

# **Rehabilitation Partnerships with Local Public Housing Authorities**

**May 05, 2022**

**Presented by: Florida Housing Coalition**

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**Technical Advisors**



## AFFORDABLE HOUSING CATALYST PROGRAM

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# Catalyst Training Schedule



The banner features a photograph of three people (two men and one woman) smiling and working together at a table. On the left is the SHIP logo, which consists of a green house icon with a blue cube inside, and the text "SHIP" in bold, with "housing a stronger Florida" in smaller text below it. On the right, the text "Fine Tune Your SHIP Program" is followed by "REGISTER NOW FOR" and then "CATALYST TRAINING" in large, bold, white letters. Below the photograph, the text "Register Now for SHIP Catalyst Training!" is displayed. At the bottom of the banner, there are four small circles, with the first one being filled.

Fine Tune Your SHIP Program  
REGISTER NOW FOR  
**CATALYST  
TRAINING**

Register Now for SHIP Catalyst Training!

**Hotline: 1-800-677-4548**

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# Webinar Logistics

- Participants are muted
- Enter your questions in the box in your webinar panel
- This webinar is being recorded and will be available at [www.flhousing.org](http://www.flhousing.org)
- A survey will immediately follow the webinar; ***please*** complete it!



**Conference Registration Now Open**

**<https://fhc.wildapricot.org/event-4693298>**

**ANNUAL STATEWIDE HOME MATTERS CONFERENCE**

**AUGUST 29-31**

**IN-PERSON AT THE ROSEN CENTRE, ORLANDO FL**

**AUG 29-31 ORLANDO, FL**

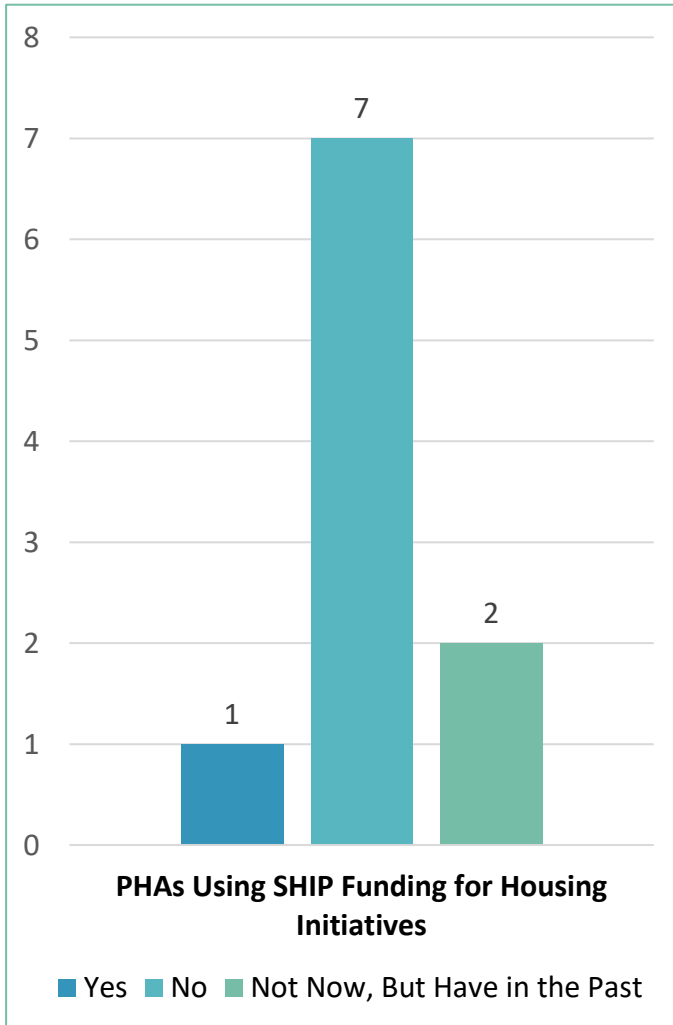
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**HOME  
MATTERS**

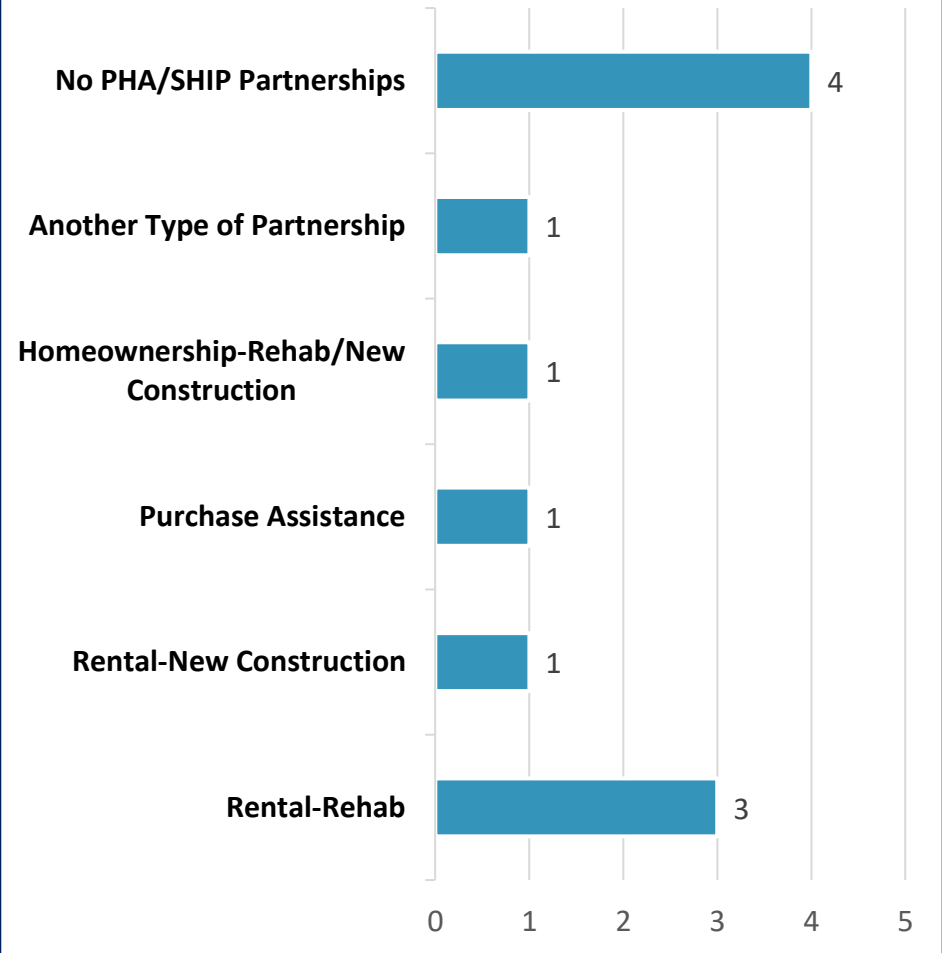
# Webinar Agenda

- Survey Results
- The Importance of PHAs in the Affordable Housing Realm
- The Landscape of Florida's PHAs
- Preserving a PHA's Affordable Units
  - Corry Brown, Volusia County Community Assistance
  - Benjamin Stephenson, Lakeland Housing Authority
- Using SHIP Funds for Rehabilitation Activities
- Using Federal Funds for Rehabilitation Activities

