

THE JOURNAL OF THE FLORIDA HOUSING COALITION, INC.

HOUSING

—NEWS NETWORK—

JANUARY 2023

2023 Legislative Leadership Bodes Well
For Affordable Housing

A Model of Collaboration for
Recovery and Resilience

Housing Cost Burden and the
Business Community

2020's House Bill 1339 and
Missing Middle Housing

Ashon Nesbitt
Appointed CEO



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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. Ashon Nesbitt, Editor, Amand Rosado and Lisa Djahed, Associate Editors, and Judy Graziosi, Graphic Designer. Email: info@flhousing.org, Website: www.flhousing.org.



ASHON NESBITT

Message From the CEO

At the end of 2022 we saw a housing market continuing to feel the effects of the pandemic. Rents continued to soar as

many assistance programs wound down, causing communities to look for ways to prevent homelessness by implementing tenant protections. Low mortgage interest rates contributed to the unexpected, overheated homeownership market of 2021 but also allowed for gains in minority homeownership.

As interest rates began to climb in the second half of 2022 home prices remained elevated, significantly decreasing affordability, and causing us to ask the question how can we continue to close the racial gap in homeownership in this new market? After a relatively quiet start to the hurricane season, we experienced Hurricanes Ian and Nicole, causing major damage on both the West and East coasts, as well as inland areas across our Heartland and Central Florida, though sparing the Panhandle, which is still recovering from storms in previous years. With this as the backdrop, the Coalition held our first in-person Annual Conference since 2019 with record attendance, and our organization has implemented a leadership change after years of succession planning.

As the new CEO, I am honored, humbled, and eager to lead this great organization in continuing our mission to bring together resources and advocates so that all Floridians have an affordable home in a suitable living environment. We will continue to champion best practices to expand the production of housing that is affordable for all and effectively preserve housing so that Florida's affordable housing stock continues to grow. We recognize that you – our partners and members – are co-workers with us in accomplishing this mission. We view the training, technical assistance, and consulting we provide as more than services but as an investment and opportunity to partner with you to grow your capacity and effectiveness. Lastly, we will continue to serve in our role as a thought leader on housing policy, and increasingly so, as we cultivate new

and invigorate existing relationships with other statewide and regional organizations.

Housing cost burden, when a household pays more than 30% of its income towards housing, is affecting a growing number of households. According to our 2022 Home Matters Report, over 2 million low-income households are cost-burden in our state. You can check out the report to see how your community

**“I am honored,
humbled, and very
eager and excited
to lead this great
organization.”**

fairs in cost burden and whether the most prevalent occupations in your community can afford median rents or home prices. While homelessness has decreased over the last ten years, the growing cost-burden issue combined with limited supply has heightened housing instability.

Addressing these issues requires strategies that address communities' immediate and long-term needs. Understanding immediate needs requires intentional and sustained community engagement efforts. Also, the pandemic has the potential to leave a legacy of key programs and policies such as local tenant protections,

permanent rental assistance strategies, incentives for property owners, and eviction prevention measures. Greater coordination among agencies and having housing at the table in disaster planning and preparedness is setting the stage for a quicker, more resilient recovery from recent hurricanes. Long-term, we expect to see a higher emphasis on the value of land use regulations at both the state and local levels to accelerate the production of more housing, emphasizing such solutions as missing middle housing, and adaptive reuse and redevelopment of commercial properties. Expanding the number of properties where housing production can take place can bring more resources – land, financial, and knowledge – to the cause of affordable housing.

HOME MATTERS:
Florida's Premier
Resource for
Housing Cost Burden

See page 13 for more information



¹ <https://flhousing.org/z-publications/home-matters-florida-report-2022/>

2023 Legislative Leadership Bodes Well For Affordable Housing

MARK HENDRICKSON

Senate President Kathleen Passidomo has an impressive record as an advocate for Sadowski funding. She was the first Republican sponsor of the “stops the sweeps” bill to prevent the Legislature from using Sadowski funds for purposes other than affordable housing, and in the 2021 session, she was part of the leadership team that put an end to the sweeps. There is little doubt that housing advocates can depend upon the new Senate President to champion solutions for meeting the state’s housing needs.

“My number one priority is [addressing] the lack of safe, affordable housing for the workers in our state...we have so many families, particularly young workers that have young families, that have to travel sometimes an hour, an hour and a half to get to work, and that just disrupts home life.”
 –Tampa Bay Times, November 11, 2022.



KATHLEEN
PASSIDOMO

Similarly, House Speaker Paul Renner has also been supportive of housing, citing the shared desire to make housing more attainable in Florida, and has expressed an urgency around addressing our state’s housing affordability issues.

Both our leaders have made housing a priority for their leadership terms.

With Jaimie Ross’ retirement, I have stepped up to facilitate the Sadowski Coalition. I am a longtime Florida Housing Coalition Executive Committee member, was the first executive director for what is now known as the Florida Housing Finance Corporation, and an original member of the Sadowski Coalition from 1992 when the Act passed. Currently, I am the Executive Director for Florida Association of Local Housing Finance Authorities. Together, with Bascom Communications, we started the State of Housing newsletter last spring, which is emailed to all Legislators every other week.

The Sadowski Coalition continues to grow. Prior to the start of the 2023 Session, we added the Florida Restaurant and Lodging Association and the Florida Transportation Builders’

Association to the roster of 41 statewide organizations comprising the Sadowski Coalition. This is indicative of the growing prioritization from the business community for an increase in the production and preservation of housing affordable to Florida’s workforce.

The following two pages begin with highlights of the two primary Sadowski Act housing programs – SHIP and SAIL – followed by a list of all the members of the Sadowski Coalition organized by type of organization. The Sadowski Coalition speaks with one voice on affordable housing. For the 2023 Legislative Session, that voice calls upon the Legislature to use all the Sadowski funds pursuant to the Sadowski Act and to recognize that Sadowski funds are a floor and not a ceiling for funding housing programs in Florida.

While funding is key for closing the gap between what housing costs to build and what Florida’s households can afford for paying rent or buying a home, the Florida Housing Coalition works daily through the Catalyst Program, also funded by the Sadowski Act, to help bring down the cost of housing by providing best practices at the regional and local level for land use planning, regulatory reform, and tools like community land trusts to preserve land for affordable housing in perpetuity.

We look forward to a great 2023 Legislative Session for housing.



Mark Hendrickson president of The Hendrickson Company, is past Chair and serves as Executive Committee member for the Florida Housing Coalition. As its first Chief Executive Officer, he led the way in creation of the Sadowski Act.



State of Housing

At a Glance: The State of Housing

Florida made huge strides during its special session to help Floridians recovering from Hurricanes Ian and Nicole by passing legislation to provide relief, including integral funding for homeowners and renters impacted by the

MANY Voices, ONE Message to the Legislature:

The Sadowski Act Housing Trust Funds are a floor, not a ceiling, for funding housing that is affordable to Florida households.

What is the Sadowski Coalition and who are the Sadowski Coalition Affiliates?

The Sadowski Coalition, a collaboration of diverse statewide organizations that urge the legislature to use all the housing trust funds for Florida's housing programs.

The Sadowski Act passed in 1992, increasing the doc stamp tax paid on all real estate transactions and placing these monies in a dedicated state and local housing trust fund.

Today the Sadowski Coalition is comprised of 40 diverse statewide organizations representing millions of Floridians.

The Sadowski Affiliates are local and regional organizations in Florida that support the Sadowski Coalition's mission to ensure that all the state and local housing trust funds are used solely for housing.

How are Florida's housing programs funded?

70% of monies go to the Local Government Housing Trust Fund for the State Housing Initiatives Partnership (SHIP) program which funds housing programs in all 67 counties and larger cities.

30% of monies go to the State Housing Trust Fund for Florida Housing Finance Corporation programs such as the State Apartment Incentive Loan (SAIL) program.

What do these programs do? Who do they serve?

SHIP funds can be used for repair of existing housing stock to allow seniors to age in place or to provide retrofitting for persons with special needs; to provide first time homeownership with down payment and closing cost assistance, as well as to rehabilitate existing housing.

SAIL funds can be used to rehabilitate existing apartments or to build new units where needed; apartments that house Florida's most vulnerable populations, such as the frail elderly and persons with disabilities.

SAIL and SHIP programs span from homelessness to the moderate-income essential workforce.

The beauty of both SHIP and SAIL is that they are flexible and can meet changing needs and priorities within the same program framework.

What is the need for these programs?

One out of three Florida households are ALICE (Asset Limited, Income Constrained, Employed)—the exact group that the Sadowski Trust Funds assist.

Nearly 800,000 very low-income households in Florida pay more than 50% of their income on housing – they are one missed paycheck away from homelessness.

What is the economic impact of Florida's housing programs?

SHIP and SAIL are highly leveraged, with private sector loans and equity providing \$4 to \$6 for every one dollar of state funding—thus greatly increasing positive economic impact.

What is our priority for the 2023 Session?

The Sadowski Coalition and the Sadowski Affiliates bring a cohesive message to the Florida Legislature to:

1. Keep the Promise to use all of Florida's Sadowski housing trust fund monies for Florida's SHIP and SAIL programs.
2. Additional funding for housing programs or projects outside SHIP or SAIL to help alleviate Florida's deficit of housing is welcome.



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 Economic Development Council
- 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
- Florida Transportation Builders' Assoc.
- 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



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!

The Florida Housing Coalition Applauds the Legislature for Funding Hurricane Housing Recovery Efforts with General Revenue

KODY GLAZER

With the signing of Senate Bill 4A from the 2022 Special Legislative Session A, the Legislature appropriated \$150 million from the state's General Revenue Fund specifically towards housing recovery efforts for those affected by Hurricanes Ian and Nicole. Of this \$150 million appropriation to the Florida Housing Finance Corporation (FHFC), \$60 million will be used to fund the Hurricane Housing Recovery Program (HHRP) and \$90 million for the Rental Recovery Loan Program (RRLP).

The Florida Housing Coalition applauds the Legislature for appropriating \$150 million in General Revenue towards these two hurricane housing recovery programs. These are just three of the reasons why the Legislature should be given tremendous credit for this policy decision:

1. \$150 million is to be appropriated specifically for hurricane housing recovery.

HHRP and RRLP will help Hurricanes Ian and Nicole-affected areas with home repairs, replacement of housing, relocation assistance, new construction, housing reentry assistance, and other vital housing recovery efforts on the road to recovery. Although these dollars are not going to address all the housing-related impacts of Hurricanes Ian and Nicole, these funds are going to help thousands of low-to-moderate income Floridians recover from the impacts of these storms.

