500 affordable units for low-income individual and farmworker families.

Donna also advocates for affordable housing through her current and past participation in numerous committees within INPHI's service area. For her outstanding efforts throughout her community and the state, Donna was honored with the Housing Leadership Award at FHC's 2013 Affordable Housing Conference.



#### **CHRISTINE LONG**

Christine Long is the Senior Programs Officer at Metropolitan Ministries, Inc. During her 21 years at the Ministries, Christine has provided key leadership for the Programs team, and is responsible for ensuring the program's compassion and innovation

in serving homeless and at-risk individuals in the Tampa Bay region. Christine has been an active member of numerous homeless assistance and human services organizations.



### ABOUT THE BOARD

The Florida Housing Coalition's Board of Directors is comprised of housing experts from across the state. Our board members represent a diversity of stakeholders, including nonprofit affordable housing developers, local governments, homeless service providers, lenders, consultants, and utilities. By guiding our training, technical assistance, and advocacy efforts around the state, our board plays a vital role in shaping Florida's affordable housing policy and practice. If you are a member of the Florida Housing Coalition and are interested in serving on the board, please send an e-mail with your resume to [info@flhousing.org](mailto:info@flhousing.org).



## WELCOME



### SUSAN LICHTSTEIN

Susan Lichtstein will be joining us beginning on September 1, 2014 as the Florida Housing Coalition's Policy Director. She will be working from the Tallahassee office. She has a Masters in Social Work, is a member of the Florida Bar, and an experienced legislative advocate.

Susan previously served as the lead administrator for the City of Miami Beach's HOME affordable housing program. Her HOME program work included the facilitation of the acquisition and rehabilitation of rental and homeownership units. Earlier, she served as a policy analyst for a joint committee of the Georgia General Assembly, which included evaluating various state programs and their performance and fiscal impact.

Susan graduated from the University of Miami law school and holds an MSW degree with a concentration in Social and Economic Development from Washington University in St. Louis. She graduated with a B.A. from the University of Michigan. She is passionate about affordable housing, particularly in the context of economic justice.

## WELCOME BACK



### LISA HOFFMEYER

For the past year, Lisa Hoffmeyer, one of our technical advisors in South Florida, has been on sabbatical. She circumnavigated the globe, starting in UK and taking a Teach English as a Foreign Language (TEFL) class in southern Spain. She then made

her way to Southeast Asia, and by December 2013 she had landed in Siem Reap, Cambodia. At the Spitler School, she taught many young children who come from poor families but are full of hope and enthusiasm. On her last day at the school, Lisa wrote this reflection, "It was so unlike me, giving up my home, my job, my friends- all the security I had worked so hard for and embark on what has turned out to be one of the best years of my life. This incredible journey has been everything I hoped it would be and more. I've met the nicest and most interesting people, made some great friends, seen, eaten and done amazing things and have had SUCH a fun time!" After some R&R in her hometown of Hollywood, FL, she'll be back to work helping Floridians find safe and affordable homes.



## FLORIDA HOUSING COALITION CONGRATULATES CHUCK ELSESSER

Florida Housing Coalition Board Member and national affordable housing advocate, **CHARLES ELSESSER, ESQ.**, received the Cushing N. Dolbeare Lifetime Service Award on April 29, 2014, from the National Low Income Housing Coalition.

As a long time legal services attorney, Elsesser has represented hundreds of low income residents in their quest for housing justice. His passion for advocating on behalf of low-income tenants and homeowners has spanned more than 30 years. As an attorney with the Community Justice Project of Florida Legal Services, he specializes in representing community organizations involved in affordable housing litigation and policy advocacy. Currently, Elsesser is representing the NLIHC and others in the 2013 suit to lift the suspension on the requirement that government sponsored enterprises Fannie Mae and Freddie Mac fund the National Housing Trust Fund.

Chuck continues to make a profoundly positive difference in the lives of low income Floridians. [HNN](#)



(L-R) Jaimie Ross, president Florida Housing Coalition, Tony Romano, Organizing Director, The Right to the City Alliance, Sheila Crowley, President, National Low Income Housing Coalition, with Chuck Elsesser in Washington D.C. on this most auspicious occasion.



Our mission is to bring together housing advocates and resources so that everyone has a quality affordable home and suitable living environment.

## ABOUT THE COALITION

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

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

We support community-based partnerships in leveraging resources; and advocate for policies, programs and use of funding resources that maximize the availability and improve the quality of affordable housing in Florida.

The Coalition carries out this mission recognizing that decent and affordable housing is a human necessity and an integral part of community revitalization and economic development.

**IF IT HAS ANYTHING TO DO WITH AFFORDABLE HOUSING, CALL THE FLORIDA HOUSING COALITION. IF WE CAN'T HELP YOU, WE'LL LET YOU KNOW WHO CAN. 850-878-4219.**

### OUR VISION

Every Florida community, large and small, practices a community ethic reflecting a belief that access to housing that is decent, safe, affordable and of a person's own choosing, is a fundamental right and that at least one active, viable community-based organization plays an important role in delivering affordable housing and related services in each community.

### OUR TEAM

The administrative office for the Florida Housing Coalition is housed in Tallahassee, with seven professional technical advisor offices throughout Florida. Our technical assistance team consists of a highly skilled and geographically dispersed network of full-time professional staff providing technical assistance in all areas of affordable housing planning, finance, and development.

Our professional technical assistance team also includes the expertise of our 25 member Board of Directors. The FHC Technical Assistance Team can help with every aspect of locally-administered housing programs, from internal controls to capacity building for nonprofit partners. We can work with you one-on-one at your office or arrange larger workshops to assist you with implementation of your housing programs.



# AFFORDABLE HOUSING CONSULTING SERVICES



The Florida Housing Coalition Helps Local Governments, Nonprofits, and their Developer and Financial Partners.

## LOCAL GOVERNMENTS

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 Efficiency 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 Regulations and Administration
- Implementation of systems to maintain records, tracking, reporting, and monitoring of programs
- Rehabilitation Policies and Strategies
- Design of RFPs and RFQs

## NON-PROFITS

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 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

## SPECIAL PROJECTS

Everything from Needs Analysis to Document Preparation:

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



## CONTACT

Contact the Florida Housing Coalition. Phone: 850-878-4219, Email: [info@flhousing.org](mailto:info@flhousing.org), Online: [www.FLHousing.org](http://www.FLHousing.org)



## DISCUSS

Discuss what services would be most helpful for your local government, nonprofit, or developer and financial partners.



## PROPOSAL

In return, we will quickly tailor a proposal that meets your needs within your budget.





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