

THE JOURNAL OF THE FLORIDA HOUSING COALITION, INC.

# HOUSING

—NEWS NETWORK—

VOLUME 38, NUMBER-1



STATEWIDE  
ANNUAL  
CONFERENCE



FLORIDA  
HOUSING  
COALITION



THE  
SADOWSKI  
ACT



Legislative Wrap-Up 2021-2022 Session, Pages 4-8



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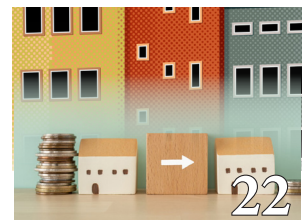
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## FLORIDA HOUSING COALITION, INC.

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**THE FLORIDA HOUSING COALITION** is a nonprofit, statewide membership organization whose mission is to bring together housing advocates and resources so that all 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, Amanda Rosado, and Rayanna Riecss Associate Editors, and **Judy Graziosi**, Graphic Designer. Email: [info@flhousing.org](mailto:info@flhousing.org), Website: [www.flhousing.org](http://www.flhousing.org).



## Message From the CEO

JAIMIE ROSS

Full appropriation of Sadowski funding for housing was achieved in the 2022 Legislative session. This is a significant step toward the new normal of no housing trust fund sweeps. This is something to celebrate. But with rents and housing prices doubling and tripling, the housing crisis needs more solutions than full appropriation of Sadowski funding. The Florida Housing Coalition has been urging local governments to use as much of their ARPA funds on increasing the supply of affordable housing as possible. Through our education about the many ways that ARPA funds can be used for affordable housing, we are asking local advocates, county and city administrators, and elected officials to commit to as much of their allocations to respond to this housing crisis.

The ARPA funding simply dwarfs SHIP funding. For example, Miami-Dade County's share of SHIP funding for fiscal year 2022-23 is \$10.9 million; Miami-Dade is receiving \$528 million in ARPA funds. And ARPA funding will not be seen again. This is an opportunity that must be seized. Inside this edition of the Housing News Journal, we are dedicating six pages to using ARPA funds for housing. Many local governments budgeted ARPA funds before Treasury had made it clear that these funds could be used for almost anything related to affordable housing. Previously adopted plans for expending ARPA funds can and should be revisited by applying this filter: Is this use of ARPA funds addressing a need as pressing as housing?

"Where's the Housing Supply?" is the overarching question permeating the Florida Housing Coalition's 2022 Statewide Affordable Housing Conference scheduled for August 29-31st at the Orlando Rosen Centre. The answer to that question can be found in the multitude of sessions on producing and

preserving affordable housing. Preserving the housing that is made affordable through subsidies that come in the form of local government contributions of money, land, or land use rights, such as increased density, is paramount. As much as we needed a new normal of no Sadowski sweeps at the state level, we need a new normal of no subsidies without permanent affordability at the local level. Join us for some innovative sessions about preserving affordable housing and right sizing subsidies.

So, what happened to Florida's housing supply? Nothing bizarre or unpredictable; housing is priced at whatever the market will bear. And in Florida, the market is driven by out-of-state investors and people moving to Florida with money to burn. The Florida workforce and Florida's most vulnerable populations of the elderly and those with disabilities living on fixed incomes simply cannot afford what those moving to Florida or speculating on Florida's housing market can afford. It's market failure; it's not rocket science.

The demand for affordable housing will never be met while there is a demand for high-end housing unless government and its private sector partners, including large-scale developers and large corporate employers, treat housing akin to infrastructure. The nation, the state, and local jurisdictions do not lack the resources to create and preserve affordable housing; we simply have not historically made housing the priority it deserves to be. We can do things differently in Florida within the existing framework of land use laws; it is just a matter of education and political will. I think Florida's up to the challenge. What do you think? Let's talk about it when we get together in person at the conference in August. I hope to see you soon.

Thank You Platinum and Gold Sponsors for your commitment to improving housing conditions in Florida

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# Legislative Wrap-Up 2021-22 Session

MARK HENDRICKSON, JAIMIE ROSS, AND KODY GLAZER

It is an election year in Florida, and every seat in the Florida House and Senate will be voted on in November 2022. For that reason, the Fiscal Year 2021-22 sixty-day Session started in January rather than March. This was the first legislative session after the massive revision to Sadowski funding passed in 2021, known as SB 2512. That legislation permanently diverted half the Sadowski Housing Trust Fund monies from the State and Local Housing Trust Funds to two other trust funds, Septic to Sewer and Sea Level Rise. It began with an extraordinary joint press release from Senate President Wilton Simpson and Speaker Chris Sprowls, but it also stopped any further sweeps of Sadowski Housing Trust Fund monies.

2022 should have been the session when Senate and House staff put forth budgets that treated the Sadowski Housing Trust Funds as recurring revenue, budgeting all the monies in the Sadowski Housing Trust Funds for housing. The Governor and the Senate followed through; the House did not. Thanks to the advocacy of the thousands of Sadowski Affiliates and members of the Sadowski Coalition (see page 8), the Senate held firm in conference negotiations, and the full amount of Sadowski Housing Trust Funds was appropriated for housing. Within just hours of the close of session, the Legislature took \$25 million in General Revenue and appropriated it for the State Apartment Incentive Loan program (SAIL); however, the Legislature did so only after taking \$100 million from SAIL and



appropriating it for Hometown Heroes, a program initiated by the Florida Realtors but not actually in existence at the time the Legislature appropriated the \$100 million dollars. For current information on the Hometown Heroes program, go to [www.floridahousing.org](http://www.floridahousing.org).

The following budget chart captures the evolution of Sadowski Housing Trust Funds appropriations for Fiscal Year 2021-22 as well as other funding for housing. The chart also compares this year's funding to last year's after the sweep of half the housing trust funds. You can see that we had a banner year for Sadowski Housing Trust Fund appropriations.

The doc stamp revenue that drops into the State and Local Housing Trust Funds is directly correlated to the cost of housing and the number of houses being sold. The doc

stamp revenue was chosen as the vehicle for funding the Sadowski State and Local Housing Trust Funds because the higher the cost of housing, the more money is needed in the Trust Funds to provide the gap funds needed for rental and homeownership homes. The large amount of Sadowski Housing Trust Fund monies even after the permanent sweep of funding is due to a remarkably active and sky-high housing market. The amount available for FY 22-23 was unusually high, as it also included the \$210 million estimated to be distributed from doc stamp collections into the housing trust funds during Fiscal Year 2022-23, plus \$40 million of sweeps that had been vetoed the previous year by the Governor, and over \$130 million of collections during Fiscal Year 2021-22 that had neither been appropriated for housing nor swept. See page 9 for SHIP distribution estimates for each jurisdiction.

## APPROPRIATION OF HOUSING TRUST FUND MONIES

### Revenue Estimate from January 2022 REC Conference

	<b>GOVERNOR FY 22-23</b>	<b>SENATE FY 22-23</b>	<b>HOUSE FY 22-23</b>	<b>FINAL BUDGET FY 22-23</b>	<b>FINAL BUDGET FY 21-22</b>
FHFC: SAIL & other FHFC Line 2289	\$94,967,332	\$128,250,000	\$0	\$28,250,000	\$62,500,000
SHIP Line 2290	\$220,526,178	\$209,475,000	\$268,100,000	\$209,475,000	\$146,700,000
Homeownership Program for Workforce Housing Line 2289 Proviso	\$40,000,000	\$0	\$0	\$100,000,000	\$0
<b>TOTAL HOUSING</b>	<b>\$355,493,510</b>	<b>\$337,725,000</b>	<b>\$268,100,000</b>	<b>\$337,725,000</b>	<b>\$209,200,000</b>
SHTF SWEEP	\$0			\$0	\$40,000,000 vetoed
LGHTF SWEEP	\$0			\$0	\$322,450,000
<b>TOTAL SWEEP</b>	<b>\$0</b>			<b>\$0</b>	<b>\$322,450,000</b>
<b>Unallocated SHTF</b>	<b>\$0</b>			<b>\$15,175,000</b>	<b>\$40,000,000</b>
<b>Unallocated LGHTF</b>	<b>\$0</b>			<b>\$30,880,000</b>	<b>\$0</b>

Proviso/Back of the Bill (Senate):

- \$100 million from FHFC for Hometown Hero Housing DPA Program
- \$563,600 from SHIP for Catalyst Training
- \$25 million of non-recurring General Revenue for SAIL, bringing total to \$53,250,000



## Additional Homeless Funding from General Revenue or DCF Trust Funds

Item	Amount	Line Item	Source	Agency
<b>Overall Homeless Programs</b>				
Challenge Grants-House	\$3,181,500	346	GR	DCF
Federal Emergency Shelter Grant Program	\$7,211,973	347	Federal Grants TF & Welfare Transition TF	DCF
Homeless Housing Assistance Grants (staffing for 27 lead agencies)	\$3,000,000	348	GR	DCF
<b>Project Specific Funding</b>				
Miami Bridge Host Homes for Homeless Youth House 2645	\$250,000	315A	GR	DCF
Miami-Dade Homeless Trust Housing First Sen. Form 1330/House 3665	\$350,000	350	GR	DCF
Homeless Veterans Housing Assistance & Prevention Senate Form 1343	\$100,000	350	GR	DCF
The Transition House - Homeless Veterans Program Senate Form 153	\$350,000	350	GR	DCF
Met Min Miracles Pasco Campus Expansion Senate Form 1047	\$3,000,000	361C	GR	DCF
Palm Beach County Homeless Resource Center House 3925	\$250,000 <b>VETOED</b>	361D	GR	DCF
Miami-Dade County Homeless Trust House 9041	\$1,750,000	361E	GR	DCF
Five Star Veterans Center Homeless Housing Senate Form 1407	\$374,000	576A	GR	Veteran's Affairs

## Other Projects Funded By General Revenue

Zebra Coalition Youth Transitional Housing Project Senate Form 1361	\$500,000 <b>VETOED</b>	361B Senate	GR	DCF
CASL Renaissance Manor-Independent Supportive Housing Senate form 2052 House 3239	\$1,500,000	372	GR	DCF
Hialeah Housing Authority ElderlyAffordable Housing Senate 1265	\$3,900,000	403A	GR	Elder Affairs
Senior Housing Assistance Repair Program Miami-Dade Senate Form 2056	\$2,000,000	2281	GR	DEO
Hope Partnership Attainable Housing House 3123	\$500,000	2286A	GR	DEO
Monroe County Habitat for Humanity Affordable Housing House 2607	\$1,956,000	2286A	GR	DEO
Habitat for Humanity at Citrus Springs Senate For 2086	\$2,500,000	2286A	GR	DEO



## Legislation Related to Affordable Housing

The following is a short recap of the bills that passed this session related to affordable housing. The Florida Housing Coalition held Sadowski Affiliates Webinars sponsored by Wells Fargo every Friday throughout the entire session to keep our members informed about all the bills related to affordable housing. All past recordings can be found on our website under Sadowski Affiliates, [www.flhousing.org/sadowski-affiliates](http://www.flhousing.org/sadowski-affiliates).



### Senate Bill 962/House Bill 981 – Residential Development Projects for Affordable Housing

SB 962 amends the broad land use authority for affordable housing granted to cities and counties under s. 166.04151(6) and s. 125.01055(6), respectively. These two sections, created in 2020 through House Bill 1339, allow local governments to approve affordable housing developments on parcels zoned for residential, commercial, or industrial use without needing a comprehensive plan amendment and regardless of the underlying zoning.

