



# AFFORDABLE HOUSING CONFERENCE HOME MATTERS IN FLORIDA



## CELEBRATING 27 YEARS OF Sadowski State & Local Housing Trust Funds

Florida's Premier Statewide Affordable Housing Training and Technical Assistance Event brought together more than 900 housing professionals from every part of Florida, including housing developers, service providers, public and private sector funders, and advocates in August 2019.

### Keynote Addresses



**KEN LAWSON**

Executive Director  
Florida Department of Economic Opportunity



**DR. RODNEY HARRELL**

Vice President,  
Livable Communities and Long-Term Services and Supports, AARP



## Showcase of Florida Affordable Housing Innovations

Marilyn Drayton from Wells Fargo is recognized for the support to the Florida Community Land Trust Institute that led to these two remarkable CLTs.



## State of the State Plenary: Home

Trey Price, Florida Housing Finance Corporation, Catherine Hinshaw, American Planning Association, Mark Hendrickson, Florida Association of Local Housing Finance Authorities, Cheryl Howell, Hillsborough County, Gladys Cook, Florida Housing Coalition, Dr. Susan Pourciau, U.S. Interagency Council on Homelessness, and Ashon Nesbitt, Florida Housing Coalition



## Matters

### Freddie Mac

Daniel Ticona of Freddie Mac announced that it is expanding its support for shared equity homeownership programs focusing on long-term affordability and its plans to begin purchasing Community Land Trust mortgages to facilitate the preservation of affordable housing in low- to moderate-income





## Florida Community Development Legal (FCDL) Project Office Hours

During this year's conference, the Florida Community Development Law (FCDL) Project offered transactional legal services to non-profit housing organizations. The legal services offered to nonprofits under the FCDL Project were diverse, ranging from economic development activities, non-profit business development, small business assistance, project development assistance, and affordable housing legal assistance.



## Sadowski Affiliates Awards

From left to right: Shekeria Brown, Chase, Marcia Barry-Smith- Director, Community Outreach and Program Services, Habitat for Humanity Broward, Sandra Shank, Abundant Life Ministries-Hope House, Rev. Joy Willard-Williford, Neighbor Up Brevard Steve Smith- New Beginnings, and Ralston Reodica- Flagler County. Not pictured: Milana Walter- YourStoryYour Way.com



## Caucus/Partner Meetings

- Florida Realtors Caucus
- Habitat for Humanity Caucus
- Housing Counselors Caucus
- Utility Companies, and Energy Efficiency Partners

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## Disaster Recovery Forum

Panelists shared their experience in responding to disaster-related issues and discussed innovative solutions for a rapid and equitable redevelopment of Florida's housing stock. Panelists covered the spectrum of disaster housing recovery including state and federal programs, mitigation and resilience, legal advocacy for the most vulnerable, the value of volunteers and the faith-based community, and the role of the financial sector.



Left to Right: Bill O'Dell; Valerie Jenkins; Daniel Ticona; Drew Winters, Gladys Cook; Michelle Luckett; Rev. Mary Downey; Tim Carpenter; Natalie Maxwell



Natalie Maxwell

## Opportunity Zones Forum

The forum covered both the promise and peril of the OZ program from local and national experts. Participants heard from Novogradac on the dynamic of Opportunity Zone equity in affordable housing projects, including the latest from Novogradac on the relationship between the low-income housing tax credit program and OZ equity. Participants also heard from stakeholders working in Orlando and Miami to attract private sector interest in OZ projects with a positive social return on investment. Attendees learned how to ensure both communities and investors benefit from the OZ incentive.



Left to Right: Brad Elphick; Mark Brewer; Alana Greer; Kody Glazer; Ben Toro-Spears



Kody Glazer



## Ending Homelessness Among Youth and Young Adults Forum

National, state, and local community experts discussed strategies, guidance, and innovative solutions to prevent and end youth homelessness. National experts from U.S. Interagency Council on Homelessness and A Way Home America spoke from the federal perspective on ending youth homelessness. Local communities discussed participating in the 100-Day Challenge and how it helped move the needle on youth homelessness in their community.



