

THE JOURNAL OF THE FLORIDA HOUSING COALITION, INC.

HOUSING —NEWS NETWORK—

VOLUME 31, NUMBER 1



HOME MATTERS 2015

REPORT SUPPORTS THE SADOWSKI COALITION'S CALL ON
LEGISLATURE TO USE ALL HOUSING TRUST FUNDS FOR HOUSING



Sadowski
Housing Coalition

PASCO COUNTY IS BRIMMING WITH SHIP SUCCESS STORIES

SHIP DISTRIBUTION ESTIMATES FOR FISCAL YEAR 2015-16

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THE HOUSING NEWS NETWORK VOLUME 31, ISSUE 1



REPORT FROM THE FLORIDA HOUSING COALITION



FLORIDA HOUSING COALITION, INC.

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

FROM THE EDITOR >



BY JAIMIE ROSS

The Sadowski Coalition started with 11 statewide organizations that came together to craft a public-private partnership response to Florida's affordable housing needs. The Florida

Housing Coalition was one of those initial 11 organizations. We successfully advocated passage of Florida's landmark legislation that created a dedicated revenue source for affordable housing by increasing the documentary stamp tax paid on deeds. That landmark legislation became known as the William E. Sadowski Affordable Housing Act of 1992.

Now, in 2015, the Sadowski Coalition has grown to 30 statewide organizations. Those 30 organizations span the divide from tax-averse business interests such as the Florida Chamber of Commerce and the Florida Realtors to social justice organizations such as Florida Legal Services and United Way. The breadth and diversity of interests comprising the Sadowski Coalition is central to its impact for agreeing on the same message, urging the legislature to use all the housing trust funds for affordable housing. Many voices: one message. As a member organization of the Sadowski Coalition we need to work forcefully and rigorously at this task.

During the economic recession in Florida, the legislature swept the housing trust fund monies to general revenue year after year to balance the budget. Last year we saw the beginning of the end to these sweeps, with more money appropriated to affordable housing programs in FY 2013-14 than the total of the prior seven years. We had reached the point of economic recovery where Florida no longer had a budget deficit. This 2015-2016 Fiscal Year, Florida again has no budget def-

icit, and in fact, has a healthy surplus of expected revenue. We should, therefore, be seeing a return to the proper appropriation of all the housing trust fund monies for housing. Unfortunately there is a proposal in the Senate that would do substantial and permanent harm to the housing trust funds. The Senate committee charged with crafting bills to implement the Water and Land Conservation Amendment (Amendment 1) has proposed SB 586, to change the Sadowski Act distribution of doc stamps for affordable housing so that Floridians in need of affordable housing will permanently see a reduction in funding of more than \$110 million per year.

Specifically, SB 586 changes the underlying doc stamp distribution found in Section 201.50, Florida Statutes, so that the percentage of doc stamps used to fund Florida's housing programs will be applied to only two thirds of the total doc stamp collections, rather than applying the housing trust fund percentage to the total doc stamp collection. This does not change the amount of doc stamp funds that will be used for implementation of Amendment 1, but it does change the amount of doc stamps that will be used to implement Florida's state and local housing trust funds.

In Fiscal Year 2015-16, the Revenue Estimating Conference projects \$266.87 available for appropriation from the state and local housing trust funds. If SB 586 were to become law, the amount of money available for appropriation from the state and local housing trust funds would fall to approximately \$154 million. And this reduction of over \$110 million per year would continue to grow each and every year, drawing ever more funds away from helping Floridians in need of affordable housing.

THE BREADTH AND DIVERSITY OF INTERESTS COMPRISING THE SADOWSKI COALITION IS CENTRAL TO ITS IMPACT FOR AGREEING ON THE SAME MESSAGE, URGING THE LEGISLATURE TO USE ALL THE HOUSING TRUST FUNDS FOR AFFORDABLE HOUSING. MANY VOICES: ONE MESSAGE.

The Sadowski trust funds provide the means to help Florida's most vulnerable citizens from falling into homelessness, making life and safety repairs for seniors whose homes are dilapidated, making retrofits to homes that are inaccessible for persons with disabilities, and creating healthy homes and stability for Florida's children, Florida's workforce, and Florida's veterans. In this edition of the News Journal, we are focused on Florida's Sadowski state and local housing trust funds. Florida has a critical need for affordable housing to assist residents in a wide range of circumstances, from homeless veterans and families facing the dire consequences of living in places not meant for human habitation, to essential workforce members seeking to buy their first home. We have the programs in place to address all these needs. We have the money in the state and local housing trust funds. Now we need the legislature to appropriate that money for housing so that deserving Floridians can get assistance at the local level through the SHIP program and at the state level from programs like SAIL. [HNN](#)

SADOWSKI COALITION PRESS CONFERENCE FEBRUARY 26, 2015

Pictured below from Left to Right: Ted Granger, United Way of Florida, Theo Anderson, Leon County SHIP Recipient, Jerry Linder, Florida Home Builders Association, Katie Kelly, Florida Chamber of Commerce, Susan Pourciau, Big Bend Homeless Coalition, Jayme O'Rourke, Florida Realtors



> Pictured at right: Mark Hendrickson, Florida ALHFA and Jaimie Ross, Florida Housing Coalition fielding questions from the press.

THE CALL UPON THE LEGISLATURE TO USE ALL THE HOUSING TRUST FUNDS FOR HOUSING CAME FROM THE 30 STATEWIDE ORGANIZATIONS THAT COMPRISE THE SADOWSKI COALITION:

BUSINESS/INDUSTRY GROUPS

Associated Industries of Florida
Coalition of Affordable Housing Providers
Florida Apartment Association
Florida Bankers Association
Florida Chamber of Commerce
Florida Green Building Coalition
Florida Home Builders Association
Florida Manufactured Housing Association
Florida Realtors
Florida Retail Federation

ADVOCATES FOR THE ELDERLY, VETERANS, HOMELESS & SPECIAL NEEDS

AARP of Florida
Florida Association of Housing and Redevelopment Officials
Florida Coalition for the Homeless
Florida Housing Coalition
Florida Legal Services
Florida Supportive Housing Coalition
Florida Veterans Foundation
Florida Weatherization Network
LeadingAge Florida
The Arc of Florida
United Way of Florida

GOVERNMENT & PLANNING ORGANIZATIONS

Florida Redevelopment Association
American Planning Association, Florida Chapter
Florida Association of Counties
Florida Association of Local Housing Finance Authorities
Florida League of Cities
Florida Regional Councils Association

FAITH BASED ORGANIZATIONS

Florida Catholic Conference
Florida Impact
Habitat for Humanity of Florida





PASCO COUNTY IS BRIMMING WITH SHIP SUCCESS STORIES

SHIP Helps Extremely Low Income Families to leave a Deplorable Public Housing Project



BY GEORGE ROMAGNOLI

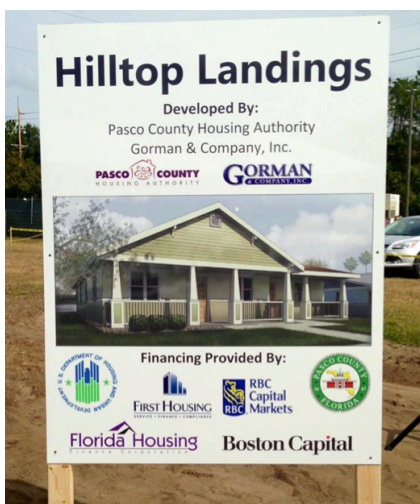
Dade Oaks Apartments was literally under water. Built in 1977 by the Pasco County Housing Authority (PCHA), it sits right on top of the low spot of a 160-acre drainage basin, which may in fact have been a lake at one time.

The topography caused the apartments to suffer from chronic flooding, resulting in unsuitable living conditions and a high vacancy rate. The United States Department of Housing and Urban Development threatened the PCHA with seizure and closure of the apartments if the problems were not corrected. Had this happened, the County would have lost 69 units of affordable housing for extremely low-income persons.