SB 962 amends this broad land use authority to clarify that if a parcel is zoned for commercial or industrial use, local governments can use this authority to approve any residential development, including a mixed-use residential project. SB 962 also amends s. 166.04151(6) and s. 125.01055(6) to state this if this land use authority is used, at least 10 percent of the units in the approved project must be for housing that is affordable, and the developer of the project has to agree

not to apply for or receive SAIL funding. SB 962 also clarifies that this land use authority is self-executing and does not require the adoption of an ordinance or a regulation prior to approving an affordable housing development.

### House Bill 137/Senate Bill 196 – Florida Housing Finance Corporation

SB 196 streamlines the Florida Housing Finance Corporation's bond issuance process by designating FHFC, instead of the State Board of Administration, as the state fiscal agency authorized to make the constitutionally required fiscal sufficiency determinations under s. 16, Article VII of the Florida Constitution. The bill also removes certain statutory guidelines for the Elderly Housing Community Loan Program and codifies in statute certain definitions relating to the Qualified Contract process.

### Senate Bill 96/98 – Emergency Preparedness and Response Fund

SB 96 and SB 98 created the new Emergency Preparedness and Response Fund within the Executive Office of the Governor. This new disaster trust fund was initially funded with \$500 million and is intended to be the Governor's primary source of funding for the purpose of preparing or responding to a declared disaster that exceeds regularly appropriated funding sources. In the event of a disaster, the Governor could use monies in this fund to address disaster-related housing needs instead of the Legislature appropriating Sadowski dollars.



### Senate President Designate Kathleen Passidomo

The Florida Housing Coalition is honored to present the Housing Champion Award to incoming Senate President, Kathleen Passidomo, at our 2022 Statewide Annual Conference on August 30th at the Rosen Centre in Orlando. Senator Passidomo was the first Republican to file the original "Stop the Sweeps" bill several years ago and has been a stalwart for full appropriations.



**Mark Hendrickson** is the President of The Hendrickson Company, which specializes in assisting clients in all areas of affordable housing, including finance and related legislative issues.



**Jaimie A. Ross** is the President & CEO of the Florida Housing Coalition. She initiated the Sadowski Coalition in 1991 and continues to facilitate the Sadowski Coalition today.



**Kody Glazer** is the Legal Director with the Florida Housing Coalition, specializing in local and state governmental affairs, fair housing, land use, and environmental law.





## SADOWSKI HOUSING COALITION MEMBERS

### BUSINESS/ INDUSTRY GROUPS

- Associated Industries of Florida
- Coalition of Affordable Housing Providers
- Federation of Manufactured Home Owners of Florida
- Florida Apartment Association
- Florida Bankers Association
- Florida Chamber of Commerce
- Florida Green Building Coalition

### ADVOCATES FOR THE ELDERLY/ VETS/ HOMELESS/ SPECIAL NEEDS

- AARP of Florida
- Florida Association of Centers for Independent Living
- Florida Association of Housing and Redevelopment Officials
- Florida Coalition to End Homelessness
- Florida Housing Coalition
- Florida Legal Services

### GOVERNMENT/ PLANNING ORGANIZATIONS

- American Planning Assoc., Fla. Ch.
- Florida Association of Counties
- Florida Association of Local Housing Finance Authorities
- Florida Housing Finance Corporation
- Florida League of Cities
- Florida Redevelopment Association
- Florida Regional Councils Association
- 1000 Friends of Florida

### BUSINESS/ INDUSTRY GROUPS

- Florida Home Builders Association
- Florida Manufactured Housing Association
- Florida Realtors
- Florida Restaurant and Lodging Association
- Florida Retail Federation
- Mortgage Bankers Association of Florida

### ADVOCATES FOR THE ELDERLY/ VETS/ HOMELESS/ SPECIAL NEEDS

- Florida Prosperity Partnership
- Florida Supportive Housing Coalition
- Florida Veterans Foundation
- Florida Weatherization Network
- Healthy Housing Foundation
- LeadingAge Florida
- The Arc of Florida
- United Way of Florida

### FAITH BASED ORGANIZATIONS

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



Many Voices. One Message.

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Comprised of thousands of individuals, local, or regional organizations, Sadowski Affiliates are comprised of the local organizational members of the Sadowski Coalition members, such as local Realtors, United Way offices, and Habitat Affiliates, as well as hundreds of individuals throughout Florida who are not affiliated with any organization. They are Many Voices having One Message: Use all of the State and Local Housing Trust Funds for Housing. Keep the promise!



## PROJECTED SHIP DISTRIBUTION ESTIMATES FOR FY 2022-23

(\$209,475,000)

LOCAL GOVERNMENT	COUNTY TOTAL	COUNTY SHARE/ CITY SHARE
<b>ALACHUA</b>	2,727,242	1,348,894
Gainesville		1,378,348
<b>BAKER</b>	350,000	350,000
<b>BAY</b>	1,710,115	1,377,327
Panama City		332,788
<b>BRADFORD</b>	350,000	350,000
<b>BREVARD</b>	5,923,030	3,259,444
Cocoa		188,945
Melbourne		823,893
Palm Bay		1,179,275
Titusville		471,473
<b>BROWARD</b>	18,724,131	3,308,555
Coconut Creek		554,234
Coral Springs		1,288,220
Davie		1,016,720
Deerfield Beach		833,224
Fort Lauderdale		1,782,537
Hollywood		1,473,589
Lauderhill		713,389
Margate		561,724
Miramar		1,303,200
Pembroke Pines		1,636,489
Plantation		887,524
Pompano Beach		1,084,127
Sunrise		932,462
Tamarac		694,665
Weston		653,472
<b>CALHOUN</b>	350,000	350,000
<b>CHARLOTTE</b>	1,824,463	1,636,543
Punta Gorda		187,920
<b>CITRUS</b>	1,499,478	1,499,478
<b>CLAY</b>	2,131,391	2,131,391
<b>COLLIER</b>	3,678,139	3,493,864
Naples		184,275
<b>COLUMBIA</b>	668,930	668,930
<b>DE SOTO</b>	356,001	356,001
<b>DIXIE</b>	350,000	350,000
<b>DUVAL</b>	9,744,730	9,744,730
<b>ESCAMBIA</b>	3,106,401	2,584,836
Pensacola		521,565
<b>FLAGLER</b>	1,156,435	258,926
Palm Coast		897,509
<b>FRANKLIN</b>	350,000	350,000
<b>GADSDEN</b>	422,177	422,177
<b>GILCHRIST</b>	350,000	350,000

LOCAL GOVERNMENT	COUNTY TOTAL	COUNTY SHARE/ CITY SHARE
<b>GLADES</b>	350,000	350,000
<b>GULF</b>	350,000	350,000
<b>HAMILTON</b>	350,000	350,000
<b>HARDEE</b>	350,000	350,000
<b>HENDRY</b>	398,118	398,118
<b>HERNANDO</b>	1,896,694	1,896,694
<b>HIGHLANDS</b>	987,914	987,914
<b>HILLSBOROUGH</b>	14,282,575	10,527,686
Tampa		3,754,889
<b>HOLMES</b>	350,000	350,000
<b>INDIAN RIVER</b>	1,553,651	1,553,651
<b>JACKSON</b>	464,293	464,293
<b>JEFFERSON</b>	350,000	350,000
<b>LAFAYETTE</b>	350,000	350,000
<b>LAKE</b>	3,846,660	3,846,660
<b>LEE</b>	7,499,839	4,690,399
Cape Coral		1,931,959
Fort Myers		877,481
<b>LEON</b>	2,841,590	936,588
Tallahassee		1,905,002
<b>LEVY</b>	422,177	422,177
<b>LIBERTY</b>	350,000	350,000
<b>MADISON</b>	350,000	350,000
<b>MANATEE</b>	3,942,950	3,401,583
Bradenton		541,367
<b>MARION</b>	3,660,081	3,043,357
Ocala		616,724
<b>MARTIN</b>	1,535,593	1,535,593
<b>MIAMI-DADE</b>	16,667,017	10,990,231
Hialeah		1,375,029
Miami		2,743,391
Miami Beach		505,011
Miami Gardens		686,681
North Miami		366,674
<b>MONROE</b>	807,336	807,336
<b>NASSAU</b>	897,625	897,625
<b>OKALOOSA</b>	2,047,157	1,845,921
Fort Walton Beach		201,236
<b>OKEECHOBEE</b>	380,060	380,060
<b>ORANGE</b>	13,957,590	10,946,938
Orlando		3,010,652
<b>OSCEOLA</b>	3,900,833	3,123,397
Kissimmee		777,436

LOCAL GOVERNMENT	COUNTY TOTAL	COUNTY SHARE/ CITY SHARE
<b>PALM BEACH</b>	14,396,923	10,303,877
Boca Raton		940,119
Boynton Beach		775,994
Delray Beach		642,103
Wellington		591,714
West Palm Beach		1,143,116
<b>PASCO</b>	5,525,814	5,525,814
<b>PINELLAS</b>	9,239,167	4,817,302
Clearwater		1,128,102
Largo		795,492
St. Petersburg		2,498,271
<b>POLK</b>	7,174,853	5,568,404
Lakeland		1,116,407
Winter Haven		490,042
<b>PUTNAM</b>	717,102	717,102
<b>ST. JOHNS</b>	2,733,243	2,733,243
<b>ST. LUCIE</b>	3,256,864	742,239
Fort Pierce		460,195
Port St. Lucie		2,054,430
<b>SANTA ROSA</b>	1,854,577	1,854,577
<b>SARASOTA</b>	4,237,875	3,706,445
Sarasota		531,430
<b>SEMINOLE</b>	4,580,918	4,580,918
<b>SUMTER</b>	1,294,841	1,294,841
<b>SUWANNEE</b>	422,177	422,177
<b>TAYLOR</b>	350,000	350,000
<b>UNION</b>	350,000	350,000
<b>VOLUSIA</b>	5,399,410	3,779,047
Daytona Beach		710,562
Deltona		909,801
<b>WAKULLA</b>	356,001	356,001
<b>WALTON</b>	759,219	759,219
<b>WASHINGTON</b>	350,000	350,000
<b>TOTAL</b>	203,911,400	203,911,400
<b>DR Holdback</b>		5,000,000
<b>Catalyst</b>		563,600
<b>TOTAL APPROPRIATION</b>		209,475,000

SHIP allocation based on all available funds  
in the trust fund less Disaster Relief  
Holdback and Catalyst.





# The Affordable Housing Imperative:

KODY GLAZER

“It is clear that the ongoing pandemic and resulting economic crisis are having a profound, long-term negative effect on the pre-existing affordable housing crisis facing low-income households. The combination of a large number of higher-income households who have weathered the pandemic without significant income losses, low interest rates, and housing supply constraints exacerbated by the pandemic, have driven a sharp increase in the sale price of homes. Meanwhile, many low income renters and homeowners are struggling with lost employment and income and are behind on their housing payments.”<sup>1</sup>

This is a direct quote from Treasury’s final rule implementing the Coronavirus State and Local Fiscal Recovery Fund program and a reality that Floridians experience every day. Tenants’ rights groups, housing champions with lived experience, and news articles punctuate daily the human toll that rising rents and home prices have wrought on our state. Fortunately, there is a funding source that can make a substantial positive impact for Floridians who are unable to find an affordable place to live. And this positive impact also benefits employers and the local economy in general.



# Use ARPA Funds for Housing Now



The American Rescue Plan (ARP), created the **Coronavirus State and Local Fiscal Recovery Fund** (SLFRF) program. The U.S. Treasury Department distributes this Fund to cities, counties, and other eligible entities to help turn the tide on the pandemic, address its economic fallout, and lay the foundation for a strong and equitable recovery. The SLFRF statute<sup>2</sup> provides substantial flexibility to grantees to choose from a broad variety of eligible uses to meet local needs - including support to households, small businesses, impacted industries, essential workers, and the communities hardest hit by the pandemic.

