

THE JOURNAL OF THE FLORIDA HOUSING COALITION, INC.

HOUSING

— NEWS NETWORK —

VOLUME 33, NUMBER 1

**Working
Together
to Effectively**
End Homelessness
in Florida

Insufficient
Affordable
Housing
**Limits Florida's
Economic
Potential**

**SHIP
Distribution
Estimates**
for FY 2017-18

**Upholding the
Legacy of the
Civil Rights
Movement**
to Ensure Access
to Opportunity

**Community
Land Trusts:**
A Tool for Reducing
the Need for
Tax Dollars

**Florida CLT
Institute
Receives
Grant from
Wells Fargo**



SUMMARY EDITION: HOME MATTERS 2017

Sadowski Coalition Urges Florida Legislature to Use All the Housing Trust Fund Monies for Housing

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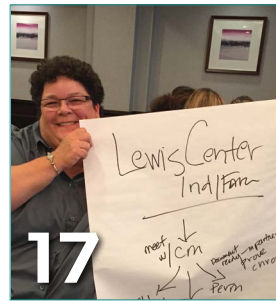
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THE HOUSING NEWS NETWORK VOLUME 33, ISSUE 1



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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, and **Lynne Takacs**, Graphic Design • Email: info@flhousing.org, Website: www.flhousing.org.

From the Editor

HOUSING ADVOCATES ARE ON EDGE



JAIME ROSS

To fulfill our mission of providing and preserving affordable housing for Florida's workforce, the elderly, those with disabilities, and those experiencing homelessness, we depend upon public sector incentives to spur private sector development. It is easy for us to make the case that government incentives for the development and preservation of affordable housing are a terrific way of boosting the economy and creating jobs, and that this rising tide does indeed lift all boats.

The most essential program for the development and preservation of affordable housing in the United States is the Low Income Housing Tax Credit (LIHTC) program. The LIHTC program provides a tax credit to income taxpayers, saving them thousands of dollars in taxes and providing the funds/equity to affordable housing developers that enable them to fill the gap between market-rate housing and the restricted rents that make housing affordable for those in need. It has been a Win-Win-Win-Win-Win for government, taxpayers, private sector developers, residents of the LIHTC properties, and finally, the community at large, which is the ultimate beneficiary of much needed affordable housing for the health of its economy.

The affordable housing that is built with the LIHTC program and the HOME program is part of the infrastructure needed for our economy to thrive. The apartments are a long term physical asset and the jobs created in the construction or rehabilitation of affordable housing cannot be outsourced. They are American and Florida jobs that pay considerably higher wages than the service sector jobs which are the mainstay of our tourist economy.

The Florida Housing Coalition has historically partnered at the national level with organizations such as the National Low Income Housing Coalition, the National Housing Trust, and the National Housing Conference,

to make the case on Capitol Hill for extending the Low Income Housing Tax Credit, increasing HOME and CDBG appropriations, and increasing tenant based protections and funding for public housing. In this time of political uncertainty, we will redouble our support for those national efforts.

At the same time, our primary focus is at the state level to ensure that our Florida Legislature appropriates all the state and local housing trust fund monies for housing. We will continue to make that our priority. The Sadowski State and Local Housing Trust Funds are our homegrown response for incentivizing the private sector

to build and rehabilitate affordable housing in Florida. We will need those funds for Florida's infrastructure now more than ever if federal tax reform creates a larger gap between the costs of development and the equity that can be raised through the LIHTC program.

The 2017 Home Matters Report, recently released by the Florida Housing Coalition, shows that we are making progress in Florida. We are reducing the number of households that are severely cost-burdened and we are reducing homelessness. The amazing work that Florida's communities are able to do to build and rehabilitate affordable housing and to move people from the streets into

permanent supportive housing is admirable. The state and local housing trust funds that enable our communities to do this is the underpinning for Florida's success. In this edition of the Housing News Network Journal you will find research from the Florida Policy Institute about the connection between affordable housing and Florida's economy, excerpts from the 2017 Home Matters Report, and articles that highlight the good work being done throughout Florida to meet housing needs.

We thank all of our Partners for Better Housing, all our members, and all our Legislators who support using all the Sadowski state and local housing trust funds for housing. **HNN**

Will the
straightforward
connection
between producing
and preserving
affordable housing
and improving
Florida's economy
be enough?

Sadowski Coalition

Press Conference | March 2, 2017

The Sadowski Coalition – made up of more than 30 diverse statewide organizations, including industry and business groups; advocates for the elderly, veterans, homeless and special needs; and faith-based organizations gathered at a press conference to call on the Florida Legislature to use all state and local housing trust fund monies for housing in Fiscal Year 2017-18.

During the press conference, the Florida Housing Coalition, a Florida statewide nonprofit provider of training and technical assistance, released its Florida “Home Matters Report 2017.” The data contained in the report overwhelmingly supports the full appropriation of housing trust funds for housing. The national “Home Matters” initiative is an effort to educate the public and policymakers about the connection between housing, health, education and the economy. The full report is available under the Publications Tab at flhousing.org



THE CALL UPON THE LEGISLATURE TO USE ALL THE HOUSING TRUST FUNDS FOR HOUSING CAME FROM MORE THAN 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, AND SPECIAL NEEDS POPULATIONS

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

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

FAITH-BASED ORGANIZATIONS

Florida Conference of Catholic Bishops
Florida Impact
Habitat for Humanity of Florida
Volunteers of America



Thanks to the housing stability provided by SHIP, a 911 Dispatcher makes it to Police Sergeant.

She lost her mother in a traffic crash in 1997. She was the oldest at only 19. She was granted custody of her brothers and sisters. But after their mother's death they had nowhere to live or call home. They moved from place to place.

For Anitra, owning a home was the only solution, a way to stabilize her family. In 2003, her dream of becoming a homeowner became a reality, with a combination of low-interest mortgage money, the SHIP down payment assistance program, and City fee waivers.

"Owning my own home gave me the stability that enabled me to be successful as a mother, as a first-responder in the workforce, and as a member of my community. Since the purchase of my home, I have gone from being a dispatcher to becoming a local law enforcement officer, with the rank of sergeant.

"I was able to finish my college education. I have a healthy and happy family, and all of my siblings are adults now and doing well for themselves. Being able to purchase my own home is one of my greatest accomplishments. It stabilized my life and the life of my siblings.

"It is an honor and pleasure to give back to the City of Tallahassee through my work as a law enforcement officer, role model and a parent. I want others to have those same opportunities; I truly hope the Florida Legislature will use the housing trust funds for housing so others can get the hand-up that they need to be successful too."



"Fully funding affordable housing goes a long way toward enhancing our state's workforce and business climate," said Brewster Bevis, senior vice president of the business-lobbying group Associated Industries of Florida.

"If we can ensure that Florida's employees, at all income levels, can find a safe and reliable affordable home near their job, our state can continue to be one of the best places to do business," he added. AIF's Brewster Bevis highlighted the example of a hospital in Southwest Florida that is having a hard time finding affordable housing for new nurses in the Naples area."

- Brewster Bevis
Senior Vice President of State and Federal Affairs,
Associated Industries of Florida (AIF)



"These funds help Floridians of modest means to find rental and homeownership opportunities," said Carrie O'Rourke, vice president of public policy for the Florida Realtors. "Those could be in the form of affordable housing, affordable apartments, down payment assistance to purchase a home, or even money to repair a home."

- Carrie O'Rourke
Vice President of Public Policy, Florida Realtors®



SHIP DISTRIBUTION ESTIMATES

FOR FISCAL YEAR 2017-18

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	\$1,299,286	DIXIE	\$350,000	MARION	\$2,885,344	ST. LUCIE	\$730,679
Gainesville	\$1,309,722	DUVAL	\$9,237,070	Ocala	\$595,167	Ft. Pierce	\$430,641
BAKER	\$350,000	ESCAMBIA	\$2,594,194	MARTIN	\$1,536,832	Port St. Lucie	\$1,780,219
BAY	\$1,400,905	Pensacola	\$542,300	MIAMI-DADE	\$11,106,790	SANTA ROSA	\$1,657,205
Panama City	\$365,238	FLAGLER	\$220,468	Hialeah	\$1,506,994	SARASOTA	\$3,462,372
BRADFORD	\$350,000	Palm Coast	\$817,516	Miami	\$2,842,349	Sarasota	\$539,908
BREVARD	\$3,168,474	FRANKLIN	\$350,000	Miami Beach	\$593,872	SEMINOLE	\$4,524,049
Cocoa	\$186,549	GADSDEN	\$493,294	Miami Gardens	\$710,587	SUMTER	\$1,181,329
Melbourne	\$810,859	GILCHRIST	\$350,000	North Miami	\$403,353	SUWANNEE	\$458,887
Palm Bay	\$1,094,689	GLADES	\$350,000	MONROE	\$751,294	TAYLOR	\$350,000
Titusville	\$461,795	GULF	\$350,000	NASSAU	\$797,187	UNION	\$350,000
BROWARD	\$3,987,729	HAMILTON	\$350,000	OKALOOSA	\$1,747,731	VOLUSIA	\$3,669,828
Coconut Creek	\$578,202	HARDEE	\$350,000	Ft. Walton Bch	\$213,367	Daytona Beach	\$648,904
Coral Springs	\$1,268,314	HENDRY	\$390,074	OKEECHOBEE	\$407,277	Deltona	\$893,351
Davie	\$988,539	HERNANDO	\$1,800,549	ORANGE	\$10,082,975	WAKULLA	\$350,000
Deerfield Beach	\$783,370	HIGHLANDS	\$1,037,984	Orlando	\$2,680,284	WALTON	\$630,921
Ft. Lauderdale	\$1,786,831	HILLSBOROUGH	\$9,853,069	OSCEOLA	\$2,472,498	WASHINGTON	\$350,000
Hollywood	\$1,479,078	Tampa	\$3,649,835	Kissimmee	\$681,199	TOTAL	\$204,880,000*
Lauderhill	\$710,629	HOLMES	\$350,000	PALM BEACH	\$10,703,605	*Appropriation total of \$204,880,000 includes \$5,512,200 of SHIP compliance monitoring & disaster relief and \$4,000,000 of homeless funding.	
Margate	\$570,741	INDIAN RIVER	\$1,462,250	Boca Raton	\$896,659	Based on revenue estimate of \$292.37 million in the state and local housing trust funds for Fiscal Year 2017-18, \$204.88 million* is available to be distributed to local SHIP jurisdictions.	
Miramar	\$1,348,516	JACKSON	\$510,497	Boynton Beach	\$743,228		
Pembroke Pines	\$1,632,022	JEFFERSON	\$350,000	Delray Beach	\$644,694		
Plantation	\$893,415	LAFAYETTE	\$350,000	West Palm Beach	\$1,088,097		
Pompano Beach	\$1,083,662	LAKE	\$3,239,714	PASCO	\$4,965,518		
Sunrise	\$904,606	LEE	\$4,352,995	PINELLAS	\$5,065,835		
Tamarac	\$636,022	Cape Coral	\$1,697,885	Clearwater	\$1,127,989		
CALHOUN	\$350,000	Ft. Myers	\$737,945	Largo	\$822,632		
CHARLOTTE	\$1,523,080	LEON	\$987,765	St. Petersburg	\$2,616,241		
Punta Gorda	\$180,017	Tallahassee	\$1,925,136	POLK	\$5,027,539		
CITRUS	\$1,439,329	LEVY	\$412,995	Lakeland	\$1,034,664		
CLAY	\$2,064,318	LIBERTY	\$350,000	Winter Haven	\$388,322		
COLLIER	\$3,309,877	MADISON	\$350,000	PUTNAM	\$745,577		
Naples	\$199,323	MANATEE	\$3,025,222	ST. JOHNS	\$2,173,256		
COLUMBIA	\$699,684	Bradenton	\$535,538				
DE SOTO	\$361,435						



HOME MATTERS

REPORT FROM THE FLORIDA HOUSING COALITION



2017

**Summary Edition
on Pages 5-12**

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



HOME IS WHERE WE FIND
RESPITE
where we **SAFE** where we
FEEL **CONNECT**
where we keep our with our
BELONGINGS **FAMILY**
AND ESTABLISH OURSELVES WITHIN
OUR COMMUNITY

QUICK FACTS:

Florida still has an affordable housing crisis

- 911,390 very low-income Florida households — which include hardworking families, seniors, and people with disabilities — pay more than 50% of their incomes for housing.
- Florida has the third highest homeless population of any state in the nation, with 33,559 people living in homeless shelters and on the streets. This includes 2,902 veterans and 6,140 children.
- Low-wage jobs are prevalent in Florida's economy. In many occupations, workers do not earn enough to rent a modest apartment or buy their first home.

**Home
Matters®**

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 comprised of members of the general public and leaders of housing and community development organizations, as well as other organizations concerned about increasing the positive impact of Home in their communities.

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.

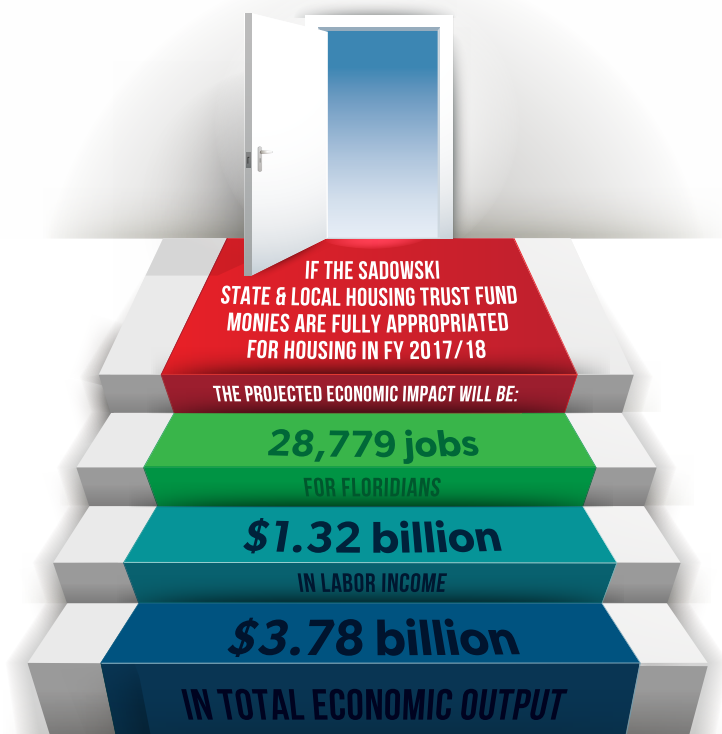
AFFORDABLE HOUSING REDUCES TAXPAYER EXPENSES

- 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-needs 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 29,000 jobs and \$3.8 billion in positive economic impact in just one year, while creating homes that will last far into the future.