Left to Right: Elissa Plancher; Amanda Rosado; Zachary Summerlin; Katherine Hammer; Susan Pourciau; Manny Sarria; Wendy Tippet; Audrey Aradanas; Donnette Manning; Evian White De Leon







## Diversion Away from Homelessness

Understanding that resources in homeless systems are limited, it is imperative to divert people with options away from the homeless systems. Doing so leaves shelters, support, and resources for the most vulnerable those lacking housing alternatives. Susan Myers, with the Pinellas County Homeless Leadership Board, Susan Pourciau, with U.S. Interagency Council for Homelessness, and Amanda Rosado, with the Florida Housing Coalition, provided participants with strategies for implementing a diversion program and discussed how diversion plays a role in improving HMIS System Performance Measures. This workshop was moderated by Jack Humburg, with Boley Centers.



## Equitable Development: Affirmatively Furthering Fair Housing and Policies for Inclusion

Patricia Newton, with GPS Consulting, and Ben Toro-Spears, with the Florida Housing Coalition, highlighted local government efforts in Florida to affirmatively further fair housing using federal, state, and local fair housing laws. In this workshop, moderated by Brad Goar, with FPL, participants reviewed tools available to support fair housing, in addition to the latest HUD fair housing requirements for entitlement jurisdictions.



## Expanding the Stock of Affordable Housing: Missing Middle and Missing 4% Tax Credits

The “missing middle” is a term coined for the smaller scale rental housing that can be built to provide greater flexibility in local land use planning laws. During this session, Laura Cantwell, with AARP, and Mark Sween, with Dominion, covered the missing middle and the missing 4% tax credits to produce housing without additional gap financing. Moderated by Mark Hendrickson, with The Hendrickson Company.



## Faith-Based Grassroots Advocacy

With the housing crisis facing so many, faith-based advocacy groups across Florida have placed housing that is affordable at the forefront of their mission. Moderated by Cheryl Howell, with Hillsborough County, participants hear about a variety of strategies to successfully advocate for more funding and better housing policies to support housing affordability. Sandra Shank, with Abundant Life Ministries-Hope House, Rev. Joy Willard-Williford, with Neighbor Up Brevard, and Blaise Denton, with the Florida Housing Coalition, discussed success stories at the local level, as well as models and methods for effective faith-based advocacy.



## Housing Counselor's Management Systems – They are A-Changing

Presenters Kim Drayton, with Launchpad Collaborative, and Michael Puchalla, HDC of SW Florida, discussed the new LaunchPad system, a new application for tracking client data and outcomes. Additionally, participants learned about other HUD-approved client management systems that are currently available. Michael Chaney, with the Florida Housing Coalition, moderated this session.



## Understanding the Community Reinvestment Act

April Atkins, with FDIC, and Lisa Anne Mifflin, with OCC, provided participants with an overview of the Community Reinvestment Act, key definitions, and community development activities for bank partnerships. Moderated by Christine Ruiz, with Bank of America, this panel included an interactive discussion on CRA, as well as examples of bank partnerships in housing.







## Regulatory Reform Update from 2019 Legislative Session

This workshop addressed statutory changes that will affect local government land use relative to housing that is affordable. Bryant Applegate, with Seminole County, and Jeff Branch, with the Florida League of Cities, provided participants with a better understanding of what makes housing unaffordable. The speakers discussed the framework local government planners and policymakers can use to increase the supply of housing that is affordable. Jaimie Ross, with the Florida Housing Coalition, moderated.



## FCDA “Show Me the Money” Maximizing Funding Opportunities to Develop Affordable Housing

Leveraging multiple funding sources can be a useful approach to financing housing that is affordable and community and economic development projects. Panelists, Ernest Coney, with CDC of Tampa, and Cardell Cooper, with Cooper Associates, provided participants with effective uses of all resources, including land use policy, accessing publicly owned real estate, impact fee waivers, and funding opportunities that create a more affordable housing product. This panel was facilitated by Cheryl Howell, with Hillsborough County, and Emory Counts, with the Florida Community Development Association.