# Survey Results



## What Activities Are Involved With The PHA/SHIP Partnership?



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# **The Importance of Public Housing Authorities (PHA) in the Affordable Housing Realm**

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# The Importance of PHAs in the Affordable Housing Realm

- Public Housing
  - Oldest and largest housing subsidy program nationally
  - 1.7 million residents
  - 94% Occupancy Rate
  - \$8.2 billion appropriated
    - Capital Fund + Operating Fund
- Housing Choice Voucher (HCV) Program (aka Section 8)
  - 2.3 million current units leased
  - 87% lease up rate
  - \$22.73 billion 2021 YTD HAP Expenditures

Sources: HUD Public Housing Data Dashboard. HUD Housing Choice Voucher Data Dashboard.

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# The Importance of PHAs in the Affordable Housing Realm

- Who is being served in this federally subsidized programs?
  - Persons at or below 80% AMI
    - Family (HUD Definition)
    - Persons with Disabilities
    - Elderly Persons
    - Displaced Persons

# HCV Eligibility & Targeting

- Income Limits
  - PHA adopts income limits at 50% AMI and the exceptions at 80% AMI (refer to PHA's Administrative Plan)
- Targeting
  - Not less than 75 percent of the families admitted to a PHA's HCV program during the PHA fiscal year from the PHA waiting list shall be extremely low-income families.
    - Adjustments to lower percentage based on HUD approved factors
- Preferences
  - PHA can adopt local preferences
  - PHA must define and establish policies

# Special Purpose Vouchers

- Considered part of the HCV portfolio
  - Administered the same way
- PHAs have the option to apply
- Each SPV project has different:
  - Target populations
  - Eligibility criteria
  - Policies

# Special Purpose Vouchers

HUD-Veteran Affairs Supportive Housing  
(HUD-VASH)

Family Unification  
Program (FUP)

Mobility  
Demonstration

Foster Youth to  
Independence  
(FYI)

Non-Elderly  
Disabled (NED)

Tenant  
Protection  
Voucher (TPV)

Emergency  
Housing  
Vouchers (EHV)

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Source: <https://www.jacksonville.com/story/special/special-sections/2019/05/01/cancels-contract-with-jacksonville-apartment-complex-after-inspections-reveal-bad-living-conditions/5288190007/>. Roosevelt Gardens. Photo Credit: Florida Times Union/Jon M. Fletcher.

# Project Based

24 CFR § 200.853 – Applicability

(Subpart P - Physical Condition of Multifamily Properties)

(1) All Section 8 project-based assistance. **“Project-based assistance” means Section 8 assistance that is attached to the structure** (see 24 CFR 982.1(b)(1) regarding the distinction between “project-based” and “tenant-based” assistance);

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# Repositioning of Public Housing (PH)

- Rental Assistance Demonstration (RAD)
- Demolishing or Disposing of Public Housing
- Voluntary Conversion of PH to Vouchers



Source: Victory Homes, Miami Dade County Housing Agency  
[https://www.miamidade.gov/housing/property\\_profiles/virtual\\_tours/victory\\_homes/vict.html](https://www.miamidade.gov/housing/property_profiles/virtual_tours/victory_homes/vict.html)



Source: Jordan Park, St. Petersburg Housing Authority  
<https://www.wfla.com/news/local-news/jordan-park-historic-st-pete-public-housing-project-93m-redevelopment-approved/>

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# Rental Assistance Demonstration (RAD)

Tool to preserve and improve PH properties, addresses \$26B backlog of deferred maintenance.

Provides owners with the option to enter into long-term contracts to facilitate financing improvements.

Leverages public and private debt and equity in order to reinvest in the PH stock.

Residents have the right of return, no re-screening, and requires notification and relocation rights. Basic rights of PH are maintained.

Rules are clear requiring on-going ownership by a public or nonprofit entity. Maintains on-going public stewardship.

Cost effective by relying on existing PH and Section 8 during conversion.

# Real Estate Assessment Center (REAC)

- “Centralized and standardized way to evaluate the physical and financial condition of the HUD assisted and insured housing stock.”
  - PHA stock
  - Privately owned multifamily units
- Analysis of financial soundness of public and multifamily assisted housing
- Physical inspections of HUD housing
  - Uniform Physical Condition Standards (UPCS)
  - Can apply local codes, whichever is more strict