Each Dollar of Sadowski State & Local Housing Trust Funds
Leverages \$4-\$6
in private investment, federal tax credits, and other funding sources.



SECTION FIVE:

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 programs. Moreover, the situation is getting worse for low-income renters, as the gap grows between median rents and what renters can afford to pay. Meanwhile, many low- and moderate-income potential homebuyers, including essential service workers, are shut out of the homebuyer market by high sale prices relative to wages, competition from investors and vacation home buyers, and limited inventory.

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

Twenty-five 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, which raised the state documentary stamp tax on deeds by ten cents per \$100 of the property's value¹. The Sadowski Act 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 (Florida Housing) 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 assistance with down payments and closing costs. It requires a high degree of accountability, but also gives local government flexibility to meet local needs, as long as the statutory requirements are met. These requirements, found in Florida Statute 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

Rental housing activities are limited to 25% of a community's annual SHIP allocation. Several SHIP communities use a portion of their rental funds to support eviction prevention programs and Rapid Re-Housing for homeless families, helping them pay security and utility deposits. Additionally, in the 2016-2017 legislative session, the SHIP statute was amended to allow SHIP communities to provide up to 12 months of rental assistance to very low-income households that are homeless or have a member with special needs.

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

¹In 1995, the State Legislature shifted another ten cents of documentary stamp tax revenue from general revenue to the Sadowski trust funds.

Table 4. Estimated Economic Impacts of Fully Funding Sadowski Housing Trust Funds in Fiscal Year 2017-18.

(Source: Sadowski Coalition 2017.) *Numbers may not add up exactly due to rounding.

Type of Impact	SHIP	SAIL	Total*
Projected Trust Fund Revenue in FY 17/18 (\$ million)	\$204.88	\$87.49	\$292.37
Total economic activity generated (\$ million)	\$2,746.98	\$1,038.74	\$3,785.71
Total jobs created	9,307	20,561	28,779
Total labor income generated (\$ million)	\$881.4	\$436.64	\$1,318.04

on a competitive basis for the construction and rehabilitation 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 ².

Impact of Sadowski Trust Funds

In Fiscal Year 2017-18, a projected \$292.37 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 in future years from the National Housing Trust Fund (NHTF)⁵⁸, and well over the \$4.6 million received from the NHTF in 2016⁵⁹. If State Legislature appropriates the full amount to the Sadowski trust funds, the economic impact will be considerable, as shown in Table 4. Every Sadowski dollar will leverage more than \$4 from other public and private sources. When the direct, indirect, and induced impacts of Sadowski-funded developments are taken into account, the total economic impact will be nearly \$3.8 billion. Additionally, these developments will create nearly 29,000 jobs and generate nearly \$1.32 billion in labor income.

In addition, Sadowski funds give low- and moderate-income families a hand up that can be extended to their children and grandchildren. For example, the SHIP allocations from fiscal years 2006-07 to 2013-14 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 38,799 households were assisted, of which:

- 621 were homeless households
- 1,449 households had a member with developmental disabilities
- 9,704 were households headed by an elderly person (age 62 and up)⁶⁰

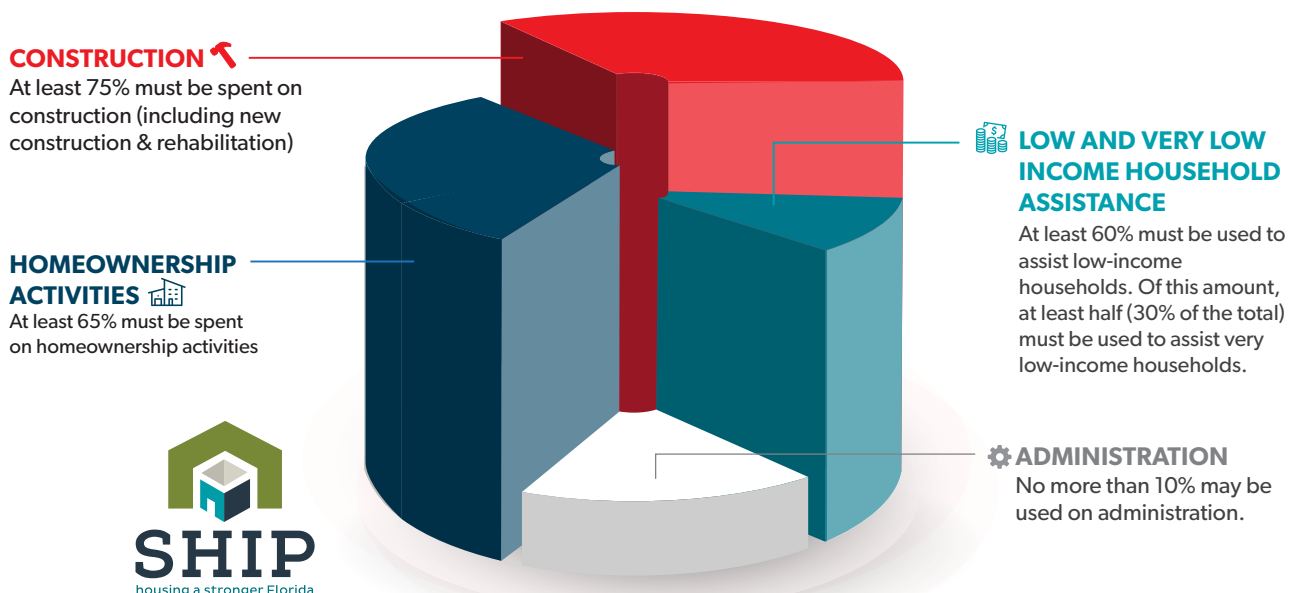
From fiscal years 2009-10 to 2012-13, when SHIP communities were feeling the worst effects of the Local Housing Trust Fund being swept, an average of 1,812 units were assisted per year. (Much of this activity was made possible by SHIP funds carried over from previous years and by program income.) However, 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. 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. At the end of 2015, the Florida Housing Finance Corporation’s portfolio of developments with outstanding SAIL loans had a total of 67,645 units. Of these units:

- 1,367 were in developments targeting homeless households

²The Low Income Housing Tax Credit, or LITHC, is an item of the Internal Revenue Code. The U.S. Treasury Department issues tax credits to states, which in turn award them to affordable housing developers. The developers sell them to equity investors to raise money for development of affordable rental housing.

Each SHIP Dollar is Required to Meet the Following Criteria:



Orlando Sentinel

Florida needs Where we stand

February 5, 2016

Central Florida has been leading the way in reducing chronic homelessness in the Sunshine State. A smart proposal in the Legislature would reinforce this effort, and give communities across Florida the means to follow suit. The legislation would allow local governments to use more homeless shelters — the streets — tents, cars and motels — in housing while needs, such as job training and job training

Palm Beach Post

POINT OF VIEW:

Keep housing trust fund money just for housing

Miami Herald

Affordable housing an important factor in hiring, CEOs say

October 2, 2016

This week's question: How important is housing affordability for hiring and retaining employees? How about as a regional policy issue?

particular to Miami rather than the region itself and therefore is probably not a regional policy issue but a local policy issue.

area, mass transit availability, and access to quality healthcare, among others. A

Talent currently living here and talent wanting to move to the community must be the cost of when evaluating opportunities. While the cost of living is less than in New York City, the pay is the pay to attract and retain talent at all pay levels. It is important to have affordable housing. I think it is important that all classes live

Bradenton Herald

Make affordable housing state priority

November 12, 2016 | Editorial

As Florida's House and Senate prepare for the 2017 regular session by holding organizational and committee meetings beginning in several weeks, the state's affordable housing crisis should be a pressing issue. The shortage becomes more acute daily as hard-working families struggle with housing costs eating up more than 50 percent of their income — almost a million low-income Floridians suffer this fate.

According to a 2015 study by Enterprise Community Partners, Florida's

lease-holders spending more than half their income on housing. Most people spend 30 percent and 35 percent rent and utilities.

The Legislature's governor is not attainable by fully funding the Sadowski Fund, established in 2007. That has years of other projects.

Had the funding for the 2016-2017 would be \$324 million for affordable

the state. But that did not happen. First, Gov. Rick Scott proposed sweeping

received almost \$4 million under the State Housing Initiatives Partnership Program.

7:49 PM 92%
www.jacksonville.com

The Florida Times Union

Successful fund for affordable housing deserves support

January 16, 2017 | The Times Union Editorial Board

One of Florida's most successful programs for producing jobs and addressing the housing shortage must beg for funds.

What makes this story so troubling is that there is money set aside for this program, called the Sadowski Fund. But like other trust funds in the state, money often is swept into the general fund in the governor's budget and by legislative leaders in the budgeting process.

Pensacola News Journal

EDITORIAL:

Florida's affordable-housing programs need money

Add us to the list of groups and organizations asking the state Legislature to fully fund this year's request for affordable housing.

Last week, the coalition, a nonpartisan group of more than 30 organizations, thanked senators for their support and we join in that praise. Senators clearly recognize

"As we move forward this session, we ask that the House take the Senate's position during budget negotiations and use all housing trust fund monies for housing," Jaimie Ross,

The coalition tells us "more than 900,000 very low-income Floridians pay more than 50 (percent) of their income on housing — they are one missed paycheck

- 1,072 were in developments targeting special needs households
- 9,322 were in developments targeting 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 the Florida Legislature fully appropriates the State and Local Housing Trust Fund monies for housing, the state's 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.

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:

- Close to 1.95 million low-income Florida households are paying more than 30% of their incomes for housing, the maximum amount considered affordable by experts.

- Of these nearly 1.95 low-income cost-burdened households, over 570,000 households are headed by seniors, and over 577,000 households have a member with disabilities.
- Over 911,300 very low-income Floridians are severely cost-burdened, meaning that they pay more than 50% of their incomes for housing.
- Florida's "Point-in-Time" homeless population has experienced a 30% net decrease since 2007. However, the number of K-12 students who experience homelessness or housing instability showed a 78% net increase from the 2008-09 to 2014-15 academic years. Continued progress on reducing homelessness depends on a steady supply of affordable rental housing.
- "Drive till you qualify" is not a solution to high housing costs, since transportation costs largely consume the housing cost savings. For the average low-income household in one of Florida's major metro areas, combined housing and transportation costs can easily consume over 70% of income.

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

- For a young family of four to meet its basic needs, the parents must earn a combined wage of \$27.42 per hour, or about \$13.71 per parent. Unfortunately, 39% of Florida's jobs are in occupations with median wages below \$13.71 per hour.
- Rents are out of reach for low-income workers in many Florida communities. For example, a childcare worker cannot afford a moderately priced one-bedroom apartment in the Miami or Orlando areas, or even in the Homosassa Springs area.
- Florida has only 22 affordable and available rental units for every 100 extremely low-income renters (those with incomes at or below 30% of the area median).
- Over 35,000 units are at risk of being permanently lost from the privately owned affordable housing stock by 2030.
- 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 Lakeland metro area cannot afford to buy a median-priced home.
- Florida has a shortage of moderately priced homes available for low-income homebuyers, partly due to competition from investors and second-home buyers. In 2014, there were about six low-income potential homebuyers for every home sold to an owner-occupant at or below the median sale price.

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.

The Sadowski programs are a powerful engine of economic development in Florida. If the State Legislature appropriates all State and Local Housing Trust Fund monies for housing in 2017—estimated at \$292.37 million—the resulting affordable housing development will generate:

- Nearly \$3.8 billion in economic output
- Nearly 29,000 jobs
- Nearly \$1.32 billion in labor income

In addition to boosting the state's economy, SHIP and SAIL have helped hundreds of thousands of low- and moderate-income families move into affordable homes or renovate

their current homes since 1992. SHIP and SAIL are Florida's most important home-grown tools for providing housing for our most vulnerable populations, including:

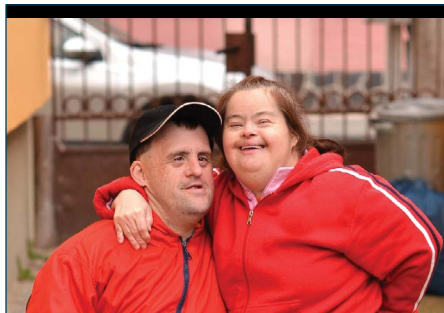
- Elderly households
- People with developmental disabilities
- Homeless individuals and families

Affordable housing saves taxpayer dollars and improves the quality of life for these vulnerable populations.

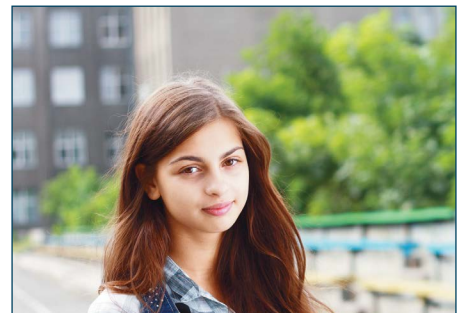
We cannot end Florida's affordable housing shortage overnight, and it is difficult for us to control factors such as the wages for common occupations and funding cuts to federal housing programs. However, the Sadowski Housing Trust Funds are a homegrown, highly successful affordable housing program, 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 YOUTH AGING OUT
OF FOSTER CARE**



**HOME MATTERS FOR
FLORIDA'S ELDERLY**



**HOME MATTERS FOR
FLORIDA'S ECONOMY**

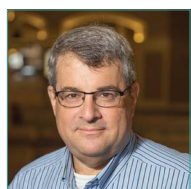


**HOME MATTERS FOR
FLORIDA'S VETERANS**



SHIP Provides Safety from Floods in Pasco County

SHIP Helps Extremely Low-Income Families 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.