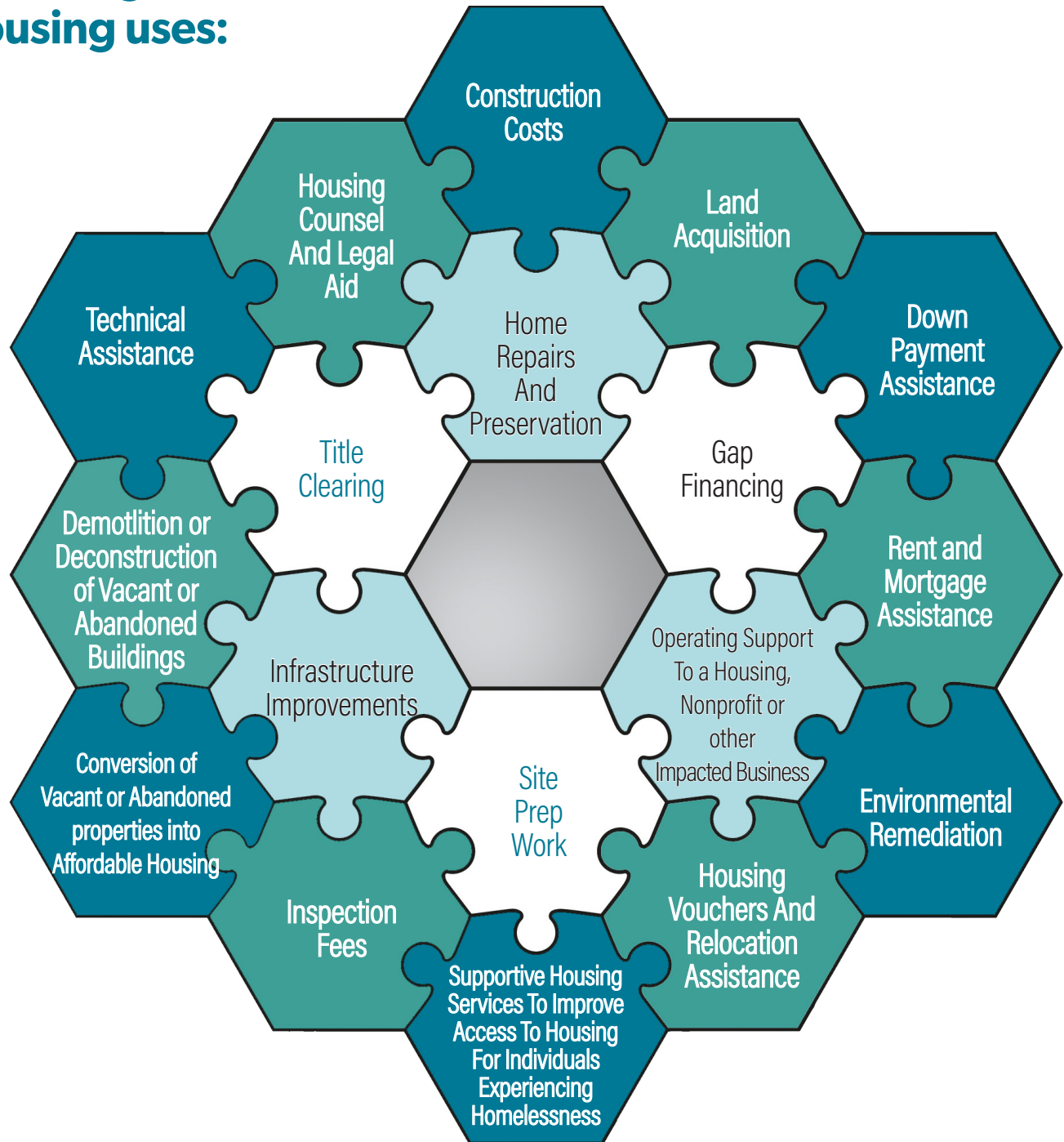
On January 27, 2022, Treasury published its **Final Rule** implementing the SLFRF program which went into full effect on April 1, 2022. This final rule provides much needed clarity on how state and local governments can use these funds for affordable housing initiatives. **With this final rule, local governments in Florida can feel confident using this once-in-a-generation influx of federal dollars for its affordable housing goals.**



Now is the time for local governments to dedicate a substantial portion of their SLFRF dollars to address affordable housing. Although the SLFRF statute and rule allows grantees to use their funds on a broad variety of activities, there are few as pressing as the ones that address the affordable housing crisis.

This article breaks down how local governments can use their SLFRF funds for affordable housing activities based on the clarity provided in Treasury's Final Rule and is intended for educational purposes. With this graphic you can see the enormous breadth of non exhaustive affordable housing activities that are allowable.

## Here is a non-exhaustive list of eligible affordable housing uses:



Local Government	Estimated State and Federal Housing Funding 22/23*	SLFRF Allocations	Difference
Flagler County	\$258,926	\$22.3 million	86x
Broward County	\$11.8 million	\$379.3 million	32x
Charlotte County	\$1.6 million	\$36.3 million	22.5x
Miami-Dade County	\$30 million	\$527.7 million	17x
St. Johns County	\$3.7 million	\$51.4 million	14x
Hillsborough County	\$21.4 million	\$285.9 million	13x
Panama City	\$737,967	\$10.0 million	13x
Fort Pierce	\$1.0 million	\$13.5 million	13x
Gainesville	\$3.1 million	\$32.4 million	10x
Orlando	\$6.9 million	\$58.0 million	8x

\* includes SHIP, CDBG, HOME and ESG funding

## The Opportunity

It is not overly dramatic or hyperbolic to say that these SLFRF dollars create a once-in-a-generation opportunity for local governments to address the affordable housing crisis. If you compare the amount of funds a local government has right now in SLFRF with the amount of state and federal funds that local government can expect to receive per year in affordable housing funding, it is night and day. It is hard to imagine another time in the foreseeable future where local governments across Florida have this much money at one time that can be used to address the housing crisis.

For some communities, a local government's SLFRF allocation can be **8 to 86 times** what they could expect from the state or federal government for housing in a given year. For example, it could take 13 years for a city such as Fort Pierce to receive the same amount of housing funding from the state and federal government that they have right now in SLFRF dollars.

## Payments to Local Governments in Florida

All **67 counties** and **77 municipalities** received SLFRF dollars directly from the U.S. Treasury Department. Allocations are population-based as Florida county payments range from

\$1.6 million to \$527 million and municipality payments range from \$1.5 million to \$157 million. These local governments will receive funds in two tranches, with 50% provided beginning in May 2021 and the balance delivered approximately 12 months later. The 335 smaller cities and towns that do not receive funds directly can apply to the **Florida Division of Emergency Management** for these funds. SLFRF dollars must be obligated by December 31, 2024, and expended by December 31, 2026. Local governments are currently deciding how to use their SLFRF dollars so education and advocacy on how to use these funds for affordable housing activities is key.

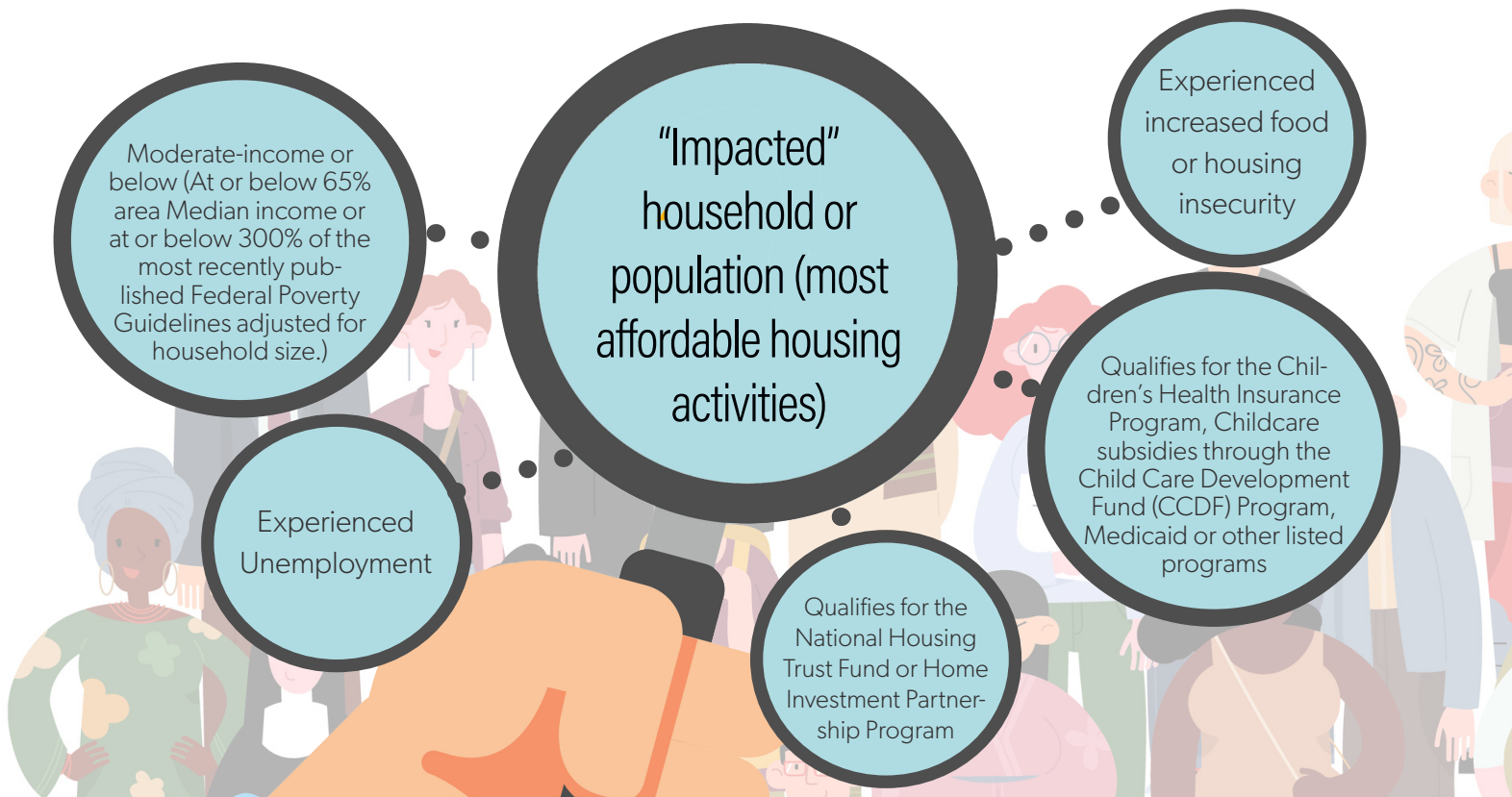
## Eligible Affordable Housing Uses

In its final rule, the U.S. Treasury makes clear that SLFRF dollars can be used for a number of affordable housing purposes to respond to COVID-19's negative economic

For questions or more information on how to use your local government's SLFRF dollars for affordable housing, please contact Kody Glazer at [glazer@flhousing.org](mailto:glazer@flhousing.org).



# How to presume whether a household was



impacts.<sup>4</sup> Assistance can be structured as a grant or a loan, but if structured as a loan, there are certain Treasury requirements the grantee must be aware of which may require a non-SLFRF match.

Even if a use is not listed in the Rule, Treasury has made it clear that grantees have "broad flexibility to identify and respond to other pandemic impacts and serve other populations that experienced pandemic impacts, beyond those enumerated uses and presumed eligible populations."<sup>5</sup> If your affordable housing idea is not expressly listed, your community can still justify that the idea addresses a COVID-19 economic impact by using Treasury's "Framework for Eligible Uses Beyond Those Enumerated" that can be found here at page 32: <https://home.treasury.gov/system/files/136/SLFRF-Final-Rule-Overview.pdf>.