The residents of Dade Oaks were victims of a dysfunctional Housing Authority, unwilling to take the action needed to remedy the situation. Fortunately, the entire board of the PCHA was replaced, and a new Executive Director was brought on board.

The newly constituted PCHA took action. It hired a consultant/developer, Gorman and Company, to help find a suitable location to reconstruct the Dade Oaks Apartments. The PCHA chose a site north of Dade City on 14th Street. The plan was put in place to reconstruct the development on this site with a modern energy-efficient apartment complex, fittingly named Hilltop.

Making the numbers work on a multifamily apartment that needs to be affordable to extremely low income families requires several layers of financing. Pasco County responded to a competitive solicitation for state HOME funds from the Florida Housing Finance Corporation, providing \$500,000 in SHIP funds to meet the match and leverage requirements. With the successful application and groundbreaking behind us, the \$15 million dollar, 96-unit Hilltop Landings is underway. We look forward to a ribbon cutting in 18 months when the former residents of Dade Oaks can move into their new homes at Hilltop. The site of Dade Oaks will be put to more appropriate use as a water retention area.



Groundbreaking for Hilltop Landings, which will replace the dilapidated Dade Oaks Apartments

SHIP HELPS FAMILIES EXPERIENCING HOMELESSNESS

Pasco County had a homeless population of 3,356 in 2014—the third highest in the state, surpassed only by Miami-Dade and Pinellas Counties. Differences in count methodology may partly explain why Pasco County counts more homeless people than the much larger communities of Broward and Palm Beach County. However, people experiencing homelessness have undeniably become a visible presence on the streets of our county. Since Pasco's homeless delivery system is not as advanced as in older urban areas, the County has funded many new facilities over the last several years.

One such facility is a 12-unit transitional housing complex under development by Metropolitan Ministries, Inc., a 40 year-old community welfare agency with roots in Tampa. Metropolitan Ministries (Met Min) is developing the facility on a former United Methodist Church site in Holiday with a long history of serving people experiencing homelessness in Pasco County. The church was closed in 2009, and then repurposed as the operations base for Joining Hands Mission. Joining

Hands merged with Met Min in 2011, and the former church site became an outreach center for individuals in need of food, clothing, and referrals to shelter. Since taking control of the site, Metropolitan Ministries has explored ways to leverage the resources of the property to provide shelter to people in need within the community.

When Met Min proposed to build the new transitional housing complex, the County provided \$600,000 in SHIP funds to make it happen. This funding served as leverage for an appropriation of \$1 million from the State, and Met Min broke ground on the site in January. Construction should be completed before the end of the year. With this initial success, Metropolitan Ministries plans to build another 12 transitional housing units, and hopes to receive more state funds this year. The development can serve as a model to other small and mid-sized communities, proving that SHIP is available to leverage other funding sources to serve people experiencing homelessness.



SHIP PROVIDES A FUTURE FOR PERSONS WITH DEVELOPMENTAL DISABILITIES

As the parents of individuals with developmental disabilities age, they often worry about who will take care of their adult children when they no longer can. In the Port Richey area, Pasco County is using SHIP to help meet this need, by funding the rehabilitation of a group home to serve adults with developmental disabilities.

This group home was one of many properties that went through foreclosure during the recent economic recession. The National Community Stabilization Trust offered the property to the County, which purchased it for \$159,900 using Neighborhood Stabilization Program funds and sought a not-for-profit agency to take it over. The Center for Independence, now ARC-Suncoast, works with adults who have developmental disabilities. Already operating several residences, ARC jumped at the opportunity to manage the 40-year-old property.

Construction has just begun, financed with SHIP funds of \$120,000, to rehabilitate the 4,000-square-foot property for 8 new residents. The development, newly dubbed “Jasmine,” should be completed this year. [HNN](#)



This foreclosed-upon group home will be redeveloped as Jasmine, an 8-unit independent living facility for adults with developmental disabilities.

PASCO COUNTY HOUSING SUMMIT

TURNING DILAPIDATED HOUSING INTO SAFE AND HEALTHY HOMES.

The Pasco County Housing Summit kicked off with a keynote address from Republican Senator Wilton Simpson, (pictured at right) and culminated with a state of the state address from Jaimie Ross, president of the Florida Housing Coalition.

George Romagnoli, the Pasco County Community Development Director, emceed the day's events, which included panel discussions on:

- Homeownership
- Special Needs Housing
- Habitat for Humanity
- Rental Development
- Using SHIP to end homelessness
- Public Housing

Peppered between each panel were stories about real families who have been helped by SHIP over the years, including such eye opening and jaw dropping realities about families who were living with dirt floors and without indoor plumbing before SHIP provided the help they needed —turning their dilapidated housing into safe and healthy homes.





PEOPLE WITH SPECIAL NEEDS: SADOWSKI FUNDS PAVE THE WAY FOR INDEPENDENT LIVING

According to Florida Statutes, people with special needs include:

- Adults with disabilities who need support services to live independently
- Youth aging out of foster care who are eligible for the state's Road-to-Independence Program
- Survivors of domestic violence
- Persons who receive Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI), or veterans' disability benefits

Sadowski funds are used in every community to help these individuals find affordable housing, or modify existing housing to make it handicapped-accessible. Affordable housing can make the difference between living in the community and living in an institution, or ending up homeless.

KEY FACTS:

- In 2013, over 590,000 households were low-income, had a member with a disability, and lived in unaffordable housing¹.
- Lack of affordable housing can prevent domestic violence (DV) victims from fleeing their abusers. In a multi-state study including Florida, affordable housing ranked second only to safety among the needs that DV survivors expressed when they entered crisis shelters².
- About 1,000 young adults age out of Florida's foster care system each year. In a 2014 survey conducted by the Department of Children and Families, 31% of youth (age 18 to 22) who had aged out of foster care said they had been homeless at some point³.
- Between the 2006-07 and 2011-12 fiscal years, SHIP assisted over 1,000 households with a member that has developmental disabilities⁴. [HNN](#)

¹Shimberg Center for Housing Studies. Custom tabulations of 2013 1-year Public Use Microdata Sample (PUMS) data from the U.S. Census Bureau.

²Florida Coalition Against Domestic Violence 2014. Across the Continuum: Recommendations on Housing for Survivors of Domestic Violence in Florida.

³Florida Department of Children and Families.

⁴Florida Housing Finance Corporation. [Data provide on request in 2014 for FY 2011-12, and in 2013 for FY 2006-07 to FY 2010-11]

SUCCESS STORIES:

SHIP funds accessibility modifications for a wheelchair-bound boy

Nancy and Robert Mendola own a condo in Coral Springs, and their teenage son, Andrew, uses a wheelchair. The Mendolas used SHIP funds to pay for the installation of a ceiling lift system which has allowed Andrew to remain in his home with family support. The lift helps family members transition him from the bed to the shower. Additionally, SHIP allowed the Mendolas to widen doorways and retrofit a bathroom with a roll-in shower, grab bars and porcelain tile floor.



SHIP helps youth aging out of foster care get off to a good start

Two nonprofits in Marion County, Arnette House and Silver River Mentoring and Instruction, Inc. (SRMI), formed a partnership to purchase a 14-unit apartment complex to provide transitional living for youth aging out of foster care. SHIP funds were used to purchase and rehabilitate the building, and local businesses donated furniture and appliances. SHIP and other funding sources allow the apartment owners to charge rents that are affordable to young adults juggling school and part-time work.





ELDERLY FLORIDIANS:

SADOWSKI FUNDS ALLOW ELDERS TO LIVE IN INDEPENDENCE AND DIGNITY

Affordable housing for elderly Floridians has been a mainstay of the Sadowski programs since they were created. Local SHIP programs have allowed thousands of elderly homeowners to stay in their homes by funding emergency repairs and accessibility retrofits. Additionally, Florida Statutes require 10% of SAIL funds to be set aside for rental developments that serve elderly households.

KEY FACTS:

- From 2007 to 2011, over 700,000 elderly, low-income households in Florida were living in housing that was unaffordable, substandard, or overcrowded¹.
- In 2008, the per-person cost to Medicaid of older Floridians receiving Home and Community Based Services (HCBS) was \$10,380, compared to \$30,019 for nursing home care².
- Between the 2006-07 and 2011-12 fiscal years, SHIP assisted over 8,300 households headed by someone age 62 or older³.
- Among rental housing developments with outstanding SAIL loans, over 7,700 apartments—13% of the total—serve elderly households⁴.