The grand opening of the new Hilltop Landings Apartments, just one mile from the original site of Dade Oaks, brought together public officials and the community at large to witness the joy on the residents' faces as they envisioned their lives taking shape in homes that would no longer flood, and apartments that would be safe and air conditioned, enabling them to provide healthy homes for their children. All of the apartments have energy efficient appliances, front porches, and an old-time Southern feel. "I'm ecstatic.... Our kitchen is beautiful," said future resident Suzette Sharrer. [HNN](#)

Insufficient Affordable Housing Limits Florida's Economic Potential

By: Terry Golden, Policy Director, Florida Policy Institute

Most households have a limited amount of available resources, and the proportion of income that cost-burdened families spend on housing cannot simultaneously be available for spending in the community. Struggling families that spend more than 50 percent of their income on housing (or housing and transportation) spend 41 percent less on food and 74 percent less than their counterparts who live in affordable housing.

Entrepreneurs and business owners looking to grow their companies acknowledge that the availability of affordable housing substantially affects their ability to recruit and retain qualified entry- and mid-level employees, according to a variety of surveys from the Center for Housing Policy. The Center further cites surveys in which the availability of affordable housing is a primary concern of companies as they make siting decisions.

Traffic congestion from commuters negatively impacts businesses as well as employees. Congested roads increase business operating costs and shrink the area from which customers and clients are drawn. These problems are also a significant deterrent to business relocation in a community. As Florida's policy makers look to encourage job creation and the state's overall economy, recognition of these facts suggests they should increase available funding and undertake other measures that will increase the stock of affordable housing.



The Context of Housing Affordability in Florida

Housing is only one, albeit the largest, of the monthly expenses for most households. Other recurring expenses include transportation, clothing, groceries, and health care. The more a household's income is consumed by housing, the fewer resources are available for savings or spending on other goods and services in their communities.

Housing prices are a reflection of the cost of developing the housing and the price a local market will tolerate. The relationship between housing prices and wages, if any, is weak.

In Florida, increases in housing prices outpace increases in wages. In February 2016, the Miami Herald reported that median house prices in Miami-Dade County rose by nine percent over the previous year, but the corresponding wage increase was only four percent. Worse, median house prices in neighboring Broward County rose 11 percent, with a corresponding wage increases of three percent. These discrepancies worsen housing affordability problems for low- and moderate-income households.

The statewide average for Fair Market Rent for a two-bedroom apartment in Florida is \$1,038. For affordability purposes, households must have an annual income of \$41,517 (\$19.95 per hour) to pay fair market rates. The required income increases to \$50,000 in south Florida and \$59,000 in the Florida

Keys. A two-adult household in which each person earns the minimum wage cannot afford such rent. Based on a statewide average wage of \$14.49 per hour (\$30,139 per year), far too many Florida households can only afford rent of \$754.

One way that households address housing affordability is to rent a property that would otherwise be cost prohibitive. The effect of this decision is to limit other areas of household spending. The most frequent reductions are in food and health care. Another effect is a limit in funds that can be saved for emergencies, retirement, education, or other long-term purposes. Ironically, the Florida Housing Coalition notes that cost-burdened renters would pay less in mortgage on an average three-bedroom home, but the cost of rent limits the ability to save for a down payment.

Households also address housing affordability by renting or buying a property in a more affordable area than one close to where they work. In metropolitan regions, people must commute from home to work. These commutes, compounded by thousands of workers, result in traffic congestion, carbon emissions, and loss of leisure or family time. In addition, commuting costs can transform affordable housing to consume as much or more income as cost-burdened households. The Center for Neighborhood Technology identifies metropolitan Miami and Tampa as the first and third most expensive metropolitan areas in the United States, respectively, based on the combined cost of housing and transportation.

People who cannot find affordable housing may move in with family or friends. Most households maximize available space. The lengthy addition of one or more people to an established environment can create stress for both host and guest.

Finally, aside from homelessness, the last option available is substandard housing. Such housing may pose an environmental hazard from existing mold or asbestos or it may be insect infested. It may have tainted water from lead pipes or have lead paint. It may have faulty wiring, which poses a safety and fire hazard. It may be located in an area prone to criminal activity. Substandard housing may also feature unscrupulous landlords who prey on their tenants.

Benefits of Affordable Housing to the State and its Communities

The phrases “affordable housing” and “workforce housing” are generally indistinguishable. The distinctions, if any, refer to the income range for whom the specific housing is intended. As used across the literature, workforce housing is generally intended for workers earning from 60 to 120 percent of area median income. Affordable housing

extends to residents whose income is less than 60 percent of area median income. The availability of workforce housing has real implications for business productivity and profits. Businesses located in areas where housing costs exceed wages have difficulty recruiting and retaining adequate employees. Tyson Foods calculated that it cost \$2,500 (in 2005) to replace an experienced employee. With estimated turnover of 15 percent, it cost Tyson \$26 million per year to replace lost employees. While few Florida businesses match the scale of Tyson, the corresponding loss to small- and mid-sized businesses is likely to be an equal or greater proportion of corporate income.

A 2001 study of workforce housing demand estimated a backlog need for 5,000 housing units in Minneapolis/ St. Paul. The researchers estimated that, if the backlog was developed and occupied, the twin cities would garner recurring revenues of \$128 million in consumer spending, plus \$137 million in business income. Adjusted to 2016 dollars, this housing would generate \$361 million annually in spending and business income for the area.

Additional affordable housing similarly offers multiple benefits for cities and counties in Florida. Generally, property taxes on housing generate recurring revenues for the local governments. To the extent that affordable housing reduces foreclosures, it limits costs to localities for court, legal, and recordkeeping expenses, as well as foregone utilities revenues. Foreclosures reduce the value of nearby homes, in turn reducing property taxes for the affected homes. Further, access to affordable housing can reduce household need for other services associated with limited financial resources.

The National Association of Home Builders analyzed the economic impact of affordable housing in 2010 and identified two sets of impacts: construction impacts and

	Construction Impact (Nonrecurring)	Annual Impact (Recurring)
Local income	\$7.9 million	\$2.4 million
Local taxes and other revenues	\$827,000	\$441,000
Local jobs	122	30

recurring post-construction impacts. The analysis identified the following impacts based on 100 multifamily housing units.

Economic impacts of constructing affordable housing are comparable to construction of corresponding market-rate housing units. The number of local jobs created increases to 32 when the affordable housing is built for seniors.

When existing housing stock is updated for energy efficiency, economic impacts continue for contractors, laborers, and materials suppliers. Moreover, energy modifications can stretch household budgets by reducing utilities costs and provide a little financial relief for participating families. The estimated annual household savings from energy updates is more than \$400.

In one report, the families that live in affordable housing save about \$500 per month. Most of these savings are reinvested in the community on food, clothing, transportation, and healthcare. These basic household needs could not be addressed without the availability of the housing. Affordable housing is especially crucial for seniors because of their higher healthcare costs.

Increased economic activity, multiplied by the number of affordable housing households, creates local jobs in the wholesale/retail trade, healthcare, education, and for local eating establishments. It increases retail vitality in affordable housing communities and increases the availability of goods and services to residents.

In addition to local spending, housing relief allows participants to make modest investments. Specifically, residents may save for their own education or that of their children and for retirement. If the residents live in a rental property, they may save for the down payment on a mortgage.

In addition to household savings, affordable housing saves social services funding. For seniors and adults with developmental disabilities, the cost of Medicaid Home and Community-Based Services is one-third the cost of services in a nursing home or intermediate care facility.

Vibrant communities with good schools, safe neighborhoods, and efficient public transit will only attract skilled employees if they also offer a large supply of good-quality affordable housing for young couples and new families.

What Can State Policy Makers Do?

To help fund affordable housing programs, the Florida Legislature dedicates a portion of the documentary stamp tax on deeds to support state and local affordable housing into the Sadowski Trust Fund. The affordable housing programs supported by the Sadowski Trust Fund have been shown to have an enormous spin off benefit to Florida's economy. According to the Florida Housing Coalition, each dollar of state and local funding for affordable housing leverages \$4 – \$6 in federal, private, and other funding. A review of the activity of the Florida Housing Finance Corporation in 2014 concluded that the activities of the Corporation had generated:

- \$3.69 billion in economic output
- \$1.27 billion in income
- \$1.91 billion in value added
- 27,150 full- and part-time jobs

This return on investment makes it especially distressing that the Legislature swept \$117 million that would otherwise have been appropriated for additional affordable housing initiatives during the 2016 Legislative Session. The Legislature should increase its support for affordable housing in coming years both as an investment in economic development and as a means to improve the quality of life of it many families struggling to make ends meet. **HNN**

The is an excerpt used with permission from the author, Terry Golden, of the Florida Policy Institute. The full article with sources can be found at www.fpi.org



TERRY GOLDEN

Terry Golden, is the Policy Director of Florida Policy Institute. The Florida Policy Institute is an independent, nonpartisan organization dedicated to promoting widespread prosperity. The Institute analyzes state budget and revenue trends and proposes common-sense policy options with the aim of encouraging broad public education, discussion, and informed action.

Working Together to Effectively End Homelessness in Florida

Dr. Susan Pourciau, FHC Statewide Homeless Training and Technical Assistance Director

For the past two years, thanks to support from the State of Florida Department of Economic Opportunity (DEO), the Florida Housing Coalition has provided training and technical assistance in best practices to end homelessness. Our work includes on-site technical assistance in local communities, webinars, workshops, trainings, homeless Continuum of Care conference calls, and direct assistance via email and telephone. This work has engaged hundreds of people from dozens of communities.

Florida is making progress. Based on annual Point-in-Time Counts, the number of people who were homeless in Florida has decreased 40% in the last five years. However, as of 2016, Florida continued to rank third highest in the nation in terms of homelessness, with more than 33,000 people experiencing homelessness in Florida on a given day. While we are moving in the right direction, it is clear that Florida can work better and smarter to reduce homelessness.

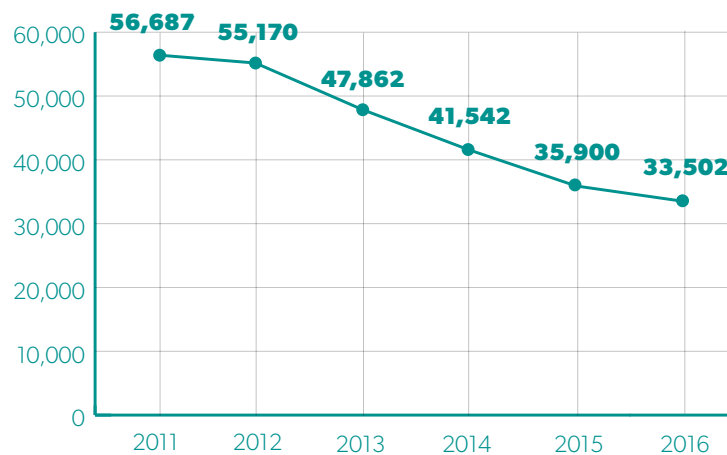
We have learned that Florida communities want to use best practice and the most efficient and effective means to address homelessness. For instance, there is substantial evidence that “rapid re-housing” with short-term financial assistance and services, is the most efficient and effective means of

helping the vast majority of individuals and families move out of homelessness quickly and successfully, when compared to transitional housing programs and service-intensive emergency shelters. The evidence is also very clear that

“permanent supportive housing” with long-term rent assistance and services, is the most efficient and effective way to help those who are chronically homeless and living with a disabling condition.

The good news is that another lesson learned is that so many Florida communities are seeking

solutions and answers, creating new collaborations, and willing to do the work that is required to meet the challenges ahead. During trainings, webinars, and site visits, stakeholders learned about best practices, coordinated entry,



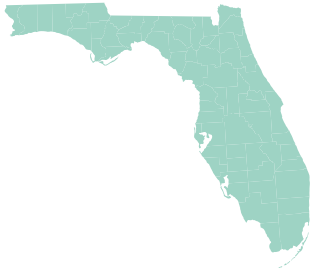
TOTAL HOMELESSNESS IN THE STATE OF FLORIDA



targeting housing interventions, and increasing the stock of affordable housing for people who are moving out of homelessness.