2. The Legislature reaffirmed its recognition that the SHIP and SAIL infrastructure are the best ways to deploy disaster housing resources.

The Hurricane Housing Recovery Program is a proven method of providing disaster housing assistance to Floridians because

it utilizes the existing State Housing Initiatives Partnership (SHIP) program infrastructure to deploy resources quickly and effectively. The Rental Recovery Loan Program, which

is modeled after the State Apartment Incentive Loan (SAIL) program, also utilizes existing housing infrastructure to provide disaster relief. By funding these two specific programs, the Legislature smartly recognized that the SHIP and SAIL infrastructure are the best ways to deploy housing resources quickly and effectively. This was a great policy decision to not have to reinvent the wheel and should be commended.



3. The Legislature did not use the Sadowski Housing Trust Funds.

By using General Revenue dollars instead of State and Local Government Housing Trust Funds, the state's affordable housing trust funds remain intact to fully fund SHIP and SAIL in the 2023 Legislative Session. The Florida Housing Coalition applauds the Legislature for funding hurricane housing recovery efforts with General Revenue. This act shows that the Legislature understands the great need for housing funding statewide.

The Florida Housing Coalition looks forward to working with the Legislature in the 2023 Session to fully fund our state's affordable housing programs and to enact statewide policy that sparks the production and preservation of affordable housing.



Kody Glazer is the Legal and Policy 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.



Hurricane Ian: Massive Systemic Improvement for a Massive Storm

GLADYS COOK

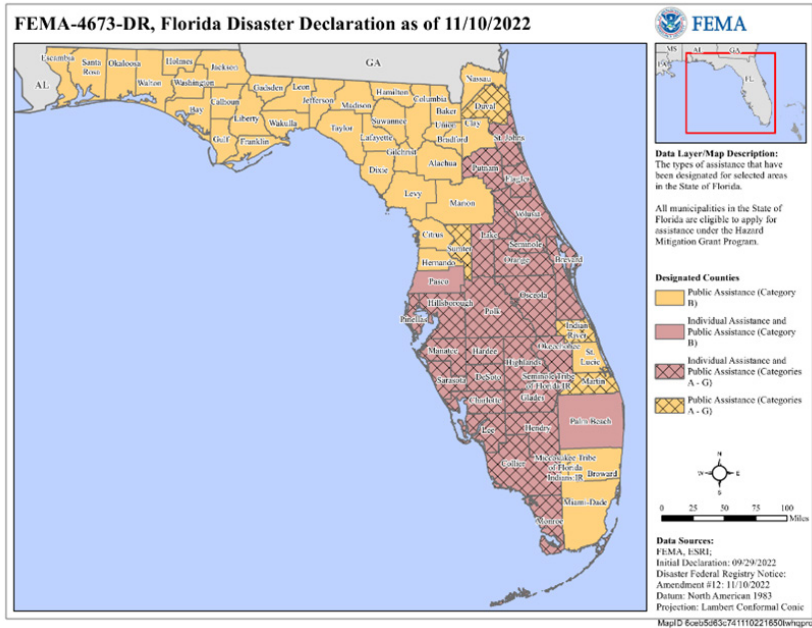
Following a harrowing week of wobbling storm track projections, Hurricane Ian made landfall as a Category 5 storm on Lee County's barrier islands on September 28th and moved northeast, engulfing Collier and Charlotte Counties with its 500-mile-wide swath, finally making an exit through St. Lucie County on September 29th. As the hurricane made its way along Florida's northeastern shores, counties from Brevard to Duval were flooded and shaken. Ian was so large, slow, and wet that if the storm surge didn't cause flooding, riverbanks and wetlands

overflowed, swamping rural DeSoto County and urban Orange and Osceola Counties. Hurricane Ian was one of the deadliest hurricanes to hit Florida, resulting in a death toll estimated at 148, with an estimated 45 deaths attributed directly to the hurricane. Over half of those who died of causes related to Hurricane Ian drowned, and most were seniors. Hurricane Ian was particularly devastating to mobile homes and travel trailers, many having provided affordable housing to low-income and senior households.

(Death toll source: <https://www.nbcnews.com/news/us-news/hurricane-ian-florida-death-toll-rcna54069>)

Hurricane Ian FEMA DR-4673-FL

- Residents of 26 counties were declared eligible for **FEMA Individual Assistance** and all 67 Florida counties were deemed eligible for some level of **FEMA Public Assistance**.
- As of 11/21/22, there were 924,958 registrations for FEMA.
- Among those registered there were 136,578 with access or functional needs, a broad category to indicate any kind of special need.
- FEMA approved over \$837 million in **Individuals and Households Program Assistance**.
- Over \$510 million was approved for Housing Assistance which includes temporary repairs, lodging reimbursements, and rental assistance for 27,619 homeowners and 14,746 renters.
- FEMA approved over \$327 million in **Other Needs Assistance** which is a catchall category such as child-care, medical and dental expenses, fuel, clean-up items and other sundry needs.
- The **U.S. Small Business Administration** received 40,841 applications for home repair loans and approved 17,332 with over \$1.2 billion in loans made.
- FEMA's **Temporary Shelter Assistance (TSA)** program has paid for just under 4,000 households to stay in 417 participating hotels and motels for a cumulative room nights of 148,248.
- As of 12/21/22 there were 1,622 households checked into TSA hotel rooms.
- Just under 30% of the TSA users are homeowners and the remaining 70% are renters.



Hurricane Ian was a record-breaker in its size, intensity, and damage but the rate of response and recovery has been noticeably more rapid than for Hurricanes Irma or Michael. Ian's extraordinary storm surge necessitated an intensive search and rescue period. Thousands of homes required muck and gut cleanups creating massive debris piles lining streets in Lee, Collier and Charlotte Counties. Along with homes in the coastal areas, mobile home parks were particularly hard hit with catastrophic damages and tragic loss of life.

Early damage assessments to housing vary by source and definition. The data in the table above is FEMA -verified by inspections. These numbers will grow considerably as inspections and assessments continue.

Damage assessments of the state's inventory of assisted multifamily properties is ongoing. In a report to the Board of Directors of the Florida Housing Finance Corporation included an analysis of 494 damage reports from multifamily properties located in the 26 disaster declared counties. According to the report, there were

326 properties reporting no damage, 128 with limited damage to 258 buildings and 233 units, 32 developments with moderate damage to 159 buildings and 935 units. There were 6 developments reporting extensive damage to 89 buildings and 328 units. One unit reported catastrophic damage to 1 building and 16 units causing the displacement of 15 households. The report is preliminary, and more impacts are likely to be received.

While clean up and damage assessments got underway, home and flood insurance disparities quickly emerged. Very early estimates of insured damages exceed \$10.5 billion and will definitely rise. In the shadow of this monumental insured loss, is the disproportionate number of FEMA registrants who reported having no flood or no home insurance. Only 36% of homeowners had home insurance and less than 10 percent had flood insurance.

A Speedy Response

While shelters across the state filled with thousands of survivors, FEMA stood up its Temporary Shelter Assistance hotel voucher program within days of the storm's passing. By mid-November FEMA estimated that there remained 19,675 households with "emergent" housing situations such as residing in shelters, vehicles, tents, place of employment, place of worship or homeless. FEMA estimated that 232,949 households were in short-term housing including staying with friends or family, hotels and motels, RV's or campers, a secondary residence, or new temporary rental housing. FEMA estimated there were 622,468 "housed," having returned home, or moved to a new permanent rental, a FEMA provided unit, or purchased a new home.

FEMA and Florida's Division of Emergency Management (FDEM) have quickly rolled out a number of programs, some for the first time. FEMA's Direct Housing Programs



FEMA-Verified Damage Type	Owners	Renters
Destroyed	2,864	324
Major Damage	17,665	1,503
Mobile Homes Destroyed	975	124
Mobile Homes Major Damage	6,410	280
TOTALS	27,914	2,231

Source: Damage Concentration: Owners & Renters with Major/Destroyed Damages, 11/15/22. FEMA Recovery Reporting and Analytics Division



In this photograph taken in North Fort Myers, the red line shows the high-water line and the impact on homes built prior to flood elevation requirements. In a preliminary analysis by FEMA less than 10 percent of registrants had flood insurance. As flood maps are revised to reflect expanding flood hazard areas, flood insurance - for both homeowners and renters - will be essential.

This teapot was on the ledge of a damaged RV and survived Hurricane Ian unscathed.



In this North Fort Myers community debris piles obscure the former dwellings, many pre-1970 recreational vehicles and mobile homes that have over the years been extended with porches and sheds. These parks are prime for redevelopment even considering that over two feet of storm surge inundated the neighborhood. The risk of displacement is extreme as housing providers and planners grapple with land use and zoning issues, upgraded wind load requirements for manufactured housing, and fair housing protections for the residents.

include Direct Lease, the Multifamily Lease and Repair Program, and Temporary Transportable Housing Units otherwise known as RV's and mobile homes. Temporary housing programs assist both homeowners and renters find a place to live during their homes repair or replacement. FDEM rolled out its flagship Non-Congregate Sheltering Program (NCS) that will deliver RV's to homesites or commercial RV parks. These units are staged for up to 6 months by pre-selected vendors, and occupants will receive case management services to develop their housing recovery plans. Survivors with remaining unmet needs of any kind can register with Governor DeSantis' highly anticipated Florida Unite online dashboard to apply for NCS, the State-run RV program, as well as many other services.

While there is concern for prioritizing temporary housing for the emergent population and permanent housing for those in short term housing situations, housing providers are also concerned with those who have returned to homes that remain unsafe or uninhabitable. Volunteer Florida has unveiled Sheltering in Home for Recovery Continuation (SHRC), a grant program open to nonprofit aid organizations using volunteers to repair damaged

housing. SHRC will focus on making homes habitable as shelters close and other temporary programs end. The fund is seeded with \$25 million from the Florida Disaster Fund and will be disbursed through a Request for Proposal process. SHIP Administrators in the impacted counties quickly pivoted to allocate any unencumbered funds to emergency assistance and repairs. Disaster Strategies were activated and advertisements for help were published. The statewide SHIP Disaster Holdback of \$5 million was earmarked by Governor DeSantis for insurance deductibles for the 7 hardest hit counties and was quickly implemented. SHIP administrators along with their community partners are well-rehearsed to deploy funding to back up FEMA assistance and insurance claims to allow lower income residents to clean up debris and repair their storm damaged homes.



Gladys Cook is a member of the Board of Directors and is the former 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.