Sadowski housing programs will be more important than ever as the “Silver Tsunami” hits Florida. Many seniors on fixed incomes have seen their retirement savings wiped out in the Great Recession, and they struggle to make repairs necessary for life-safety and accessibility. Seniors overwhelmingly prefer living in the community to entering nursing homes, and SHIP and SAIL help make this possible while saving the state money. **HNN**

¹ HUD Comprehensive Housing Affordability Strategy data.

² AARP 2012. Across the States: Profiles of Long-Term Services and Supports.

³ Florida Housing Finance Corporation. [Data provided on request in 2014 for FY 2011-12, and in 2013 for FY 2006-07 to FY 2010-11]

⁴ Florida Housing Finance Corporation. 2013 Annual Report.

SUCCESS STORIES:

SHIP helps replace Mrs. Hatton’s severely dilapidated home

Mrs. Jessie Hatton of Gadsden County was 80 years old when she walked into her new home. Her old home had no toilet or bathtub, was infested with snakes, and leaked when it rained. For insulation, she had cardboard boxes nailed to the walls.



And the day after Mrs. Hatton moved out of her old house, the front porch collapsed. Using SHIP and federal grant



funds, the Gadsden County Community Development Department reconstructed her house. “I praise the Lord for this new home,” Mrs. Hatton said on move-in day, “I am so thankful.”

SHIP, Habitat and YouthBuild bring Effie Theus’s home up to code

Effie Theus’s Alachua County home had severe code violations, including electrical hazards, but no way to pay for the repairs. To ensure that Mrs. Theus could stay in her home, the County used SHIP funds and partnered with volunteers from Habitat for Humanity and YouthBuild to fix the code violations. In addition to a safe electrical system, Mrs. Theus now has central heating, a working septic system, and a roof that no longer leaks.





CHILDREN AND FAMILIES:

SADOWSKI FUNDS HELP PARENTS AND KIDS SUCCEED

For thousands of families across Florida, SHIP and SAIL have opened the door to safe and affordable homes where they can raise their children and get ahead. Sadowski funds are essential for helping many more families put down roots in the neighborhoods where they work and send their kids to school.

KEY FACTS:

- In 2013, 1,356,000 families with kids in Florida have incomes below 200% of the federal poverty level and are paying more than they can afford for housing¹.
- During the 2012-2013 academic year, Florida's public school districts identified 58,887 children whose families were "couch surfing" or living in motels. Another 11,069 kids were on the streets, in homeless shelters, or awaiting foster care placement².

When families with children have trouble finding affordable housing, they make major sacrifices: cutting back spending on food and medicine; living in homes with lead paint, mold, or other hazards; doubling up with relatives and friends; or moving frequently to find apartments with lower rent. These families are often one step away from homelessness. Lack of affordable housing is linked to poor physical and mental health for both parents and children, and can cause children to fall behind in school. SHIP and SAIL help families break this cycle, often by putting them on the path to homeownership. [HNN](#)

¹ Annie E. Casey Foundation Kids Count data.

² National Center for Homeless Education

SUCCESS STORIES:

Habitat for Humanity and SHIP: A Match Made in Heaven

According to Habitat for Humanity of Florida, many Habitat homebuyers rely on down payment and closing cost assistance from SHIP to make their dream of homeownership a reality for them and their children. Florida's 52 Habitat affiliates build more than 20% of all Habitat homes of the U.S., thanks in large part to SHIP assistance for their homebuyers



SHIP Helps a Hardworking Mom and Her Kids Put Down Roots



Padricca and her two children lost their rental home in Polk County when the landlord was foreclosed upon. The family moved in with Padricca's mother and were grateful for the roof over their head, but the move was a hardship. The children had to leave their familiar school district and their friends.

Padricca works 12-hour shifts in the health care sector, and her longer commute meant more money spent on gas and more time away from her children. With SHIP down payment and closing cost assistance, Padricca was able to buy a home near their old neighborhood. Finally, her children returned to their old school, and Padricca has shorter commutes and more time to spend with her family.





VETERANS:

SADOWSKI FUNDS SERVE THOSE WHO SERVE OUR COUNTRY

No Floridian who served our country should be without the security and dignity of a good home. Unfortunately, many of Florida's low- and moderate-income Veterans struggle to find housing or to keep their homes in good repair.

KEY FACTS:

- **Post-9/11 Veterans are more likely to be unemployed than veterans from earlier conflicts.** In Florida, 11% of Veterans aged 18 to 34 years are unemployed¹.
- **Half of Florida's Veterans are 65 years or older².** As these Veterans age and retire, they are more likely to have trouble paying for property taxes, home repairs, and accessibility retrofits.
- **Florida had 4,552 homeless Veterans on a single night in 2014—the highest homeless Veteran population in any state³.**

The Department of Veterans Affairs (VA) and the Department of Housing and Urban Development (HUD) fund several programs helping struggling Veterans to buy or rent homes. However, these funds do not meet, nor were they designed to meet, the housing needs of all Veterans. It takes broad-based community partnerships of public, private, and nonprofit stakeholders to match Veterans in need with quality affordable housing. [HNN](#)

The Florida Veterans Foundation is one of the 30 statewide organizational members of the Sadowski Coalition.

¹United Way of Florida 2014. ALICE (Assesed Limited, Income Constrained, Employed): Study of Financial Hardship.

²Ibid.

³HUD Point-in-Time Count data.

SUCCESS STORIES:

SAIL brings disabled veterans home

Volunteers of America of Florida (VOAF) used State Apartment Incentive Loan (SAIL) funds to develop Cabins in the Woods in Lake City, which provides transitional and permanent housing to homeless Veterans with special needs. "The State and Local Housing Trust Fund money is critical for leveraging the funds needed to house Veterans," says Ed Quill, VOAF's Chief Administrative Officer.



SHIP helps the community give back to a three-time Purple Heart recipient

Joseph Gainers of Orange Park spent his life serving his country, and now his community through SHIP is thanking him for his service by giving him the ability to stay in his home. Gainers served three tours of duty in Vietnam and was awarded three Purple Hearts while serving with his National Guard Airborne unit. He worked for the City of Orange Park until an on-the-job injury left him disabled.



Gainers, now using a scooter, was living in the home that had been in his family for five generations. The home was literally falling apart around him, with the roof caving in and the floors structurally unsound.



SHIP leveraged a community-wide effort to conduct the gut rehab he couldn't afford on his own. Habitat for Humanity, St. Johns Housing Partnership and numerous veteran volunteers pitched in. To Mr. Gainers' delight, they were able to keep the original cinder block walls that his grandmother and great-grandmother had built.



ENDING HOMELESSNESS: SADOWSKI FUNDS MAKE HOME A REALITY

The main cause of homelessness is a shortage of affordable housing. Florida, like many other states, has made progress in reducing its homeless population through public-private partnerships to create permanent affordable housing. SHIP gives communities the flexibility they need to invest in shelters and housing for people experiencing homelessness, depending on local needs. In addition, 5% of SAIL funds are set aside for rental developments targeted to people exiting homelessness.

Of course, an ounce of prevention is worth a pound of cure, and SHIP and SAIL play a critical role in preventing families from becoming homeless in the first place. Faced with high housing costs or repair bills they can't afford to pay, many families would end up on the street, in shelter, doubled up, or living in motels. Any type of homelessness is devastating to both adults and kids, and helping families stay in their homes allows them to thrive and get ahead.

KEY FACTS:

- **Florida communities counted a total of 41,542 people on the streets or in homeless shelters in 2014—a 15% decline since 2007¹. These numbers do not include tens of thousands of public school students whose families are “couch surfing” or living in hotels and motels².**
- **Between the 2006-07 and 2011-12 fiscal years, SHIP benefited about 500 homeless households³.**
- **Among rental housing developments with outstanding SAIL loans, 736 apartment units are located in developments that specifically target formerly homeless people. This number does not include units in other rental developments that are set aside for formerly homeless tenants⁴.**

Although SHIP is primarily a homeownership program, it has a powerful role to play in helping people move from homelessness to self-sufficiency. Communities across Florida have successfully used SHIP to help fund emergency shelters, transitional housing, and security/utility deposit assistance. **HNN**

¹HUD Point-in-Time Count data.