# **The Landscape of Florida's Public Housing Authorities**

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# PHAs in Florida



**97 PHAs in Florida**



**27,362 Public  
Housing Units**



**122,621 Housing  
Choice Vouchers**

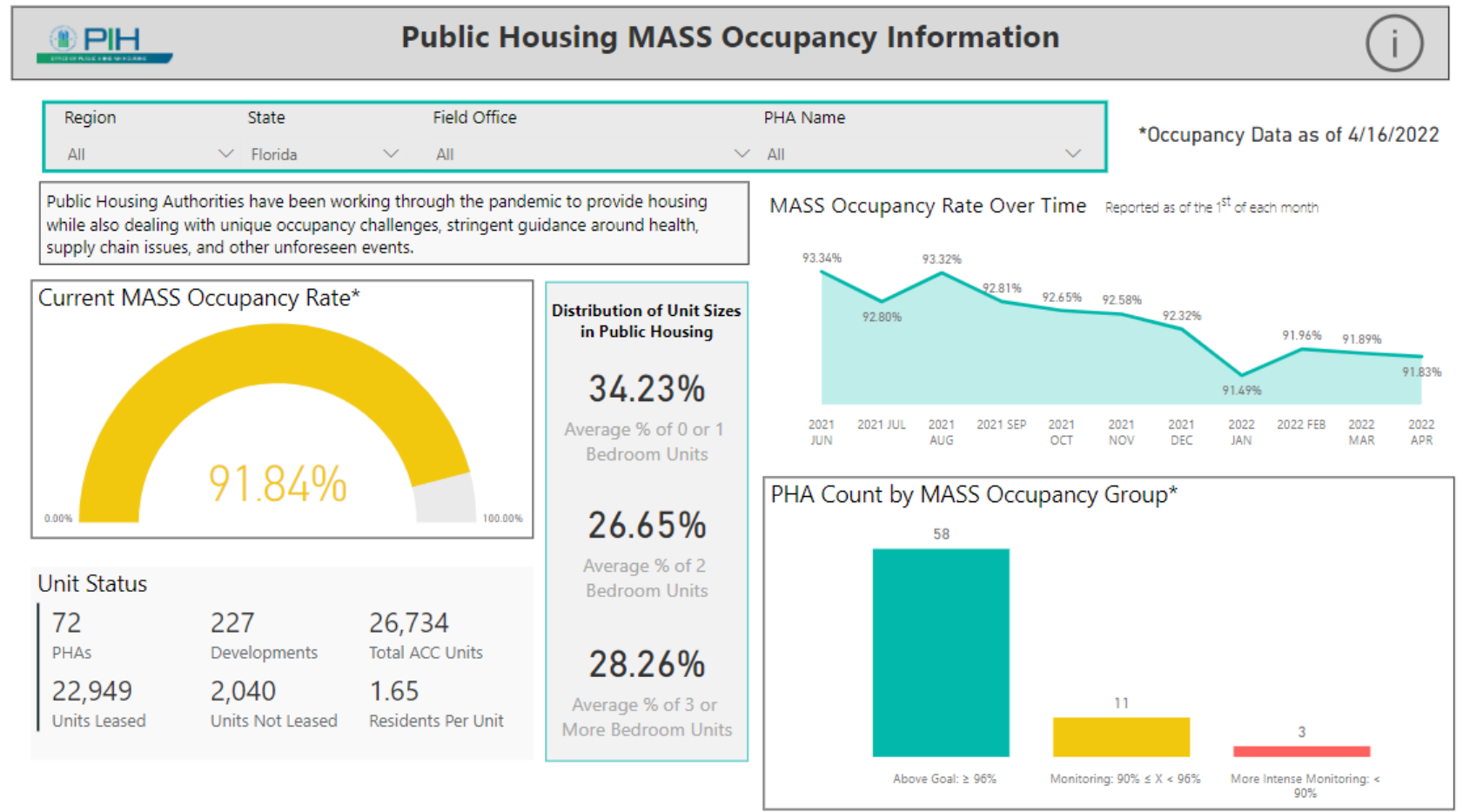


**83% Occupancy  
Rate (AVERAGE)**

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# Public Housing in Florida



Source: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/ph/PH\\_Dashboard](https://www.hud.gov/program_offices/public_indian_housing/programs/ph/PH_Dashboard)

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# Public Housing in Florida

52,575 Floridians  
live in Public  
Housing  
22,554 are children

40% of residents are  
elderly or are a  
person with a  
disability

\$13,991: Average  
household income

\$317: Average  
monthly rent

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# Income Snapshot

## SSI Benefits and Rent Comparison, 2020

Geography	HUD 0BR Fair Market Rent	HUD 1BR Fair Market Rent	Average Monthly Benefit	Maximum Affordable Rent (30% of Income)	% Income Needed for 0BR @ FMR	% Income Needed for 1BR @ FMR	# of SSI Benefit Recipients
Florida	911	1027	783	234.9	116%	131%	261,435

**Notes:** Supplemental Security Income (SSI) provides cash assistance to people who have limited income and are disabled, blind, or age 65 or older. # of SSI Benefit Recipients refers to adults age 18-64 receiving SSI due to disability. Benefit levels are the same for all recipients statewide.

**Sources:** Social Security Administration, SSI Recipients by State and County, 2020; National Low Income Housing Coalition, Out of Reach: Florida 2020 Archive

## Social Security Benefits and Rent Comparison, 2020

Geography	HUD 0BR Fair Market Rent	HUD 1BR Fair Market Rent	Average Monthly Benefit	Maximum Affordable Rent (30% of Income)	% Income Needed for 0BR @ FMR	% Income Needed for 1BR @ FMR	# of Social Security Retirement Benefit Recipients
Florida	911	1027	1534	460	59%	67%	3,625,364

**Notes:** Average Monthly Benefit is the county- or state-level average monthly benefit for a retired worker. Statewide FMRs come from the National Low Income Housing Coalition's Out of Reach report and are averages weighted by the number of renters in each county.

**Sources:** Social Security Administration, OASDI Beneficiaries by State and County, 2020; National Low Income Housing Coalition, Out of Reach: Florida 2020 Archive

Source: UF Shimberg Center for Housing Studies. Special Needs. <http://flhousingdata.shimberg.ufl.edu/special-needs>

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# Florida's Affordable Housing Preservation Risk

## FHFC Risk

- 15,735 Units

## Rural Development Maturing Mortgages

- 1,758 Units

## HUD Expiring Rental Assistance

- 13,125 Units

## Age of Development

- 30+ Years Old: 67,759 Units
- 15-29 Years Old: 82,683 Units

## Total Units at Risk

- 152,270 Units

Source: 2019 Rental Market Study, UF Shimberg Center for Housing Studies  
<http://flhousingdata.shimberg.ufl.edu/2019-rental-market-study.pdf>

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# Preserving Affordability

When the affordability periods end, publicly funded units can become market rate.

**RENTAL ASSISTANCE DEMONSTRATION**  
RAD Spotlight on Broward County, Florida  
U.S. Department of Housing and Urban Development

**RAD Spotlight on Broward County, FL:**  
Effective Resident Engagement is Key to Successful Conversion

The Broward County Housing Authority (BCHA) is in the process of converting its entire public housing inventory to RAD, totaling 374 units. The first two developments were converted in May 2014 and the remaining developments are expected to close this fall. For the agency, some of the major reasons for converting include: creating a more stable funding platform, developing a system of replacement reserve funding that will allow it to preserve its assets over the long term, and reducing the regulatory burden. Ultimately, these changes are anticipated to translate into better housing for residents. Effective resident engagement and outreach has been key to the agency's conversion efforts.

**Initial Resident Outreach**  
Prior to submission of a RAD application, a PHA is required to hold two meetings with the residents of each affected property. Rather than simply seeing this task as a requirement that needed to be "checked off," as a requirement that needed to be "checked off," the BCHA embraced the notion of getting feedback into the agency's plans. The first BCHA applications were for conversion of two senior housing developments. BCHA felt that these conversions necessitated a higher level of feedback from residents because of the needs of the population. BCHA decided to conduct the Resident Advisory Board Meetings at the senior sites to obtain comments and recommendations on the Annual Plan. Having the meetings at these sites in particular, assured maximum resident involvement and afforded the best opportunity for involved seniors to participate in the discussion.