## Eligible Households and Populations

In the Final Rule, Treasury made eligibility for SLFRF affordable housing programs clear by:

(1) presuming certain households and affordable housing

developments that qualify for other federal benefits programs are eligible; and

(2) releasing accompanying guidance for how to identify eligibility if a household or development is *not presumed* to be eligible.

A SLFRF use eligibility is dependent upon whether it serves a household or population that was either "impacted" or "disproportionately impacted" by COVID-19. Treasury provides ways for a local government to presume whether a household was either "impacted" or "disproportionately impacted" by COVID-19. Whether a household has to be "disproportionally impacted" or merely "impacted" depends on the use. For most affordable housing activities, a household or population only has to be "impacted" by the negative economic effects of COVID-19. For housing vouchers, relocation services, and improvements to vacant and abandoned properties, the household or population being served has to be "disproportionally impacted".

So for example, if using SLFRF funds to provide rental assistance or development subsidies, a local government

# “impacted” or “disproportionately impacted”

Low-income or below  
(At or below 40% Area  
Median Income or at or  
below 185% of the most  
recently published  
Federal Poverty  
Guidelines, adjusted for  
household size)

“Disproportionately  
impacted” household  
or population (only  
for housing vouchers,  
relocation assistance, and  
improvements to vacant and  
abandoned properties)

Qualifies for Temporary  
Assistance for Needy  
Families (TANF),  
Supplemental Nutrition  
Assistance Program  
(SNAP), Free and  
Reduced-Price Lunch, and  
other programs identified  
by Treasury that presume  
eligibility

Resides in a  
Qualified  
Census Tract

If a household or population does not meet one of the above criteria, the grantee may use additional information to justify the household or population was impacted by the pandemic pursuant to Treasury guidance

can presume that households that are below 300% of the Federal Poverty Guidelines, adjusted for household size, qualify for Section 8 vouchers, TANF, or have experienced unemployment are all eligible for assistance.

Even if a household or population is not presumed eligible for SLFRF-assistance, grantees have broad flexibility to justify an impact or disproportionate impact due to COVID. To help grantees justify serving non-presumed populations, Treasury has released a “Framework for Eligible Uses Beyond Those Enumerated” that can be found here at page 32: <https://home.treasury.gov/system/files/136/SLFRF-Final-Rule-Overview.pdf>.

## SLFRF Highlights in Florida

Local governments are still in the planning process regarding how to use their SLFRF dollars. Fortunately, there are several good examples in Florida of local governments dedicating a substantial proportion of their funds towards affordable housing initiatives, with the City of St. Petersburg in the lead. A SLFRF leaderboard can be found at [www.flhousing.org/ARPA](http://www.flhousing.org/ARPA). The Final Rule implementing the SLFRF program and the examples from across the state should provide comfort to local governments looking to address the affordable housing crisis with these dollars.



**Kody Glazer** is the Legal Director with the Florida Housing Coalition, specializing in local and state governmental affairs, fair housing, land use, and environmental law, and helped lead the Coalition’s technical assistance on CRF administration. He graduated Magna Cum Laude from the Florida State University College of Law, where he served concurrently on the Law Review and the Journal of Land Use & Environmental Law. For questions or more information on how to use your local government’s SLFRF dollars for affordable housing, please contact Kody Glazer at [glazer@flhousing.org](mailto:glazer@flhousing.org).

<sup>1</sup> 87 Fed. Reg. 4338 4365-66.

<sup>2</sup> 42 U.S.C. § 803(a).

<sup>3</sup> Coronavirus State and Local Fiscal Recovery Funds, 87 Fed. Reg. 4338 (January 27, 2022).

<sup>4</sup> 87 Reg. Fed. 4338, 4449.

<sup>5</sup> <https://home.treasury.gov/system/files/136/SLFRF-Final-Rule-Overview.pdf>.





## Using Coronavirus State & Local Fiscal Recovery Funds (SLFRF) for Affordable Housing

The American Rescue Plan (ARP) created the Coronavirus State and Local Fiscal Recovery Fund (SLFRF), which can be used on a number of activities to address the public health and economic effects of the pandemic. This program provides a once-in-a-generation opportunity for local governments to address the affordable housing crisis. Now is the time for advocates, housing professionals, and local governments to devote a substantial amount of SLFRF dollars to address the housing crisis.

### How can this money be spent on affordable housing?

Local governments have the flexibility to spend their SLFRF funds on a broad variety of affordable housing activities. The following list describes the activities that Treasury has confirmed are eligible. Even if a use is not stated here or in the Treasury Final Rule, a use may be eligible if the local government can show that the use is addressing the economic effects of COVID-19.

Construction costs	Rent and mortgage assistance	Demolition or deconstruction of vacant or abandoned buildings
Land acquisition and title clearing	Environmental remediation	Conversion of vacant or abandoned properties into affordable housing
Down payment assistance	Housing vouchers and relocation assistance	Inspection fees
Gap Financing	Supportive housing services	Site prep work and infrastructure
Operating support, housing counseling, and legal aid	Home repair and preservation	Housing counseling and legal aid

**This program provides a **once-in-a-generation opportunity** for local governments to address the affordable housing crisis.**

### Who is eligible?

Income eligibility depends on the affordable housing use. Any housing activity that would be eligible under the HOME Investment Partnerships Program (HOME) or the National Housing Trust Fund (HTF) is presumed eligible for SLFRF funding. The following households and communities are also presumed to be eligible depending on the activity. Even if a household or population is not presumed eligible, a local government may still serve them if it can show the household or population was impacted or disproportionately impacted economically by the pandemic.

Low- or moderate-income households or communities as defined by Treasury	Households that qualify for LIHEAP	Households and developments in a Qualified Census Tract (QCT)
Households that qualify for Section 8 vouchers	Households that experienced unemployment or housing insecurity	Households that qualify for Medicaid, TANF, SNAP, SSI, and other listed programs.

**For questions on advocacy or implementation of SLFRF-funded affordable housing programs, contact Kody Glazer at [glazer@flhousing](mailto:glazer@flhousing)**

### What are the main messages for advocates?

- Even though local governments are allowed to use these federal funds for a broad range of programs, there are few as pressing as the ones that address the affordable housing crisis.
- This is a once-in-a-generation opportunity to address the affordable housing shortage.
- The amount in ARPA funds that a local government receives drastically exceeds what a local government receives in SHIP funds annually.



# Rapidly Deployed Post Disaster Housing: Advanced Compliant Construction

GLADYS COOK AND RUSTY SMITH

In 2017 Hurricanes Irma and Maria created unprecedented demand for temporary housing solutions due to extensive damage, widespread utility outages and local construction and supply limitations. In 2018 Hurricane Michael destroyed public housing along with single family homes displacing thousands. Temporary housing options included rapid repairs to make homes habitable, direct housing assistance for hotels and apartments, and placement of Recreational Vehicles (RV's) and Manufactured Housing Units (MHU's) in survivors yards or group sites. All of these are preferable to living in cars, tents, partially gutted homes, or crowded with relatives sometimes at a distance from school and employment.

In a post disaster scenario where hundreds and even thousands of homes have been severely damaged or destroyed, can responders rapidly deploy temporary housing for survivors?

The Florida Housing Coalition posed this question to the Fannie Mae Disaster Response Network and the Rural Studio team at Auburn University's College of Architecture, Design, and Construction, two of the Coalition's partners and collaborators in housing resilience and disaster recovery.

First, what are the current options for rapid deployment of temporary housing in a post-disaster scenario?

**FEMA's Individual and Households Program (IHP)** provides financial and direct services to individuals and households impacted by a disaster. To be eligible, the survivor must have uninsured or under-insured necessary expenses. IHP can help with temporary housing costs such as rental assistance or reimbursement for hotel expenses, a temporary housing unit such as an RV or MHU, funds to support the repair or replacement of owner-occupied homes and other uninsured disaster caused expenses including repair or replacement of personal property, moving and storage expenses and more. Temporary housing assistance can be provided for up to 18 months while the home is being repaired.

**Basic Repairs to Standing Structure** Survivors may qualify for FEMA Individual Assistance or SHIP Disaster Recovery

Assistance which can cover the costs of debris removal, temporary roof repairs or tarps, secure home envelope with blue tarps, window coverings, and temporary power restoration.

**Sheltering and Temporary Essential Power (STEP)** STEP is worth mentioning even though it was discontinued in 2019 due to enormous implementation complexities. STEP was a pilot FEMA Public Assistance program for funding under Section 403 of the Stafford Act. In 2017-18, STEP was deployed to address sheltering needs post Hurricane Irma (and Maria in Puerto Rico) and was cancelled in 2019 after \$1.4 billion in repairs were completed. Properly administered, STEP was qualified as an emergency protective measure. Work under STEP was meant to provide the most basic, life sustaining needs for emergency sheltering and was NOT meant to restore homes to their pre-disaster condition. STEP was used to restore power to Florida Keys single family owner-occupied residences damaged by Hurricane Irma. STEP provided basic minimal work to survivors' homes to allow survivors to shelter in place for an extended period while enabling them to return to their homes as permanent repairs are completed.

**FEMA Recreational Vehicles and Manufactured Housing Units** Also known as "FEMA trailers," RV's and MHU's are intended to provide temporary emergency shelter and can be deployed in a shorter term and delivered to the survivor's homesite or to RV parks that have been prepared to receive them. RV's and MHU's are typically placed at the survivor's

homesite. This requires suitable terrain as well as restored utilities. While designed to be safe and secure temporary housing, they are subject to severe weather. RV's and MHU's can be made available for up to 18 months but extensions were required for Hurricane Michael survivors who were still unable to secure permanent housing. Some survivors eventually purchased their units, turning temporary housing into permanent housing.

Lessons learned from the past five years as Florida weathered Hurricanes Hermine, Matthew, Irma, Michael, and Sally reflect the overall housing challenges dealt with by the state's housing providers. The ongoing shortage of affordable housing is the backdrop to catastrophic losses and the prolonged duration of displacement and long-term recovery.

**Preparation is Resilience** The disaster management sequence of preparation, response, recovery, and mitigation begins with planning, risk assessment, and "pre-recovery" initiatives to create a resilient housing stock.

Homes that are strong enough to allow residents to shelter in place, or in the event of evacuation, that allow for a quick return post-disaster, are the ultimate goal in disaster housing mitigation strategic planning. Resilient housing can be properly insured and reduce the need for survivors and responders to undergo the procurement labyrinth for temporary repairs, homeowner displacement, and hotel expense reimbursement.

**Housing is Local** Florida is fortunate to have 121 local housing offices experienced in administering the State Housing Initiatives Partnership trust fund, federal HOME and CDBG, or USDA resources used for rehabilitation, new construction, and energy retrofits. Partnered with the local SHIP offices are multiple nonprofit housing organizations experienced with administering federal housing programs from HUD and USDA along with financial institutions and national community development organizations such as Enterprise Community Partners or LISC. SHIP programs collaborate with the state's Homeless Continuums of Care, Centers for Independent Living, and permanent supportive housing providers.

**Temporary vs. Permanent Housing Solutions** Immediately following a disaster, temporary but reliable shelter is imperative. In a compressed timeframe, assistance that leads continuously to permanent housing repair or replacement can shrink the

recovery period saving money as well as abbreviating the period of displacement and trauma survivors face. The idea is simple: If FEMA assistance can result in a temporary core, a permanent home can seamlessly result as other funds are available such as CDBG-DR and SHIP.