²National Center for Homeless Education.

³Florida Housing Finance Corporation. [Data provided on request in 2014 for FY 2011-12, and in 2013 for FY 2006-07 to FY 2010-11]

⁴Florida Housing Finance Corporation. 2013 Annual Report.

SUCCESS STORIES:

An Ounce of Prevention: SHIP Keeps a Leon County Family Out of Homelessness

Mr. Anderson, featured on front cover at Sadowski press conference: *“I’ve had a lot of jobs in my life, including working for Tallahassee Memorial Hospital for 19 years. I also served in the National Guard for 10 years.*

I have always been proud to be a person who looks after myself and my family. But sometimes a family that works hard still needs some help. For me, that was a few years ago when I was working as a school bus driver for Leon County.

The house that was home to me and my son and daughter was in such bad condition, that the rain would come right in on us. There was black mold throughout the house and it was not safe or healthy for my children to live there.

Thanks to the SHIP program, my children and I are living in a decent home. This is especially important to me because my daughter has Downs Syndrome and I know she may depend upon me to look after her in this home for a while to come.

I don’t like to think about what life might have been like now for me and my children if I had not received SHIP assistance.

I know there are many families like mine --in need of a helping hand to keep a roof over their head. I hope they too will be able to get assistance when they need it.”



SHIP provided replacement housing for this dangerous and unhealthy structure that once housed the Anderson family.

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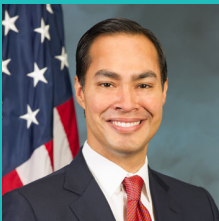
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FEATURING KEYNOTE SPEAKER
HUD Secretary Julian Castro

(ANTICIPATED)



EDUCATION AND NETWORKING WITH
HOUSING EXPERTS, ADVOCATES, AND PRACTITIONERS



IN CELEBRATION OF SHIP:

Performance, Transparency, and Accountability



BY JAIMIE ROSS

The State Housing Initiatives Partnership program (SHIP) is Florida's nationally-acclaimed model for using a dedicated revenue source to effectively and efficiently meet community housing needs. It has a proven track record for performance, transparency, and accountability. Unfortunately, it also has a record of being swept into general revenue when the state faces a budget deficit. The good news is that Florida is not facing a budget deficit in 2015.

PERFORMANCE: Individuals with disabilities are able to live independently in fully-accessible homes; families moved from rental to homeownership, extremely low income renters were lifted out of substandard and unsafe housing conditions into redeveloped and energy efficient apartments. These are among the thousands of SHIP successes. But most SHIP success stories are from long ago; it has been years since SHIP programs have been adequately funded to meet community needs. In 2014, SHIP received more funding than in the previous 6 years, but the total funding for SHIP in 2014 was \$96 million, approximately \$60 million of SHIP was swept to general revenue.

SHIP assistance spans from preventing homelessness to providing homeownership. It can help with foreclosure recovery, emergency repairs, and disaster recovery. For more than twenty-two years, the SHIP program has been used for all of the above, providing a safety net for our most vulnerable populations, including homeless veterans, the elderly, and youth aging out of foster care; saving taxpayer money by avoiding unnecessary use of government institutions.

TRANSPARENCY: Topping off the exemplary performance record of the SHIP program is its adherence to statutory mandates that require the funds to be encumbered and expended rapidly, without using more than ten percent of the funds for

administration. A three-year plan, typically informed by a local advisory group predominantly representing the interests of the private sector, is adopted by the local governing body after public hearings. The SHIP plan, which includes advisory committee recommendations for regulatory reform, is adopted pursuant to public hearings and approved by the state after determining that it complies with all statutory criteria for expenditure of funds and regulatory reform.

ACCOUNTABILITY: As the SHIP program is administered, the governing body is tracking the use of SHIP funds on a spreadsheet that has data fields for the “who, what, when, where, and why” of every dollar spent. These reports are filed annually with the state and reviewed for compliance. Accountability is further ensured through the provision of training and technical assistance pursuant to the Catalyst Program and the use of compliance monitors engaged by the state to periodically inspect local SHIP offices.

SHIP TODAY: In Fiscal Year 2015-16, Florida will have approximately \$267 million available for appropriation from the state and local housing trust funds. Seventy percent of those monies are for SHIP.

If the Florida Legislature appropriates the housing trust funds for housing, it will create approximately 25,000 jobs and more than \$3.1 billion in positive economic impact for Florida. Using housing trust fund monies for housing is supported by a diverse and wide range of interests from industry groups including the Florida Realtors and Florida Home Builders Association to low income advocates and faith based organizations such as the Florida AARP, the Florida Veterans Foundation, Florida Arc, Habitat for Humanity, and Florida Catholic Conference.

Florida is a national leader because of the SHIP program and the dedicated revenue source supported by the Sadowski Coalition. All the good that SHIP has done for Florida needs to be broadly appreciated and singularly celebrated. **HNN**

MEET ALICE

BY: LARS GILBERTS – UNITED WAY OF BROWARD COUNTY STATEWIDE ALICE DIRECTOR

You meet ALICE every day. ALICE is our sister. ALICE is our father. Some of us are ALICE. United Way of Northern New Jersey developed a new demographic term, “Asset-Limited, Income-Constrained, Employed” (ALICE), to increase awareness and unity around the needs of working families. The United Way of Florida commissioned a study about ALICE in our state to help put a face on a population that is often ignored or misunderstood.

The United Way ALICE Report is a comprehensive study of the financial challenges faced by the 30% of Florida households who earn more than the Federal Poverty Level but less than what it takes to independently survive in each county. The ALICE Report equips employers, policy makers, community groups, funders and the media to understand and support this vulnerable but hardworking population.

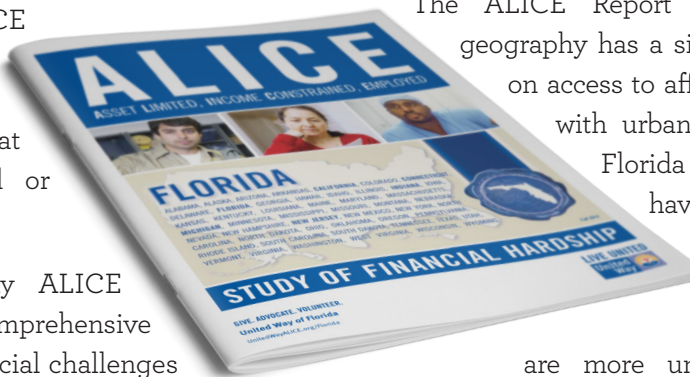
ALICE is not confined to any one ethnicity, age, gender or geography. When ALICE does not have enough income, they have to make difficult choices. ALICE may be forced to use substandard child care, or go without healthcare, healthy food or car insurance.

The high cost of housing continues to be the biggest drain on most households’ budgets, and each of Florida’s 67 counties needs more affordable housing. And with the projected increase in senior residents, there will be more demand than ever for the existing supply of smaller, lower cost units.

The ALICE Report highlights that geography has a significant impact on access to affordable housing, with urban areas in South Florida generally having the highest housing costs. However, job opportunities are more uniformly limited across the state. While housing costs and well paying jobs are two of the largest and most challenging issues, the United Way ALICE Report shows how many factors impact the budgets and wellbeing of our families, counties and state.

To see what the ALICE Report says about your community and its needs, please visit www.uwof.org/ALICE. For a webinar that highlights its housing findings, go to http://www.flhousing.org/?page_id=6497) [HNN](#)

THE ALICE REPORT EQUIPS EMPLOYERS, POLICY MAKERS, COMMUNITY GROUPS, FUNDERS AND THE MEDIA TO UNDERSTAND AND SUPPORT THIS VULNERABLE BUT HARDWORKING POPULATION.