As the Florida Housing Coalition’s homelessness training and technical assistance

moves forward, stakeholders come together to learn more about best practice, share their own experiences and resources, and develop practical strategies to implement solid local systems and housing solutions. **HNN**



DEO-Sponsored Training was Offered on These Topics:

Effective Rapid Re-Housing

Building Organizational Capacity

Effective Emergency and Crisis Sheltering

Successful Applications for HUD CoC Funding

Emergency Solutions Grant Funding

Fair Housing and Criminal Records

Collaborating with Landlords for Housing

Introduction to Florida Housing Finance Corporation Funding

Weaving Housing First into Continuum of Care Systems

Applying for the Homeless Housing Assistance Loan

Best Practices in Continuum of Care Governance

Collaboration between CoCs, DCF, and Managing Entities

Working with Public Housing Authorities to End Homelessness

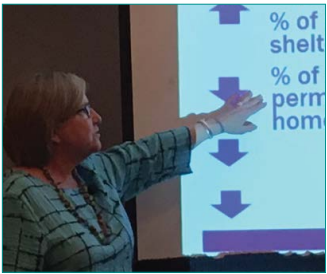
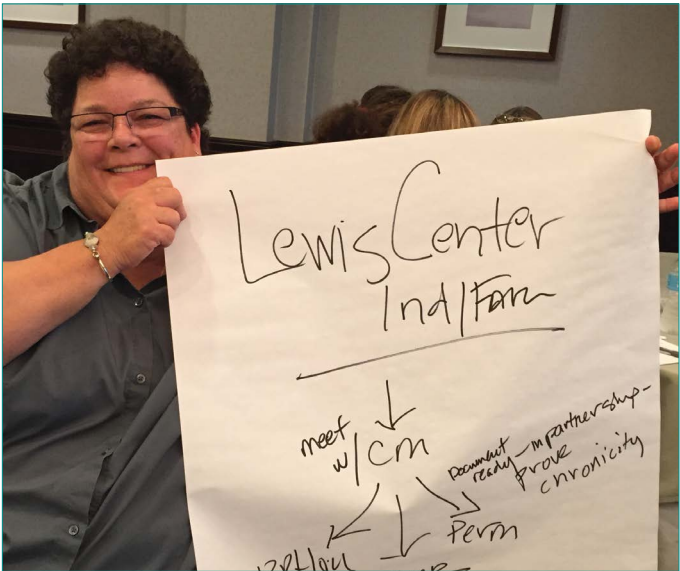
Effectively Addressing Chronic Homelessness

Working with Local Governments to End Homelessness

Effective Permanent Supportive Housing

Implementing Housing First Locally

Avoiding Family Separation and Ensuring Equal Access in Programs



SUSAN POURCIAU

Susan Pourciau is the Director of Homeless Training and Technical Assistance for the Florida Housing Coalition. Susan’s areas of expertise include housing first, Continuum of Care (CoC) governance, homeless system design, data analysis, rapid rehousing, CoC funding, and permanent supportive housing. Prior to joining the Florida Housing Coalition, Dr. Pourciau was the Executive Director of several human services nonprofit organizations and was on the faculty of Florida State University. Susan has a doctorate in Accounting and a law degree from Duke University.

PARTICIPATION ACROSS FLORIDA

Work sponsored by DEO offered assistance in these counties and attracted participation by surrounding counties:

Alachua
Bay
Brevard
Broward
Citrus
Duval
Escambia
Highlands
Hillsborough
Leon
Manatee
Marion
Miami-Dade
Nassau
Okaloosa
Orange
Palm Beach
Pinellas
Polk
Sarasota
St. Johns
Volusia

Building an Effective Homeless Crisis Response System

Amanda Rosado, Technical Advisor, Florida Housing Coalition

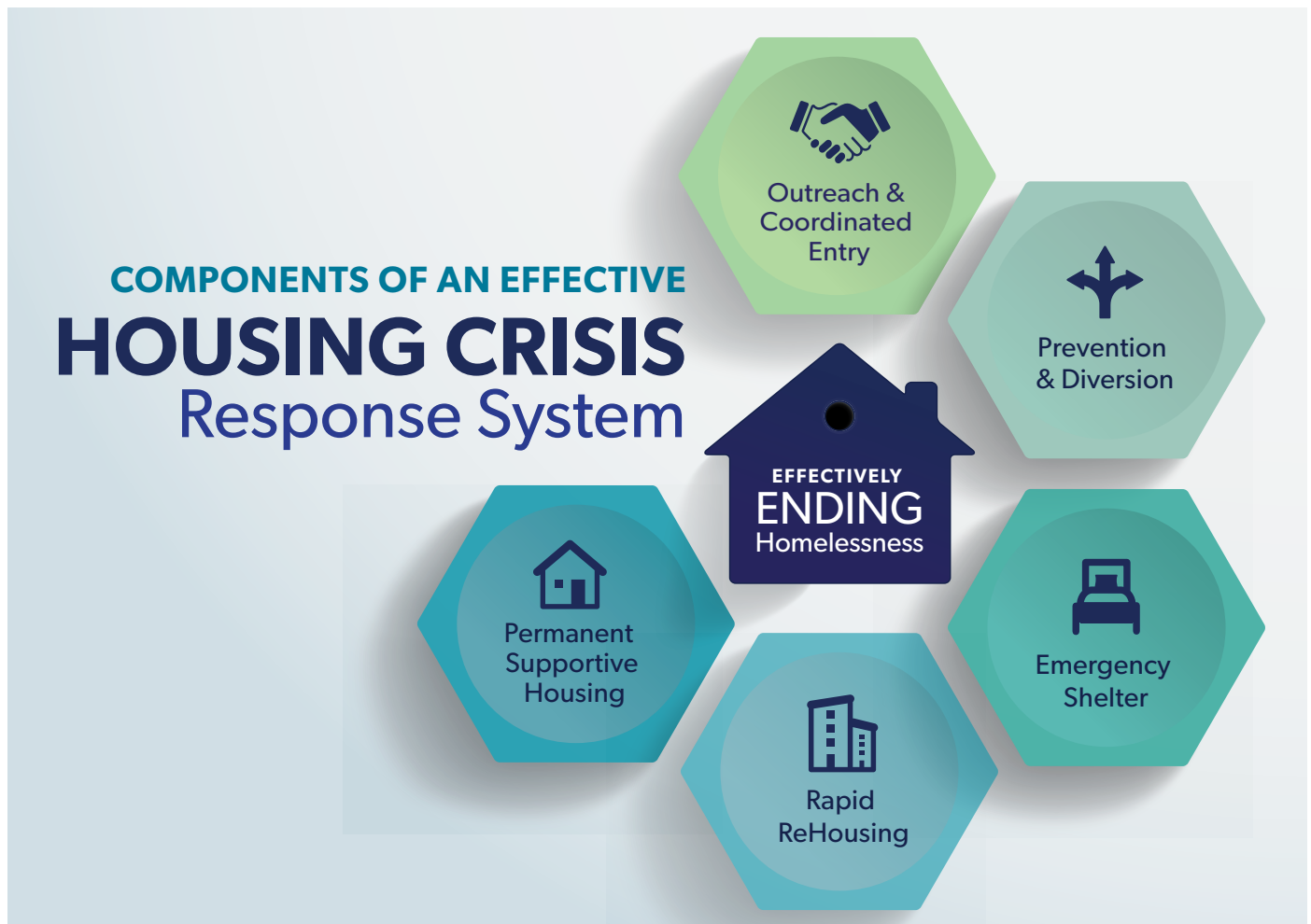
Every effective homeless response system should have a strong infrastructure and certain key components that work well together. Here we describe the components of a good system, as well as the underlying infrastructure that should be in place in your local community.

Key Components of the System

1. Outreach & Coordinated Entry – Outreach is a strategy that involves interacting with unsheltered people who are homeless in whatever location they naturally stay (e.g., in campsites, on the streets), building trust through assertive engagement, and offering access to appropriate housing interventions. Coordinated Entry is a standardized community-wide process to outreach, identify, and triage homeless households. This process consists of utilizing

common assessment tools to enter the household information into the Homeless Management Information System (HMIS), provide appropriate referrals, and prioritize access to housing interventions and services to end their homelessness.

2. Prevention & Diversion – Prevention provides services and financial assistance to prevent someone from becoming homeless. The assistance is targeted to keep people in their current housing situation. Examples of homelessness



prevention include mediation with landlords and payment of past-due rent. Diversion is strategy that prevents homelessness for people at the point when they are seeking shelter. Effective diversion helps the individual or family stay housed where they currently reside or helps them identify immediate alternate housing arrangements. When necessary, diversion may help by connecting the household with services, mediation, and/or financial assistance to keep them from entering the homeless system. Note that diversion is different from prevention, in that diversion catches the person at the point they are about to enter shelter and diverts them to another solution. Homelessness prevention, on the other hand, assists the household prior to their accessing the homeless system.

3. Emergency Shelter – A facility operated to provide temporary shelter for people who are homeless. Effective emergency shelters do not have barriers to entry (such as a sobriety requirement) and should be primarily housing-focused rather than focused on providing services. HUD’s

guidance is that the average length of stay in emergency shelter prior to moving into permanent housing should not exceed 30 days.

4. Rapid Re-Housing (RRH) – A housing intervention designed to move a household into permanent housing (e.g., a rental unit) as quickly as possible, ideally within 30 days of identification. Rapid Re-Housing typically provides (1) help identifying appropriate housing; (2) financial assistance (deposits and short-term or medium-term rental assistance for 1-24 months), and (3) support services as long as needed and desired, up to a certain limit. This is the best way to help households with moderate to high barriers to housing.

5. Permanent Supportive Housing (PSH) – Safe and affordable housing for people with disabling conditions, with legal tenancy housing rights and access to flexible support services. PSH should prioritize people who are chronically homeless with the longest terms



of homelessness and the highest level of vulnerability/acuity in terms of health and services needs. This is the best way to help households with the greatest barriers to housing stability.

System Infrastructure

1. Homeless Management Information System (HMIS) –

A web-based software solution and database tool designed to capture and analyze client-level information including the characteristics, service needs, and use of services by persons experiencing homelessness. HMIS is an important component of an effective Coordinated Entry System, Continuum of Care (CoC) planning efforts, and performance evaluation based on program outcomes.

2. Continuum of Care (CoC) – A local planning body required by HUD to organize and deliver housing and services to meet the needs of people who are homeless as they move to stable housing and maximum self-sufficiency. The terms “CoC Governing Body” or “CoC Board” have similar meanings. In some contexts, the term “continuum of care” is also sometimes used to refer to the system of programs addressing homelessness.

With the infrastructure and key components described above, combined with adequate housing-focused funding, a local community can effectively end homelessness. Contact us to learn more or to engage the Florida Housing Coalition to help create an effective system in your community. **HNN**



AMANDA ROSADO

Amanda Rosado is a Technical Advisor for the Florida Housing Coalition. She holds a master's degree in Social Work with a focus on organizations and communities from the University of South Carolina. For the past ten years, she has worked with individuals and families experiencing chronic homelessness in various settings including a drop in center, emergency shelter, HIV clinic, and permanent supportive housing programs. As a strong advocate for housing first and recovery oriented systems of care, she is passionate about utilizing evidence based practices and providing effective interventions to work with some of the most vulnerable populations.

NEW RELEASE:

Landlord Collaboration Guidebook



We work with many local community partners who help move people out of homelessness and into apartments they can call home. This is hard work, and sometimes frustrating! One of the most common questions we hear is: “How do we get landlords to work with us?”

We wrote this guidebook to help answer that question. The guidebook serves as an additional tool in your toolbox as you work to provide access to a safe, affordable, and lasting home for people moving out of homelessness. We discuss how to increase access to existing affordable housing through effective outreach to landlords. We outline proven methods of working collaboratively to move homeless households into apartments. And we describe how to maximize long-term housing stability with the help of landlord partners. **HNN**



View the Creative Inclusive Communities in Florida guide and other valuable resources under the Publications tab at www.flhousing.org

Affirmatively Furthering Fair Housing

By Carter Burton and Kimberly Spence, Technical Advisors, Florida Housing Coalition

Recipients of federal community planning and development funding (CDBG, HOME, HOPWA, and ESG), public housing authorities, States, and Insular Areas have long been mandated to Affirmatively Furthering Fair Housing (AFFH) as declared by the Fair Housing Act of 1968. The Fair Housing Act protects certain groups from unlawful discrimination in the sale, rental, and financing of housing. The protected classes under the federal law are race, color, national origin, religion, sex, disability, and familial status.

Prior to the publication of HUD's AFFH Rule in July 2015, the requirement to AFFH went largely unenforced. Local governments and PHAs were unclear about what actions they were required to take in order to meet their obligation to further fair housing and there was no standardized process for fair housing planning.

The new rule has clarified the definition of AFFH and instituted a new tool and process to aid local governments and PHAs in the analysis of fair housing issues in their jurisdiction's, service area, and region. The tool, known as the Assessment of Fair Housing (AFH), replaces the Analysis of Impediments to Fair Housing Choice (AI). One of the main differences between the AI and the AFH is that the AFH has strengthened the connection between fair housing planning and the use of federal funds to address priority housing and community development needs in a jurisdiction. This link is due to the receipt of federal funding by program participants being dependent on the submission and acceptance of the AFH by HUD.

All entitlement communities and PHAs (program participants) are required to prepare an AFH according to their planning cycles, every 3-5 years. In Florida, there are 179

program participants comprised of 80 Consolidated Plan participants and 99 PHAs. The majority of the Florida AFHs are due between 2019 and 2020 and the state's first submitters include Manatee County, the City of Tampa, and Miami-Dade County¹.

Local governments and PHAs must not only ensure that they do not discriminate in the administration and implementation of their policies, programs, and activities, but must also do everything within their power to stop and reverse the effects of the discriminatory practices in their jurisdictions and ensure equal access to housing and opportunities such as good quality schools, employment, safe neighborhoods, public amenities, and public transportation.

Development of the AFH

HUD encourages collaboration between one or more Consolidated Plan participant and PHAs for a more meaningful assessment. That is, an assessment with more impactful goals and strategies especially for issues that transcend jurisdictional boundaries. The process to prepare an AFH involves several components:

1. Community Engagement - The required community consultation is similar to the processes associated with the preparation of Consolidated Plans, Annual Action Plans, and PHA plans. At a minimum, the program participant must encourage broad participation by:

- Amending the Citizen Participation Plan to incorporate the public participation requirements applicable to the AFH as outlined at 24 CFR 5.158;
- Making HUD-provided maps and data as well as any local data that will be used in the analysis available to the public;
- Hosting public meeting(s) to gather input and recommendations from residents and stakeholders;

¹ Initial AFH due dates are as of April 5, 2016 and may be subject to change based on planning cycles or whether program participants are preparing regional or joint assessments. For the definitive due date, contact your local HUD field office.

- Consulting with public and private agencies and organizations including housing providers, social service agencies, health agencies, fair housing agencies, PHAs, regional planning agencies, and adjacent governments; and
- Making the AFH available for public review and submittal of comments with a minimum 30-day public comment period for Consolidated Plan participants and at least 45 days prior to the PHA public hearing.