*Pre-recovery means actions taken prior to a disaster that can shorten the emergency response and long-term recovery period. Pre-recovery includes the identification of vacant building sites for staging temporary housing. Materials can be pre-bid and pre-ordered pending a disaster, such as structurally insulated panels. Local communities can stockpile other housing components including concrete supplies, bath and kitchen core kits, posts, beams, and roofing materials. Labor can be identified through community outreach to form teams of skilled workers willing to be deployed post-disaster.*

## RURAL STUDIO TEAM

Rural Studio is Auburn University's internationally recognized design-build architecture program. Established in 1993 Rural Studio gives architecture students a hands-on educational experience while assisting the underserved communities of Alabama's rural Black Belt region. The students work in partnership with their neighbors in the local community to define solutions, fundraise, design, and ultimately build remarkable projects. Over the past decade Rural Studio has expanded the scope and complexity of its projects to include the design and construction of community-oriented infrastructure, the development of more broadly attainable small home affordability solutions, and a comprehensive approach to addressing insecurity issues relative to income, energy, food, health, and education resources. Altogether, the Studio continually questions what should be built, rather than simply what can be built.

As part of their ongoing housing access and affordability research and development, and to provide temporary housing that can also become part of the permanent housing solution, Rural Studio is currently developing a prototype system that uses basic construction materials and methods to create a habitable space that can be rapidly deployed and then expanded to a full-scale permanent house during the recovery period.



**Advanced Component Construction** Auburn's Rural Studio team has been researching and testing the concept of rapid housing recovery that flows from temporary housing solutions to a permanent structure without discarding the investment made in the temporary unit. A post and frame structure with a poured concrete foundation can be rapidly erected to shelter a premanufactured core unit, referred to as a "thermal envelope." By installing premanufactured "wet cores" of bath and kitchen

facilities, a habitable space can be quickly ready for occupancy. The "thermal envelope" can be built with structurally insulated panels that are flat packed for ease of storage and bulk shipment. Later the temporary core can be expanded and renovated via more conventional onsite construction technologies and to the homeowner's needs for a complete house with kitchen, living room, bedrooms, and bathrooms.



Advanced component construction can be mobilized post disaster as mass shelter care is ending and evacuees begin returning home. Homesites must be cleared of debris including the remains of the former home. Disaster assistance should cover the costs of pouring the concrete foundation, erecting the post and frame structure, the free-standing thermal envelope under the roof structure, and the wet core kit.



Long term recovery and completion of the home can begin as resources become available. This can include insurance payments, CDBG-DR, SHIP, the Governor's Disaster Housing Trust Fund created in 2022 with \$500 million in appropriations, and other financing including banks, the Solar Energy Loan Fund, as well as the many services provided by charitable organizations in disaster recovery.



**Gladys Cook** is the Resilience and Recovery Director for the Florida Housing Coalition. As a planner, Gladys provides research and analysis skills in the formation of disaster recovery strategies for the equitable redevelopment of housing. She produces a weekly disaster recovery webinar for housing professionals and provides training and technical assistance to communities and organizations in the financing of housing development and rehabilitation.



**Rusty Smith** Rusty Smith is the Associate Director of Rural Studio, Auburn University's internationally recognized design-build program. Rusty is a nationally recognized teacher and scholar. His honors include the AIA National Teaching Honor Award and Auburn University's Creative Research and Scholarship Award. Collectively, Rural Studio has received numerous recognitions for both teaching and design, including The AIA's Presidential Citation, The Whitney M. Young Jr. Award for Social Responsibility, and the UNESCO Global Award for Sustainable Architecture.

### Advantages of Advanced Component Construction Method

- ◆ Start ASAP!
- ◆ Requires simple, basic materials locally available
- ◆ Can be assembled by semi-skilled local labor
- ◆ Practical opportunity for *pre-recovery* planning
  - ◆ Avoid materials and equipment shortages
  - ◆ Presumably lower costs
- ◆ High-performance components-durable, resilient, energy efficient
- ◆ Flat-packing SIPS for efficient shipping
- ◆ Reduce displacement by rapid occupancy

# FHC Connect Uses Digital Tools To Maximize The Benefits Of Community Engagement

WISNERSON (WIS) BENOIT AND CARTER BURTON

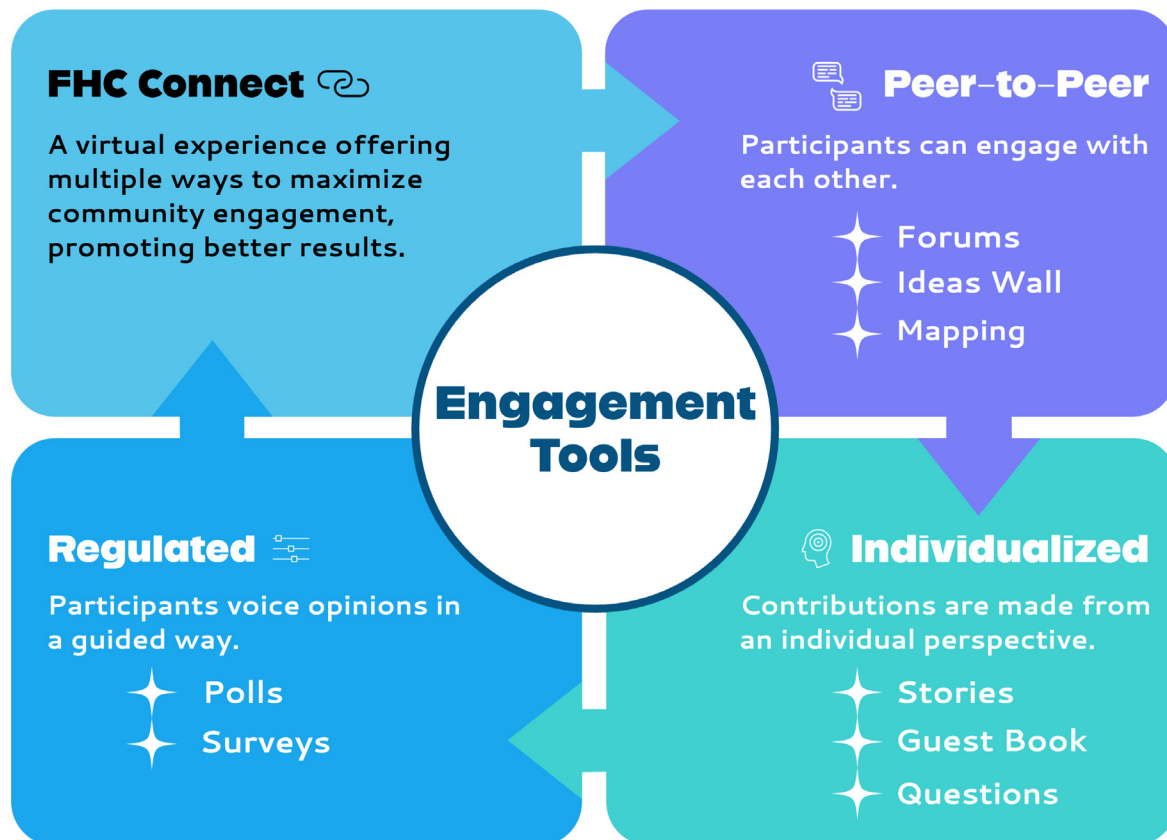
Community engagement can result in better policy creation, program implementation, and resource allocation activities. While the default of “two public meetings and a notice in a local newspaper” may meet minimum requirements, it only scratches the surface of what’s possible. More consequently, it can leave essential issues unaddressed. This is why, in a commitment to intentional planning, the Coalition has launched FHC Connect, our virtual community engagement platform offering multiple ways to engage in one place to build better connections between the public and private sector for large planning frameworks or project-specific activities.

## Community Engagement as an Equity Lens

Good public participation and engagement processes give us access to valuable qualitative data that adds important context to quantitative data. This additional context crucially provides an equity lens in community development practice.

While it may seem neutral, quantitative data can harbor detrimental biases that may not be revealed without deeper community engagement. Historically, exclusion in community development practice has been a vehicle for structural place-based harm.

Improved public participation can bring underrepresented voices into the conversation and shed light on blind spots. For instance, in the practice of ending homelessness, the most widely used assessment tool for households experiencing homelessness, the Vulnerability Index-Services Prioritization Decision Assistance Tool (VI-SPDAT), has recently come under scrutiny after studies indicated racial bias. Without the engagement of service providers and their clients to understand how these discrepancies show up, these populations may continue to be overlooked or disregarded. It is through qualitative data from the people most impacted



by public policies that we can derive meaning and better understand factors best captured by the lived experience.

### Strengthening Implementation Impact

Developing stronger community engagement processes is essential for responding to the ever-changing environments, needs, and underlying issues in the field of housing. Neighborhoods with long histories and complex networks must be understood before interventions are put into place. Targeted engagement can serve to involve those who have not traditionally engaged in planning processes. Allowing long-time community members to share their priorities and needs in multiple ways can result in a stronger and more equitable process that is essential to implementation outcomes. Not only does this strengthen the strategy by creating a better understanding between the local government and community members, but it also increases the capacity for community members to engage in the co-creation of solutions.

In our work, the Florida Housing Coalition has seen time and again that pairing expert technical assistance and local knowledge is a winning solution that unlocks dormant opportunities and creates partnerships that expedite grassroots work. Currently, we are using FHC Connect to enhance communication and operate as a collaboration center in our Closing the Racial Gap in Homeownership project by capturing stories, perspectives, and insights that may have been otherwise missed throughout the course of working with our partner communities.

### The Participation-Inclusion Nexus

Quick and Feldman write in their paper “Distinguishing Participation and Inclusion” that “enhancing participatory practices enriches the input received, while enhancing inclusive practices builds the capacity of the community to implement the decisions and tackle related issues.” Participation practices aim at increasing input and are essential to good data gathering; however, there should be as much

of an intent to engage in ways that deepen inclusion and connection and contribute to an ongoing community forum where the public co-produces solutions among people, across issues, and over time.

Creating an expansive and ongoing framework for interaction may not be accessible or even appropriate for every process, and strategies will vary across a participation-inclusion matrix. Nonetheless, being able to apply efforts along both dimensions can contribute to a process that makes more impact and contributes to the ongoing effort of building trust, enhancing communication, and implementing solutions.

### The Digital Platform

FHC Connect supports and strengthens citizen participation in the communities we work with and elevates the community engagement experience to be convenient and highly impactful.

Community engagement has evolved with the pandemic, and adding an online presence to engagement efforts is a necessary layer to support broader participation and deeper inclusion.

FHC Connect provides our communities with a dedicated project site to collect qualitative data from stakeholders. Featuring engagement tools such as a story board, discussion forums, ideas wall, surveys, and polls, FHC Connect helps communities comply with state and federal citizen participation requirements while supporting accessibility and inclusion.

Working with Communication Departments to ensure compliance with branding requirements, the Coalition quickly builds out project sites and launches community engagement efforts. Sites are custom designed within our platform template, allowing our communities to choose how they engage. This user-friendly platform builds stronger communities and supports better outcomes through meaningful engagement.



**Wisnerson (Wis) Benoit** is a Technical Advisor with the Florida Housing Coalition. Wis previously served as a Planning Analyst at the Florida Department of Economic Opportunity. Wis is an FSU graduate with Master's Degree in City/Urban Community and Regional Planning and formerly served as a Mayoral Fellow with the City of Tallahassee's Office of the Mayor.



**Carter Burton** is the Director of Housing and Community Development and a Technical Advisor with the Florida Housing Coalition. Carter's expertise is in HUD housing and community development programs, including CDBG, HOME, and ESG, and developing Consolidated Plans, Annual Action Plans, Analysis of Impediments to Fair Housing, and related performance and evaluation reports.