Lars Gilberts is the statewide director of the United Way of Florida’s ALICE program, based in the United Way of Broward County office. Previously, he was the Director of Financial Stability for Branches, Inc., a Miami-based nonprofit organization that provides families with financial planning and youth development services.



SHIP DISTRIBUTION ESTIMATES

ESTIMATES FOR FISCAL YEAR 2015-16

COUNTY/CDGB CITIES	COUNTY SHARE/ CITY SHARE	COUNTY/CDGB CITIES	COUNTY SHARE/ CITY SHARE	COUNTY/CDGB CITIES	COUNTY SHARE/ CITY SHARE	COUNTY/CDGB CITIES	COUNTY SHARE/ CITY SHARE
ALACHUA	1,154,319	DIXIE	350,000	MARION	2,578,330	ST. LUCIE	653,255
Gainesville	1,159,873	DUVAL	8,171,695	Ocala	529,589	Ft. Pierce	385,139
BAKER	350,000	ESCAMBIA	2,310,979	MARTIN	1,369,737	Port St. Lucie	1,562,141
BAY	1,249,588	Pensacola	485,462	MIAMI-DADE	9,865,470	SANTA ROSA	1,480,257
Panama City	331,169	FLAGLER	196,154	Hialeah	1,343,007	SARASOTA	3,072,241
BRADFORD	350,000	Palm Coast	726,490	Miami	2,494,156	City of Sarasota	482,770
BREVARD	2,819,348	FRANKLIN	350,000	Miami Beach	532,939	SEMINOLE	4,017,177
Cocoa	162,469	GADSDEN	455,469	Miami Gardens	630,391	SUMTER	1,033,165
Melbourne	717,911	GILCHRIST	350,000	North Miami	360,876	SUWANNEE	415,260
Palm Bay	972,277	GLADES	350,000	MONROE	686,530	TAYLOR	350,000
Titusville	405,158	GULF	350,000	NASSAU	701,603	UNION	350,000
BROWARD	3,545,816	HAMILTON	350,000	OKALOOSA	1,570,105	VOLUSIA	3,253,872
Coconut Creek	507,963	HARDEE	350,000	Ft. Walton Bch	191,485	Daytona Beach	574,267
Coral Springs	1,133,403	HENDRY	360,021	OKEECHOBEE	370,042	Deltona	791,869
Davie	875,285	HERNANDO	1,620,923	ORANGE	8,928,566	WAKULLA	350,000
Deerfield Beach	698,243	HIGHLANDS	922,644	Orlando	2,347,724	WALTON	555,927
Ft. Lauderdale	1,573,528	HILLSBOROUGH	8,715,985	OSCEOLA	2,132,377	WASHINGTON	350,000
Hollywood	1,323,683	Tampa	3,238,459	Kissimmee	593,751	TOTAL	187,010,000*
Lauderhill	628,749	HOLMES	350,000	PALM BEACH	9,498,833	<small>*Appropriation total of \$187,010,000 includes \$467,525 of SHIP compliance monitoring, -\$7,480,000 of Homeless Funding and \$5 million for Disaster Relief.</small>	
Margate	507,963	INDIAN RIVER	1,299,424	Boca Raton	795,420		
Miramar	1,178,078	JACKSON	475,552	Boynton Beach	656,814	<p>Based on revenue estimate of \$266.87million in the state and local housing trust funds for Fiscal Year 2015-16; \$187.01 million* are available to be distributed to local SHIP jurisdictions.</p>	
Pembroke Pines	1,447,778	JEFFERSON	350,000	Delray Beach	575,649		
Plantation	795,864	LAFAYETTE	350,000	West Palm Beach	960,247		
Pompano Beach	959,670	LAKE	2,851,722	PASCO	4,409,029		
Sunrise	807,446	LEE	3,861,360	PINELLAS	4,515,559		
Tamarac	562,565	Cape Coral	1,502,174	Clearwater	1,003,648		
CALHOUN	350,000	Ft. Myers	637,959	Largo	728,758		
CHARLOTTE	1,349,847	LEON	879,466	St. Petersburg	2,315,583		
Punta Gorda	160,556	Tallahassee	1,711,007	POLK	4,452,103		
CITRUS	1,299,424	LEVY	380,104	Lakeland	923,568		
CLAY	1,816,829	LIBERTY	350,000	Winter Haven	339,480		
COLLIER	2,922,939	MADISON	350,000	PUTNAM	671,458		
Naples	179,969	MANATEE	2,652,669	ST. JOHNS	1,907,266		
COLUMBIA	631,291	Bradenton	470,323				
DE SOTO	350,000						



HOME MATTERS

REPORT FROM THE FLORIDA HOUSING COALITION



**Summary Edition
on Pages 15-23**

**Access the Full Report Under the Publications' Tab
on the Coalition's Website.**



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 an affordable housing crisis

- Over 920,000 very low-income Floridians—including hardworking families, seniors, and people with disabilities—pay more than 50% of their incomes for housing.
- Florida has third highest homeless population of any state in the nation, with 41,542 people living in homeless shelters and on the streets. This includes 4,552 veterans and 8,579 children.*
- Florida's economy is dominated by low-wage jobs, particularly in the service industry. In many occupations, workers do not earn enough to rent a modest apartment or buy their first home.

*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, community-based housing for seniors and people with disabilities is about one-third of the cost of institutional care.
- Chronically homeless persons often cycle through jails, hospitals, and other crisis services. Permanent supportive housing for this high-need population can reduce taxpayer costs by about \$20,000 per person per year.
- Affordable housing can improve the health and educational outcomes of low-income families and children, reducing the public costs associated with illness and poor school performance.

AFFORDABLE HOUSING BOOSTS THE ECONOMY

- Money spent on affordable housing construction and rehabilitation has a ripple effect on local economies. Contractors and suppliers spend money on materials and labor, and workers spend their earnings locally.
- If the Sadowski Housing Trust Fund money is fully appropriated for housing, it will create nearly 25,000 jobs and \$3.1 billion in positive economic impact 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 \$266.87 million.



The Florida Housing Coalition has produced this report in support of Home Matters® (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.

SECTION 5:

The Sadowski Housing Trust Funds: A Proven Track Record of Producing and Preserving Affordable Housing

As this report has demonstrated, hundreds of thousands of low-income Floridians struggle with high housing costs. Many factors affect the supply of affordable housing, including low wages for common occupations, high market prices for homes and apartments in decent condition, and limited federal funding for housing programs⁶⁰. Moreover, the situation is getting worse, with an increasing share of Florida's low-income renters paying more than they can afford for housing. Florida's homeownership rate has declined steadily since its peak in 2007, due in part to tightened home sale markets, restricted credit, and the mismatch between home prices and wages. Add the tradeoff in housing and transportation costs to the mix, and it seems as if every door to housing affordability is slamming shut for many of Florida's low- and moderate-income families.

It is very challenging for Florida's policymakers and community advocates to directly influence these factors in the near term, but we do have control over a simple and powerful tool at the state level: the Sadowski State and Local Housing Trust Funds. These dedicated funding sources allow thousands of low- and moderate-income families to rent, buy, and renovate affordable homes each year, while leveraging substantial public and private funds and boosting Florida's economy.

Sadowski History and Major Programs

More than 20 years ago, a diverse coalition of Florida's affordable housing advocates, business and industry groups, and faith-based organizations recognized the need for a dedicated state

revenue source for affordable housing. In 1992, the state legislature passed the William E. Sadowski Affordable Housing Act, named after a Department of Community Affairs secretary who had recently died in a plane crash. The Sadowski Act raised the state documentary stamp tax on deeds by ten cents per \$100 of the property's value⁶¹, and directed the new funds to two trust funds, one for local governments and one for the state.