In addition to holding the required meetings at each site specifically addressing RAD, BCHA included the topic in monthly resident meetings. At the RAD kick-off meeting, BCHA used a PowerPoint presentation to explain the basics of the conversion process and how residents would be affected. At each monthly site meeting, from the time of initial application until the RAD closing, conversion was continuously discussed. In this way, BCHA was able to reach the maximum number of residents.

Notices regarding RAD and changes to the lease were mailed to each resident. They were discussed in the resident meetings and posted on the bulletin boards at each site with a draft of the lease. The notices advised residents to speak with management staff about their quest to review the new lease. Staff was regularly updated about the application progress so they could answer questions and respond to residents' concerns.



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ABOUT FLORIDA HOUSING LEGAL PROGRAMS DATA, DOCS & REPORTS MEDIA CONTACT US

OVERVIEW 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2059 2060 2061 2062 2063 2064 2065 2066 2067 2068 2069 2070 2071 2072 2073 2074 2075 2076 2077 2078 2079 2080 2081 2082 2083 2084 2085 2086 2087 2088 2089 2090 2091 2092 2093 2094 2095 2096 2097 2098 2099 2100 2101 2102 2103 2104 2105 2106 2107 2108 2109 2110 2111 2112 2113 2114 2115 2116 2117 2118 2119 2120 2121 2122 2123 2124 2125 2126 2127 2128 2129 2130 2131 2132 2133 2134 2135 2136 2137 2138 2139 2140 2141 2142 2143 2144 2145 2146 2147 2148 2149 2150 2151 2152 2153 2154 2155 2156 2157 2158 2159 2160 2161 2162 2163 2164 2165 2166 2167 2168 2169 2170 2171 2172 2173 2174 2175 2176 2177 2178 2179 2180 2181 2182 2183 2184 2185 2186 2187 2188 2189 2190 2191 2192 2193 2194 2195 2196 2197 2198 2199 2200 2201 2202 2203 2204 2205 2206 2207 2208 2209 2210 2211 2212 2213 2214 2215 2216 2217 2218 2219 2220 2221 2222 2223 2224 2225 2226 2227 2228 2229 2230 2231 2232 2233 2234 2235 2236 2237 2238 2239 2240 2241 2242 2243 2244 2245 2246 2247 2248 2249 2250 2251 2252 2253 2254 2255 2256 2257 2258 2259 2260 2261 2262 2263 2264 2265 2266 2267 2268 2269 2270 2271 2272 2273 2274 2275 2276 2277 2278 2279 2280 2281 2282 2283 2284 2285 2286 2287 2288 2289 2290 2291 2292 2293 2294 2295 2296 2297 2298 2299 2300 2301 2302 2303 2304 2305 2306 2307 2308 2309 2310 2311 2312 2313 2314 2315 2316 2317 2318 2319 2320 2321 2322 2323 2324 2325 2326 2327 2328 2329 2330 2331 2332 2333 2334 2335 2336 2337 2338 2339 2340 2341 2342 2343 2344 2345 2346 2347 2348 2349 2350 2351 2352 2353 2354 2355 2356 2357 2358 2359 2360 2361 2362 2363 2364 2365 2366 2367 2368 2369 2370 2371 2372 2373 2374 2375 2376 2377 2378 2379 2380 2381 2382 2383 2384 2385 2386 2387 2388 2389 2390 2391 2392 2393 2394 2395 2396 2397 2398 2399 2400 2401 2402 2403 2404 2405 2406 2407 2408 2409 2410 2411 2412 2413 2414 2415 2416 2417 2418 2419 2420 2421 2422 2423 2424 2425 2426 2427 2428 2429 2430 2431 2432 2433 2434 2435 2436 2437 2438 2439 2440 2441 2442 2443 2444 2445 2446 2447 2448 2449 2450 2451 2452 2453 2454 2455 2456 2457 2458 2459 2460 2461 2462 2463 2464 2465 2466 2467 2468 2469 2470 2471 2472 2473 2474 2475 2476 2477 2478 2479 2480 2481 2482 2483 2484 2485 2486 2487 2488 2489 2490 2491 2492 2493 2494 2495 2496 2497 2498 2499 2500 2501 2502 2503 2504 2505 2506 2507 2508 2509 2510 2511 2512 2513 2514 2515 2516 2517 2518 2519 2520 2521 2522 2523 2524 2525 2526 2527 2528 2529 2530 2531 2532 2533 2534 2535 2536 2537 2538 2539 2540 2541 2542 2543 2544 2545 2546 2547 2548 2549 2550 2551 2552 2553 2554 2555 2556 2557 2558 2559 2560 2561 2562 2563 2564 2565 2566 2567 2568 2569 2570 2571 2572 2573 2574 2575 2576 2577 2578 2579 2580 2581 2582 2583 2584 2585 2586 2587 2588 2589 2590 2591 2592 2593 2594 2595 2596 2597 2598 2599 2600 2601 2602 2603 2604 2605 2606 2607 2608 2609 2610 2611 2612 2613 2614 2615 2616 2617 2618 2619 2620 2621 2622 2623 2624 2625 2626 2627 2628 2629 2630 2631 2632 2633 2634 2635 2636 2637 2638 2639 2640 2641 2642 2643 2644 2645 2646 2647 2648 2649 2650 2651 2652 2653 2654 2655 2656 2657 2658 2659 2660 2661 2662 2663 2664 2665 2666 2667 2668 2669 2670 2671 2672 2673 2674 2675 2676 2677 2678 2679 2680 2681 2682 2683 2684 2685 2686 2687 2688 2689 2690 2691 2692 2693 2694 2695 2696 2697 2698 2699 2700 2701 2702 2703 2704 2705 2706 2707 2708 2709 2710 2711 2712 2713 2714 2715 2716 2717 2718 2719 2720 2721 2722 2723 2724 2725 2726 2727 2728 2729 2730 2731 2732 2733 2734 2735 2736 2737 2738 2739 2740 2741 2742 2743 2744 2745 2746 2747 2748 2749 2750 2751 2752 2753 2754 2755 2756 2757 2758 2759 2760 2761 2762 2763 2764 2765 2766 2767 2768 2769 2770 2771 2772 2773 2774 2775 2776 2777 2778 2779 2780 2781 2782 2783 2784 2785 2786 2787 2788 2789 2790 2791 2792 2793 2794 2795 2796 2797 2798 2799 2800 2801 2802 2803 2804 2805 2806 2807 2808 2809 2810 2811 2812 2813 2814 2815 2816 2817 2818 2819 2820 2821 2822 2823 2824 2825 2826 2827 2828 2829 2830 2831 2832 2833 2834 2835 2836 2837 2838 2839 2840 2841 2842 2843 2844 2845 2846 2847 2848 2849 2850 2851 2852 2853 2854 2855 2856 2857 2858 2859 2860 2861 2862 2863 2864 2865 2866 2867 2868 2869 2870 2871 2872 2873 2874 2875 2876 2877 2878 2879 2880 2881 2882 2883 2884 2885 2886 2887 2888 2889 2890 2891 2892 2893 2894 2895 2896 2897 2898 2899 2900 2901 2902 2903 2904 2905 2906 2907 2908 2909 2910 2911 2912 2913 2914 2915 2916 2917 2918 2919 2920 2921 2922 2923 2924 2925 2926 2927 2928 2929 2930 2931 2932 2933 2934 2935 2936 2937 2938 2939 2940 2941 2942 2943 2944 2945 2946 2947 2948 2949 2950 2951 2952 2953 2954 2955 2956 2957 2958 2959 2960 2961 2962 2963 2964 2965 2966 2967 2968 2969 2970 2971 2972 2973 2974 2975 2976 2977 2978 2979 2980 2981 2982 2983 2984 2985 2986 2987 2988 2989 2990 2991 2992 2993 2994 2995 2996 2997 2998 2999 3000