A Model of Collaboration for Recovery and Resilience

DAYNA LAZARUS

In 2020, FEMA published *Planning Considerations: Disaster Housing, Guidance for State, Local, and Territorial Partners* that recommending each state form a standing state-led disaster housing task force that develops a statewide disaster housing plan. In response, Florida Division of Emergency Management (FDEM) has partnered with the Florida Housing Coalition to lead a coordinated state-led response to address housing issues post-disaster. This collaborative effort is called the Florida State-Led Disaster Housing Task Force (DHTF) brings together public and private agencies and organizations from all levels of government, meeting bi-weekly to evaluate housing requirements, consider potential solutions, and propose recommendations leading to permanent housing solutions for survivors of natural disasters.

The DHTF has two working bodies. The main group is comprised of over 100 members representing members of local, state, and national organizations, companies, and various government agencies that bring expertise in disaster recovery, resilience and mitigation, nonprofit housing development and management, case management, housing counseling, financial counseling, and more. A sub-set of representatives make up a smaller Working Group that meets more frequently and is tasked with steering the direction of a long-term disaster housing plan.

The Task Force and its Working Group have two main objectives: to coordinate immediate housing resources and information, and to develop, maintain, and implement a

Florida disaster housing recovery plan as outlined in the FEMA publication. The purpose of the plan is to prepare the State and other agencies to quickly and effectively meet the housing needs of those affected by future hurricanes. The smaller Working Group is developing the plan will primarily be the responsibility of the Working Group with input from the larger Task Force. The Florida Housing Coalition sends a biweekly Report-Out survey to allow members to ask questions, share information, or request assistance in a trackable format. The results of this survey are used to guide meeting topics and will ultimately inform the disaster housing recovery plan.

The creation of the DHTF is significant for several reasons. While FEMA has led similar task forces in the past, this is the first truly a state-led initiative comprised of a large bench of members, including housing providers who are now at the table with responders at both the local and state levels. In addition, the quickness with which this Task Force came together has been remarkable. This has helped to facilitate an immediate and better coordinated response compared the much slower delivery housing assistance in past disasters. FEMA, FDEM, and others began coordinating funding for Transitional Housing Assistance (TSA), Direct Housing assistance, and more just days after Hurricane Ian made landfall.

Resilience: Are we there yet?

The affordable housing industry has not been idle in the past few years of relative calm. Significant efforts have been made to assess the vulnerabilities of the housing stock for single-family homes, manufactured housing communities,

Florida State - Led DHTF Report-Out

Weeks of 10/24 - 11/02/2022



20 RESPONSES

10 Local Government
3 National Industry
5 State Government
1 Regional Government
1 Federal Agency



Challenges

• Only 2 staff in Housing Services and there are **no agencies** in Flagler County that provide disaster recovery or housing rehabilitation services...

• **Information sharing** from FEMA and the TSA (aka ELA) contractor.

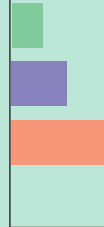
Closing congregate shelters and having nowhere to go

Access to Transitional Shelter Assistance (TSA - hotels)

Survivors living in damaged dwelling and not being able to find safe places to live/stay

Finding shelters with functional or accessibility needs

(Current)



Successes

• **The City** has provided emergency rental assistance to applicants who were behind in their rent and utility payments. We have also provided **hotel/motel vouchers** to clients who were waiting on permanent housing.

• State agencies have been on every call re: disaster housing that I have been on.

• Crisiscleanup.org, Team Rubicon, Operation BBQ Relief, etc. were a huge help to so many; the VOADS have been great.

Lack of Affordable Housing

- Temporary & Longterm
- Causing Displacement

Lack of Staff or Team

- No Support Orgs
- For Intake Program Roll-out

Lack of Funds

- For eviction assistance
- For housing recovery
- For pre-storm mitigation

Coordination

- Local planning & messaging
- Quick; for funding
- For special needs housing
- State participation
- Industry participation
- With volunteer organizations

City Funding

- **SHIP funds** directed to Disaster Strategy
- For temporary housing (including hotels)
- For rent payments and utilities
- For elderly & disabled assistance

Miscellaneous

- Mass care response
- USDA very LMI grant increase \$10k to \$36,520
- Quick electric repair
- Quick FEMA housing

Data Sharing

MISCELLANEOUS

- Lack of intake software for WFH staff
- Material supply chain

TEMPORARY (Current)

Q. Biggest challenge w/current housing operations?

- Lack of hotels
- Lack of housing plan
- Slow Direct Housing delivery
- Lack of Multifamily stock
- Lack of information
- Safe immediate repairs
- Families don't want to leave
- Lack of HO insurance to relocate

and multifamily housing. The Florida Housing Coalition has engaged in multiple mitigation planning initiatives statewide to make housing more resilient to natural disasters. Regional planning councils have worked to coordinate housing resilience with mitigation and disaster recovery planning. SHIP administrators are reaching out to emergency management operations to build a transfer system from shelter to repaired or replaced homes. Hurricanes such as Ian and Nicole always remind us of the urgency of mitigation planning to achieve a resilient housing stock. The DHTF has already proven beneficial to the quick response. Sustaining this group of stakeholders will help to increase resiliency and increase the efficiency of recovery from future disasters.

Thanks to the Wells Fargo Foundation, the Florida Housing Coalition was awarded funding to allow it to dedicate its Resilience and Disaster Recovery Team to develop training, provide technical assistance, and participate in the Disaster Housing Task Force for the next few years. All meetings of the DHTF and its Working Group are recorded and posted <https://flhousing.org/disaster-recovery/>

WELLS FARGO



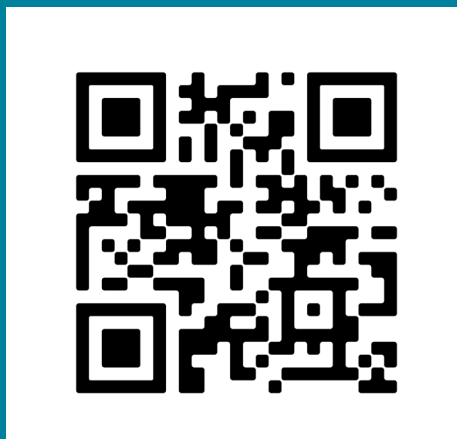
Dayna Lazarus is a Technical Advisor for the Florida Housing Coalition on the Resilience and Disaster Recovery Team. Dayna has over a decade of experience in community organizing and a Master's in Urban and Regional Planning from USF where she won several professional and academic fellowships and scholarships.

HOME MATTERS: Florida's Premier Resource for Housing Cost Burden

This year's edition is fully interactive with an online companion page featuring:

- **Multiple Dashboards**
- **Look up Cost Burden by County**
- **Advocacy Toolkit featuring social media messages prepackaged**

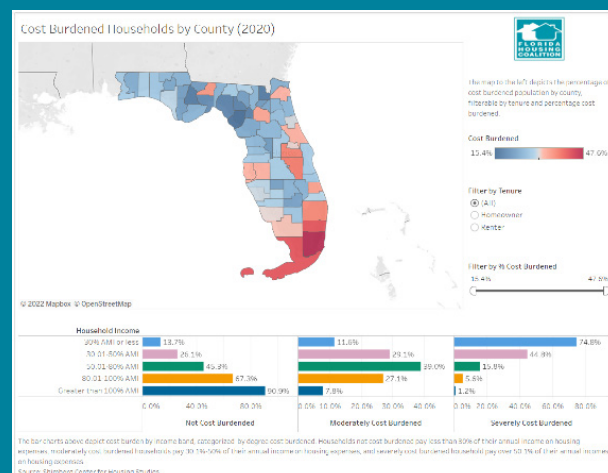
TO ACCESS THE ONLINE COMPANION PAGE
TAKE A PICTURE OF THIS QR CODE:



HOME MATTERS is an annual publication from the Florida Housing Coalition that details, through data and interactive dashboards, the need for greater rental and ownership housing affordability throughout Florida.

NEW THIS YEAR! Look up Cost Burden by County

The Cost Burden by County interactive dashboard shows the number of cost-burdened households by income as well as by renter or homeownership. The cost burden for low and very low-income households has increased significantly since 2019 –with 87% and 76% of such households cost-burdened, respectively, a dramatic increase from 77% and 70% in 2019. Cost burden is especially widespread among low-income renters. In fact, cost-burdened renter households consistently place at and above 40% across many Florida counties.

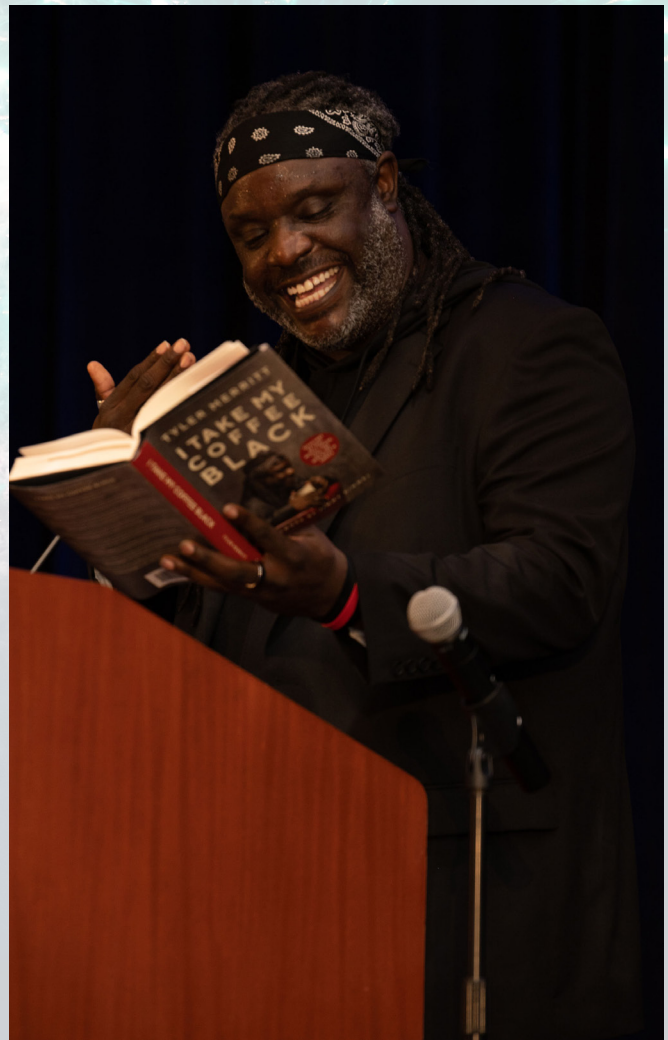


Celebrating 35 Years of Statewide Annual Conference

Florida's Premier Statewide Affordable Housing Conference brought together more than 1,100 housing professionals from every part of Florida, including housing developers, service providers, public and private sector funders, and advocates in August 2022.