The Local Housing Trust Fund supports the State Housing Initiatives Partnership (SHIP) program, which primarily funds the production and preservation of affordable ownership housing for low- and moderate-income households. The Florida Housing Finance Corporation uses a population-based formula to distribute SHIP funds to all 67 counties and to cities that receive Community Development Block Grant (CDBG) funds. SHIP is most commonly used to support home construction, rehabilitation to make homes safe and/or handicapped accessible, and down payment assistance. It gives local governments plenty of flexibility to meet local needs and preferences, as long as a few basic requirements are met. These requirements, found in Florida Statue 420, include:

- At least 65% must be spent on homeownership activities
- At least 75% must be spent on construction (including new construction and rehabilitation)
- At least 30% must be used to assist very low-income households
- At least 60% must be used to assist low-income households
- No more than 10% may be used on administration

**Each SHIP Dollar
is Required to Meet the
Following Criteria:**

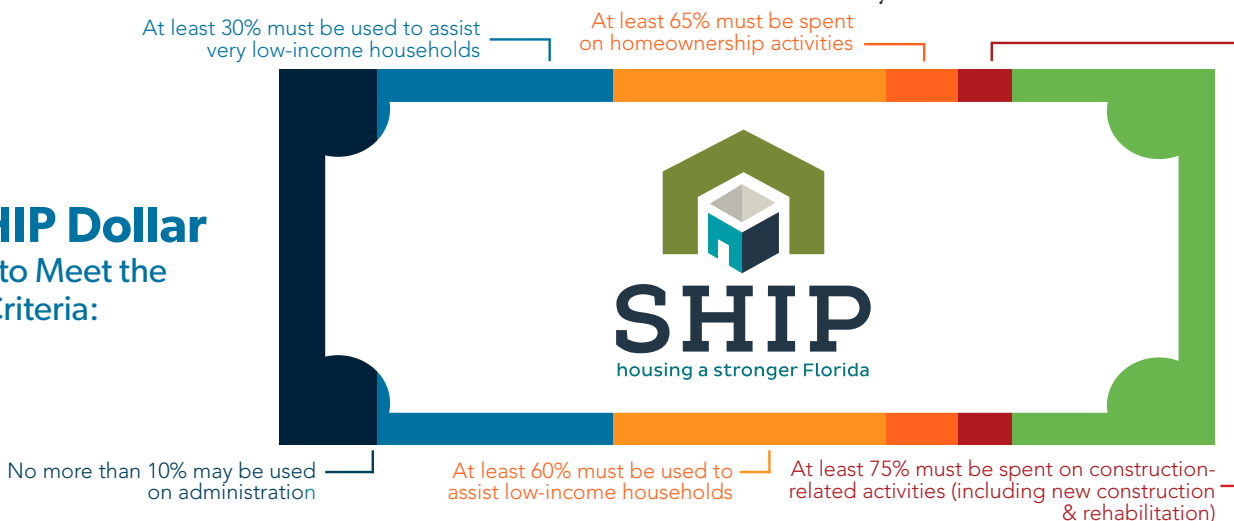


Table 5. Estimated Economic Impacts of Fully Funding Sadowski Housing Trust Funds in Fiscal Year 2015-16.

Type of Impact	SHIP	SAIL	Total
Projected Trust Fund Revenue in FY 15/16 (\$ million)	\$187.01	\$79.86	\$266.87
Total economic activity generated (\$ million)	\$2,434.77	\$710.04	\$3,144.81
Total jobs created	19,345	5,607	24,951
Total income/earnings generated (\$ million)	\$859.54	\$247.01	\$1,106.55

(Source: Sadowski Coalition 2014.)

The State Housing Trust Fund supports several activities, including administration of the Sadowski funds by Florida Housing. The main Sadowski-funded state program is the State Apartment Incentive Loan (SAIL) program. SAIL provides funding on a competitive basis for the construction of affordable multifamily rental housing. SAIL usually serves as “gap financing” for developments with other funding sources, such as the Low Income Housing Tax Credit.

Impact

In Fiscal Year 2015-16, a projected \$266.87 million in documentary stamp tax revenues will be available for appropriation to the Sadowski trust funds. This funding level is over 10 times the amount of annual funding (\$25 million) that Florida is projected to receive from the National Housing Trust Fund⁶². If State Legislature appropriates the full amount to the trust funds, the economic impact will be considerable, as shown in Table 5. The housing investments leveraged by SHIP and SAIL will produce an estimated \$3.1 billion in economic output, nearly 25,000 jobs, and \$1 billion in labor income.

In addition, Sadowski funds give low- and moderate-income families around the state a hand up that can be extended to their children and grandchildren. Between the 2006-07 and 2011-12 fiscal years, for example, SHIP had a profound impact on Florida communities, even though the program’s funding was swept into general revenue by the State Legislature for much of that period.

A total of 34,872 households were assisted, of which:

- 500 were homeless households
- 1,000 households had a member with developmental disabilities
- 8,300 were households headed by an elderly person (age 62 and up)⁶³

From fiscal years 2009-10 to 2011-12, when SHIP communities were feeling the worst effects of the Local Housing Trust Fund

being swept, an average of 2,036 units were assisted per year. (Much of this activity was made possible by SHIP funds carried over from previous years and by program income.) However, when Local Housing Trust Fund monies are fully appropriated for housing and available to SHIP communities, 8,000 to 10,000 units can be assisted each year^{64,65}. Clearly, full SHIP funding would allow local communities to significantly scale up their efforts to provide housing for key populations, including those who are homeless or have developmental disabilities.

SAIL has also been a lifeline for many low-income individuals and families. In 2013, the Florida Housing Finance Corporation’s portfolio of developments with outstanding SAIL loans had a total of 61,206 units. Of these units:

- 736 were for homeless households
- 7,700 were for elderly households

These numbers significantly underestimate SAIL’s impact because, like the Local Housing Trust Fund, the State Housing Trust Fund had most of its funds swept into general revenue between the 2008-09 and 2013-14 fiscal years. Additionally, these numbers do not include developments that have already paid off their SAIL loans. At a time when thousands of privately owned, subsidized rentals are being lost from the affordable housing stock each year, SAIL is an engine for constructing and rehabilitating housing for elders, people experiencing homelessness, and other vulnerable populations.

In short, if we fully appropriate the State and Local Housing Trust Fund monies for housing, our investment will have huge payoffs. Thousands of low- and moderate-income Floridians will move into affordable homes or renovate existing homes, which they will use as a platform to improve their lives. At the same time, the affordable housing development leveraged by Sadowski programs will generate tens of thousands of jobs and billions of dollars of economic output and labor income annually. The Sadowski housing programs are truly a win-win.

HOW ARE FLORIDA'S SADOWSKI HOUSING PROGRAMS FUNDED?

The doc stamp tax on all real estate transactions was increased in 1992. The additional money generated is dedicated to the state and local housing trust funds. 70% is directed to local governments (all 67 counties) and Florida's entitlement cities to fund the SHIP program. 30% is used by the Florida Housing Finance Corporation for programs such as SAIL.



\$266,870,000*

IS AVAILABLE FOR APPROPRIATION FROM THE SADOWSKI HOUSING TRUST FUNDS IN FY 2015-2016

THE FLORIDA LEGISLATURE CAN CREATE NEARLY 25,000 JOBS AND OVER \$3.1 BILLION IN POSITIVE ECONOMIC IMPACT FOR FLORIDA IF IT APPROPRIATES THE HOUSING TRUST FUND MONIES FOR HOUSING.

*Based upon documentary stamp projection plus projected balance in housing trust funds as of 12/9/2014

UPLIFTS FLORIDIANS

SAIL provides an essential funding source for meeting the housing needs of homeless veterans.

In Florida, the Fair Market Rent (FMR) for a 2-bedroom apartment is \$1,008. In order to afford this, a household must earn at least \$40,335 annually (\$19.39/hour). For that same 2-bedroom apartment, a minimum wage Floridian earning \$7.93/hour must work 98 hours/week year round or the household must include 2.4 minimum wage earners working year round.

SHIP funds can be used to move the existing housing stock. SHIP provides down payment and closing cost assistance, typically a soft second mortgage that is repaid only upon resale as well as home ownership counseling both pre and post purchase.

SAIL funds produce apartments for Florida's workforce, rehabilitates existing apartments in dire need of repair, as well as apartments that house Florida's most vulnerable populations including the frail elderly and persons with disabilities, who might otherwise need to live in an institutional setting.