**HUD NEWS**  
U.S. Department of Housing and Urban Development - Marcia L. Fudge, Secretary  
Office of Public Affairs, Washington, DC 20410  
HUD No. 22-069  
HUD Public Affairs  
202-708-0685  
[HUD.gov/Press](https://www.hud.gov/Press)

**HUD CLOSES RENTAL ASSISTANCE DEMONSTRATION CONVERSION TRANSACTION WITH THE HOUSING AUTHORITY OF THE CITY OF TAMPA, FLORIDA, TO BUILD 196 DEEPLY AFFORDABLE RENTAL HOMES**  
Part of large-scale redevelopment master plan in the West River neighborhood that will feature a total of 670 homes.

WASHINGTON, D.C. - The U.S. Department of Housing and Urban Development's Office of Multifamily Housing on April 14 closed a Rental Assistance Demonstration (RAD) transaction with the Housing Authority of the City of Tampa (THA) in Tampa, Florida, to replace 97 public housing units and create an additional 99 affordable homes for a total of 196 homes at the Canopy at West River community. This will double the amount of assisted housing that existed prior to the RAD transaction.

Canopy at West River Phase I is a new construction family project to be located in one seven-story high-rise building and one five-story midrise building on approximately 3.2 acres located in Tampa's West River neighborhood. Residents of the new development will have on-site amenities including garage parking, elevators, a laundry room, a fitness center, a game room and a community room. Additionally, this building will be outfitted with high-speed broadband access and will incorporate green and energy-efficient features.

Through its non-profit affiliate, THA has been in the process of transforming the West River neighborhood into an area with mixed-income housing, retail and office space, community services, as well as open space and parks. As part of this multiphase plan on the 44-acre site, THA has already completed several other conversions through RAD, totaling 506 permanently affordable RAD Section 8 homes and 110 other affordable homes. Upon completion of all the Housing Authority's North Boulevard transactions, this site will feature 670 RAD units in total. This transformation is expected to bring a new vitality to the West River neighborhood.

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# **Preserving a Public Housing Authority's Affordable Units**

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# Volusia County Community Assistance



**Corry Brown**

**Special Projects Coordinator**

**110 West Rich Avenue, DeLand, FL 32720**

**Office: 386-736-5955, ext. 12970**

**[CABrown@volusia.org](mailto:CABrown@volusia.org)**



# Housing & Grants Administration

## Mission

*"To create and preserve affordable housing for households and families throughout Volusia County."*



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# SHIP LHAP Strategies: 2022-2025

- **Multi-Family Rental Housing Development and Rehabilitation**

- Code: 14, 21
- Provides leverage funds to developers that are constructing or rehabilitating multi-family (ten or more units), affordable and/or workforce rental housing units.

- **Small Project Rental Housing Development and Rehabilitation**

- Code: 14, 20, 21
- Provides financial assistance to non-profit or governmental entities for the creation or preservation of a rental project consisting of one to nine units of affordable and workforce rental housing.

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# Project Selection

**Determine funding, criteria, and eligible applicants**



**Issue a Notification of Funding Availability**



**Evaluate applications received**



**Award by County Council**



**Conditions and agreements**

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# Application Documents

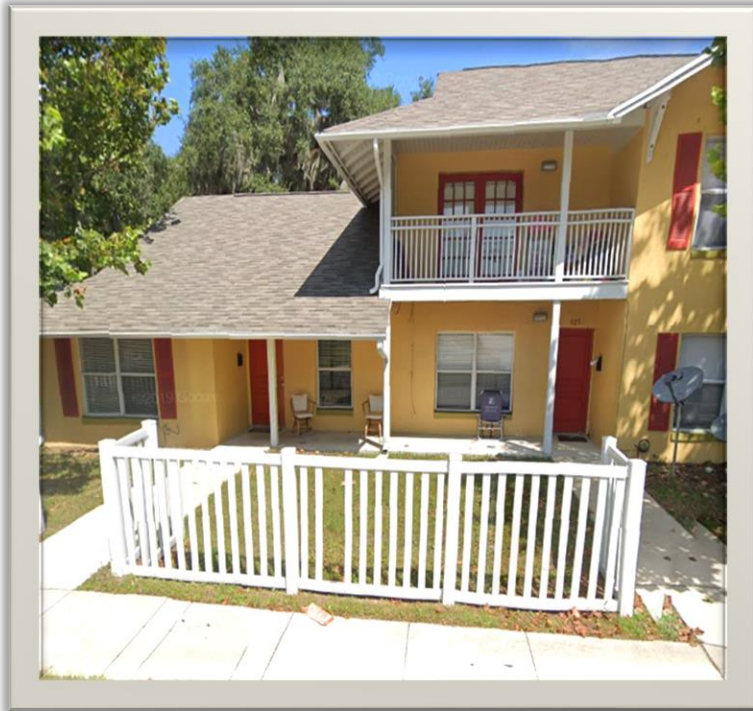
- Letter of Transmittal
- Project Description and Requested Funding
- Applicant Eligibility
- Organizational Capacity/Management Experience
- Development Rehabilitation Plan
- Project Feasibility
- Market and Project Need
- Tenant Selection and lease up agreement & long-term rental management