Keynote

Ashon Nesbitt, Chief Programs Officer, recently promoted to CEO of the Florida Housing Coalition Introduced the Keynote Speaker for the Event, **Tyler Merritt**, Author, *I Take my Coffee Black*.



Forums and Caucuses

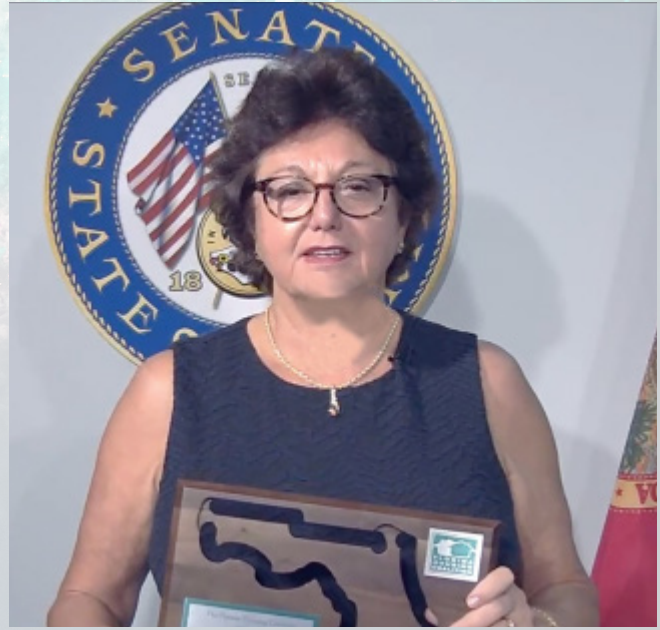
Michael Neal Principal Research Associate of the Urban Institute joins Professor in Residence at University of Florida Citylab-Orlando **Stephen Bender** for a robust discussion of Tech in Construction, Financing, and Closing the Digital Divide during one of ten Forums and four Caucuses held during the conference.





Housing Champion Award

Former Senate President **Ken Pruitt** presented current Senate President **Kathleen Passidomo** with the Housing Champion Award in recognition of her leadership as the original sponsor of 'Stop the Sweeps' legislation and for her efforts supporting affordable housing.



Housing Champion Award

President and CEO **Jaimie Ross** presented the Housing Champion Award to St. Petersburg Mayor **Kenneth T. Welch** for the critical work done by the City of St Petersburg as the state's leader for committing the largest portion of ARPA funds to affordable housing.



State of the State

Trey Price, Executive Director, Florida Housing Finance Corporation delivered his annual State of the State keynote.



Honoring Jaimie Ross

Former Senate President **Ken Pruitt** honored retiring President and CEO **Jaimie Ross** for her years of service and dedication to producing and preserving affordable housing in Florida.



Ship Administrators Training Program

Four local offices of Florida's State Housing Initiatives Partnership (SHIP) were honored at the conference. The awards, presented by Florida Housing Coalition Board Member **Armando Fana**, and Assistant City Manager for West Palm Beach, to four local SHIP offices for excellence in serving their communities: Bay County



for Outstanding Disaster Recovery Assistance, the City of Tampa as a Model for Effective Affordable Housing Partnerships; Port St. Lucie for its Rehabilitation Program; and The City of St. Petersburg overall SHIP Program.



Six local offices of Florida's State Housing Initiatives Partnership (SHIP) program were honored with awards for going above and beyond to provide rental assistance to households in need. SHIP staff worked to organize and implement a new program funded by ARPA, the Emergency Rental Assistance Program or ERAP. Presented with an Excellence in Providing Emergency Rental Assistance Award were: Alachua County, Duval County, Hillsborough County, Leon County, Miami-Dade County, Palm Beach County.





Our Partners for Better Housing were well represented at our annual conference, pictured above are Jaimie Ross and Coalition Advisory Council Member Christine Ruiz –Senior Vice President, National Business Support Manager, Market Manager for Bank of America. Next is Advisory Board Member Thais Sullivan – First Vice President/Regional CRA/Community Lending Officer with Valley Bank. Shekeria Brown-- Vice President, Corporate Responsibility at JPMorgan Chase & Co is joined by Board Chair Suzanne Cabrera. Moderating the Florida Chamber Blueprint Forum was Kate Wilson – Wells Fargo Senior Vice President | Community Relations | Social Impact Group – Florida and the Southeast.



Non-Profit Pitch Competition

Tampa Bay Neighborhood Housing Services' Homeowner's Club Program was chosen as the winner of the 2nd Annual Nonprofit Pitch Competition

2023

AUGUST 28-30

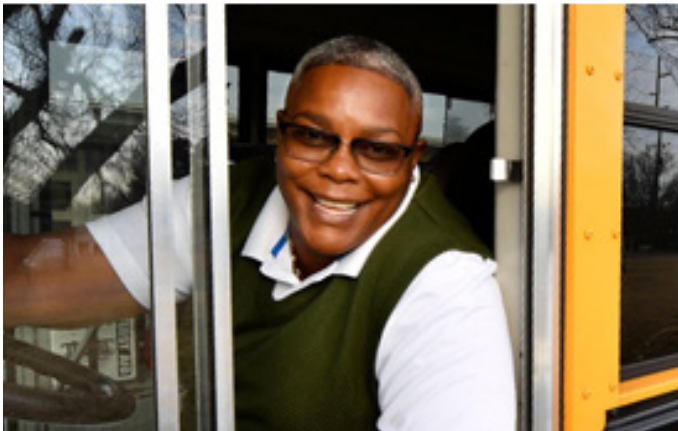
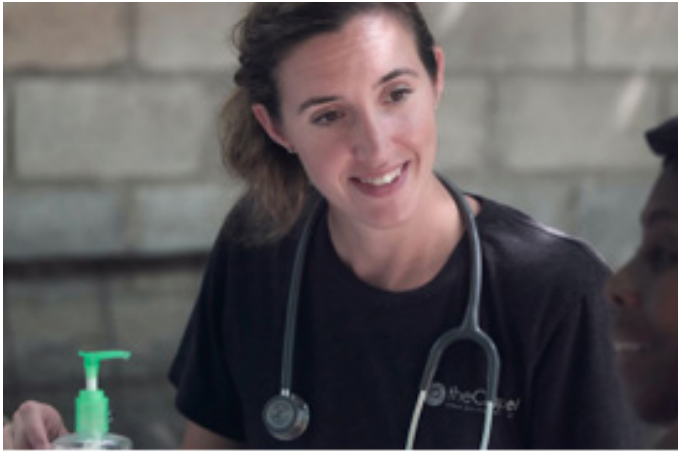
ROSEN CENTRE, ORLANDO, FL

SAVE THE DATE



Housing Cost Burden and the Business Community

ASHON NESBITT



In 2021, we announced that the Florida Housing Coalition is partnering with the Florida Chamber of Commerce Foundation as its 2030 Blueprint Goal Leader for affordable housing. The Chamber's goal is to reduce the housing cost burden rate to less than 10% of households by 2030. This is a tall order, as over 2 million low-income households are cost-burdened. These cost-burdened households earn up to 80% of their area median income and pay more than 30% of their income toward housing. This does not include those with higher incomes who are also cost-burdened. Indeed, the cost burden issue is not felt equally across the state. For example, cost-burden overall is highest in our largest metropolitan areas, exceeding 30% in the core counties of those metro areas, with Miami-Dade County coming in at the highest, with nearly 50% of all households experiencing housing cost

burden. Also, statewide, low-income renters are the most cost-burdened in every community.

Reducing the cost burden is imperative to our communities' and state's economic growth and prosperity. Housing stability is essential to a person's ability to pursue employment and education. Housing affordability is a critical quality-of-life issue included in employers' decisions to locate or expand in a particular location. Lower housing cost burden also means increased disposable income for households to support local businesses, particularly restaurants and retailers, who also employ a large portion of our state's workforce. Considering the benefits to businesses, business owners are vital stakeholders in addressing housing affordability.

So how can business owners get involved? First, it is important to know that although there are some commonalities statewide, housing issues are primarily local. Therefore, addressing the housing cost burden requires understanding local housing data. The Florida Housing Coalition's 2022 Home Matters Report is a great tool to begin understanding the causes of cost burden at the local level. We encourage business owners to look at their county's data to understand the rate of the housing cost burden, who is most likely to be cost-burdened, and how the wages of different jobs within their businesses compare to what is needed to afford median rents and home prices. Understanding this will allow business owners to draw direct connections to housing need and their employees.

Second, it is important that business owners also understand what affordable housing is. The Florida Housing Coalition's recently updated Affordable Housing in Florida can help business owners articulate to others in the community what affordable housing is and why it's essential. This resource explains that there are only two differences between affordable housing and market-rate housing: 1) the incomes of residents and 2) the financing used to produce it. This resource includes examples of affordable housing, particularly rental housing, which is needed the most, and can be consumed both as a guidebook and through a series of short videos summarizing each chapter in the book.

With an understanding of the data and how to properly define affordable housing, the business community can determine how best to support expanding access to affordable housing in its local context, thus reducing the cost burden. Keeping in mind our formula for affordability – planning, financing, and long-term assurances – the business community can find ways to get involved on all three terms. For example, in planning, many affordable housing developments get held up in public hearings where groups often show up to vocalize their opposition. Representatives of the business community can coordinate schedules to show up to these same hearings in equal

or greater numbers to support such developments, explaining how important these units are to their employees and the overall economic benefits of more affordable housing. Regarding financing, business owners who may be high-net-worth individuals themselves, can work with local philanthropic organizations to focus impact investing in housing. Finally, Chambers can use their resources to fill existing gaps, including forming new or supporting increased capacity of existing nonprofits.

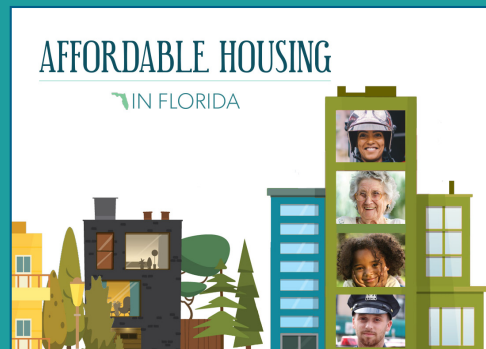
For example, Nassau County Chamber of Commerce has taken the lead in establishing a new community land trust for the County, creating capacity for permanent affordability (long-term assurances).