Community engagement is a crucial component of the AFH process because of limitations of the HUD-provided data. HUD has provided data available on a national level mainly associated with three of the protected characteristics - race/ethnicity, national origin, and familial status. In order to identify the fair housing issues impacting a specific region of the country or state, it is imperative that residents, community leaders, and other stakeholders have an opportunity to share their local knowledge and local data and that this information is considered in the development of the AFH.

Beyond the minimum public participation requirements, there are also several best practices that program participants can engage in to reach the broadest audience including persons that often encounter discrimination such as persons with disabilities, persons with limited English proficiency, and low income persons.

2. Identification of Fair Housing Issues – Program participants must analyze fair housing issues impacting its jurisdiction and region. The fair housing issues include: segregation/integration patterns, racially or ethnically concentrated areas of poverty (R/ECAPs), disparities in

access to opportunity, and disproportionate housing needs. Program participants must discuss each issue and identify the contributing factors based on HUD-provided data and maps as well as local data and local knowledge.

3. Identifying Contributing Factors – The AFFH rule defines a contributing factor as “a factor that creates, contributes to, perpetuates, or increases the severity of one of more fair housing issues”. As part of the analysis of fair housing issues, program participants must identify significant factors that limit fair housing choice and access to opportunity. The specific contributing factors are derived from the review of the HUD-provided data, and local data, as well as input from the community participation process.

4. Prioritizing the Contributing Factors – Each contributing factor must be prioritized and the assigned priority justified by the program participant. HUD has allowed flexibility in regard to the methodology used to assign priorities, but requires that the highest priority be given to contributing factors that limit or deny fair housing choice or access to opportunity, or negatively impact fair housing or civil rights compliance.

5. Setting Specific and Measurable Goals to Address the Contributing Factors and Associated Fair Housing Issues – Program participants must develop goals to address and overcome the significant contributing factors identified in this process. The goals should include a timeline for implementation, identify the relevant parties that will be involved with the implementation, and should be incorporated into the subsequent planning documents, including consolidated plans, annual action plans, and PHA plans.



Photos above are from a stakeholder forum and resident meeting held in September 2016 during the development of a regional AFH — a collaboration between the Tampa Housing Authority, City of Tampa, and Hillsborough County.

6. Submitting the AFH to HUD – Unlike its predecessor, the AFH must be submitted to HUD for review through the AFFH User Interface². The deadline for submitting an AFH is at least 270 days prior to the start of the program year for which a Consolidated Plan is due or the fiscal year for which a new 5-year PHA plan is due. Program participants should work with their HUD field office to confirm their AFH due date, especially if the AFH is a joint or regional collaboration involving multiple participants. HUD has 60 days to review the submitted AFH before it will either (i) accept the AFH if all the requirements are met or (ii) not accept the AFH if HUD finds that the AFH is substantially incomplete or inconsistent with fair housing or civil rights requirements.

The Future of Affirmatively Furthering Fair Housing

In January 2017, H.R. 482 and companion bill S.103, both titled “Local Zoning Decisions Protection Act of 2017,” were introduced to Congress, leaving the fate of fair housing enforcement in jeopardy. Though the future of regulated fair housing law is unknown, what we do know is that local governments do not need a federal rule to continue fair housing initiatives. Many local communities have long been implementing their own fair housing practices prior to the new AFFH final rule. In the event the AFFH rule is repealed, local governments and PHA’s will still have an obligation under the Fair Housing Act to affirmatively further fair housing.

When the AFFH rule took effect, no additional federal funding was allocated to cover costs associated with the preparation of the AFH. Continuing to implement best practices will not be an unexpected financial burden since the process most likely would have been supplemented with local funding.

Moving forward, there are several strategies communities can implement that are best practices for supporting fair housing efforts and creating inclusive communities.

1. Community Participation

A fundamental need for developing effective community wide housing strategies is community participation. Engage the public and relevant stakeholders in the planning process to obtain input critical to successfully identifying and implementing affordable housing and fair housing goals. Residents can participate in focus groups, public meetings, or public hearings.

2. Fair Housing Education

Education is a critical component to furthering fair housing initiatives. Provide outreach to the public, local govern-

ment officials, and related housing organizations to raise awareness on fair housing law through literature, workshops, webinars, and housing summits. Local governments may also offer Fair Housing Certification courses to housing industry professionals.

3. Fair Housing Ordinance

Adopting a fair housing ordinance is a good start to creating local policy to assure full and equal opportunity to all residents in obtaining fair and adequate housing. Fair housing

ordinances help to prohibit discrimination and eliminate unfair housing practices in the sale, rent, or lease of any housing accommodation. A local fair housing ordinance can also include additional protected classes not covered by federal law.

4. Affordable Housing Policies

Lack of affordable housing is the most recognized impediment to fair housing choice. Improving affordable housing policies to increase the production and preservation of the local supply of affordable housing is paramount. These



² https://hudapps.hud.gov/HUD_Systems

policies can include relaxation of overly burdensome regulations that increase the cost to produce affordable housing, inclusionary housing policies, and creating a community land trust³.

5. Housing Plans

Continue to update plans outlining the principles, guidelines, standards, and strategies surrounding the housing needs of all residents. These plans include the Housing Element of the local Comprehensive Plan, Transportation Plans, Neighborhood Plans, and the Five-Year Consolidated Plan, if applicable.

There are many strategies local governments can implement to assist in affirmatively furthering fair housing. The suggestions above provide a preview of popular strategies used to enforce fair housing regardless of federal law and the AFFH rule. These strategies have proven to support affordable housing and when implemented properly, can have a significant impact for the community and its unmet housing needs.

Fair Housing and Related Services

The Florida Housing Coalition offers unparalleled experience in fair housing and HUD Consolidated Planning. Collectively, our team has developed nearly 20 Analyses of Impediments to Fair Housing Choice and 15 Consolidated Plans. That expertise

extends to HUD systems such as the Integrated Disbursement and Information System (IDIS), the eCon Planning Suite, and the new AFH Tool and User Interface. Our team has a breadth of experience working in all aspects of housing and community development including for state agencies, local governments, private consultants, and non-profit organizations. The Florida Housing Coalition is available to assist you in the development of your AFH/AI or with any Consolidated Planning needs. Please

visit our website at www.flhousing.org to learn more about our team of experts and for a comprehensive list of our services.

HNN



³ The Florida Community Land Trust Institute is a program of the Florida Housing Coalition that can assist you with the formation and implementation of a Community Land Trusts (CLT). Phone 850-878-4219.



CARTER BURTON

Carter Burton is a Technical Advisor for the Florida Housing Coalition and has 15 years of experience administering HUD housing and community development programs, specifically the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Programs. Carter specializes in HUD Consolidated Planning and has developed numerous Consolidated Plans, Annual Action Plans, Analysis of Impediments to Fair Housing, and Consolidated Annual Performance and Evaluation Reports for Entitlements throughout Arizona, California, Connecticut, Florida, Georgia, New York, and Texas.



KIM SPENCE

Kimberly Spence is a Technical Advisor for the Florida Housing Coalition and has 10 years of experience administering local planning, housing, and community development programs and providing consulting services with a focus on data collection and analysis for preparation of Consolidated Plans, Annual Action Plans, and Analyses of Impediments to Fair Housing. Spence specializes in collecting and interpreting social, economic, and physical data; preparing Consolidated Plans, Annual Action Plans, and Analyses of Impediments; development of policies and procedures, setting up tracking and reporting program progress in IDIS, and grant monitoring.

Upholding the Legacy of the Civil Rights Movement

to Ensure Access to Opportunity

By Ben Toro-Spears, Technical Advisor, Florida Housing Coalition

Many people, even if unable to list the seven protected classes under the Fair Housing Act, know that it prohibits discrimination against certain protected classes of people across a broad swath of activity related to housing. It prevents a leasing office from telling a white man there's plenty of availability, then 30 minutes later telling a Hispanic man there's nothing left. It also protects people living with a disability or a mother trying to find safe, secure shelter for her children. In all, the seven protected classes at the Federal level are: race, color, national origin, religion, sex, disability and familial status.

The Assessment of Fair Housing is a new process, but its basis in the Fair Housing Act is not. The Fair Housing Act offers two layers of protection in housing: the first layer of protection is at the individual level, the second is focused on discriminatory systems which have a disproportionate impact on the protected classes. The Assessment of Fair Housing (AFH), at its heart, recognizes that it is the responsibility of everyone - including our government - to consider these discriminatory systems and affirmatively address those barriers to fair housing choice.

This article first delves into the background of the requirement to affirmatively further fair housing, and second, explores how principles codified in the AFH are a positive step forward for the affordable housing and community development industry. When done right, the AFH has the power to lift the economic, social and cultural prospects of an entire region.

On Affirmatively Furthering Fair Housing

There has been some controversy around the idea that government must affirmatively further fair housing. Part of the controversy has been rooted in a belief that the requirement is new, or manufactured by an overreaching Federal government. The truth is that the requirement to affirmatively further fair housing has been in the Fair Housing Act since the day it was signed in 1968. What is new, however, is HUD's requirement that all jurisdictions which receive HUD CPD funds must complete an Assessment of Fair Housing - a process which replaces the old means of affirmatively furthering fair housing, the Analysis of Impediments (AI). A further controversy around the affirmatively furthering

fair housing requirement is a belief that it forces local governments to engage in social engineering to achieve the goals of the Fair Housing Act. The reality is that local governments are empowered to make decisions that make sense locally, but are also required to examine barriers to fair housing choice in a standardized way. This ensures consistency across jurisdictions in the implementation of the Fair Housing Act, and ensures that no tax revenues are used in a manner inconsistent with the tenants of the Fair Housing Act. The end result of this increased level of rigor in applying the Fair Housing Act is greater efficiency and equality in the deployment of public funds.

Why does this matter? It matters because we as an industry now know that systems and policies can impose consequences for protected classes under the Fair Housing Act. This understanding places additional burden on recipients of public subsidy to ensure that decisions are made in a way that affirms the right to safe, decent housing for everyone, regardless of their individual characteristics.

This idea of systems-level protection under the Fair Housing Act deserves further attention, because it is not facially evident how a system, or even what systems, could have an impact on fair housing choice.

Systemic Barriers to Fair Housing Choice

Take a look at trends in lending discrimination, seen over the span of 5, 10, or even 70 years. Or consider concentrations of poor families, a vast majority of them people of color, and what that does to their long-term prospects. There

is a long list of systems, both in history and in practice today, that have imposed unintended consequences. These consequences include: restrictive covenants, historic patterns of land use segregation, the practice of redlining that preceded the Community Reinvestment Act, unintended discriminatory benefit trends in the GI Bill, widespread disinvestment in predominantly minority urban neighborhoods and simultaneous unprecedented investment in majority-White suburban communities, a long history of painful changes to public housing, concentrations of public subsidies for affordable housing in areas with lower land costs, and a host of broad economic trends which disproportionately impacted the protected classes under the Fair Housing Act. This list is long, and to fully understand the complexities behind each would require an entire course.

We can see the damage of these historic and contemporary systems in neighborhoods across the country: segregation by both income and race/ethnicity, disinvestment in communities of color, and unequal

access to opportunities. For decades, our country has faced persistent affordable housing shortages, neglected neighborhoods, and shortages of key community amenities. We all suffer when neighborhoods disintegrate, when houses collapse from neglect, when families live in moldy homes that affect their health and when a mother spends four hours on the bus every single day to get to her job on the other side of town.

This collective failure to address these challenges imposes real costs. The consequences of our inability to eliminate blight and lift families from poverty results in missed income, missed tax revenue, missed family stability, missed generations of children flourishing as adults. And while we recognize these issues as a problem to be fixed, as a nation we have had uneven success at fixing them.



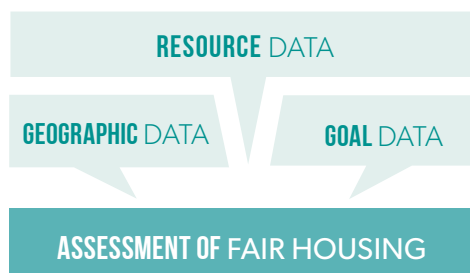
BEN TORRO-SPEARS

Ben Torro-Spears is a Technical Advisor for the Florida Housing Coalition with an extensive background in affordable housing and community development, real estate finance, and data management. As a Technical Advisor, Toro-Spears provides training to local governments, nonprofit housing developers, and their partners on compliance with affordable housing program regulations, financial and data management, and best practices for organizational management. Toro-Spears also prepares maps and spatial analyses using GIS, and assists with data collection and statistical analysis for the Coalition's policy documents and housing needs assessments for clients.

Guiding Principles in the Assessing Fair Housing

The AFH takes a new approach to tackling these problems. Given the reality of persistent and concentrated poverty, lack of opportunity, and perpetual shortages of affordable housing, we should welcome improvements to our planning processes.

The AFH improves on affordable housing and community development planning in four primary ways. The first is using data to identify and scale fair housing issues in the region, the second is facilitating dialogue between communities, social service providers and government agencies, the third is looking at issues in the context of access to opportunities like healthcare, transportation and schools, and the fourth is prioritizing the most important issues facing a region and targeting for success.



A Final Point

In the world of affordable housing, community development and fair housing, we often get lost in the details of program design, implementation, and bureaucracy. We live in a world of acronyms, insider knowledge, and a "get it

done" attitude that sometimes loses sight of the big picture. The purpose of the Fair Housing Act cannot be lost in the day-to-day. The right to shelter in a community of opportunity is a fundamental right, which must be made available to everyone, regardless of their race, ethnicity, the color of their skin, religion, national origin, sex, familial status, or disability. As he was signing the Fair Housing Act, that day in April, 1968, President Lyndon Johnson said: "Now, with this bill, the voice of justice speaks again."