# Turgot Avenue-New Smyrna Beach



- Acquired and rehabilitated 4 rental units
- Households are 80% or below AMI
- 15-year affordability
- \$126,608 in SHIP funds provided

# Julia Street-New Smyrna Beach



- Rehabilitated 4 rental units
- Households are 80% or below AMI
- 15-year affordability
- \$30,000 in SHIP funds provided

# Post-Award

- Funds of acquisition and/or rehabilitation secured by a recorded instrument
- Contractor solicitation and award selection
- Environmental review – if applicable
- Reimbursement requests



# Monitoring & Compliance

## During Construction:

- Monthly Reports
- Pre-bid and pre-construction meetings
- Pre-approval of bid and award

## Post-Construction:

- Annual rental unit monitoring
- County approval of proposed rent for units
- Annual Rental Compliance Report

# Lakeland Housing Authority

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**Benjamin Stevenson, MPA, MPS, CHAM**

President/CEO

<http://LakelandHousing.org>

430 Hartsell Avenue, Lakeland, FL 33815

Office: 863-687-2911 Ext. 1021

[bstevenson@lakelandhousing.org](mailto:bstevenson@lakelandhousing.org)



# Executive Director Experience

## ❖ Planning and Development

- ❖ Land use, transportation, community development and affordable housing
- ❖ Worked directly with DCA Secretary Steve Siebert and Senator Hargrett to create the first Front Porch/HOPE VI Set-aside with LIHTC program

## ❖ Belmont Heights Estates

## ❖ Hurricane Katrina Recovery Effort

- ❖ HUD Consultant
- ❖ Lead Consultant/Project Manager on rebuilding of affordable housing in 9<sup>th</sup> Ward, 7<sup>th</sup> Ward and Mid-Town

## ❖ Columbia Residential of the Bayou District

- ❖ Voted Best Affordable Housing Project in the Country
- ❖ Ended 20 years of Receivership

## ❖ Lakeland Housing Authority



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# Agency Structure

- ❖ PHA Property Management Entity
  - ❖ West Lake Management
    - ❖ Public Housing
    - ❖ Section 8
- ❖ PHA Development Entity
  - ❖ Polk County Housing Developers
    - ❖ CHDO
  - ❖ Lakeland Polk Housing Corporation
    - ❖ 501c3 with separate Board
- ❖ PHA Real Estate Development Entity
  - ❖ West Lake Realty



# Agency Structure

PHA Property Management Entity: West Lake Management

## ❖ Tax Credit Properties

- ❖ Villas of Lake Bonnet
- ❖ Colton Meadows
- ❖ Renaissance at Washington Oaks
- ❖ Carrington Place
- ❖ The Manor of West Bartow
- ❖ Twin Lakes Estates I – Senior
- ❖ Twin Lakes Estates II – Multi-Family

## ❖ Section 8 Voucher Program

## ❖ 99% Occupancy Rate – All Properties

## ❖ Public Housing Properties

- ❖ John Wright
- ❖ Cecil Gober Villas
- ❖ West Lake Apartments
- ❖ Micro-Cottages at Williamstown



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# Development Goals

- ❖ Create more affordable housing opportunities in Lakeland

  - ❖ Rental and Homeownership



- ❖ Major Issue

  - ❖ Only 3 units of affordable housing for every 10 families that need affordable housing



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# Development Activities

- ❖ Micro-Cottages at Williamstown
  - ❖ Self Developed and Self Managed
- ❖ Twin Lakes Estates
  - ❖ Developer Partner
  - ❖ Co-Property Manager
- ❖ 10<sup>th</sup> Street Townhouses
  - ❖ Self Develop
  - ❖ Real Estate Broker
  - ❖ Marketing and Sales



# Micro-Cottages at Williamstown



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# Housing Issues

- ❖ \$1.9 million left over HOPE VI funds
- ❖ Expiring Public Housing Capital Funds
- ❖ Severe housing shortage
- ❖ Moratorium on multifamily housing development
- ❖ Large elderly population
- ❖ LHA vacancy rate at less than 1%



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# Micro-Cottages at Williamstown

- ❖ 24 Duplex style micro-cottage buildings
  - ❖ 550 square feet
- ❖ 40 parking spaces
- ❖ 4 village rosewalks
- ❖ Community Center
  - ❖ 952 square feet
- ❖ All 48 units meet UFAS requirement



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# Micro-Cottages at Williamstown



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# Micro-Cottages at Williamstown: Key Components

- ❖ \$6.7 million development
- ❖ Mixture of HOPE VI and Public Housing Capital Fund
- ❖ Affordable senior housing community
- ❖ Extra wide sidewalks and reinforced earth to allow access by emergency vehicles, maintenance and utility trucks



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# Micro-Cottages at Williamstown

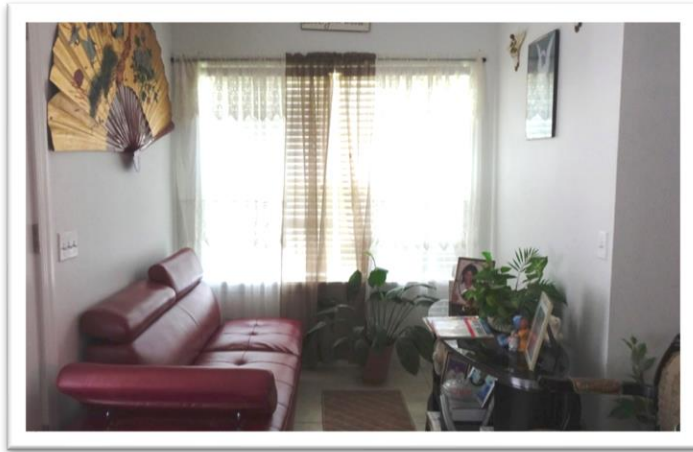
- ❖ 48 Public Housing Units
- ❖ One and two bedroom
- ❖ 550 square feet
- ❖ Senior Housing – age 62 and older
- ❖ Preference for veterans