Local Chambers and their members can play a vital role in expanding access to affordable housing, decreasing the cost burden in their communities. The Florida Housing Coalition is here to help. In addition to the resources described here, we have several others, including free guidebooks and other publications available for download. If you would

like to engage your local Chamber further in this work, please contact Ashon Nesbitt at nesbitt@flhousing.org.



Partnership for Affordable Housing



The new edition of this definitive publication includes information on 2020's HB 1339, community land trusts, and details on other policies and programs that support the production and preservation of affordable housing. It is available for free download at <https://flhousing.org/publications/>



Ashon Nesbitt A respected community and nonprofit leader, Mr. Nesbitt is an expert in housing finance, development and program administration. As a strong advocate for permanent affordability, Nesbitt has championed the expansion and professionalization of Community Land Trusts throughout the state, overseeing the development of the Coalition's nationally recognized Community Land Trust Certification Program. Mr. Nesbitt has also lead many of Coalition's other initiatives and innovations, including the new Nonprofit Capacity Building Institute and Adaptive Reuse. Mr. Nesbitt has two Masters Degrees from the University of Florida; a Masters in Urban and Regional Planning and a Masters in Real Estate. He also holds a Bachelor of Science in Architectural Studies from Florida A&M University.



2020's House Bill 1339 and Missing Middle Housing:

How Local Governments Can Utilize Key Legislation to Responsibly Expand Housing Options

ALI ANKUDOWICH

As rising land and construction costs make it hard to build small single-family homes both affordably and profitably, missing middle housing serves as one tool in a larger strategy to tackle affordability. Missing middle in this context refers to housing types such as duplexes, triplexes, town homes and small apartment buildings. Diversity of housing is typically found in older (and usually more popular) neighborhoods mixed in with single-family homes, but is not allowed under most current zoning regimes. These homes can provide relative affordability compared to single-family homes as they allow developers to spread land and construction costs over several smaller units.¹

Missing middle housing expands property rights by providing more options for how owners can use their properties, while still ensuring development comparable in scale to existing single-family homes. Further, missing middle housing also builds local development capacity as small developers, homeowners, financiers, and subcontractors with local ties often produce these homes². States and local governments are taking major steps to facilitate production of missing middle housing based on the belief that increasing supply, even the supply of more market-rate housing, will create greater affordability in housing markets.³



One missing middle strategy that is applied to otherwise single-family zoned properties is Accessory Dwelling Units. The State of Florida via Section 163.31771, Florida Statutes, has been encouraging local governments to permit accessory dwelling units in all single-family zoned areas for many years. The movement to allow ADUs in all single-family zoned areas has been steadily on the rise. Both the Florida AARP and the Florida Housing Coalition have guidebooks to assist with best practices for implementing this missing middle strategy.

Well Intended Land Use Reform May Not be Well Received.

But when the City of Gainesville, Florida went further to allow up to four units in what would otherwise be a neighborhood restricted to single family housing, both the community and the state pushed back. The change went into effect in October and by January, the City reversed its decision.⁴

In its challenge to the original Gainesville decision, The Florida Department of Economic Opportunity argues that blanket changes:

1. Will not result in locating and providing affordable housing in a strategic manner.
2. Will not benefit lower-income households as they are intended to without proper incentives and long-term affordability assurances.
3. Do not properly ensure the maintenance of neighborhood character is maintained or account for increased demand on existing infrastructure.⁵

HB 1339 from the 2020 Legislative Session Provides an Effective Approach

In 2020, the Florida Legislature passed House Bill 1339 now codified in Sections 125.01055(6) and 166.04151(6) of the Florida Statutes for counties and municipalities, respectively, stating that:

“Notwithstanding any other law or local ordinance or regulation to the contrary, the governing body of a [city or county] may approve the development of housing that is affordable, as defined in s. 420.0004, on any parcel zoned for residential, commercial, or industrial use.”⁶

This language provides the flexibility needed to facilitate missing middle while leaving room for local governments to address concerns of locating housing strategically, ensuring proper community benefit, preserving neighborhood character, and assessing infrastructure capacity and other factors involved with a different or more intense land use. Early adopter, the City of St. Petersburg, provides an example of the effectiveness of this legislation. Through an implementing ordinance, the City established criteria for which it would apply this flexibility based on the existing zoning, including lot size; location near transit, educational facilities, and other amenities; number of units produced; restrictions on incomes served (up to 120% of the Area Median Income) and a requirement for long-term affordability (at least 30 years).⁷

Flexibility should be applied in the context of other incentives for affordable housing.

Land use flexibility and zoning relief is a common incentive offered in exchange for affordability. While several options may be allowed, determining which should be provided is typically done so on case-by-case basis, but with enough predictability to incentivize developer participation and guide orderly (re) development in line with an agreed-upon vision. Through HB 1339, the legislature gives local governments the ability

to offer the additional incentive of allowing missing middle types in single-family zones in the context of locally decided conditions and procedures articulated to provide needed predictability for residents and developers.

Flexibility should be considered with expanded access to capital and long-term affordability.

High production costs and the requirements of traditional forms of capital may still make it difficult to produce missing middle housing and keep the units affordable to low- or even moderate-income renters and buyers in some markets. Local governments can consider promoting existing or creating new local funding and financing tools for the purposes of missing middle housing development, with requirements for perpetual or long-term affordability. This

will ensure that the housing produced truly serves its intended purpose of providing housing affordable to a community’s low-income workforce, seniors on low fixed incomes, or other vulnerable populations, in accordance with local priorities.

The Coalition Can Assist with Missing Middle Housing Reform

Addressing zoning and land use barriers to our state’s housing supply is going to be a major affordable housing policy discussion over the next 5-10 years. Reducing regulatory barriers for the development of duplexes, triplexes, townhomes, and other housing types beyond the traditional single-family home can be a robust strategy to increase affordable housing options. Contact us for more information about how your community can find the missing middle.



Ali Ankudowich, AICP, is a Land Use and Planning Technical Advisor with the Florida Housing Coalition. Immediately prior to Ali’s employment with the Florida Housing Coalition, she served for six years as a Senior Planner in Community Planning & Design with Benesch Tampa office, (formerly Tindale Oliver), a national full-service engineering and design firm.

¹ Alex Baca, Patrick McAnaney, And Jenny Schuetz, “Gentle Density can Save Our Neighborhoods” Brookings (December 4, 2019). <https://www.brookings.edu/research/gentle-density-can-save-our-neighborhoods/>

² David Garcia et al., “Unlocking the Potential of Missing Middle Housing” Turner Center for Housing Innovation Brief, University of Berkeley (December 2022), pages 11-14. <https://turnercenter.berkeley.edu/wp-content/uploads/2022/12/Missing-Middle-Brief-December-2022.pdf>

³ Ibid., pages 5-6

⁴ MSN reporting story by WGFL CBS News 4 Gainesville at: <https://www.msn.com/en-us/news/us/gainesville-city-commission-votes-to-reinstate-single-family-zoning/ar-AA1620Vb>

⁵ For full text of petition, see: https://www.doah.state.fl.us/DocDoc/2022/003609/22003609_375_11282022_16323943_e.pdf

⁶ Codified at s. 125.01055(6) and s. 166.04151(6) of the Florida Statutes for counties and municipalities, respectively.

⁷ St. Petersburg City Code Section 16.01.040 addressing Applicability and Section 17.5-111 listing requirements of a Qualifying Property



Local Tenant Protections Picking up Steam

KODY GLAZER

The current state of local tenant protections

The COVID-19 pandemic was a catalyst for increasing unaffordability and rental housing insecurity. Government interventions such as funding for emergency rental assistance, eviction moratoria, and eviction diversion programs arose as a result of policymakers grappling with how to protect tenants in times of escalating rents and escalating opportunities for eviction and renter displacement. Two types of government interventions that have seen a marked increase since the pandemic began are local tenant protections and tenants’ bill of rights. While these two types of interventions do not prevent rental increases or prevent evictions altogether, they can apprise tenants of their legal rights if faced with eviction and give tenants a little extra security in a legal system heavily favored towards landlords.

Most elements of landlord/tenant law in Florida are governed by state statute, but there are still opportunities for local governments to pass local tenant protections that supplement and do not conflict with state law. Since early 2021, Hillsborough County, Miami-Dade County, Naples, Pinellas County, St. Petersburg, Hialeah, Gainesville, Daytona Beach, and others have enacted local tenant protections that are models for cities and counties in Florida.

Tenants’ Bill of Rights

The eviction process in Florida can be daunting, even for someone that knows the ins and outs of Florida landlord/tenant law. Tenants are often unaware of their legal rights or lack the resources to hire an attorney to advise on or enforce their rights. A tenants’ bill of rights provides a suite of local protections to attempt to level the playing field between renters and landlords. These protections can range from code enforcement and extended notice provisions to new private causes of action and funding for tenants’ right to counsel. One of the most important elements is a requirement to provide new renters with a notice of rights and resources. Empowering tenants with information about the eviction process, what legal rights they possess under federal, state, and local law, and the resources available to tenants in need is a fundamental policy that every local government should consider adopting, at minimum. Hillsborough County has a model “Required Notice of Rental Housing Rights and Resources” that each tenant is required to receive under its Tenants’ Bill of Rights.

This table provides two examples of local tenants’ bills of rights that have been implemented in the past two years as of this writing.

Hillsborough County
✓ Landlords must provide tenants with a copy of a notice of their rights. Notice shall include information on tenants’ rights under federal, state, and local law and contact information for organizations available to provide assistance to tenants.
✓ Prohibits discrimination against an applicant’s source of income or participation in a public assistance program.
✓ Prohibits assessment of late fees without first providing written notice to the tenant.
✓ Authorizes Code Enforcement Department and Consumer & Veterans Services Department to investigate and enforce violations.

Miami-Dade County

- ✓ Requires notice of tenant's rights similar to Hillsborough County
- ✓ Requires 60-day notice of change of ownership if on month-to-month tenancy
- ✓ Requires landlords to provide notice to tenants that a building might be unsafe if the notice was received from a government agency or condo association
- ✓ Prohibits landlords from asking about or requiring disclosure of past evictions until the applicant has been deemed qualified to rent the unit
- ✓ Prohibits retaliation against tenants for exercising their rights
- ✓ Creates a new Office of Housing Advocacy

Additional local tenant protections

In addition to local tenants' bills of rights, local governments can separately pass additional local tenant protections that supplement rights granted under applicable state and federal laws. The most popular reform that has been enacted locally across the state is to require additional notice for non-renewals of month-to-month tenancies and if the landlord wishes to increase rent by a certain percentage. Under state law, if a tenant is on a month-to-month lease, the landlord only has to give a 15-day notice if they wish not to renew the lease. Localities are passing reforms that broaden this notice requirement to 60 days for a month-to-month lease. These additional notice provisions do not prevent the landlord from increasing rents over a certain amount or not renewing the lease, but they do give renters more time to figure out their next move.