But we must remember, the Fair Housing Act is nothing but a piece of paper without proper implementation. Without rigorous attention to the need for government to affirmatively further fair housing, local challenges will persist into the future. Our cities and neighborhoods, the value of our homes, and the future prospects of entire generations of Americans depends on it. **HNN**

Community Land Trusts:

A Tool for Reducing the Need for Tax Dollars

By Jaimie Ross, President & CEO; Founder of the Florida Community Land Trust Institute

Financial subsidy for the development of new construction or the rehabilitation/preservation of existing housing whether homeownership or rental, is the primary way that housing is made affordable. These financial subsidies are derived either by the federal Low Income Housing Tax Credit program (which reduces tax revenue available to the Treasury) or through direct appropriation of tax revenues generated at the federal, state, and local level, such as HOME, CDBG, SAIL, and SHIP. Government agencies administer these dollars to help meet the housing needs in their communities.

One way that government is able to stretch tax dollars is through leverage with private sector funding; Florida has been doing an excellent job of using government funding to leverage private monies with SAIL and SHIP. But Florida continues to lose ground in the affordable housing battle. Florida is a beautiful state surrounded by water on three sides; the desirability of our lifestyle drives an increase in population and pushes the prices of our housing upward while the incomes of our workforce remain relatively low.

How Does a CLT Save Taxpayer Money?


Under traditional homeownership subsidy programs, the subsidized home can be sold at the market appreciated sales price, with recapture of the original subsidy upon resale. Because of market appreciation, the recaptured subsidy is wholly inadequate for the local government to get another family into homeownership. The local government or other subsidy provider must then expend an even greater amount of subsidy to provide a homeownership opportunity to the next homebuyer. It is this massive drain on already depleted public resources which is driving local governments to increasingly explore the CLT option.

Using a community land trust is a way to stop losing ground both figuratively and literally. The nonprofit CLT retains ownership of the land to remove this subsidized housing from the speculative market so that the homes remain permanently affordable.

The CLT approach results in permanent nonprofit ownership of the land, which is leased to lower-income households, who

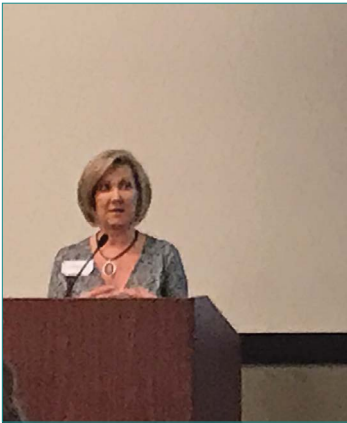
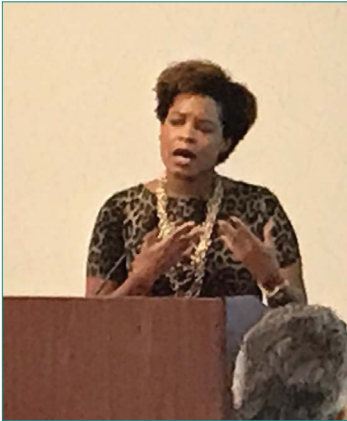
are assisted in buying homes developed on the CLT land. The CLT will transfer title of the house to an income qualified buyer but retains title to the underlying land. By excluding the price of the land and arranging additional subsidies to assist the buyer purchase the house (such as SHIP), the overall purchase price is made affordable and the monthly mortgage payments are often more affordable than renting.

In return for the significant subsidies required to develop this affordable homeownership opportunity, the CLT ground lease includes resale restrictions on the sale of the home to ensure that the property will remain affordable in perpetuity. The owner of a CLT home is required to sell to a similarly qualified buyer at a restricted price, determined by a resale formula found in the ground lease. By limiting the appreciation, the homes remain affordable to new homebuyers without significant additional subsidies.

The CLT model of homeownership is clearly not for everyone. If a family can purchase a home without substantial subsidy they should certainly be encouraged to do so. The resale restrictions would prove frustrating to a homeowner who could have purchased a market priced home and realized full appreciation. However, for many working families traditional homeownership is completely out of reach and will remain so for the foreseeable future. The CLT model provides the attributes of homeownership, including mortgage interest and property tax deductions, freedom from rent increases and devastation of eviction, coupled with long-term affordability. 



The Florida Housing Coalition held a one day workshop on Community Land Trusts in Jacksonville sponsored by the FHFC's Catalyst Program.



The Florida Housing Coalition is ecstatic to announce a grant from Wells Fargo to support the statewide work of the Florida Community Land Trust Institute

With the financial support of Wells Fargo, we are now able to provide in-depth assistance to communities throughout Florida. Whether you want to explore starting a CLT or fine tune an existing CLT, give us a call. With support from Wells Fargo, we can help you!



JAIMIE ROSS

Jaimie A. Ross is the President & CEO of the Florida Housing Coalition. Nationally, she serves on the Boards of Grounded Solutions Network and the Innovative Housing Institute. Ross is the past Chair of the Affordable Housing Committee of the Real Property Probate & Trust Law Section of the Florida Bar. She is a nationally recognized expert in avoiding and overcoming the NIMBY syndrome.

Best Practices for Managing Rehabilitation Projects

By Aida Andujar, Technical Advisor, Florida Housing Coalition

Fixing a home in disrepair is a staple of the State Housing Initiatives Partnership (SHIP) program. SHIP funds are used to make life and safety repairs to homes owned by low income older Floridians, families living in substandard conditions, and people in need of retrofits to enable persons with disabilities to live safely in the house. And while homeowners in need of repairs are very grateful for the assistance of the SHIP program, there can be a great deal of frustration during the rehab process.

To provide guidance for a smooth rehab process, the Florida Housing Coalition, pursuant to the Catalyst Program administered by the Florida Housing Finance Corporation, produced a The Residential Rehabilitation Guide and Contractor Handbook.

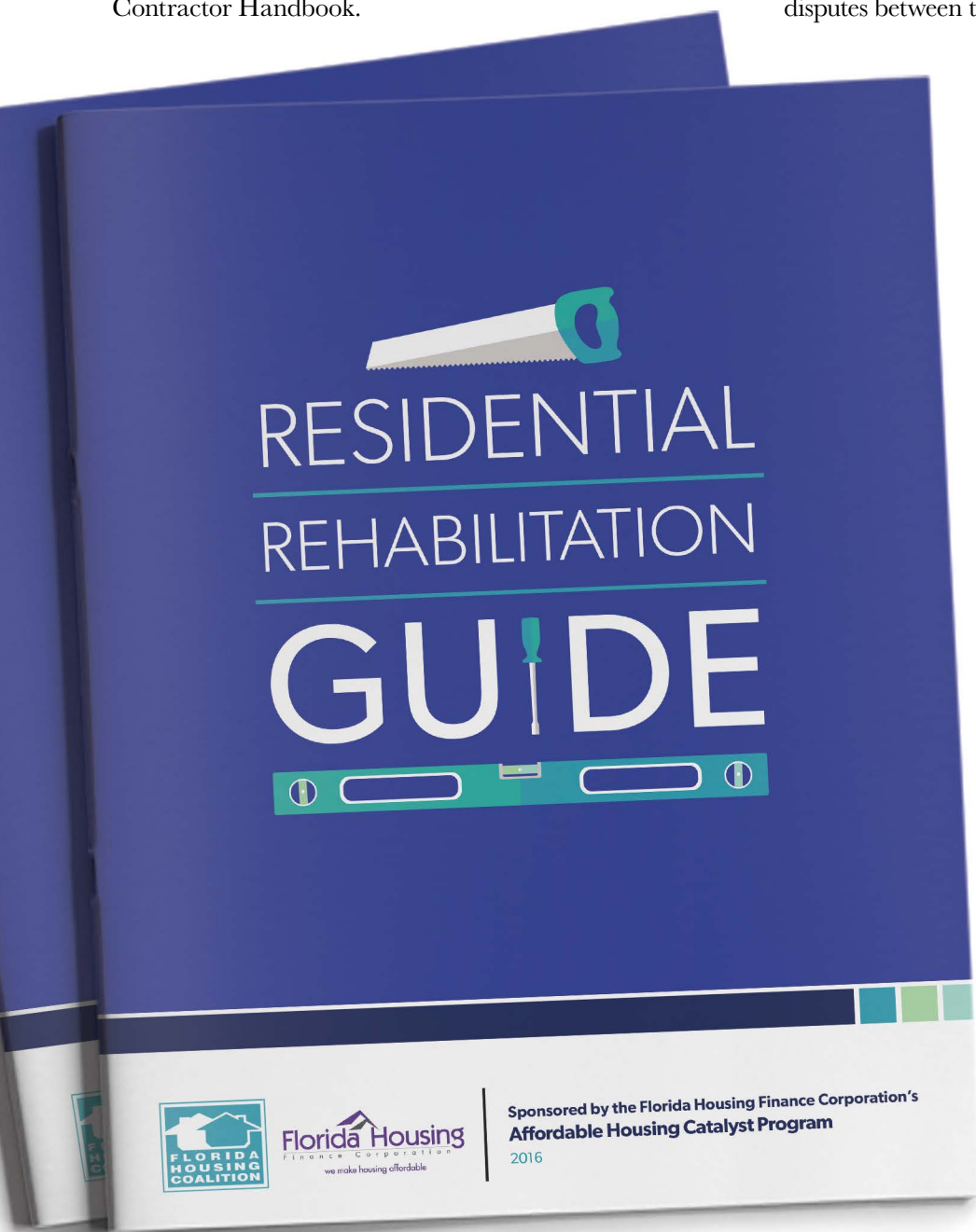
There are a number of reasons for disputes during the renovation process, including homeowners wanting the contractor to make more repairs or changes that were not approved for funding from SHIP. While it is not possible to avoid all disputes between the owner, contractor, and SHIP staff, the

most effective way to successfully avoid disputes is clear communication upfront. A clear understanding of the duties and roles of all parties involved, the complexity and inconvenience that can be caused during the repair process, the limits of the program, and the policies and procedures that outline the process are the keys to a successful rehab program.

Practices for Local Government to Implement

1. Identify the roles and responsibilities of each party. Each party should know their role, understand where their responsibility starts and ends, and understand the limits imposed by the program. Some of the parties involved in the process include:

- City or county
- Sub-recipient, if any
- Sponsor, if any
- Program Inspector
- Building Inspector
- Owner
- Contractor
- Subcontractors



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2. Develop policies and procedures explaining the roles and responsibilities of each party, including a process for handling complaints.

3. Provide the owner with clear information about the program early in the process, before the owner submits an application.

4. A mandatory pre-bid meeting and walk-through should be used to review the scope of work and clarify any changes that will be made prior to opening the bid. The owner, inspector and contractors who intend to bid on the project should be present.

5. The written agreements between the City/County/Agency and the owner, and between the owner and the contractor, should clearly identify the roles of all parties and the process for handling complaints and disputes.

6. When the contract is signed with the homeowner and the contractor, this is another important opportunity for SHIP program staff to review all documents, discuss the process, and answer any questions related to the program.

7. Consider developing a temporary relocation policy that will allow the applicant to move when major improvements are being performed on the home. The cost of temporary relocation can be included within the maximum award.

Communication is key.

Selecting staff with good communication skills improves the success of your program. The intake counselor should have a clear understanding of the rules of each

program, and should communicate them to prospective applicants. Additionally, the intake counselor should use a prescreening checklist to make a preliminary eligibility determination for each client before providing them with an application. The inspector should also have good communication skills, with the ability to respond calmly to difficult situations and clearly communicate the next steps. The inspector should be able to exercise patience, perseverance, and attention to detail in investigating a problem, and should be proactive in developing a plan for corrective action. Specifically, the inspector should be able to:

- Identify root causes of problems.
- Gather and analyze information when developing alternative solutions.

• Support and explain reasons behind decisions.

• Include appropriate people in decision-making.

• Ask for help when needed.

• Exhibit integrity and ethical behavior at all times.

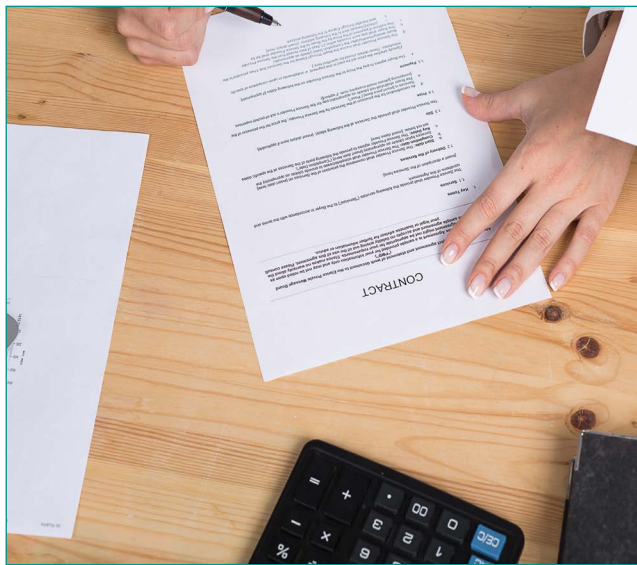
• Exhibit tact and avoid alienating the homeowner.

• The inspector should have a keen sense of what to say or do to avoid giving offense in delicate situations.

• Be considerate but firm

when dealing with others, ensuring that program rules are enforced and the project is completed in a timely manner.

- Exhibit empathy and respect for people of all cultures, races, and economic backgrounds, and those with disabilities or special needs.



The purpose of the Residential Rehabilitation Guide and Contractor Handbook is to assist local State Housing Initiatives Partnership Program (SHIP) Administrators working with contractors to implement Rehabilitation Programs funded by SHIP.

This Handbook is a tool to be used by SHIP Administrators, sponsors, and partners as a guide for selecting and working with contractors under the City/County/Agency's SHIP Rehabilitation Program and other housing programs. It provides customizable templates that may be used to create policies, procedures, forms, and guidelines under a Rehabilitation Program. Users of this Handbook may adapt it to be consistent with the locally adopted and approved Local Housing Assistance Plan, program Policies and Procedures, and other local laws and requirements.