## Equitable (Re)development: Gentrification without Displacement

Participants heard about methodologies for identifying neighborhoods likely to experience gentrification. Ashon Nesbitt, with the Florida Housing Coalition, and Paula Rhodes, with Invitus Development, provided strategies to facilitate equitable development that preserves housing affordability and neighborhood culture. This session was moderated by Tim O’Malley, with AmeriNat.



## Operating a Low Barrier Crisis Response System

Federal and local dollars are now shifting to a low barrier philosophy with the goal of making homelessness rare, brief, and one-time. However, housing and service providers are still imposing barriers and mandating services that ultimately slow down the system and exclude the most vulnerable. Allison Krall, with the Coalition for the Homeless of Central Florida, Brian Postlewait, with Homeless Services Network of Central Florida, and Sandra Newsom, with Carrfour Supportive Housing, discussed HUD's shift to a low-barrier, housing focused strategy, and the challenges that arise when all homeless system interventions fail to align with low barrier philosophies. Manny Sarria, with Miami-Dade County Homeless Trust, moderated.



## Housing for Seniors

Michelle Norris, with National Church Residences, and Aaron Gornstein, with Preservation of Affordable Housing (POAH), shared what their organizations are doing to address senior housing. Participants learned about funding for creating housing options for seniors and what policies and practices will positively impact the growing demand for senior housing in Florida. Debra Koehler, with Sage Partners, moderated the session.



## Implementing the Local Government Preference for Housing Tax Credits

Over the past four years, FHFC implemented a new system in which local governments have a much more significant role in selecting the 9% Housing Credit development approved in their community. Stephanie Burch, with City of Jacksonville, Marisa Button, with FHFC, and Mark Hendrickson, with The Hendrickson Company, provided an overview of how the preference works and how local governments can implement its local priorities through the system. The session, moderated by Ed Busansky, with First Housing Development, also covered best practices for selection of preferred projects.







## The Role for Faith-Based Organizations in Housing

Rev. Mary Downey, with Community Hope Center along with Christine Long and Tim Marks, both with Metropolitan Ministries discussed the variety of roles the faith-based organizations can play in the development of housing that is affordable. Moderated by Gladys Cook, with the Florida Housing Coalition, this workshop included the value of church owned land for development of housing, what religious institutions can expect in terms of partnering with affordable housing developers, and what a healthy joint venture looks like. Speakers also explored the main challenges and advantages of faith-based housing programs.



## Coordination with PHAs to Serve Vulnerable Populations

Public Housing Authorities (PHAs) receive funding to administer a variety of housing programs and housing-related services. Elissa Plancher, with the Florida Housing Coalition, Victoria Mallette, with the Miami-Dade Homeless Trust, and Susan Pourciau, with U.S. Interagency Council on Homelessness, provided information on how developing partnerships between homeless Continuums of Care and a PHA can be instrumental in building capacity in homeless systems. Leroy Moore, with the Tampa Housing Authority, moderated this workshop.

## PNC BANK, SYNOVUS, AND WELLS FARGO RAFFLE

PNC Bank, Synovus, and Wells Fargo each awarded \$1,000 to a lucky nonprofit organization. This year, three nonprofits benefited from the \$1,000 raffle: Residential Options of Florida received the PNC award, Suncoast Partnership received the Synovus award, and Neighborhood Lending Partners received Wells Fargo's award.





## Adaptive Reuse and Affordable Housing

Grocery chains and other big box retailers have closed hundreds of locations due to declining sales and increased competition from online shopping and changing consumer preference. The result is millions of square feet of empty space in neighborhood centers and regional malls in communities of all sizes. Through an award from Fannie Mae, the Florida Housing Coalition has led a pilot adaptive reuse project. Ashon Nesbitt and Ben Toro-Spears, both from the Florida Housing Coalition, along with Tyronda Gibson, with Fannie Mae, discussed the opportunities and challenges of adaptively reusing vacant retail for housing that is affordable. Stephen Bender, with the University of Florida, moderated the session, which provided details on FHC's work to date in the St. Petersburg site.