# Right-Sizing Subsidy

ASHON NESBITT

Affordable housing developers need local government subsidy for two reasons: (1) to meet local government contribution requirements for making applications for other funds and (2) to close the gap in financing needed to meet the real costs of the development. How will local governments know what the right amount of subsidy is? Local governments need to provide enough subsidy to make the deal work; they want and need affordable housing developments. However, suppose they over-subsidize the development by providing more funding than the developer needs. In that case, fewer units will be built in their community since that funding could have been used to help an additional development.

Right-sizing subsidy means providing not too little and not too much government subsidy for each affordable housing development. For some local governments, the concept of over-subsidizing a development may seem improbable as meager resources are often not enough to fill the ever-growing gap in costs to affordability. However, it is for this very reason it is essential to understand how subsidies, small or large, actively contribute to the viability of a development.

## The Importance of Subsidy

Developers cannot compete for SAIL and competitive tax credits from Florida Housing Finance Corporation without subsidy from local governments. Whether the local contribution is the minimum required to achieve the maximum number of points or the greater amount needed for the local preference for 9% tax credits (Local Government Area of Opportunity Funding), neither of these is the focus of rightsizing.

FHFC established the required contribution level, and the local government must provide those funds.

Right-sizing subsidy focuses on gap financing, where requests can be for millions of dollars. Local governments must take a deep dive into the costs of development and the income, expense, net operating income, and debt sizing. Identifying the right size of a subsidy requires understanding many factors like development and operating costs, sources of revenue, and construction financing.

The developer's process may start with the costs to build the desired development, followed by creating an operating budget to address income and expenses, hard debt sizing based on those income sources and expenses, and finally, anticipated sources starting with the maximum amount of hard debt. Your review should follow the same process:





- ❖ Beginning with a look at development costs to determine if they are reasonable on a per-unit basis.
- ❖ Continue with a look at the operating budget to be sure that the unit mix and rents align with anticipated requirements for the Florida Housing request for applications and your local requirements. Operating expenses should also be reasonable as a percentage of income.
- ❖ Finally, you will want to look at sources. Check to see if the debt is properly sized based on current market terms, if housing credit equity is accurately estimated (or supported by a letter from an investor), and if requirements of other proposed sources, such as the deferred developer fee, can be met by the development.

This is a simplified explanation of a very detailed review, which, like the developer's process, may require several iterations to get to the right level of subsidy.

### An Example

Let's apply this knowledge to the following scenario: A developer uses tax-exempt financing, SAIL, and 4% tax credits. Your local government uses tax increment finance funds from its CRA to provide additional gap financing beyond the minimum local contribution required to apply for SAIL. The developer approaches the local government and states that costs have increased, and the development needs an additional \$4 million to fill the gap.

In this real-world example, the City and County turned to the local Housing Finance Authority, who engaged their credit underwriter to review the numbers. The credit underwriter found that while the cost increase was accurate, the need for gap financing was only \$1 million — saving the local governments \$3 million that could be used to assist other developments.



Why was the difference between the requested subsidy and the needed subsidy so great? The credit underwriter found that the developer was not maximizing the first mortgage debt or the deferred developer fee. The analysis showed that net operating income was understated.

This is just one example of the benefits of right-sizing subsidy. Again, it involves a comprehensive examination of many factors like development and operating costs, sources of revenue, and construction financing. The timing of local government review often occurs before Florida Housing and other funders complete the detailed underwriting. Therefore, it is recommended that right-sizing subsidy be made a policy and programmatic priority for local governments, addressing both the success of individual developments, and maximizing the production of housing units at a time of unprecedented need and challenges. If your local government does not have the benefit of a Local HFA or the in-house expertise to complete this level of review, we encourage you to please contact the Florida Housing Coalition. Our staff is capable and willing to help you with this vital work.



**Ashon Nesbitt** is Chief Programs Officer and Technical Advisor for the Florida Housing Coalition. Ashon leads the Coalition's nonprofit capacity building work, community land trusts, and the center for racial equity. Ashon helps local governments with land use tools and creative models for affordable housing development and finance, such as adaptive reuse. Ashon has professional experience in local government program administration, tax credit finance, and rental development, as well as a master's in Urban and Regional Planning and Real Estate from the University of Florida, and a bachelor's in Architectural Studies from Florida A&M University.

# MEMBER SPOTLIGHT: Schonna Green

Long-time Florida Housing Coalition member Schonna Green has served as the founder and Executive Director of Mothers and Infants Striving for Success (M.I.S.S.) for over 21 years. As she transitions from her role with M.I.S.S., she begins her work as the Director of Homeless Initiatives for the City of Manchester, New Hampshire. Schonna's tireless work to end homelessness through access to affordable housing and social support systems has significantly impacted Florida. She is passionate about encouraging solution-driven conversations that lead to positive outcomes.



**New Hampshire Governor  
Chris Sununu with Schonna  
Green on June 13th, 2022.  
Schonna's Faith-Based  
Affordable Housing Cooperative  
work in the City of Manchester  
has garnered support from the  
private and public sectors.**

## 1. Why did you start M.I.S.S., and what did you accomplish?

I believe in humanity, love, and compassion. I was taught from an early age always to care for my fellow man. You don't have to be indigent to understand suffering. The idea that only people that have experienced being underserved or underprivileged understand the plight is wrong. To be human is to have compassion.

M.I.S.S. is committed to helping disadvantaged families by empowering single mothers to gain self-sufficiency. As a grassroots initiative in 1999, M.I.S.S. successfully secured funding to operate the First Official Homeless Transitional Living Facility in Martin County, FL, "Hope Park." M.I.S.S. then provided housing and support services to 20 families per year over ten years.

In 2009-2013, M.I.S.S. constructed Butterfly Gardens, a Multifamily housing complex in Martin County, FL; Sammy's Landing, a Multifamily housing complex in Port St. Lucie, FL; and acquired Success House, a single-family home in Port St. Lucie, FL. In 2016, M.I.S.S. created Helen's Place, housing units dedicated to single senior females. In 2018, M.I.S.S. established Sunshine Place, housing units for single female heads of households experiencing Mental Health issues, which supports District #15 Mental Health Court.

## 2. What pleases you the most about your accomplishments in Florida?

Many M.I.S.S. residents became self-sufficient and now have productive lives. M.I.S.S. children went to college and became nurses, engineers, social workers, military service, etc. These accomplishments were made possible only through stable housing with support services, not a handout but a hand-up. Housing is a critical component and essential to the personal pursuit of happiness! Many families that came through M.I.S.S. are still in touch with us today!



### 3. You took a newly created position in Manchester, New Hampshire. How are you managing this?

I am currently in my five-year transition plan with the M.I.S.S. Inc. of the Treasure Coast and working with our new Program Director/Successor. An inspiring time for me, I now use my expertise to continue my work and mission of assisting others in building capacity to provide services for the homeless population and create affordable housing through collaborative partnerships. Presently, I am working with the City of Manchester, NH, as the Director of Homelessness Initiatives. My new role supports homeless initiatives and assists in creating affordable housing for 0% to 50% of area median income by nurturing relationships with for-profit and not-for-profit agencies. In this role, I have created HOPE (Housing Options Promote Empowerment) housing for all people and all incomes of the Queen City. Another exciting project is the Faith-Based Cooperative Housing Initiative. This initiative will include a diverse faith-based leadership group to support expanding affordable housing. Currently, there is an opportunity to purchase a renovated hotel to provide 80 studio units, six one-bedroom units, and four two-bedroom units.

### 4. What is the importance of partnerships in your work?

In all endeavors, partnerships are crucial. I learned very early in my career that relationship building is fundamental in advocating for any mission/cause. It is like a puzzle; you place the pieces accordingly to ensure participation, communication, and, most importantly, information sharing

about successes and/or failures. Doors open and close according to the goals and objectives, and I call this process "The Seasons." Seasons come in many forms and levels, and sometimes those seasons are temporary. However, all seasons are essential; collectively, they sustain the mission/cause and move it forward.

### 5. What has contributed to your success?

I appreciate and respect diversity, and I believe that the spaces that divide us are where the beauty of life lies. If we humans could master the areas that often divide us, this would be a beautiful world. The commonality is the key; it is imperative to seek out and understand the common denominator that can bring people together as opposed to driving them apart. Sometimes the ugliest parts of commonality could be the tool, if modified and reshaped, that fosters a better understanding of relationships; this, however, requires brutal honesty and the ability to criticize oneself. Remember that all people are equal and have a voice capable of creating harmony in unlikely spaces. When forming relationships for the common good, integrity must be the priority. "These are the most important ingredients in the success of a project." The networking opportunities, technical assistance, and empowerment provided by the Florida Housing Coalition to



*"Schonna has been instrumental in the City of Manchester's efforts to reduce homelessness and increase affordable housing options. She's a problem-solver who approaches complex issues with purpose and compassion, and we're already seeing the positive impact she's having on our community. I'm grateful for her energy, collaboration, and sense of hope that she provides in all that she does."*

**Manchester Mayor  
Joyce Craig**

not-for-profit organizations, developers, and statewide governmental agencies have sustained many lives. I'm grateful to the Coalition for all you have done and continue to do.

FLORIDA'S PREMIER STATEWIDE AFFORDABLE HOUSING TRAINING & TECHNICAL ASSISTANCE EVENT



# AFFORDABLE HOUSING CONFERENCE HOME MATTERS



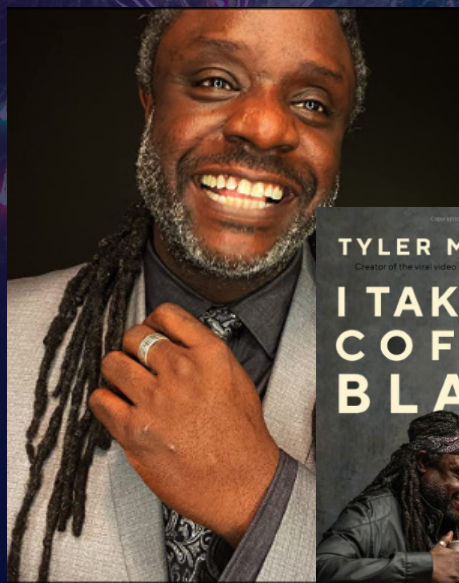
9:00 - 9:30 AM, WELCOME WITH INSPIRATIONAL SPEAKER TYLER MERRITT



**JAIME ROSS**  
President &  
CEO of the  
Florida Housing Coalition



**SUZANNE CABRERA**  
Board Chair  
Florida Housing Coalition



## Tyler Merritt



Diversity  
Equity  
Inclusiveness  
& The Power of  
Proximity

## 9:30 EXPO OPENS



### LUNCH

#### STATE OF THE STATE TREY PRICE

Executive Director  
Florida Housing  
Finance Corporation



### CONFERENCE CONCIERGE

We will have a conference concierge to help you choose the workshops that will best meet your needs and answer any questions you may have.

## MICHAEL CHANEY RAFFLE



## HOUSING CHAMPION AWARD

MAYOR KENNETH T. WELCH,  
ST. PETERSBURG



AUGUST 29-31, 2022 | ROSEN CENTRE ORLANDO | PRESENTED BY THE FLORIDA HOUSING COALITION



MONDAY AUGUST 29, 2022

# Increasing the Housing Supply Through Production and Preservation

## FORUMS AND CAUCUSES

Attend a forum on some of Florida's most pressing issues or join a caucus of your peers. With plenty to choose from, choose one of our events:



### Forums:

- ❖ Accessory Dwelling Units (Sponsored by Florida AARP)
- ❖ Center for Racial Equity
- ❖ Ending Homelessness: Housing is Healthcare
- ❖ Faith Based Advocacy and Development
- ❖ Florida Chamber of Commerce 2030 Blueprint
- ❖ Increasing the Supply of Affordable Housing through Preservation
- ❖ Resilience and Disaster Recovery
- ❖ Tech in Construction, Financing, and Closing the Digital Divide
- ❖ Utility Companies and Energy Efficiency Partners (sponsored by Duke Energy)



### Caucuses:

- ❖ Florida Realtors
- ❖ Habitat for Humanity
- ❖ Housing Counselors
- ❖ NeighborWorks Florida Collaborative
- ❖ Public Housing Authorities



## RECEPTION

Gather to enjoy friends, colleagues, food, beverages, and music.