Other local tenant protections a city or county can adopt to protect renters include:

- ✓ Establish a permanent rental assistance program to help with rental arrears, first and last months' rent, security deposits, and other housing costs
- ✓ Create a local tenants' right to counsel program to provide free attorneys to renters at risk of eviction
- ✓ Invigorate the code enforcement process to enforce sanitary and safe living conditions (coupled with relocation expenses for tenants at risk)
- ✓ Prohibit source of income discrimination
- ✓ Implement an eviction diversion program that emphasizes mediation
- ✓ Prohibit invasive screening techniques that could have a disparate impact against protected classes

Miami-Dade Office of Housing Advocacy

As mentioned above, one element of the Miami-Dade County Tenants' Bill of Rights was to create a new Office of Housing Advocacy. This Office is a model for creating a department at the local government level whose sole focus is to provide resources to tenants in need. This Office is responsible for managing a Housing Advocacy hotline for tenants, receiving complaints of violations of the Tenants' Bill of Rights, developing resources and educational materials for renters and landlords to promote housing stability, and creating the notice of rights that is to be given to each renter, among other duties. Creating this type of department within local government that is exclusively focused on tenants' rights and resources is a boon to local tenant protection efforts.

What's next?

As Florida's rental market remains hot, tenant protections such as funding for permanent rental assistance programs, increased notice provisions, right to counsel, notices of tenants' rights, and other local policies are key to preventing evictions and avoiding mass displacement. Tenant justice organizations such as the Miami Workers' Center, Community Justice Project, St. Petersburg Tenants Union, and legal aid organizations across the state are essential to protecting tenants in increasingly unaffordable rental markets. Pairing policies that increase the supply of affordable housing must be coupled with tenant protections such as these to ensure renters remain stably housed.



Kody Glazer is the Legal and Policy 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 and ERAP administration. He graduated Magna Cum Laude from the Florida State University College of Law.

Cost and Quality Considerations when Procuring Professional Services

CARTER BURTON

Federal grants that allow for administrative funds and costs provide the opportunity for local governments, housing authorities and other grantees, to hire expert professionals to assist with program management and strategic planning. Though sometimes seen as a roadblock, the procurement process opens the pathway to secure the most qualified professionals. It is important to understand what options are available for procuring professional consultants, vendors, or contractors to ensure quality services are provided. A common misconception is that government must always make the award to the lowest bidder, but that is not the case. There are other procurement methods that allow flexibility in choosing a service provider, including the small purchase method and competitive proposals.

Small purchase and competitive proposals, also known as requests for proposals (RFP), are ideal for soliciting professional services. These methods of solicitation allow the procuring agency to select awards based on factors other than price alone. Contractor qualifications, experience, past performance, integrity, financial resources, and proposed inclusions/exclusions to the scope can be considered and weighed in decision-making.

Small Purchase

The small purchase method can be utilized when services to be procured do not exceed the simplified acquisition threshold amount currently set at \$250,000¹. This process is simple, informal, and less burdensome than other processes, making it a popular choice when procuring professional services. The key elements of the small purchase solicitation method include:

1. Ensuring a competitive process by receiving quotes from several qualified sources, generally meaning not fewer than three (3).
2. Public notification is not required.
3. Quotes can be acquired by phone, email, fax, website, or in person.
4. Services cannot be broken into smaller parts solely to qualify for small purchase.

Small purchase contracts are required to be awarded to the most “responsive and responsible²” bidder. The lowest bidder is not always the most responsive or responsible choice. Instead, the contract should be awarded to the bidder that possesses the ability to perform successfully under the terms and conditions of the scope, is not suspended or debarred, and is asking for reasonable compensation. The lowest bidder is not necessarily the awarded entity.

Competitive Proposals

Another preferred method for procuring services is through competitive proposals. This method of solicitation generally aligns better with local procurement regulations and has often been referred to as a best practice for procuring services. The key elements of competitive proposals are:

1. To solicit proposals from an adequate number of qualified sources, generally meaning not fewer than three (3).
2. The RFP must clearly and accurately state the technical requirements for the services to be acquired.
3. The RFP must be publicized.
4. The RFP must identify all evaluation factors with their relative importance.



**SMALL PURCHASE RFP
COMPETITIVE PROPOSALS**

Allow the agency to select awards based on factors other than price alone: Contractor qualifications; experience; past performance; integrity; financial resources; as well as proposed inclusions/exclusions to the scope.

1. 2 CFR 200.320(a)(2)
 2. 2 CFR 200.318(h)
 3. 2 CFR 200.320(b)(2)(iii)

TYPES OF PROCUREMENT

Follow the federal procurement requirements when purchasing materials, products, or services to ensure you are offering free and open competition and getting the best value for your community.



MICRO-PURCHASE

Threshold
\$10,000

SMALL PURCHASE

Threshold
\$250,000



SEALED BID

Selection Based
on Price

PROPOSALS

Selection Based on
Evaluation & Price



SOLE SOURCE

Public Emergency or
Condition

Source: Playing by the Rules: CDBG
Administrative Systems

5. To allow negotiation with bidders who are deemed responsive, responsible, and within a competitive price range.
6. The award must be made to the responsible offeror whose proposal is most advantageous to the procuring agency.

The RFP must clearly state the scope of work and proposals are evaluated based on established scoring criteria, supporting fair and open competition while still allowing factors other than price to be considered. Experience, qualifications, and past performance often prevail over costs, which is important for acquiring quality services. The RFP process also provides the opportunity to negotiate with respondents and ask for a "best and final" offer prior to award determination to ensure cost reasonableness requirements are satisfied³.

A critical piece of the solicitation process, whether using the small purchase or competitive proposal method to procure professional services, is to maintain complete and thorough documentation. Maintain records of the entire solicitation process, including emails, phone calls, public notices, the RFP packet, responses received, evaluation results, and award announcements. Recordkeeping is a requisite for documenting compliance with federal procurement regulations. It also provides public transparency, ease in response to public information requests, and more expedient settlement in the event of an award dispute.

This overview provides considerations for federal procurement services. It is also important to be aware of any local or state laws and policies that may require additional procedures or set higher thresholds for procurement. It is always the responsibility of the procuring agency to comply with any additional requirements related to the solicitation process.

By using a more comprehensive approach, rather than just "lowest bid", local government is better able to reach its goals, serve the public interest, and get better results in meeting community needs.



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.

Meaningful Public Engagement Leads to Better Results



DAYNA LAZARUS

We are in an era where public policy professionals are reframing how we think about public engagement. When members of the public don't engage in their outreach activities, professionals are looking inward at their own communications and engagement strategies. They are investing in improving these processes to engage better with those frequently –historically and presently – left out.

Meaningful public engagement goes beyond standard outreach; it has become a best practice. It means that the engagement is performed in a way that builds trust and relationships, ensures active participation from members of the most underserved communities affected by the project or plan, empowers the most typically underrepresented people, and results in tangible outcomes that reflect the vision and needs of those who were engaged. Meaningful

engagement treats underserved communities as partners in the planning process and is a critical element of most equity frameworks. Equity as a goal of public policy professionals is not just a trend but part of a powerful triple-bottom-line movement for a better, more resilient world.

The History of Public Engagement

Throughout American history, entire demographics of people were outright barred from participating in decision-making processes until laws were passed to make such overt discrimination illegal. In contrast to discrimination in the past, we frequently find ourselves grappling today with the result of accepting ineffective and outdated engagement tactics, resulting in the perpetuation of low quality of life and reduced access to opportunities. Passive discrimination occurs today when people's different identities and life

situations are not considered in the development of a public engagement process. It also happens because there are remnants of discriminatory practices in policies and procedures that haven't been updated in decades. The good news is that there are identifiable ways to improve public engagement to reverse the harmful effects of past discriminatory policies.

The movement for social equity influenced the signing of U.S. Executive Order 13985 - *On Advancing Racial Equity and Support for Underserved Communities Through the Federal Government* in January 2021. In this Executive Order, public engagement is named as a key function of carrying out the order in Section 8.¹ Engagement with Members of Underserved Communities. This section notes that certain communities “*have been historically underrepresented in the Federal Government and underserved by, or subject to discrimination in, Federal policies and programs.*”

How to Achieve Meaningful Public Engagement

Since the engagement of the past actively left people out, engagement of the present and future must actively bring people into the process. That is why the key to meaningful engagement is meeting people where they are, meaning physically going to where it is most convenient for a person to engage with you. For example, if you are working on a public transportation plan, you meet with people on buses. When working on a housing plan, you go to the most low-income neighborhoods and knock on doors. Meeting people where they are involves many considerations, including time of day, cultural competency, spoken language, and accessibility for people with differing abilities or disabilities.

Engagement involves active participation and ideally empowers individuals and groups on both sides of the interaction. When designing a public engagement activity, consider how to leverage a moment of interaction to provide and receive key information simultaneously. Keep in mind that while you may be an expert in the research, members of the public are experts in their lived experience – which is the data you need to craft the most effective policy possible. Like most specializations, if taking the time to improve the public engagement skills of the professionals within your organization is unrealistic in the short term, you could hire experts to assist you. Hiring consultants and experts

who employ grassroots strategies, rather than traditional outreach, is optimal.

Fortunately, we don't have to start from scratch to make public engagement processes more meaningful. Professionals can learn from grassroots community organizers whose organizations have been organizing and empowering workers and vulnerable communities for over a hundred years – and even hire those organizers directly. Demonstrating a commitment to meaningful engagement means investing in your engagement processes and programs. Quality of engagement is not quick or cheap, but it pays off tenfold when the public sees tangible benefits that reflect their real needs, building community trust and long-term planning and development partners.

Housing Impact

Public engagement for housing policy and development is either required by law for specific processes like Comprehensive Plan and Consolidated Plan development, or implemented voluntarily to collect data or build public buy-in for housing programs and projects. The quality of the engagement in these processes, especially those that are mandated, varies considerably. A common perspective is that people only show up when they want to voice opposition, like the struggle against NIMBY opposition faced by affordable housing developers.