## Bankers Can Be Your Best Partners

Participants heard from and spoke with bankers committed to making community investments. The panel included Marilyn Drayton and Connie Wright, with Wells Fargo, Nancy Merolla, with Synovus, Christine Ruiz with Bank of America, and Thais Sullivan, with Valley National. Panelists discussed how to access funds for a project and how to support operations, and provided a deeper understanding of why and how banks operate in relation to community lending and investments. Aileen Pruitt, with PNC Bank, moderated.







## Equitable Development: Focus on Surplus Lands

When local governments auction surplus land without a long-term affordability requirement, they give up the resource itself and the opportunity to create a permanent supply of housing that is affordable. Gladys Cook, with the Florida Housing Coalition, and Isabel Cosio Carballo, with the South Florida Regional Planning Council, discussed tools that can shape policies to preserve surplus land for optimal and equitable development. Participants heard why housing that is affordable should be included in high value areas. This workshop was moderated by Chuck Elsesser, with the Community Justice Project.



## FHFC's 2019-2020 Rental Funding Opportunities

The Florida Legislature provided funding for rental programs from the Sadowski Housing Trust Funds. During this session, Nancy Muller and Marisa Button, both with FHFC, covered competitive rental funding opportunities, including the Housing Credit program, and the current timelines for allocating these housing funds during the 2019-2020 rental cycle. Attendees received an overview of the Request for Applications process and each funding opportunity. Jeff Kiss, with Banyan Company, moderated.



## Long-Term Compliance and Monitoring of Federal and State Funded Projects

Erich Chatham, with Civitas, and Marji Nelson, with Seltzer Management Group, provided an overview of the monitoring process for Federal Housing and Community Development programs, such as CDBG and HOME, as well as State programs such as Low-Income Tax Credits (LITC) and SAIL. The workshop outlined the purpose for compliance monitoring and covered ways community development professionals and agencies can prepare for monitoring visits. Armando Fana, with the City of West Palm Beach, moderated the session, which also covered long term rental compliance issues and best practices.



## ADUs, Tiny Homes, and Airbnb

Accessory Dwelling Units (ADUs) are small, separate living areas attached or detached to a single-family home. They can be a great way to add density that is affordable to residential neighborhoods. At the same time, the rise in online home rental opportunities like Airbnb effectively reduce the overall supply of housing that is affordable. Kody Glazer, with the Florida Housing Coalition, and Danicka Ransom, with Osceola County, discussed what governments can do to make sure the ADUs make neighborhoods more affordable for everyone. This session was moderated by George Romagnoli, with the City of New Port Richey.



## What Faith-Based Organizations Bring to the Table

There are many ways Faith-Based Organizations can make a meaningful impact in the affordable housing and community development arena. During this session, Kimberlee Riley, with the Catholic Foundation of Central Florida, and Steve Smith, with New Beginnings, highlighted the roles of faith-based organizations as advocates, resource providers, and developers. David Hall, with the Florida Realtors, moderated this session.



## Affordable Housing through the Economics Lens

Housing that is affordable is a key driver of economic growth. It is central to creating a just, equitable economy. Sadaf Knight, with the Florida Policy Institute, and Commissioner Kimberly Overman, Hillsborough County Commission, provided an overview of Florida's state budget priorities, the economic impact of affordable housing development, and what the state can do to increase investment and ensure housing affordability for more Floridians. Robert Von, with the Meridian Appraisal Group, moderated the session.







## By the Numbers: 2019 Rental Market Study

According to The Shimberg Center's 2019 Statewide Rental Market Study, three-fourths of Florida's renters are working households; a majority of the remainder are elders and persons with disabilities. Anne Ray, with the Shimberg Center, presented on the market study's conclusion on the need to have affordable housing for Florida's low-income renters, seniors, and special needs populations. Debra Koehler, with Sage Partners, offered a developer's perspective on how practitioners can use data and research to make the case for housing affordability. Bill O'Dell, with the Shimberg Center, moderated the session.