The reception is an opportunity to have fun and network with conference participants and presenters.



TUESDAY, AUGUST 30, 2022

## TRAINING SESSIONS

**More than 28 sessions will provide training in all aspects of affordable housing, including:**

- ♦ Bank on Coalitions: A Collaborative Network for Building Financial Inclusion for All
- ♦ Bankers Can Be Your Best Partners
- ♦ By the Numbers: 2022 Statewide Rental Market Study
- ♦ CLTs and Rental Housing
- ♦ Data: Using What You Have to GET What You Need
- ♦ Effective Community Engagement and Advocacy for Nonprofits
- ♦ Effectively Engaging Individuals with Disabilities in Consolidated Planning
- ♦ Financing Available through FHLBank of Atlanta:  
Financing Affordable Housing and Tackling the Challenges of Heirs' Property
- ♦ Funding for Rural Housing
- ♦ Funding Opportunities from Local HFAs
- ♦ Funding Opportunities from the Florida Housing Finance Corporation
- ♦ Green Affordable Housing
- ♦ GSE's Duty to Serve Plans and Equitable Development
- ♦ How to Fully Offset the Costs of Inclusionary Zoning
- ♦ HUD CoC and YHDP Funding Peer Debriefing
- ♦ Low Barrier Housing
- ♦ Maximizing Federal Resources to Address Homelessness
- ♦ Partnering with PHAs
- ♦ Reducing Costs for Developing and Rehabbing Affordable Housing
- ♦ Repurposing Buildings for Affordable Housing
- ♦ Right-Sizing Subsidy
- ♦ Save Money and Jumpstart Local Housing Initiatives using your Consolidated Plan
- ♦ Show Me the Money
- ♦ Tenants' Rights
- ♦ The Road to Housing Resilience: Funding and Strategic Funding
- ♦ Untangling Heirs' Property Title Issues
- ♦ Wealth Building through Community Land Trusts

**WELLS  
FARGO**

### NONPROFIT RAFFLE

Don't miss out on a great opportunity to win \$1,000 for two lucky winners.  
Sponsored by Wells Fargo and PNC Bank.



### 12:15 PM- 1:45 PM LUNCH SADOWSKI CELEBRATION AND KEYNOTE SPEAKER

### Housing Leadership Award

Presented to

Senate President Designate

**Kathleen Passidomo**

Presented by Former Senate President Ken Pruitt







WEDNESDAY, AUGUST 31, 2022

9:00 am - Noon

SPONSORED BY



## SHIP ADMINISTRATORS TRAINING

Join the SHIP Administrators Training sponsored by Florida Housing Finance Corporation and celebrating the 30th anniversary for the SHIP program. This three-hour session will feature important SHIP related topics, including best practices for Affordable Housing Advisory Committees (AHACs) and SHIP rental development. Learn from the experience of others during the small group discussion session. We will have a thoughtful discussion about challenges and opportunities from the local government perspective, including but not limited to the set asides in the SHIP program. Participants will also talk about how to incentivize contractors to participate, best practices for outreach, and new strategies made possible by larger allocations. Meet Florida Housing's SHIP monitors as they share key observations from recent compliance visits. In addition, the Florida Housing Coalition will present awards that highlight the innovation, versatility, and dedication of SHIP staff.

## NONPROFIT PITCH COMPETITION

Join us as we sponsor the 2nd annual nonprofit pitch competition to help explore innovative solutions for the housing affordability crisis. This is an opportunity for nonprofits to pitch their ideas to potential funders, to receive productive feedback, and to win a modest prize. Hear from those nonprofits who are working with intention to address this ever-growing crisis across Florida. The winner of the competition will be selected by majority vote of the judges and will receive a \$1,000 cash prize.



### 2021 FIRST PLACE WINNER: THE COMMUNITY LIFT INSTITUTE

The Community Lift Institute (CLI) took first place in the Florida Housing Coalition's inaugural Nonprofit Pitch Competition event in 2021. Community Lift Institute is a nonprofit based in Tallahassee focused on advocacy and education to create "equity-in-place" solutions that increase the availability and collaboration of Black contractors, developers, and investors working to increase levels of Black homeownership and real estate entrepreneurship. This candidate's focus on closing the gap in Black homeownership using a creative and holistic approach to rebuilding Black communities through Black entrepreneurship dovetails perfectly with our work this year within the Center for Racial Equity.



## FLORIDA COMMUNITY DEVELOPMENT LEGAL PROJECT OFFICE HOURS

The Florida Community Development Legal (FCDL) Project is a collaboration of several Legal Aid/Legal Services programs throughout the state of Florida. The attorneys have significant experience in all aspects of affordable housing and community development, non-profit formation and training, and small business creation and representation. If you would like to discuss becoming a potential client, stop by to see if you qualify for legal representation.



**VISIT [Conference.FLHousing.org](https://Conference.FLHousing.org) to REGISTER NOW!**

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



# Frequently Asked SHIP Questions

## State Housing Initiatives Partnership Program

MICHAEL CHANEY

**QUESTION:** I have an applicant who has multiple transactions of cryptocurrency and investment accounts receiving and sending funds into the bank account. Can you clarify if cryptocurrency should be counted as an asset or income?

**ANSWER:** A cryptocurrency account should be treated as an asset and should be listed among assets on the RIC, where the cash value of the asset should be converted to real dollars. If an applicant provides a screenshot of their account balance from an online account, it will likely contain the cash value of the cryptocurrency. Use the cash value identified in a current screenshot as the cash value of the asset to be included on the RIC. If there is no cash value listed, determine “cash out” his/her “wallet” (the place where virtual currency can safely be stored) using a crypto exchange. Crypto converters can be found online and can be used to convert the cryptocurrency amount to real dollars using an exchange rate. If there are any costs incurred in converting the asset to cash (any fees for example) they should be subtracted to determine the cash value.

**QUESTION:** If a client currently works for the State of Florida or a local government and is eligible for the Florida Retirement System (FRS), is the retirement account counted as an asset? If so, what is the best way to verify this retirement asset?

**ANSWER:** FRS-enrolled employees do not have access to their retirement accounts unless they retire or their employment is terminated, regardless of their vestment status. Florida Housing’s monitoring staff request that SHIP staff identify the retirement accounts on an income certification form (also called a RIC). The cash value should be \$0.00 because the funds are inaccessible to the applicant.



**QUESTION:** If an applicant’s Social Security Award letter states that she is disabled and therefore receives SSI, is that sufficient documentation to show compliance with the Special Needs Set-Aside? Is any other documentation needed, like something from a medical provider?

**ANSWER:** The SHIP program’s Special Needs Set-Aside requires spending at least 20 percent of the annual SHIP allocation on “Persons with Special Needs,” defined in section 420.0004, Florida Statutes. While the definition addresses several types of special needs—including individuals with disabilities, youth aging out of foster care, and survivors of domestic violence—the key part of the definition related to your question is “a person receiving benefits under... the Supplemental Security Income (SSI) program.” The SS award letter that states that they receive Supplemental Security Income (SSI) is sufficient to document that the applicant’s assistance complies with the special needs set-aside.

**QUESTION:** Is seller financing allowed under the SHIP program?

**ANSWER:** Seller-financing has inherent risks, especially for homebuyers who may not understand the full details of the transaction. Use this as a guide to protect homebuyers from common pitfalls, such as balloon payments and excessively high-interest rates. **Administrators should consult with their City or County Attorney prior to assisting seller-financed transactions.** Follow these guidelines, along with all other state or local SHIP requirements, to use SHIP funds on seller-financed affordable units:

- ❖ **Fixed-Rate:** The seller-financed mortgage must provide for equal monthly payments on principal and interest for a term of up to 30-years. No balloon payments are allowed, and there cannot be prepayment penalties.



❖ **Interest rate:** A local government must set a reasonable maximum interest rate based on an established index such as but not limited to the 30-Year Fixed-Rate published by Fannie Mae, the Wall Street Journal Prime Rate, or the MIRS Transition Index for the most recent month prior to closing as published by the Federal Housing Finance Agency.

❖ **Ability to repay:** The local government must document that the buyer has the ability to repay the loan. The SHIP file must provide assurances that the buyer can repay the loan pursuant to local SHIP policies.

❖ **Deed conveyed at closing:** The seller must convey the deed to the buyer at closing. SHIP assistance is not available for transactions involving land installment contracts, contract for deeds, or similar legal mechanisms that only convey legal title to the buyer upon full satisfaction of the mortgage.

❖ **Property must be sold as fee simple:** Fee simple is a legal term that means full and irrevocable ownership of land, and any buildings on that land. The land is owned outright, without any limitations or restrictions, other than local zoning ordinances. However, a house purchased with financing from a Community Land Trust, where the land is leased and only title to the house is transferred, would be an exception.

❖ **Taxes and Insurance:** Local government must identify which party is responsible for paying any applicable taxes or insurance. Local policies will dictate whether escrow is required and what process is taken to confirm that taxes and insurance are paid in a timely manner.

❖ **Communication of the nature of the transaction:** Local government must ensure the buyer and seller understand the nature of the transaction. The SHIP office could show this by requiring the transaction to occur at a title company or real estate attorney's office with real estate professionals present to ensure both parties understand the nature of the transaction.

❖ **Financing compliance:** The parties must confirm that the financing complies with the Dodd-Frank Wall Street Reform and Consumer Protection Act requirements related to seller financing of residential dwellings and relevant Florida laws regarding loan origination.

❖ **No liens or encumbrances:** At time of closing, the property must be free and clear of all outstanding liens and encumbrances. This is to protect a buyer from purchasing property that the seller has encumbered.

❖ **Maximum purchase price:** The purchase price cannot exceed the current purchase price limits in the Local Housing Assistance Plan (LHAP).

❖ **Eligible housing:** The property must meet the definition of "eligible housing" in section 420.9071, Florida Statutes. The SHIP office must ensure the assisted units are safe and sanitary based on local policies and in accordance with SHIP requirements.

❖ **Purchase agreement:** The purchase agreement must expressly denote the terms of financing. This includes the interest rate, term, payment, and default provisions.

**MORE GUIDANCE IN TECHNICAL BULLETINS** | Florida Housing Finance Corporation provides SHIP-specific written guidance in Technical Bulletins. Some of the more 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](http://www.floridahousing.org). Find SHIP by selecting Programs and then Special Programs from the pull-down menu, advertisements, and SHIP audit and monitoring requirements.



**Michael Chaney** is a Technical Advisor for the Florida Housing Coalition with 27 years of experience providing technical assistance. Chaney co-wrote the Coalition's Disaster Preparedness Manual and has assisted the statewide network of SHIP administrators with disaster response, first during the 2004 hurricane season and most recently in response to Hurricanes Irma, Matthew, Hermine and Sally. Michael has offered foreclosure prevention training and has served as a Neighborworks instructor for Florida-based 5-day certification trainings for housing counselors. 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.

# FLORIDA HOUSING COALITION NEWS

## My Retirement: The Florida Housing Coalition Will Install A New Ceo On January 1, 2023

I am delighted to share with our membership that the Florida Housing Coalition is presently undertaking a national search for our next CEO; my last day will be December 31, 2022. This comes as no surprise to our staff. I have been succession planning for over two years with new hires and modifications to our organizational chart to lift up the phenomenal younger talent and leadership on our professional staff. At the Florida Housing Coalition, we pride ourselves on modeling best practices for nonprofits, and we believe in building capacity to reach greater heights through growth and succession planning.