Elected officials are tasked with listening to their constituents and making community-informed, justifiable decisions. Harmful opposition can be neutralized and balanced by bringing the opportunity to weigh in directly to the people who typically go unheard yet are the most impacted by these policy decisions. If housing policy and development professionals can master the art of meaningful public engagement, the affordable housing landscape could be significantly improved.

¹ Accessible at: <https://www.federalregister.gov/documents/2021/01/25/2021-01753/advancing-racial-equity-and-support-for-underserved-communities-through-the-federal-government>.



Dayna Lazarus is a Technical Advisor for the Florida Housing Coalition on the Resilience and Disaster Recovery Team. Dayna has over a decade of experience in community organizing and a Master's in Urban and Regional Planning from USF where she won several professional and academic fellowships and scholarships.

Frequently Asked SHIP Questions

State Housing Initiatives Partnership Program

MICHAEL CHANEY

QUESTION: Is it permissible to provide SHIP rehabilitation assistance for a home that is owned by a living trust and is listed as such on the property records? This is the applicant's trust, but she is not listed on the property record, although it is homesteaded.



the SHIP Statute or Rule. Several communities have paid taxes with SHIP funds. Some SHIP communities offer foreclosure prevention assistance, paying one or more months of mortgage payments. A portion of the mortgage pays for property taxes, and this is an eligible SHIP expense.

ANSWER: At 24 CFR 92.254(c)(3) of the federal regulations, HUD allows living trusts, also called inter vivos trusts, as proof of ownership for owner-occupied rehabilitation programs. SHIP follows this same guidance. For SHIP rehabilitation assistance, a local government can assist a home owned by a living trust, also called an inter vivos trust, where the applicant can show they have legal authority to enter into a mortgage on the property and all beneficiaries of the trust qualify as an income-eligible family and occupy the property as their principal residence (except that contingent beneficiaries, who receive no benefit from the trust nor have any control over the trust assets until the beneficiary is deceased, need not be SHIP income eligible). The trust must be valid and enforceable and ensure that each beneficiary has the legal right to occupy the property for the remainder of his or her life.

Obtain a copy of the Trust Agreement and make sure the applicant or applicant's co-signer has the authority to enter into a mortgage for the property. Check to see who the beneficiaries are under the trust. To be eligible for SHIP assistance, such applicants must be the current beneficiary and make the home their principal residence.

QUESTION: Is the payment of real estate taxes an eligible expense under the SHIP program? If so, what are scenarios in which paying taxes is appropriate?

ANSWER: There is no prohibition on paying real estate taxes in the SHIP program. The topic is not specifically addressed in

QUESTION: We have a rehabilitation client with a reverse mortgage on her home. Is it permissible to provide assistance in such a scenario?

ANSWER: Providing rehabilitation or other SHIP assistance to a homeowner with a reverse mortgage is a local decision, but such applicants may be eligible for SHIP assistance.

One consideration involves income eligibility. If the funds are a lump sum that is drawn down and deposited in an account, count it as an asset. The case is different if funds are being received monthly. The federal definition of income in 24 CFR 5.609(b)(3) states that income includes interest, dividends, and other net income of any kind from real or personal property, so monthly funds received from a reverse mortgage must be counted as income.

A local government may provide rehabilitation assistance to an eligible household with a reverse mortgage. It is likely that your SHIP program will not recoup the SHIP assistance invested in the property if it is sold. Also, check with the lender to learn if the reverse mortgage prohibits the placement of a second mortgage on the property. To determine, please get counsel from legal staff when reviewing the terms of the recorded mortgage.

QUESTION: For one of our rehabilitation projects, the lowest bid for roofing was \$4,500 above the maximum SHIP award allowed in our LHAP. The client has a family member who will donate the \$4,500 so that the SHIP award may pay the rest. Is this approach allowable?

ANSWER: First, consider if it is time for your city or county commissioners to revise your strategy to increase the maximum award amount. Several communities have recently done this, considering the rising cost of materials and labor. The SHIP program does not prohibit an owner from contributing towards repairs, and this may be a proper solution in some scenarios. Not only is an owner contribution not prohibited by the program, but some SHIP communities include in their LHAP rehabilitation strategy a required owner contribution. Although there are a few ways to approach this, the goal is always to ensure that the owner's contribution is available when needed for paying the repair contractor. Once an eligible applicant proves they have their repair contribution, these funds should be secured so they cannot be spent for anything else before it is time to pay the contractor. Consider these two approaches:

❖ **Option One:** The owner gives the SHIP office a check for the amount of the repair contribution. This amount is held in an escrow account. The first payment to the contractor comes from these funds and then SHIP funds pay for the remainder of the repairs.

❖ **Option Two:** To avoid placing funds in escrow, the owner may provide the SHIP office with a cashier's check or money order for the repair contribution. Staff will hold the check in the file until the payment is due to the contractor.

To document your SHIP file, include a copy of the homeowner's check as well as all the SHIP payments, release of lien, and inspection forms.

QUESTION: If an applicant has a GoFundMe account in his or her name, should housing administrators count this as an asset?

ANSWER: The Florida Housing Finance Corporation has provided guidance on this topic. A GoFundMe account is only counted as an asset if funds have been deposited into a checking or savings account. Housing administrators must monitor the amount of money in a GoFundMe account. If the GoFundMe account plus the household's other assets total \$5,000 or greater, an applicant is required to transfer the GoFundMe account funds into a checking or savings account to impute asset income.

QUESTION: We have a household that is receiving assistance for SHIP replacement housing strategy and has been in the works for two years. Do we need to re-certify this household for income eligibility for them to remain qualified?

ANSWER: Once a case is income certified as eligible, this certification is valid for one year. The local government has one year of time to record the loan documents and start the work. Work has begun on the case in question and the mortgage and loan documents are recorded. For this reason, there is no need to reverify or recertify the applicant again, regardless of how long it takes to provide homeownership assistance. Once the mortgage is recorded, it does not matter if they go over income for whatever reason. At that point, the local government must move forward with the assistance regardless of changes in household size or income.

In the wake of the devastation to the State of Florida from recent natural disasters, disaster relief resources and information for SHIP Administrators are being made available by the Florida Housing Finance Corporation as they continue to work with state and federal officials. Visit Florida Housing Finance Corporation's Disaster Relief Resources page to find available resources to assist you or those you know with recovery efforts. <https://floridahousing.org/programs/special-programs/ship---state-housing-initiatives-partnership-program/disaster-relief>



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 Ian, Nicole, 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

2023 Celebrates a New Chapter for the Florida Housing Coalition



of Florida ALHFA. He will continue this work with Bascom Communications and former Senate President Ken Pruitt, of the P5 Group. The Sadowski Affiliates will now be headed up by Kody Glazer, Legal & Policy Director at the Coalition.

Gladys Cook, known nationally for her work at the Coalition as the Director of Resilience and Recovery, also retired from that position at the end of December. She will continue to be actively involved with the Coalition as a member of the

Jaimie Ross, president of the Florida Housing Coalition since 1992 and CEO since 2015, officially retired from those positions at the end of December. Her trailblazing work as facilitator of the Sadowski Coalition is now in the expert hands of Mark Hendrickson, Florida Housing Coalition Executive Committee Member, and the Executive Director

Executive Committee of the Board. She is succeeded by C.J. Reynolds. **Aida Andujar**, beloved by every SHIP office she has worked with during her tenure at the Florida Housing Coalition, also retired at the end of December and will be doing some consulting work while enjoying time with family in South Florida.

BOARD UPDATES

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



GLADYS COOK

Gladys Cook – Former Florida Housing Coalition Director of Resilience and Disaster Recovery, will now serve on the Board as a member of the Executive Committee.



MARILYN DRAYTON

Marilyn Drayton – Senior Vice President and Community Development Manager for Wells Fargo, has moved from the Advisory Council to the Board.

Honoring a True Affordable Housing Champion

SENATOR KEN PRUITT



FORMER SENATE
PRESIDENT KEN PRUITT

1992 was a memorable year for a number of reasons: the Dow Jones Average is 3,301 - today it's around 34,000; the average monthly rent is \$519.00, the cost of a new house is \$122,500, and the average yearly income \$30,030. And, most notably, in 1992 the William E. Sadowski Affordable Housing Act became the law of the land in Florida. I share this with you to give some perspective and so we can appreciate how far we have come. Thirty years later, we celebrate the fact that the Sadowski Act continues to be one of the country's best, if not the best, in preserving housing needs for Florida's workforce and most vulnerable populations -- those struggling with homelessness, our veteran's, people with disabilities, and the frail and elderly.

We sometimes forget how many programs come and go in government, yet the Sadowski Act continues to thrive. I was fortunate enough to be one of the lawmakers to vote yes to that landmark legislation in 1992. The legislation increased the doc stamp to create the dedicated revenue source we see today for affordable housing. I was a Republican who voted for a tax increase and barely won my next election, but to this day, I recognize it as being one of the most important votes I ever cast during my tenure.

For each and every one of those thirty years, Jaimie Ross has led the way to ensure the funds are used to provide affordable housing to Floridians and not swept into general revenue. Through the Sadowski Coalition, Sadowski Affiliates and Sadowski Education Effort, along with the Florida local housing finance authorities, over \$5 billion has been appropriated for the Sadowski Act programs, SHIP and SAIL.

For thirty years, Jaimie has gathered partners, studied best practices from across the nation, and poured her blood, sweat, and tears into the unending fight to increase the production and preserve affordable housing in Florida.

Our fight to prevent the sweeps could not have happened without her tenacious support, and we honor her for the important role she has played year in and year out. Her continued advocacy has been crucial to the appropriation of funds for the Sadowski programs.

With all of our hearts in humble gratitude, we thank you Jaimie Ross for everything you have done for Florida's families over your decades of service.



PHOTO CREDIT: THE WORKMANS

Ashon Nesbitt Appointed CEO

Board Chooses Experienced Affordable Housing Expert

SUZANNE CABRERA



SUZANNE CABRERA

"Speaking on behalf of our entire board, I could not be more pleased that Ashon Nesbitt will be the new head of the Coalition," said Suzanne Cabrera, Chair of the Coalition Board. "His extensive experience in housing financing and development, his vision and professionalism, and his championship of all our major initiatives make him the best choice. Ashon is known for building partnerships across public and private, for-profit and nonprofit sectors – he has the right combination of leadership skills, policy expertise, and commitment to affordable housing to lead the Coalition."