## FHFC Homeownership and Non-Profit Renovation Financing

Nicole Gibson and David Westcott, both from the Florida Housing Finance Corporation (FHFC), reviewed homeownership funding opportunities available through FHFC's programs. Doug Coward, with SELF, spoke about how SELF is providing low-cost financing to low- and moderate-income homeowners to help them with much-needed home renovations. This session was moderated by Ben Johnson, with Seltzer Management Group.



## Innovations in Affordable Housing Design

Brooks + Scarpa has pioneered holistic ways of delivering housing that is affordable, sustainable architecture, and advances in social equity. Jeffrey Huber and Lawrence Scarpa, both of Brooks + Scarpa, focused on projects and partnerships resulting in, "high design for low-income housing." Stephen Bender, with the University of Florida, moderated this session.



## Keeping Property Affordable for Generations with a Community Land Trust

Ray Leech, with Fannie Mae, Ashon Nesbitt, with the Florida Housing Coalition, and Amy Robbins, with Valley National, provided participants with an introduction to CLTs and a comprehensive overview of the community land trust model. Moderated by Barbara Beck, with Habitat for Humanity of Florida, the workshop also provided information on lending to CLT homebuyers and the sale of CLT homes on the secondary market.



## The Local Government's Role in Ending Homelessness

Local governments can use local, state, and federal funding to develop housing or offer rental assistance that targets special populations. Armando Fana, with the City of West Palm Beach, and Cheryl Martin, with Marion County, explained how local government staff can better utilize dollars set aside for homelessness and housing that is affordable. Ben Toro-Spears, with the Florida Housing Coalition, provided an overview of specific funding allocations that can be used as rental assistance. Stephanie Berman-Eisenberg, with Carrfour Supportive Housing, moderated this session.





## SHIP Administrators Training

During this three-hour session, SHIP Administrators heard from Florida Housing Finance Corporation staff on timely and important SHIP topics including LHAP compliance, annual report writing, and the connection between local housing finance authorities and SHIP offices. Attendees heard from fellow affordable housing colleagues from across the state on current practices, challenges, and administrative best practices. FHFC staff provided an update on SHIP monitoring and state-level program compliance. This year seven SHIP Awards were given out for the most innovative housing projects that used SHIP for a wide variety of projects including special needs, disaster recovery, and elderly care housing.

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## Building Capacity to Build: The Nonprofit As Affordable Housing Developer Symposium

The Building Capacity to Build Symposium highlighted the Florida Housing Coalition's work with nonprofit organizations throughout the state. The Symposium focused on building capacity to enter the field of affordable rental development or expand an organization's existing reach. Leaders from across the affordable housing spectrum talked about work on building capacity to build, including representatives from The University Area Community Development Corporation, ROOF Community Land Trust, The Florida Housing Coalition, FHL Bank of Atlanta, Lenders, Southport Financial Services, Miracles Outreach Community Development Corporation, and the Florida Community Development Legal Project.

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## Florida CLT Institute – Certification Program

The 2019 Community Land Trust Symposium featured the launch of the new Community Land Trust Certification Program, created in collaboration with Freddie Mac, as well as updates on policies and programs promoting the expansion of permanent affordability utilizing the CLT model. The Symposium began with a discussion on the growth of CLTs statewide, including approved add-on language for SHIP Down Payment Assistance strategies and the incorporation of CLTs in recent Florida Housing Finance Corporation requests for applications. The Symposium showcased the work of the six community land trust organizations from across the state that will be the first group to participate in the CLT Certification Program. The Symposium ended with a detailed description of the Certification Program, including who is eligible, how to apply, the process and value of participating, and particularly how it will increase lending for CLTs.

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### Join us next year for Florida's Premier Statewide Affordable Housing Training and Technical Assistance Event

bringing together 900 housing professionals from every part of Florida, including housing developers, service providers, public and private sector funders, and advocates.

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