The Handbook consists of three parts:

Part I provides an overview of SHIP rehabilitation program design, administration, and operation. Guidelines are provided for determining the nature and scope of your local rehabilitation programs:

- Forming partnerships with sub-recipients, sponsors and other local entities;
- Recruiting, selecting, and working with contractors;
- Conducting inspections;
- Preparing work write-ups;
- Creating rehabilitation standards and specifications;
- Incorporating elements of green building, universal design/visibility, and disaster mitigation in rehabilitation activities;
- Avoiding disputes, conflicts of interest, and other pitfalls; and
- Preparing effective written agreements.

Part II is a template for a Contractor Handbook that outlines policies and procedures for contractor selection and participation in a local SHIP Rehabilitation Program. These policies and procedures represent best practices for collaboration between SHIP Administrators and contractors for home rehabilitation, but may be changed and customized to reflect local


needs, preferences, and ordinances. In customizing Part II, the SHIP Administrator should also fill in the blanks with project details and project-specific requirements, and should replace certain bold, italicized, and/or underlined text elements with the appropriate terms for the entity that administers the local SHIP Rehabilitation Programs.

Part III consists of templates for forms and documents that are commonly used in SHIP Rehabilitation Programs, including:

- Contractor applications;
- Pre-bid walkthrough sheets;
- Agreements among contractors, property owners, and local governments;
- Draw request forms; and
- Mortgage documents for SHIP rehabilitation assistance.

These forms should be adapted as necessary to reflect local government circumstances. Any form or document that is referenced in the main body of a local government's Contractor Handbook, as adapted from Part I of this document, should be included as an attachment, appendix, or exhibit in the Contractor Handbook.

This Handbook focuses primarily on owner-occupied rehabilitation programs, but most of its provisions are applicable to SHIP rental rehabilitation programs. When adapting this Handbook and the sample forms in Part III for use in rental rehabilitation programs, provisions addressing homeowners should be adjusted to apply to rental property owners.

View the entire Handbook by going to the Florida Housing Coalition website www.flhousing.org to download the 2016 Residential Rehabilitation Guide and Contractor Handbook at this link: http://www.flhousing.org/?page_id=8290 



AIDA ANDUJAR

AIDA ANDUJAR provides training and technical assistance for the Florida Housing Coalition, nationally and statewide. Aida has 30 years of experience with all aspects of affordable housing program administration, including 25 years of responsibility for administration and implementation of state, federal and local housing grants awarded to local governments. She speaks and writes fluent Spanish. She is a licensed Realtor and holds a Master's degree in Public Administration from Florida International University.

FREQUENTLY ASKED SHIP QUESTIONS

State Housing Initiatives Partnership Program

Q. SOCIAL SECURITY QUESTION:

Do I need to collect social security numbers (SSNs) or copies of social security cards for a SHIP application? From whom do I request these? Is an authorization required?

A. The SHIP program does not require the collection of social security numbers or cards. On the contrary, section 119.071(5)(a)2.a., (I) and (II) of the Florida Statutes states that an agency may not collect an individual's 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. The SSN is not required for applicant identification, so SHIP staff should establish an alternative identifier for household members, like a copy of a driver's license or birth certificate. Document household children with tax returns that include them as dependents, schools records showing the applicant's house is the child's permanent residence, or child custody documents showing 50% or more custody.

SHIP does not require SSN collection, it is not needed as an identifier, and an agency must justify why it is imperative to collect it. These are compelling reason why you may consider a policy of discontinuing the collection of social security numbers and/or cards. On the other hand, some may find that SSNs are needed for income and asset verification. For example, several lenders will not verify bank assets without the provision of the applicant's SSN. This number is also sometimes required to verify a retirement account or pension.

There is a solution if a SSN to necessary to complete eligibility determination. Create a form stating the reason for collecting social security numbers and/or cards, which

will be acknowledged and signed by the applicant. This form must clearly state the reasons why the SSN is being collected. It gives authorization to collect a SSN for eligibility verification purposes

Q. HOMELESSNESS QUESTION:

We are preparing to submit our new 3-year LHAP to Florida Housing Finance Corporation and see that Section I. Program Details contains Item V. "Describe efforts to reduce homelessness." Can you provide guidance about what to add to this item?

A. There is increasing focus on using SHIP to assist homeless households. Senate Bill 1534, enacted into law from the 2016 Florida legislative session, states that "Each county and each eligible municipality is encouraged to develop a strategy within its local housing assistance plan which provides program funds for reducing homelessness."

There are two primary strategies for the use of SHIP funding to assist homeless

households to move out of homelessness and into rental units:

1. Adopt a "rent subsidies" or "rapid rehousing" SHIP strategy to assist households to move out of homelessness and into a rental unit. In such a program, SHIP funding is used to pay rent deposits and rent subsidies for up to 12 months. If your community LHAP includes such a strategy, this is a direct use of SHIP funding to reduce homelessness.
2. Provide SHIP funding to help construct or acquire/rehab multifamily developments targeted at housing formerly homeless households, such as permanent supportive housing developments. If your community invests SHIP funding in permanent supportive housing or similar housing for people to move out of homelessness, this is a direct use of SHIP funding to reduce homelessness.



In addition to the direct use of SHIP funding to re-house homeless households, there are indirect ways to assist the homeless response system locally, as described below:

- Include among your community partners the lead agencies of local homeless assistance Continuums of Care.
- Indicate if a representative from your local government serves on the Continuum of Care (CoC) Board or on a CoC committee.
- Indicate if you provide referrals to the Continuum of Care's Coordinated Entry System for people who are homeless.
- Indicate if you have a SHIP strategy to provide eviction prevention assistance, since such assistance may serve as homelessness prevention

Q. FOSTER CHILDREN QUESTION:

In the past, I have heard that foster children should not be counted as household members, and income received for the care of foster children should not be counted when determining income eligibility. Is this still the case?

A. The most updated HUD Handbook 4350.3 indicates that foster children and adults should be counted as household

members, although payments received by an applicant for their care are not counted. This Handbook, which details many aspects of the income qualification process used by a majority of SHIP jurisdictions, contains guidance about foster children and adults in Chapters 3 and 5.

Chapter 3 indicates who should be counted as a household member, and notes that “The owner must also count all anticipated children. Anticipated children include the following: (4) Foster children who will reside in the unit”. The next paragraph also mentions that “g. The owner must count foster adults living in the unit.” Chapter 5 addresses which income sources to count as part of overall household income. It notes that “Payments received by the family for the care of foster children or foster adults are not counted.” Remember, however, that a foster child or adult might receive some other type of income, which should be counted, just as you would count the income if it was received by any other household member. For example, a foster child might receive \$50 monthly from an aunt, and this would be counted as a regular cash contribution. A foster adult might have a job, and this earned income should be counted. **HNN**

MORE GUIDANCE IN TECHNICAL BULLETINS | Florida Housing Finance Corporation provides SHIP-specific written guidance in Technical Bulletins. Some of the most recent bulletins have addressed the subjects of record retention, NOFA advertisements, and SHIP audit and monitoring requirements. You may access the bulletins on Florida Housing's website, www.floridahousing.org in the Housing Partners section under Local Governments (SHIP).



MICHAEL CHANEY

Michael Chaney is a Technical Advisor for the Florida Housing Coalition. Chaney's responsibilities include providing training and technical assistance through workshops, on-site visits, and telephone consultation on a variety of affordable housing topics, including capacity building for housing nonprofits; financial tracking of housing funds; fair housing; compliance with housing program requirements (SHIP, HOME, CDBG); operational/administrative procedures, housing rehabilitation strategies, and energy efficiency topics. He has also served as an adjunct faculty member of the housing department at Florida State University.



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, Mon.-Fri. 8:30-5:00.



Join us for the 2017 Affordable Housing Conference

Sept. 10-13, 2017 at the Rosen Centre in Orlando



Learn from Industry Experts

STATE OF THE STATE

Discussion about housing, homelessness, and Florida's economy with key state agencies and stakeholders.

HOUSING SUCCESS STORIES

Showcase of why Home Matters in Florida. We will celebrate success by lifting up approaches and strategies that have worked. Find your inspiration.

Network with Your Peers at the Partner/
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PARTNER/CAUCUS MEETINGS

Formal networking with your colleagues from across the state

- Continuum of Care/Homeless
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- Habitat for Humanity
- Local Government, Florida Community Redevelopment Association, Community Redevelopment Agencies
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Attend Training Workshops

More than 30 workshops providing training in all aspects of affordable housing, including an opportunity to tailor your conference training with the following four tracks:

1. Energy Efficient and Sustainable Housing
2. Financial Resources for Affordable Housing
3. Housing for Elders and Individuals with Special Needs
4. Housing for People Experiencing Homelessness

For more information, contact Johnitta Wells
at 850-878-4219 or wells@flhousing.org.



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AFFORDABLE HOUSING CONFERENCE HOME **MATTERS** IN FLORIDA



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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
- ☐ \$20,000 Platinum Sponsor (20 Comps)
- ☐ \$10,000 Gold Sponsor (10 Comps)
- ☐ \$5,000 Sponsor (6 Comps)
- Complimentary job vacancy posting service on the Coalition's website
- Access to the Coalition's e-newsletter, Member Update
- ☐ \$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)
- Reserved table for Keynote speeches (Platinum and Gold only)

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 July 1 and expire on June 30 of each year. (Please indicate additional names, addresses and phone numbers on an attached sheet.)

- ☐ \$25 Student
- ☐ \$75 Individual
- ☐ \$150 Nonprofit Organization
- ☐ \$200 Government Agencies
- ☐ \$250 Private Organizations

Authorized Representative (Please Print or Type:)

Name: _____ Title: _____

Organization: _____ Signature: _____

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.

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ABOUT THE FLORIDA HOUSING 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 carries out this mission recognizing that decent and affordable housing is a human necessity and an integral part of community revitalization and economic development.



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

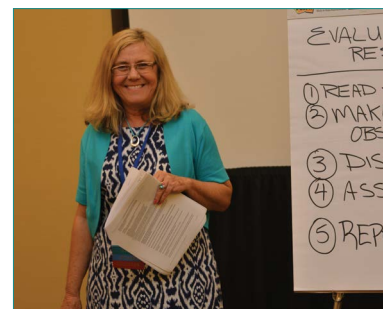


We support community-based partnerships in leveraging resources; and advocate for policies, programs and use of funding resources that maximize the availability and improve the quality of affordable housing in Florida.



Our Team The Coalition's administrative office is in Tallahassee, and our Team consists of highly skilled professional staff in office locations throughout the state. Our Technical Assistance Team provides assistance in all areas of affordable housing planning, finance, and development.

Our professional technical assistance team also includes the expertise of our geographically dispersed 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.



Contact us today! 850-878-4219 | info@flhousing.org | www.FLHousing.org



AFFORDABLE HOUSING CONSULTING SERVICES

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

PUBLIC SECTOR

We Can Assist the Public Sector with:

- Consolidated Plans, Annual Action Plans, and CAPERs for HUD CPD Block Grants
- Analysis of Impediments to Fair Housing Choice and the New Assessment of Fair Housing
- Strategies for Affirmatively Furthering Fair Housing
- Program Design and Implementation
- Policies and Procedures Manuals
- Project Development
- Underwriting Practices for Rental and Homeownership
- Long-Term Affordability Mechanisms
- Energy Efficient Housing
- Predevelopment, Development, and Rehabilitation Process for Rental and Homeownership Programs
- Meeting Set-Asides for Extremely Low Income and Special Needs Housing
- Income Compliance and Eligibility Determination
- Tracking, Reporting, and Monitoring of Programs
- Rehabilitation Policies and Strategies
- Design of RFPs and RFQs
- Strategies and Plans to End Homelessness

PRIVATE SECTOR

We Can Assist the Private Sector 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
- 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.

Contact us today! 850-878-4219 | info@flhousing.org | www.FLHousing.org



Meet the Florida Housing Coalition Team

The Florida Housing Coalition Covers the Entire State of Florida with Offices Now Located in the Panhandle, Northeast Florida, Central Florida, Southwest Florida, and Southeast Florida.

The Florida Housing Coalition is based in Tallahassee and offices throughout Florida. Our technical assistance team consists of a highly skilled and geographically dispersed network of 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. Our team is one of the largest and most accomplished statewide providers of training and technical assistance in the nation.



AIDA ANDUJAR provides training and technical assistance nationally under Neighborhood Stabilization Program, the HOME Investment Partnership Program and the Community Development Block Grant Program including workshops, clinics, onsite and offsite technical assistance and training through federal and fee-for-service contracts. Aida provides training and technical assistance under the Catalyst contract with the Florida Housing Finance Corp. including workshop development, on-site and off-site technical assistance and training and responding to calls on the technical assistance line. Aida has more than 29 years of experience and training in the area of affordable housing, including 25 years of responsibility for administration and implementation of state, Federal and local housing grants awarded to local governments. She speaks and writes fluent Spanish. She is a licensed Realtor and holds a Master's degree in Public Administration from Florida International University.



CARTER BURTON has 15 years of experience administering HUD housing and community development programs, specifically the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Programs. Carter is a former CDBG Program Manager for the Arizona Department of Housing and former Grant Administrator for the State of New York Small Cities program. Carter specializes in HUD Consolidated Planning and has developed numerous Consolidated Plans, Annual Action Plans, Analysis of Impediments to Fair Housing, and Consolidated Annual Performance and Evaluation Reports for Entitlements throughout Arizona, California, Connecticut, Florida, Georgia, New York, and Texas. Prior to joining the Florida Housing Coalition Carter worked for two State agencies,

then transitioned to consulting for local Entitlements and non-profit organizations.