A respected community and nonprofit leader, Mr. Nesbitt transitioned from Chief Programs Officer and Technical Advisor with the Coalition where he has led the Community Land Trust Institute as well as the Center for Racial Equity to Chief Executive Officer, on January 1, 2023. During his tenure at the Coalition, Nesbitt has championed an expansion and professionalization of Community Land Trusts throughout the state, overseeing the development of nationally recognized and first of its kind the Community Land Trust Certification Program, which in 2021, led to six nonprofits receiving their Certification. Mr. Nesbitt is the author of the Coalition's innovative guidebook: *Eyesore to Asset: A Guidebook for Adaptive Reuse of Vacant Retail*, designed to aid local governments and business leaders in their search for new models for local economic development. Mr. Nesbitt has two Masters Degrees from the University of Florida; a Masters in Urban and Regional Planning and a Masters in Real Estate. He also holds a Bachelor of Science in Architectural Studies from Florida A&M University.

As CEO, Mr. Nesbitt will lead all of the Coalition's housing affordability production and preservation initiatives. "There is no doubt, we are in a housing affordability crisis in Florida. We need to work together closely with our statewide members and our Partners for Better Housing to implement strategies which will strengthen Florida's affordable housing production and preservation," stated Mr. Nesbitt. "It's exciting to be a part of the Coalition's next chapter, and I look forward to working with our talented Board and staff as we further build successful strategies and champion housing affordability best practices."



ASHON NESBITT

"There is no doubt, we are in a housing affordability crisis in Florida. We need to work together closely with our statewide members and our Partners for Better Housing to implement strategies which will strengthen Florida's affordable housing production and preservation."





Amanda Rosado, the Coalition's former Chief Strategy Officer, is now the Chief Operating Officer. As part of the executive leadership team, Amanda is responsible for maintaining and driving operations aligned with the Coalition's mission and

vision. Additionally, Amanda continues to provide training, technical assistance, and consulting to local governments, nonprofits, and community stakeholders to help prevent and end homelessness.



Kody Glazer has been promoted to Legal & Policy Director. Kody is part of the leadership team carrying out the Coalition's policy positions. He also heads up the Sadowski Affiliates work, funded by Wells Fargo. Kody continues

to provide technical assistance to local governments and nonprofit housing developers on zoning reform, policy design, and regulatory compliance to expand and preserve affordable housing.



Elissa Plancher has been promoted to Affordable Housing Development Program Manager. In this role, Elissa leads the Coalition's work in providing technical assistance to nonprofits in the Predevelopment Loan Program, a key resource for the expansion of the

affordable housing stock statewide, and training on the development process provided through Catalyst and other Coalition programs. Elissa has a diversity of housing experience, first joining the Coalition as a member of the Ending Homelessness team, and she holds a Master of Real Estate Development from the University of Arizona.



Ali Ankudowich, AICP, joins the Coalition as a Land Use and Planning Technical Advisor. Ali has significant community planning and design experience in promoting affordable housing. Her experience includes research, policy

analysis, community outreach, comprehensive plans, land development code, and engaging with the public and private sectors. Ali holds a master's degree in Urban and Regional Planning from the University of California, Los Angeles.



Steve Kropp joins the Coalition as an Affordable Housing Development Technical Advisor. Steve has a career in affordable housing spanning decades. Notably, he has been successful in producing over 5,000 apartments within

17 complexes throughout Central Florida, including a mix of tax credit housing, tax-exempt bond housing, and market-rate projects. In his role with the Coalition, Steve will support nonprofit developers across Florida to advance their affordable housing developments from predevelopment through construction.



CJ Reynolds joins the Coalition as the Director of Resilience and Disaster Recovery. CJ has worked with elected officials, staff, and stakeholders to support coordinated resilience planning, best practices, and programs. She has led

the development of the Resilience and Energy Assessment of Communities and Housing (REACH) initiative funded by JPMorgan Chase to help local governments integrate affordable housing and resilience planning. CJ is passionate about ensuring policies that promote resilience and keep Floridians safe in times of disaster.



Matthew Wyman joins the Coalition as the Finance and Operations Director. Matthew is an award-winning efficiency expert and is focused on improving and overseeing the Coalition's operations, finances, and human resources. Matthew

previously served the citizens of Leon County, Florida, as Housing Services Manager and SHIP Administrator. Matthew holds a master's degree in Business Administration and is a U.S. Marine Corps Combat Veteran.

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CJ REYNOLDS



AMANDA ROSADO



AMANDA WANDER



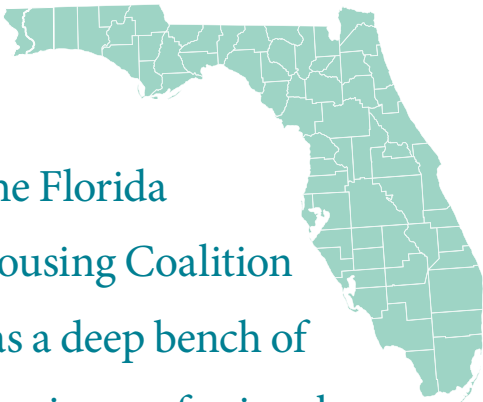
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The Florida
Housing Coalition
has a deep bench of
housing professionals on
the staff and board
strategically located
throughout Florida.



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)
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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: _____

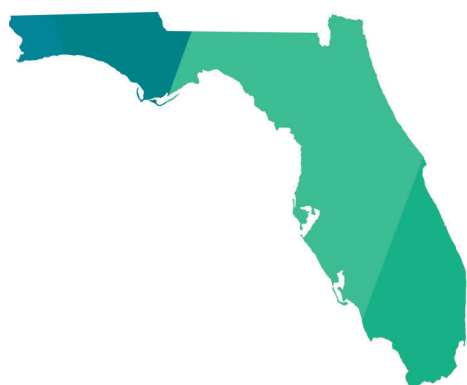
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THE FLORIDA HOUSING COALITION

Helping local governments, nonprofits, and businesses solve complex affordable housing issues with tried and true best practices.

Housing is paramount to equitable, healthy, and sustainable communities. As Florida's premier statewide mission-based housing expert on everything from ending homelessness to first time homeownership, we understand the housing and development challenges that communities face. Our professional

team increases your capacity to implement effective solutions embraced by public and private sector stakeholders. The Coalition assists government and community-based organizations involved in producing and preserving housing for the workforce and Florida's most vulnerable populations.

"Long-term community improvements and future affordable housing units will be directly attributable to the Coalition's participation in our strategic plan. [The Coalition's] effort, analysis, recommendations, and collegiality were over-the-top professional and I would absolutely recommend you for similar engagements." --Bruce Lyon, Winter Haven EDC

"There is truly nothing that happens in the Florida housing space where the Coalition is not advocating, influencing, leading, partnering, and/or working on. Thank you for your leadership!"-- Esther Marshall, Fifth Third Bank

WHAT THE FLORIDA HOUSING COALITION CAN DO FOR YOU:

- ✓ Set up a Community Land Trust
- ✓ Design and Facilitate Housing Forums
- ✓ Develop Implementable Plans to End Homelessness
- ✓ Provide Recommendations for Land Development Code Revisions
- ✓ Develop Housing Resilience, Disaster Mitigation, and Recovery Plans
- ✓ Draft an Inclusionary Housing Ordinance
- ✓ Evaluate Capital Stack to Right Size Subsidy
- ✓ Write Consolidated Plans
- ✓ Facilitate Community Engagement Efforts

And so much more!

GIVE US A CALL! 850-878-4219



All our services are grounded in data analysis and best practices.

"In partnering with the Coalition, we got a clear and unbiased assessment of our CoC's current state. **[The team's] work ethic, expertise and ability to lead staff and volunteers has been masterful and the results tangible.**" -- Don Anderson, Coalition for the Homeless of Pasco County



FOR MORE INFORMATION,
CONTACT:

The Florida Housing Coalition
1311 N. Paul Russell Road, B-201
Tallahassee FL 32301

(850) 878-4219

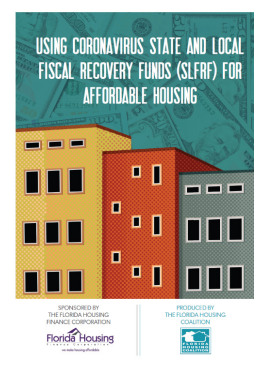
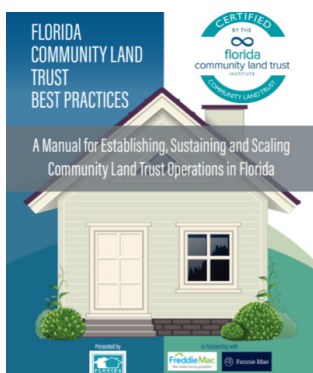
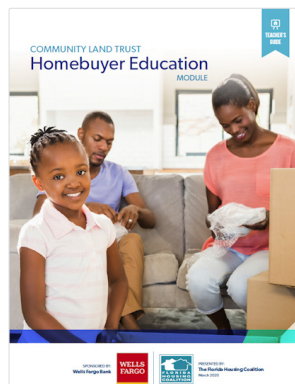
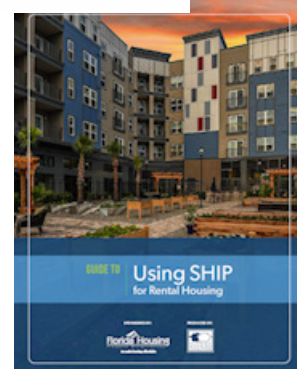
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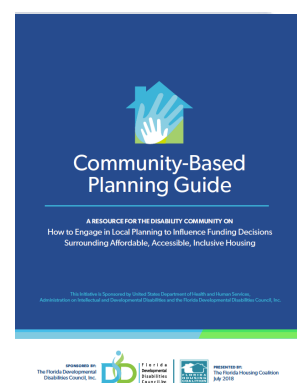
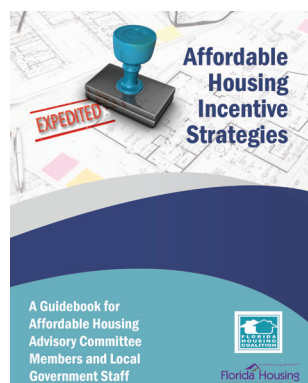
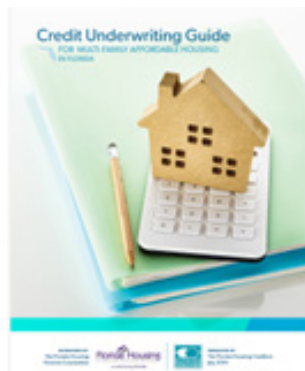
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