In 2014, Florida had the 3rd highest homeless population in the country, and the 2nd largest population of homeless veterans.



CREATES 24,951 JOBS

From construction workers to retailers; an investment in housing creates jobs for Floridians. Housing dollars will put Florida's out-of-work housing industry back to work repairing homes and improving the real estate market. SHIP funds can be used for rehabilitation/renovation of existing empty housing stock to ready it for families to move in.



CREATES
JOBS

UPLIFTS
FLORIDIANS

INVESTS
LOCALLY

FUELS
ECONOMIC
DEVELOPMENT

GENERATES
RESULTS

GENERATES RESULTS

The Florida Legislature can create nearly 25,000 jobs and over \$3.1 billion in positive economic impact for Florida if it appropriates the housing trust fund monies for housing.

SHIP and SAIL have proven track records for performance, transparency, and accountability. Floridians need affordable housing. Using the housing trust fund monies solely for housing is the right thing to do- for Floridian's in need; for the benefit of all Florida taxpayers; and for the growth of Florida's economy.

INVESTS LOCALLY

SHIP has been successfully operating statewide, from large urban areas to small rural communities for more than 20 years

SHIP program flexibility allows local housing programs to meet their community's individual needs and revise strategies in accordance with changes in the local market, provided they continue to meet statutory criteria.

FUELS ECONOMIC DEVELOPMENT

The appropriation would result in a positive economic impact of \$3.43 billion.

\$3.14 BILLION

Conclusion

Affordable Housing Is Essential for Floridians:

Having a healthy, affordable place to call home is the foundation of our lives and the basis of strong local economies. Affordable housing allows low- and moderate-income working families to live near their places of employment, and enables our elderly and disabled family members on fixed incomes to be integrated in their communities.

- Affordable housing construction and rehabilitation stimulates local economies by creating jobs and generating business for contractors and suppliers.
- Affordable housing improves a family's physical and mental health, and helps children excel in school.
- For the elderly and people with disabilities, affordable community-based housing is one-third of the cost of institutional care.
- For people who are chronically homeless, affordable housing breaks the costly cycle through hospitals, jails, and other taxpayer-funded crisis systems, saving about \$20,000 per person per year.

We Don't Have Enough Affordable Housing in Florida:

- 1.93 million low-income Florida households are paying more than 30% of their incomes for housing, the maximum amount considered affordable by experts.
- Of these 1.93 low-income "cost burdened" households, 560,000 households are headed by seniors, and over 590,000 households have a member with disabilities.
- Over 920,000 very low-income Floridians are severely cost burdened, meaning that they pay more than 50% of their incomes for housing.
- Nearly 70,000 school-aged children were doubled up with family and friends, living in motels, in homeless shelters, or on the street in academic year 2012-13, a 150% increase from academic year 2006-07.
- Low-income households in pay more for housing and transportation combined in Florida's major metros than in New York or San Francisco.

There is a Large and Growing Gap Between Income and Housing Costs:

- Nine of Florida's top 15 occupations pay entry-level wages below \$9.23/hour, the amount needed for a single

person's bare-bones "survival budget" according to the United Way of Florida's ALICE Report.

- Nine of Florida's top 15 occupations pay median wages below \$12.38/hour. According to the United Way of Florida's ALICE Report, this is the threshold that allows a single person to live modestly but save for the future.
- Rents are out of reach for low-income workers in many Florida communities. In the Palm Bay-Melbourne-Titusville metro area, for example, a nursing assistant cannot afford a moderately priced one- or two-bedroom apartment.
- Florida has only one affordable and available rental unit for every five extremely low-income renters (those with incomes at or below 30% of the area median).
- Over 43,000 units are at risk of being permanently lost from the privately owned affordable housing stock by 2020.
- The median renter income in Florida is too low to afford median rents, and the gap between rents and renter incomes is wider now than it was at the height of the housing boom.
- Median-priced homes in Florida are out of reach for many workers with medium- and high-skilled jobs. For example, firefighters in the Palm Bay-Melbourne-Titusville metro area cannot afford to buy a median-priced home.
- Tighter mortgage lending standards, rising mortgage interest rates and fees, and a high percentage of cash sales have squeezed many low- and moderate-income homebuyers out of the market.

The Good News

Although the affordable housing need in Florida is daunting, our state has a nationally acclaimed program based on a dedicated revenue source with a proven track record for performance, transparency, and accountability: the State and Local Housing Trust Funds created by the William E. Sadowski Affordable Housing Act. The largest State Housing Trust Fund program is the State Apartment Incentive Loan (SAIL) program, while the Local Housing Trust Fund supports State Housing Initiatives Partnership (SHIP) programs in every county and all of Florida's larger cities.

Since 1992, SHIP and SAIL have helped hundreds of thousands of low- and moderate-income families move into affordable homes or renovate their current homes. SHIP and SAIL are

Florida's most important home-grown tools for providing housing for our most vulnerable populations, including:

- Elderly households
- People with developmental disabilities
- Homeless individuals and families

As we have seen, affordable community-based housing for these populations saves taxpayer dollars as well as improving their quality of life.

The Sadowski programs are also a powerful engine of economic development in Florida. If the State Legislature appropriates all State and Local Housing Trust Fund monies for housing in 2015—estimated at \$266.87 million—the resulting affordable housing development will generate:

- \$3.1 billion in economic output
- Approximately 25,000 jobs
- \$1 billion in labor income

We cannot end Florida's affordable housing shortage overnight, and it is difficult for us to control factors such as the wages for common occupations and funding cuts to federal housing programs. However, the Sadowski Housing Trust Funds are a homegrown, highly successful affordable housing program, and they are fully within our control. With strong public-private partnerships leveraged by consistent state funding, we can help thousands of families move into decent, safe, affordable housing every year, boosting our state and local economies in the process. Fully appropriating Sadowski Housing Trust Fund monies for housing is one of the best policy decisions we can make at this critical moment, when Florida's families and the overall economy are still climbing toward recovery from the Great Recession.



**HOME MATTERS FOR
FLORIDA'S FAMILIES**



**HOME MATTERS FOR
FLORIDA'S SPECIAL NEEDS
POPULATIONS**



**HOME MATTERS FOR
FLORIDA'S ELDERLY**



FLORIDA'S VETERANS



**HOME MATTERS FOR
FLORIDA'S YOUTH AGING OUT
OF FOSTER CARE**



**HOME MATTERS FOR
FLORIDA'S ECONOMY**

FREQUENTLY ASKED SHIP QUESTIONS

State Housing Initiatives Partnership Program



BY MICHAEL CHANEY

Q. Is it a SHIP requirement to note the social security number of each member of an applicant's household or to obtain a copy of each social security card?

A. Section 119.071(5)(a)2.a., (I) and (II), Florida Statutes, states that an agency may NOT collect an individual's social security number (SSN) unless the agency has stated in writing the purpose for its collection and unless it is imperative for the performance of that agency's duties and responsibilities as prescribed by law. Section 119.071(5)(a)2.b., Florida Statutes, provides that an agency shall identify in writing the specific Federal or State law governing the collection, use, or release of SSNs for each purpose for which the agency collects the SSN, including any authorized exceptions that apply to such collection, use, or release and that each agency shall ensure that the collection, use, or release of SSNs complies with the specific applicable Federal or State law. Additionally, Section 119.071(5)(a)3., Florida Statutes, provides that SSNs collected by an agency may not be used by that agency for any purpose other than the purpose provided in the written statement. In the absence of establishing an imperative need for the use of SSNs, the local governments should comply with the Florida Statutes by establishing another identifier for applicants.

Q. The 13/14 funds were provided with a shorter deadline. What details and guidance can you provide about how to plan for this deadline?

A. There is less than a year before your 13/14 allocation must be expended. The legislative language for these funds states that "entities to which funds are appropriated pursuant to this act may expend such funds through the 2014-2015 fiscal year. Any funds that are encumbered by June 30, 2015, must be disbursed (expended) by September 30, 2015."