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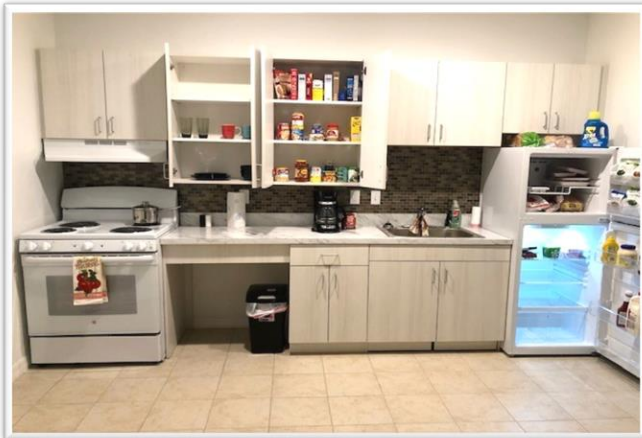
# Micro-Cottages at Williamstown



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# Micro-Cottages at Williamstown



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# Micro-Cottages at Williamstown



- ❖ Community Center is centrally located
- ❖ Healthcare services and consultation available



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# Micro-Cottages at Williamstown: Awards

***National Association of Housing and Redevelopment Officials***  
*Award of Merit*  
*Program Innovation – Affordable Housing*

***Florida Association of Housing and Redevelopment Officials***  
*Best Practice Award*  
*HUD Funded – Affordable Housing*



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# Twin Lakes Estates – Phase I



- ❖ 100 units of Senior housing, ages 62+
- ❖ Public Housing, Tax Credit, and Section 8
- ❖ 1 and 2 bedrooms



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# Twin Lakes Estates – Phase I

## Housing Issues

- ❖ Replaces old West Lake Apartments property
- ❖ Rehabbed once since 1943
  - ❖ 1982
  - ❖ Outdated construction
- ❖ Severe housing shortage
- ❖ Moratorium on multifamily housing development lifted
- ❖ Large elderly population
- ❖ LHA vacancy rate at less than 1%



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# Twin Lakes Estates – Phase I



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# Twin Lakes Estates – Phase II



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# Twin Lakes Estates – Phase II

- ❖ 132 units of traditional mixed-income affordable housing
- ❖ Public Housing, Tax Credit and Section 8
  - ❖ 22 one-bedrooms
  - ❖ 72 two-bedrooms
  - ❖ 38 three-bedrooms
- ❖ 100% Affordable
- ❖ 30% of Total Household Income





# Twin Lakes Estates – Phase II



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# Twin Lakes Estates – Phase III

- ❖ 86 units of traditional mixed-income affordable housing
- ❖ Public Housing, Tax Credit and Section 8 PBV
  - ❖ 17 one-bedroom
  - ❖ 33 two-bedroom
  - ❖ 36 three-bedroom
- ❖ 100% Affordable
  - ❖ 30% of Total Household Income



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# Tenth Street Townhouses



# Tenth Street Townhouses

- ❖ 99 units of affordable housing and one clubhouse
- ❖ For Sale and Lease Purchase
  - ❖ 38 2-bedroom/2 bath
  - ❖ 46 3-bedroom/2 ½ bath
  - ❖ 15 4-bedroom/2 1/2 bath
- ❖ Self Developing
  - ❖ Private financing



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# Tenth Street Townhouses

- ❖ For Sale to low- to moderate- income
- ❖ 140% AMI
- ❖ 3-year Lease Purchase Option
- ❖ Policemen, firemen, teachers, nurses, warehouse industry, PHA employees, midlevel managers and professionals
- ❖ First Time Homebuyer Counseling
  - ❖ Pre- and Post-Purchase
  - ❖ English and Spanish
- ❖ Down Payment Assistance



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# Using SHIP Funds for PHA Rehabilitation Activities

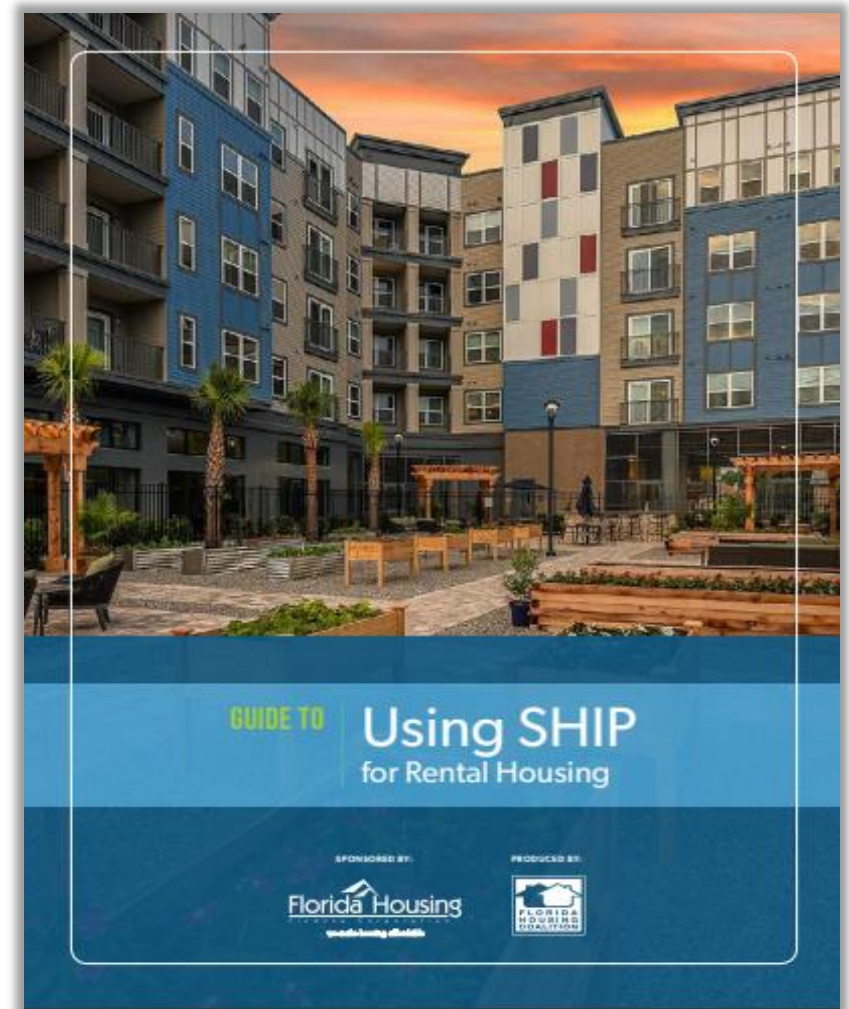
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# Guide to Using SHIP for Rental Housing

Available on the FHC Website:

<https://flhousing.org/wp-content/uploads/2019/08/Rental-Housing-Guide-FINAL-06.2019-WEB.pdf>



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# Benefits of Working with PHA's