MICHAEL CHANEY Is a Technical Advisor for the Florida Housing Coalition. He has 21 years of experience providing technical assistance to local government, nonprofit housing professionals, and consumers throughout Florida. Chaney offers training and technical assistance to the advisors implementing Florida's Hardest Hit foreclosure prevention program. He also serves as a trainer for the Coalition's Housing Workshops, where his focus includes monitoring nonprofit sponsors, enhancing rehabilitation strategies, and general housing program administration. Michael is certified by NeighborWorks for both Homebuyer Counseling and Foreclosure Prevention and served as a Neighborworks instructor for Florida-based 5 day certification trainings for housing counselors. He has written several articles for the Coalition's journal on topics related to foreclosure prevention, SHIP and housing for people with disabilities. Mr. Chaney holds a Bachelor's degree from Loyola University in New Orleans and a Masters of Social Work Administration from Florida State University, where he has served as an adjunct faculty member of the housing department.



GLADYS COOK assists nonprofit housing and community development organizations along with local governments in program design, finance, development, and management of single and multifamily and permanent supportive housing. She provides training and technical assistance for programs funded by the Florida Housing Finance Corporation including the Predevelopment Loan Program, SHIP, HOME and SAIL. She provides expertise in housing incentive strategies

including community land trusts, land banking, and inclusionary zoning. Ms. Cook is a team member for the Coalition's Tampa-Hillsborough Assessment of Fair Housing. She is heading up the Coalition's Solar for the Sunshine State initiative to provide low and moderate income residents the opportunity to power their homes with solar energy.

Ms. Cook developed innovative housing models independent supported living and intentional communities for people with developmental disabilities. She provides training on the finance and development of permanent supportive housing. Ms. Cook provides the tools for the implementation of affordable housing programs and compliance systems that includes policies, procedures and protocols, document templates, quality controls and reporting.

Ms. Cook has worked on CDBG DR funded disaster recovery programs for hurricanes in Florida and Super Storm Sandy in New York. She developed procedures and protocols used to guide the case management and quality control functions for the \$80 million New York Rising Acquisition for Redevelopment program for the Governor's Office of Storm Recovery. Ms. Cook drafted standard operating procedures and FAQ's for the Acquisition, Repair, Rebuild, and Reimbursement services for the \$640 million New York City Build It Back program. Ms. Cook holds a Master's degree in Urban Planning from Florida State University. She is a HUD Certified HOME Regulations Specialist.



PAM DAVIS is the Administrative Assistant/Workshop Coordinator for the Florida Housing Coalition. She oversees the day-to-day administrative operations at the Tallahassee office, which includes answering phones, distributing mail, updating and renewing memberships. Davis also assists the Technical Advisors staff in the coordination and planning of workshops. With years of experience creating memorable meeting and event moments, Davis focuses on all aspects of meeting and event management. Including planning, site selection, negotiation, contracting, choosing menus, running registration, reservations, database, attendee management, financial/budget management, travel arrangements, entertainment, speakers, audio visual equipment and on site services.



ASHON NESBITT comes to the Florida Housing Coalition with experience in local government, asset management, underwriting and development. Prior to joining Florida Housing Coalition, Ashon was Project Manager for an affordable multifamily developer in Tampa, managing projects at various levels for a total of nearly \$90 million invested, with an emphasis on acquisition and rehabilitation in partnership with nonprofit organizations. Ashon also served as an Asset Manager and Underwriter for a prominent syndicator of low income housing tax credits, with duties focused on investor yield maintenance,

The Florida Housing Coalition has a deep bench of housing professionals strategically located throughout Florida.

PANHANDLE

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Jaimie Ross

NORTHEAST FLORIDA

Amanda Rosado

CENTRAL FLORIDA

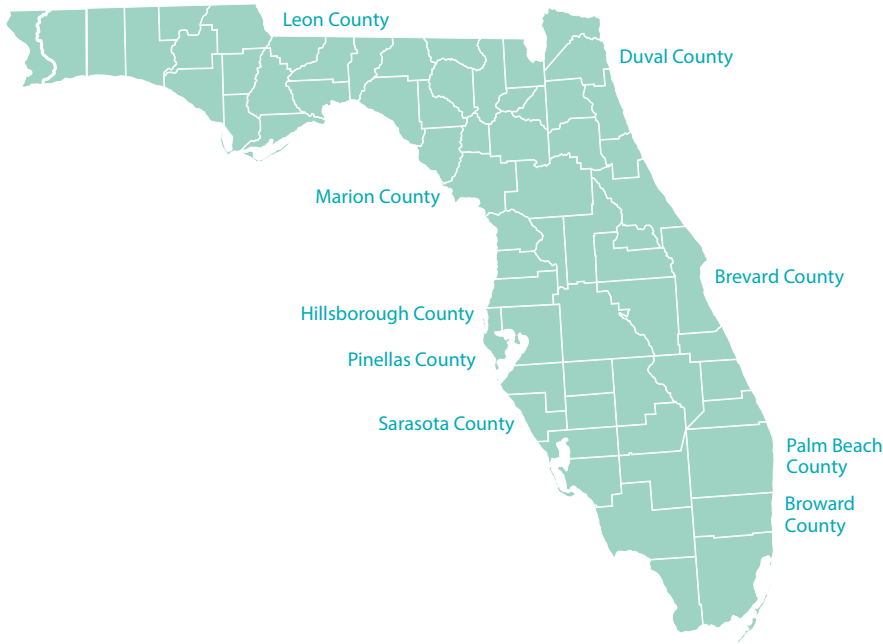
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Ashon Nebitt
Benjamin Toro-Spears
Susan Pourciau
Eric Weiner

SOUTHEAST FLORIDA

Aida Andujar
Kimberly Spence



tax credit delivery and program compliance. Additionally, Ashon has local government experience, serving two years as Assistant Housing Programs Manager for Alachua County, where he managed the county's SHIP Down Payment Assistance Program, CDBG Home Rehabilitation program and conducted Homebuyer Education classes. Ashon has Master's Degrees in Urban and Regional Planning and Real Estate from the University of Florida, and a Bachelor of Science in Architectural Studies degree from Florida A&M University.



SUSAN POURCIAU is the Director of Homeless Training and Technical Assistance for the Florida Housing Coalition, where she also serves as Chief Operating Officer. Susan's areas of expertise include the work of ending homelessness, systems change, and nonprofit capacity building. Her specific focus areas in the homelessness arena include housing first and rapid rehousing, Continuum of Care (CoC) governance, homeless system design, data-driven management, and funding streams to end homelessness. In terms of capacity building, she has expertise in financial management, governance, leadership, grant writing, and collaboration.

Dr. Pourciau works across sectors in the community, bringing together local government, philanthropy, the private sector, nonprofits, and housing developers to create comprehensive solutions to homelessness. Prior to joining the Florida Housing Coalition, Dr. Pourciau was the Executive Director of several human services nonprofit organizations and was on the faculty of Florida State University. Susan has a doctorate in Accounting and a law degree from Duke University.

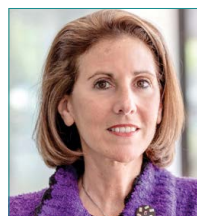


JUDITH REYMOND is the Instructional Designer for the Florida Housing Coalition. Her duties include providing support to team members in the design, development and implementation of courses, workshops and webinars. Her responsibilities also include curriculum development, presentation consulting and support, and webinar backup. Judith holds a Master's degree from Florida State University. She has been an adjunct faculty member at Loyola University Chicago and National-Lewis University, also in Chicago. Her professional focus has been the use of technology-enhanced instruction, and her professional interests include motivational design and the use of simulations and games in education and training. Judith's organizing

philosophy is built around her belief in the transformative power of teaching and learning.



AMANDA ROSADO holds a master's degree in Social Work with a focus on organizations and communities from the University of South Carolina. For the past ten years, she has worked with individuals and families experiencing chronic homelessness in various settings including a drop in center, emergency shelter, HIV clinic, and permanent supportive housing programs. In 2010, she assisted in piloting Columbia, South Carolina's first housing first program for chronically homeless individuals, families, and persons living with HIV/AIDS. Her most recent position was with a managing entity in Northeast Florida. In that role, she worked to provide housing as an effective healthcare intervention for consumers within the substance abuse and mental health system. As a strong advocate for housing first and recovery oriented systems of care, she is passionate about utilizing evidence based practices and providing effective interventions to work with some of the most vulnerable populations.



JAMIE ROSS is the President and CEO of the Florida Housing Coalition. Prior to joining the Florida Housing Coalition as CEO, Ms. Ross served as the Affordable Housing Director at 1000 Friends of Florida, a statewide nonprofit smart growth organization, from 1991- 2015. Prior to her tenure at 1000 Friends of Florida, Ross was a land use and real property lawyer representing for profit and nonprofit developers and financial institutions with a law firm in Orlando.

In 1991, Ross initiated the broad-based coalition that successfully advocated the passage of the William E. Sadowski Affordable Housing Act, providing a dedicated revenue source for affordable housing in Florida. She continues to facilitate the Sadowski Act Coalition to ensure funding for Florida's state and local housing programs. Her work includes all forms of legislative and administrative advocacy and education related to the planning and financing of affordable housing. She has authored numerous articles on the planning and financing of affordable housing and smart growth tools for producing and preserving affordable housing. With funding from the Rockefeller Foundation, Ross produced "Creating Inclusive Communities", a macro-media flash presentation on best practices for inclusionary housing programs. She founded the Florida Community Land Trust Institute in January, 2000.

Nationally, Ross serves on the Boards of Grounded Solutions Network and the Innovative Housing Institute. She is a nationally recognized expert in avoiding and overcoming the NIMBY syndrome. Ross is past Chair of the Affordable Housing Committee of the Real Property Probate & Trust Law Section of the Florida Bar, and a former Fannie Mae Foundation James A. Johnson Community Fellow.



KIMBERLY SPENCE is a training and technical assistance provider with 10 years of experience administering local planning, housing, and community development programs and providing consulting services with a focus on data collection and analysis

for preparation of Consolidated Plans, Annual Action Plans, and Analyses of Impediments to Fair Housing. Prior to joining the Florida Housing Coalition, Spence worked for one local government in Florida and two private consulting firms. Spence specializes in collecting and interpreting social, economic, and physical data; preparing Consolidated Plans, Annual Action Plans, and Analyses of Impediments; development of policies and procedures, setting up tracking and reporting program progress in IDIS, and grant monitoring. She is also experienced in developing policies and procedures, monitoring recipients of federal funding to ensure program compliance, and providing technical assistance to local governments. Spence is a certified Economic Development Finance Professional, a certified Community Real Estate Developer, and holds a Master's degree in Urban and Regional Planning from Florida Atlantic University.



BENJAMIN TORO-SPEARS is a technical advisor with an extensive background in affordable housing and community development, real estate finance, and data management. Toro-Spears has experience in facilitating strategic planning sessions,

managing databases on real estate investments, conducting geospatial analyses, financial management, and assessing the impacts of housing and community development activities. As a Technical Advisor, Toro-Spears provides training to local governments, nonprofit housing developers, and their partners on compliance with affordable housing program regulations, financial and data management, and best practices for organizational management. Toro-Spears also prepares maps and spatial analyses using GIS, and assists with data collection and statistical analysis for the Coalition's policy documents and housing needs assessments for clients.

In his tenure at Enterprise, as an Impact Assessment Fellow, Toro-Spears assessed the impact of Enterprise Community Loan Fund projects and contributed to an index used to evaluate Communities of Opportunity across the nation. As an Information Analyst, Toro-Spears provided technical assistance to public and private clients, conducted company-wide strategic planning sessions, managed a database of over \$35 billion in corporate real estate investments, prepared impact case studies on corporate real estate projects, conducted geospatial analyses, and developed and managed an impact measurement database.



ERIC WEINER has over 20 years of affordable housing experience in the areas of development, asset management, and underwriting. Prior to joining the Florida Housing Coalition, he was Administrator of Multifamily Loan Programs for the Texas

Department of Community Affairs (TDHCA). During his tenure as a TDCHA Administrator, Eric created a new \$24 million direct loan program to assist developers in high cost areas, special needs providers, and owners of aging rural properties in need of rehabilitation. He has also served in executive level positions for mission-based and for profit affordable housing developers where he successfully applied for tax credits, tax exempt bonds, subsidized loans, and grants. Eric has spoken at numerous conferences as well as served on local planning boards, economic development councils, and affordable housing advisory committees in Florida and Texas. Eric has an MBA from the University of Southern California and is a Certified Property Manager (CPM), and Certified HOME Specialist.



JOHNITTA WELLS is the Conference and Communications Manager at the Florida Housing Coalition. Her primary responsibilities include coordinating the logistics for the Coalition's annual conference, assisting affordable housing

advocates with the tools needed to advocate for affordable housing through the Sadowski Affiliates, and handle the Coalition's website. Prior to joining the Coalition, Wells served as communications coordinator with the Florida Chamber of Commerce and editor at Florida A&M University. She brings a wealth of experience in public relations, marketing and publications. She holds a bachelor's degree in public relations from Florida A&M University. **HNN**

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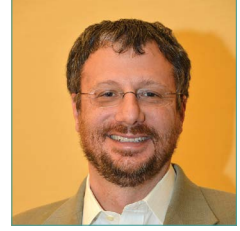
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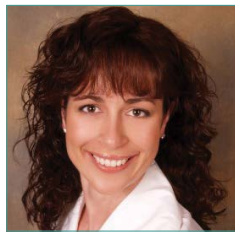


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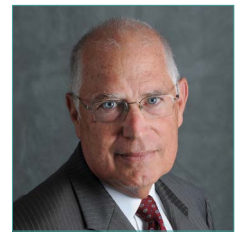
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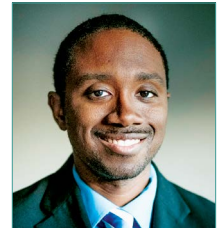
MICHAEL CHANEY
Technical Advisor



GLADYS COOK
Technical Advisor



PAM DAVIS
Workshop
Coordinator



ASHON NESBITT
Technical Advisor &
Research Analyst



SUSAN POURCIAU
Director of Homeless
Training & Technical Asst.



JUDITH REYMOND
Instructional
Designer



AMANDA ROSADO
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