This is an exception to the normal three-year deadline on SHIP funds. Not only is the expenditure timeframe shorter, there is also none of the normal recourse for requesting an extension. The legislative language continues by addressing this: "On September 30, 2015, any funds that remain undisbursed must be transferred to the State Housing Trust Fund within the Department of Economic Opportunity. There is no provision for an expenditure extension."

The 13/14 policy is 'Use It or Lose It', and Florida Housing will provide guidance to unfortunate communities that must repay unspent funds at the end of September. Do not let this happen to your community.

Now is the time to:

- **Estimate when your 13/14 allocation will be fully committed and then expended.**
- **Form a contingency plan if some funds are anticipated to be expended in July or later and might possibly be delayed past the end of September. Commit and plan to expend more than enough SHIP funds to meet the deadline.**
- **Confirm you have at least 20 percent of your allocation committed or already spent to assist Special Needs applicants.**
- **Estimate the monthly amount of SHIP funds you have expended recently and multiply it by the number of months until the September deadline. If it looks like you are behind, contact the Florida Housing Coalition to help you consider alternative ways to get the money spent on time.**

Remember that another deadline is even closer. June 30, 2015 is the expenditure deadline for 12/13 funds. While most communities received small 12/13 allocations and many have already spent the funds, it is important to recog-

nize that two different expenditure deadlines are soon approaching in quick succession.

Although every dollar of your 13/14 allocation must be expended by the end of September, other sources of 13/14 SHIP revenue have a different deadline. SHIP revenue received during the 13/14 state fiscal year from bank interest, repayments, other program income and recaptured funds follows the regular three year deadline, and so must be expended by June 30, 2016.

Q: (Follow Up) My focus is the September 30, 2015 deadline for expending the 13/14 Allocation, but what other deadlines and SHIP responsibilities should I be aware of between now and the end of September?

A. The following reminders include a mixture of statutory deadlines and important dates related to your SHIP work.

- **May 1, 2015**—Update your Local Housing Assistance Plan (LHAP): Check your current LHAP to see if this statutory deadline pertains to your community. If your LHAP ends with the 14/15 allocation, your city or county commission has until May to approve an updated LHAP for 15/16, 16/17, and 17/18 funds and to send it to Florida Housing for review and approval.
- **May to December, 2015**—AHAC Report: If your LHAP ends with the 15/16 allocation and your current SHIP allocation is more than \$350,000, then your community's affordable housing advisory committee (AHAC) report is due this year. AHAC members are required by statute to review an assortment of housing incentives and consider making recommendations for adding to or changing the housing incentives currently listed in the LHAP. Detailed guidance is provided in Section 420.9076 of the SHIP Statute, and the Florida Housing Coalition can provide assistance to get you started.
- **May 1, 2015**—Advertise New Funds: As a best practice, you may advertise the availability of new funds in May. By May, Florida Housing will inform you of your jurisdiction's estimated SHIP allocation if the Florida Legislature has allocated funds. Since you must advertise funding availability 30 days prior to taking applications, you may do this in May in anticipation of receiving funds at the beginning of July. Note that advertising is not required for any SHIP strategy for which funds were previously not available due to a waiting list.
- **August 1, 2015**—Begin Annual Report: Complete a semi-annual meeting with the finance department to confirm that the general ledger fully reflects the details of your SHIP tracking spreadsheet. It is a statutory requirement that reports must be completed on or before September 15th. Completing reports entails providing updated expenses and commitments for three SHIP allocations, submitting two signed certification forms, and presenting the reports to your city or county commission. Get an early start, since researching expenses, demographics and more might take longer than you anticipate.
- **September 30, 2015**—Monitor Your Partners: Complete an annual monitoring visit for any SHIP subrecipient organizations that assist you in implementing SHIP strategies. If applicable, also complete an annual review of rental housing in which SHIP money is invested, which is a statutory requirement. Confirm that tenants are still SHIP income eligible, rents are affordable, and the physical condition of the property is adequate and maintained. You may complete these tasks on this September date or any other annual anniversary date that you choose and consistently follow. [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.

UPDATE ON HARDEST HIT

Helping Troubled Homeowners with Death, Divorce or Disability-Related Hardships

In February, the US Department of Treasury and the Florida Housing Finance Corporation announced a dramatic change to the Florida Hardest-Hit Fund (HHF) program. While this foreclosure prevention program has previously assisted only applicants experiencing a job loss or a reduction of employment income, HHF is now also available for those with a financial hardship resulting from the death of a family member, from divorce, or from a member with a disability. The expanded eligibility criteria are expected to result in an increased number of applications and approvals for homeowners, and more assistance being expended.

The new change eliminates an eligibility criterion that has previously deemed a significant number of applications ineligible. Although death, divorce and disability-related hardships are common reasons why borrowers have traditionally faced foreclosure, Hardest Hit was initially designed to assist those hardest hit when a sluggish local economy results in reduced earned income or a job layoff.

Now the program has been re-designed to assist those experiencing any of these types of hardships. If a borrower on a mortgage dies, Hardest Hit may help once probate is complete and the survivor has assumed the home loan. The program may also assist if a borrower leaves the home during a divorce, and the remaining borrower experiences a resulting financial hardship paying the mortgage. Similarly, when a borrower or a member of their household experiences a disability, the borrower is now considered to have a qualifying hardship for HHF assistance. In all cases,

the homeowner must show that income has decreased at least ten percent from pre-hardship levels.

HHF Advisor Agencies are now reviewing past applicants who were formerly deemed ineligible to see if they now qualify under the revised program criteria. They continue with outreach efforts in their respective communities to increase awareness of this federal program. Program staff also works with servicers on events they host for their borrowers.

In late January, Florida Housing shared a HHF progress report with staff from more than 70 agencies participating in the program statewide. So far, 21,639 homeowners have received some form of Hardest Hit assistance:

- \$150 million has been spent from the Unemployment Mortgage Assistance Program (UMAP) to make monthly mortgage payments for homeowners with hardships.
- \$122 million has been spent on Mortgage Loan Reinstatement Program (MLRP) assistance for those past due on their mortgage payments.
- \$191 million from the Principal Reduction (PR) program has helped severely underwater homeowners to reduce their first mortgages.

Although over half of the state's Hardest Hit fund allocation has now been spent, there is funding remaining to assist many future applicants, including those with newly added qualifying hardships. Hardest Hit funding will continue to be available for eligible applicants through 2017.



DAVID WESTCOTT INTRODUCED HARDEST HIT ADVISORS ACROSS FLORIDA TO PROGRAM CHANGES AS PART OF JANUARY AND FEBRUARY TRAININGS.



PRESENTER MICHAEL CHANEY AND A PANEL OF FLORIDA HOUSING STAFF PROVIDED UPDATES AND TRAINING WITH EDUCATIONAL —AND ENTERTAINING— EXERCISES.



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 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 TEAM

The administrative office for the Florida Housing Coalition is housed in Tallahassee. 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
- Assistance with Preparation of Consolidated Plans for HUD CPD Block Grants
- 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
- Preventing and Ending Homelessness
- 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, Online: 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.



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.



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PLATINUM				
GOLD		Compass		 we make housing affordable
				 It's time to expect more.
SPONSORS		 Creating Partnerships, Strengthening Communities		 SERVICE • FINANCE • COMPLIANCE the affordable housing experts
		 A FEDERAL HOME LOAN BANK	 FLORIDA COMMUNITY BANK Stronger Than Ever.	 an affiliate of LISC
CO-SPONSORS	CAPITAL CITY BANK COALITION OF AFFORDABLE HOUSING PROVIDERS COMERICA BANK CONSECRA HOUSING NETWORK	ENTERPRISE FLORIDA COMMUNITY LOAN FUND GORMAN & COMPANY MCCORMACK BARON SALAZAR NATIONAL HOUSING TRUST/ ENTERPRISE	PRESERVATION CORPORATION NEIGHBORHOOD LENDING PARTNERS RAYMOND JAMES BANK RBC CAPITAL MARKETS RELATED URBAN	RICHMAN GROUP OF FLORIDA SAGE PARTNERS SEACOAST NATIONAL BANK SELTZER MANAGEMENT GROUP STRATFORD CAPITAL GROUP
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