- Serve very low- and low-income persons
- Serve individuals with special needs
  - Check SHIP definition vs federal definition
- Projects remain affordable in perpetuity
- Experienced in income qualifying applicants using 24 CFR part 5.609
- Charge affordable rents
- Monitored by HUD for compliance
- Must maintain units to meet HQS

# Using SHIP for Rental

Limited by the Income Set-aside

100% Distribution

- 65% Homeownership Set-Aside
- 10% Admin



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**25% available for Rental Rehabilitation**

**\*Plus All Program Income**

# SHIP Requirements

- Minimum 15-year affordability
- 2 years to encumber, 3 years to spend
- Sponsor selection process
- Annual monitoring
  - The LG shall annually monitor and determine tenant eligibility or, **to the extent another governmental entity** or corporation program provides periodic monitoring and determination, a municipality, county, or local housing financing authority **may rely on such monitoring and determination of tenant eligibility.**
- Annual Recertification of tenants

# SHIP Rent Limits

## Maximum Rent on Income Limits Chart

30%	12,060	16,240	20,420	24,600	27,450	29,500	31,500	33,550	Refer to HUD	
50%	17,800	20,350	22,900	25,400	27,450	29,500	31,500	33,550	35,560	37,592
80%	28,500	32,550	36,600	40,650	43,950	47,200	50,450	53,700	56,896	60,147
120%	42,720	48,840	54,960	60,960	65,880	70,800	75,600	80,520	85,344	90,221
140%	49,840	56,980	64,120	71,120	76,860	82,600	88,200	93,940	99,568	105,258

	Rent Limit by Number of Bedrooms in Unit					
	0	1	2	3	4	5
30%	301	353	510	650	737	813
50%	445	476	572	660	737	813
80%	712	763	915	1,057	1,180	1,301
120%	1,068	1,144	1,374	1,585	1,770	1,951
140%	1,246	1,335	1,603	1,849	2,065	2,276

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# SHIP Rent Calculations

- **Affordable rent** limits do not limit the amount of rent an owner can receive for a unit, they **limit the amount of rent a tenant may pay**.
- The **amount a tenant “pays”** for their share of the rent includes an allowance for tenant-paid utilities. Therefore, the household’s PHA **utility allowance** (if any) **must be added to the “tenant portion”** before comparing to the SHIP rent limit.

# Using Federal Funds for PHA Rehabilitation Activities

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# CDBG Rehabilitation Summary

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CDBG Funds may be used for rehabilitation of residential and non-residential structures.

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The CDBG Program can also be used to conduct moderate and substantial rehabilitation but does not have to meet code on the entire home.

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CDBG is not subject to a maximum value or maximum per unit investment cap.

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CDBG has no requirement that units meet code upon completion of the rehabilitation and has no minimum investment requirement.

# HOME Rehabilitation Summary

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HOME funds cannot be used in public housing units that receive Public Housing Capital and Operating Funds under section 9 of the 1937 act.

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HOME should not be used for minor repairs unless bringing overall units up to applicable codes and standards. HOME funds must meet all applicable state and local housing codes.

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In addition, HOME has a minimum investment threshold of \$1,000 per HOME-assisted unit in a project.

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HOME may be used with moderate/substantial rehabilitation if the entire home is 100% brought up to code.

# CDBG Rental Rehabilitation

- Rental Rehabilitation initiative funds the rehabilitation of vacant/substandard rental units or the conversion of vacant, unoccupied space to affordable and market-rate residential units in traditional downtowns.
- What is substandard housing?
  - Substandard housing is not just housing that's unattractive or outdated. It is housing that poses a risk to the health, safety or physical well-being of occupants, neighbors, or visitors. Substandard housing increases risk of disease, crime, social isolation and poor mental health.

# CDBG Rental Rehabilitation Substandard Units

**Is dilapidated**

**Does not have operable  
indoor plumbing**

**Does not have a usable  
flush toilet inside the  
unit for the exclusive  
use of a family**

**Does not have a usable  
bathtub or shower  
inside the unit for the  
exclusive use of a  
family**

**Does not have  
electricity, or has  
inadequate or unsafe  
electrical service**

**Does not have a safe or  
adequate source of  
heat**

**Does not, have a  
kitchen**

**Has been declared unfit  
for habitation by an  
agency or unit of  
government**

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# Rehabilitation and Quality Standards

- Improvements should include quality enhancing features such as new cabinets, upgraded countertop materials, exposed ceilings and architectural elements, refinished wood floors or new flooring, upgraded light fixtures, upgraded plumbing fixtures and more.
- There is no minimum or maximum unit size requirement; however, there must be fair and equitable distribution of units, so affordable and market-rate units should be comparable in size, quality and finishes throughout the building.

# Rehabilitation and Quality Standards

- At a minimum, housing quality standards established in 24 CFR SEC. 982.401 or locally adopted building and housing code standards and ordinances must be followed, whichever is higher. Applicants are required to complete an asbestos and lead-based paint compliance worksheet to determine the applicability of asbestos and lead-based paint requirements for the project.

# Examples of Allowable Activities

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Construction and/or rehab of a staircase that benefits the residential units

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Installation and/or repair of fire suppression required by code to allow for residential units

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Construction and/or rehab of an elevator that benefits the residential units

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Construction and/or rehab of parking related to the residential units

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Construction and/or rehab of common/entryway space that benefits the residential units

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# CDBG Rental Rehabilitation

- Rental rehabilitation projects funded with CDBG must meet a national objective by providing affordable housing units for low to-moderate income households.
- At the time of the initial lease, 51% of the units in a structure must be rented to households at or below 80% AMI at HUD Fair Market Rents.
- Affordability requirements are based on the county where a project is located and must be maintained for a five-year compliance period.

# CDBG Rental Rehabilitation

- Lead-based paint and asbestos applicants are required to complete a lead-based paint worksheet to determine the applicability of lead-based paint requirements for the project.
- CDBG will pay for the cost of the lead and asbestos survey/inspection.

# CDBG Rental Rehabilitation

## Davis-Bacon Act

- Requires the payment of prevailing wage rates to all laborers and mechanics on certain construction projects in excess of \$2,000 that involve federal funding, such as CDBG.
- Davis-Bacon wages apply to all rental rehabilitation projects with 8+ units.
- Commercial rehabilitation activities, such as roof repair or fire separation upgrades, that take place in the building during the rental rehabilitation project will trigger Davis-Bacon wages for all investment activities.

**Questions?**



**Please complete  
the evaluation!**

**Technical Assistance  
Hotline: 1-800-677-4548**