It seems like yesterday when I walked into the Embassy Suites in Fort Lauderdale for the Florida Housing Coalition's (at that time, the Florida Low Income Housing Coalition) statewide annual conference in summer of 1991. I was blown away by the passion of the participants and the expertise of the presenters. Most memorable was the brilliance of Mark Hendrickson, then the Executive Director of the Florida Housing Finance Agency (now known as the Florida Housing Finance Corporation). "How do I get involved with this organization," I asked Claudia Freese, the woman who founded the Coalition in 1982. Next thing I knew I was the board president and remained in that position until January 2015 when I became CEO.

My zeal for the Florida Housing Coalition is clear to everyone who knows me. I cannot imagine a more outstanding organization, from its mission, culture of caring, commitment to professional perfection, and statewide impact. Indeed, the Florida Housing Coalition, while operating primarily in Florida, clearly has a national impact. We have provided a model to the nation for a dedicated revenue source for affordable housing, best practices certification for community land trusts, and public policies for preservation and equitable development.

There are three major constituents that comprise the Coalition: 1) our staff and board; 2) our members and recipients of our consulting, training, and technical assistance; and 3) our funders

and partners. Working with each of these groups every day is nothing less than joyful. We see the impact we make daily in the success of those we assist and the improvement in public policies attributable to our work. Preserving affordable housing in perpetuity is one of the most crucial public policies we have promoted through our **Community Land Trust Institute** (founded in January 2000) and the funding allocation systems used at the local and state level. Our statewide, regional,

and local work addressing homelessness, disaster resilience and recovery, and our **Center for Racial Equity** (founded in 2021) have already exceeded our high expectations.

If I were to list all that the Coalition does that fills me with pride and joy, this letter would go on for pages. Suffice it to say, I will be forever grateful for having been at the helm of this magnificent organization for so long. I am retiring because I love the Coalition. It's hard to imagine that the Coalition could be even better than it is today - but it will be. I would not be leaving if I had a single doubt about the ever-increasing impact and greater heights yet to be realized by the Florida Housing Coalition.

Sincerely,



JAMIE ROSS, CEO AND PRESIDENT  
FLORIDA HOUSING COALITION

A handwritten signature in blue ink that reads "Jamie A. Ross".



# Florida Chamber of Commerce enlists the Florida Housing Coalition as its Housing Goal Leader for the 2030 Blueprint

The Florida Chamber has a housing goal in its 2030 Florida Blueprint plan to reduce the number of cost-burdened households to no more than 10% by the year 2030 and has enlisted the Florida Housing Coalition to join this statewide effort. We recognize that it will take a significant and coordinated effort by public and private entities to achieve measurable progress. Our approach is to encourage funding and land use policies supported by cross-sector collaboration to ensure a sufficient supply of affordable housing.

Towards that end, we will be holding a two-hour Forum at our upcoming conference on the 2030 Blueprint and the tools we have developed that Chambers can use to advocate for affordable housing in their community – 2030 Affordable Housing Blueprint Toolkit located at: [www.flhousing.org/2030\\_blueprint\\_partner](http://www.flhousing.org/2030_blueprint_partner). Join us in August at our Conference and explore the toolkit to learn how you can help increase the supply of affordable housing in Florida.



## New Coalition Board Members

The Florida Housing Coalition is proud to announce the appointment of two distinguished members to our Board.



**KATHY HAZELWOOD**  
SR. COMMUNITY  
DEVELOPMENT  
MANAGER AT  
SYNOVUS



**CARMEN D. SMITH**  
EXECUTIVE  
DIRECTOR OF  
CHIPOLA AREA  
HABITAT FOR  
HUMANITY



**DAYNA LAZARUS**

## New Coalition Staff Member: Dayna Lazarus

The Florida Housing Coalition is pleased to announce the addition of Dayna Lazarus to its Technical Advisory staff. Dayna has over a decade of experience in community organizing and a Master's in Urban and Regional Planning from USF. She won several professional and academic fellowships and scholarships, and earned graduate certificates in Sustainable Transportation and Community Development.



**TAMARA WEST**

## New Coalition Staff Member: Tamara West

The Florida Housing Coalition is pleased to announce the addition of Tamara West to its Technical Advisory staff. Tamara has previously worked for the Polk County BoCC and also as a Finance & Grants Manager for Hillsborough County. Tamara is a graduate of the University of South Florida and graduated with her Masters in Public Administration from Troy University.



**Aida Andujar**



**Wisnerson Benoit**



**Carter Burton**



**Michael Chaney**



**Charlene Chen**



**Gladys Cook**



**Pam Davis**



**Blaise Denton**



**Lisa Djahed**



**Kody Glazer**



**Katherine Gray**



**Juanita Jones**



**Dayna Lazarus**



**Ashon Nesbitt**



**Deidre Park**



**Elissa Plancher**



**Rayanna Riecsc**



**Amanda Rosado**



**Jaimie Ross**



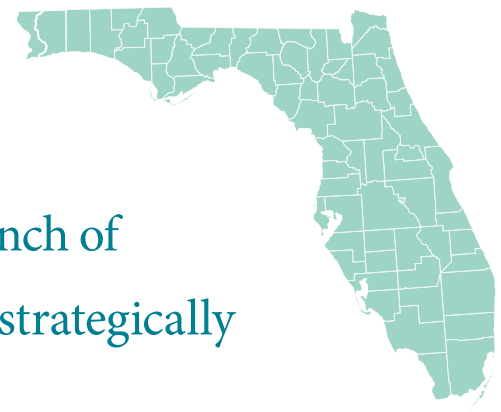
**Amanda Wander**



**Johnitta Wells**

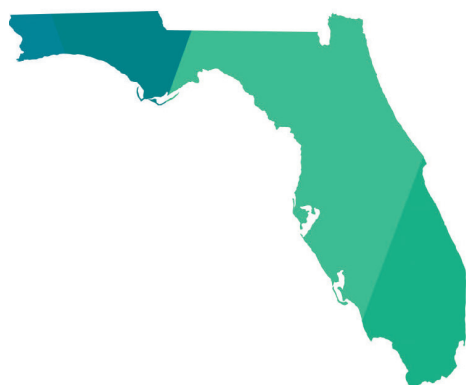


**Tamara West**



The Florida Housing Coalition has a deep bench of housing professionals on the staff and board strategically located throughout Florida.





# 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 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 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 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](mailto:info@flhousing.org) | [www.FLHousing.org](http://www.FLHousing.org)



# AFFORDABLE HOUSING CONSULTING SERVICES

**The Florida Housing Coalition Helps Local Governments, Nonprofits,  
and their Developer and Financial Partners with Best Practices for Housing.**

## 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
- Strategies for Affirmatively Furthering Fair Housing
- Disaster resilience and recovery
- 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
- Developing housing action plans
- 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
- Designing and Facilitating Housing Forums

## PRIVATE SECTOR

We Can Assist the Private Sector with:

- How to Form a CHDO or a CDC
- How to Write Grant Applications and Proposals
- Board and Staff Training/Organizational Capacity Building
- Strategic and Business Plans
- Project-Level Assistance in Financing, Development, and Asset Management
- Best Practices for Operating Manuals
- 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
- Adaptive Reuse of Underutilized or Vacant Property
- Community Land Trusts



### CONTACT

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



### DISCUSS

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



### PROPOSAL

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

learn more



# MEMBERSHIP APPLICATION

## PARTNERS FOR BETTER HOUSING

Your Partners for Better Housing membership supports the Florida Housing Coalition's work by making tax deductible donation of \$500 or more. Membership benefits include:

- Complimentary conference registration (Patron Level or higher only, quantity indicated)
- Unlimited membership-rate conference registrations
  - ☐ \$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 • 1311 N. Paul Russell Road, B-201, 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.

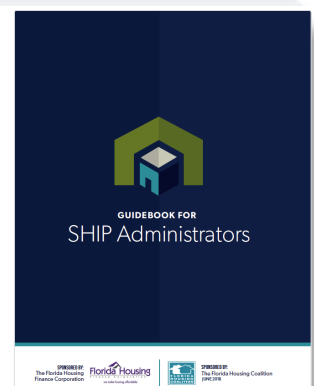
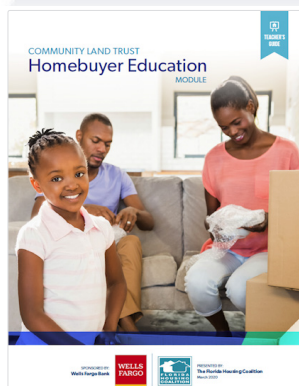
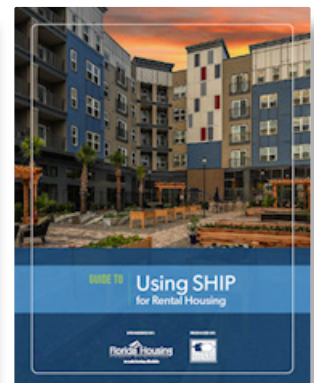
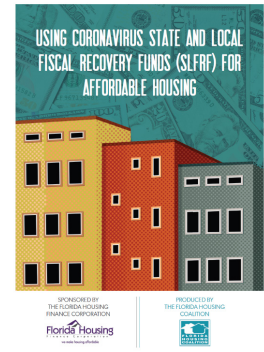
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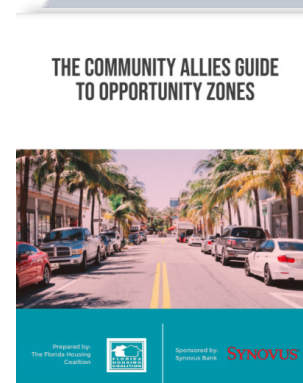
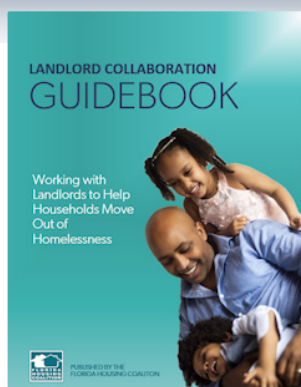
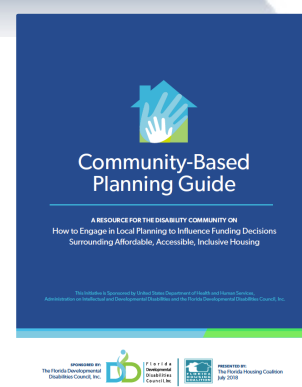
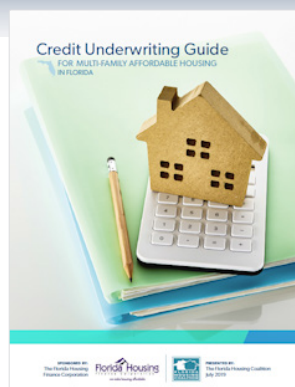
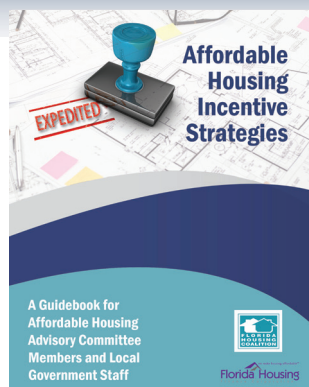
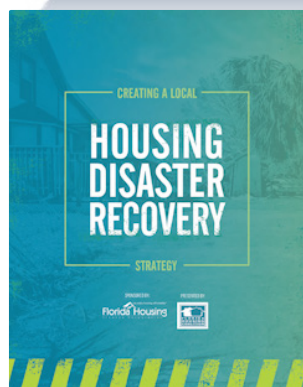


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