

THE JOURNAL OF THE FLORIDA HOUSING COALITION, INC.

HOUSING

— NEWS NETWORK —

VOLUME 34, NUMBER 3

Permanent Supportive Housing

The Solution That Saves

Free Legal Assistance for Florida's Nonprofits

The Florida Community Land Trust Certification Program is Underway...

Opportunity Zones:

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The 31st Annual Affordable Housing Conference Recap

Stop the Sweeps Social Media Campaign Launched

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FLORIDA HOUSING COALITION STAFF

Aida Andujar
Kimberly "Carter" Burton
Michael Chaney
Gladys Cook

Pam Davis
Blaise Denton
Kody Glazer
Katherine Gray

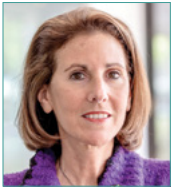
Ashon Nesbitt
Deidre Park
Elissa Plancher
Amanda Rosado

Jaimie Ross
Kimberly Spence
Ben Toro-Spears
Johnnita Wells

FLORIDA HOUSING COALITION, INC.
1367 E. Lafayette Street, Suite C
Tallahassee, FL 32301
Phone: (850) 878-4219
FAX: (850) 942-6312

THE FLORIDA HOUSING COALITION is a nonprofit, statewide membership organization whose mission is to bring together housing advocates and resources so that all Floridians have a quality affordable home and suitable living environment. The Housing News Network is published by the Florida Housing Coalition as a service to its members, housing professionals and others interested in affordable housing issues. **Jaimie Ross**, Editor, **Ben Toro-Spears**, Associate Editor, and **Lynne Takacs**, Graphic Design • Email: info@flhousing.org, Website: www.flhousing.org.

Message from the CEO



JAMIE ROSS

Governor-Elect DeSantis has the opportunity to distinguish himself and his administration as the one that *gets it*. He gets that every constituent group in Florida, from the Chamber of Commerce and Associated Industries of Florida, the Florida Realtors, and Florida Home Builders, to the Florida Conference of Catholic Bishops, Florida United Way, Florida Volunteers of America, and Florida AARP all want the Sadowski state and local housing trust funds to be fully appropriated for Florida's housing programs. No more sweeps. All 32 statewide organizations comprising the Sadowski Coalition and their many millions of collective members all agree.

The appropriation of Sadowski trust funds is the purview of the legislature, but the Governor's proposed budget starts the process and has been particularly influential in the Florida House. Governor DeSantis can make a positive change with his influence. I can't think of any other issue that has the potential for earning nothing but good-will from the electorate and from the media statewide. There is literally no constituency that opposes using the whole of the Sadowski funding solely for affordable housing.

Eight hundred housing professionals and advocates made the Florida Housing Coalition's statewide annual conference a time for education infused by energy and enthusiasm. We owe a great debt of gratitude to our Partners for Better Housing and our entire statewide membership; without all of you, this annual event would be for naught. Without exception, the annual conference leads forward movement in housing policy. We have renewed the Coalition's focus on preserving long term affordability in tax credit developments and are taking the movement forward with an emphasis on permanent affordability. The time is now. Florida's GSEs are leading the way. Freddie Mac unveiled its CLT loan product (see page 8) and the Florida Housing Coalition has launched the first-in-the nation Community Land Trust Certification Program.

With support from Wells Fargo Foundation, we have been able to stand-up CLTs across Florida and to build workforce housing in the Florida Keys, post Irma.

We are poised to help local governments in Florida make the best public investment they can using surplus land and housing financial resources to create housing that will be affordable for one family after another, in perpetuity. Neither the private nor the public sector can afford to lose the investment that is made in creating housing for Florida's workforce. We have lost tens of thousands of affordable housing units, both rental and homeownership due to: (1) sweeps of the Sadowski trust funds by the Florida legislature; (2) expiration of land use agreements; and (3) devastation from hurricanes. The Florida

Housing Coalition, through our Coalition's professional team and our membership, is addressing all three.

As this post-conference edition of the Journal goes to print, the communities in the Panhandle are still reeling from Hurricane Michael. The devastation of hurricanes is particularly acute for low income and otherwise more vulnerable Floridians, such as those who were experiencing homelessness before the hurricane, those who are elderly and disabled, those living in older mobile homes, and those homeowners and renters living in homes that were neither built

nor hardened to withstand hurricane forces. All now unable to find alternative housing. Long term disaster recovery is a core program for the Florida Housing Coalition. We are particularly grateful to our partners at the Center for Disaster Philanthropy, the National Low Income Housing Coalition, and Fannie Mae, for supporting our disaster recovery work.

The Coalition has much to be grateful for in this season of giving Thanks. We have the luxury of being able to dedicate our lives to mission-based work, moving public policy forward for the good of the people we serve-Floridians in need of safe housing and the opportunity to thrive. I wish you all a joyous holiday season. **HNN**



Without exception, the annual conference leads forward movement in housing policy. We have renewed the Coalition's focus on preserving long term affordability in tax credit developments and are taking the movement forward with an emphasis on permanent affordability. The time is now.

Permanent Supportive
Housing:

The Solution That Saves

By: Amanda Rosado



ABOVE: The Villages on Wiley, developed by Ability Housing in Jacksonville, provides permanent supportive housing for households with disabilities who were homeless and frequent utilizers of various systems of care.

Permanent Supportive Housing (PSH) is an intervention designed for households experiencing chronic homelessness – those with at least 12 months of homelessness and a disabling condition. Often referred to as “Housing First”, the model targets those who have the highest barriers and vulnerabilities. These households are often sleeping outside or in other uninhabitable places. Without housing there is often increased risk of early death, mental illness, and dangerous levels of drug and alcohol use. Even though PSH is considered an evidenced-based model by such agencies as HUD and the Substance Abuse and Mental Health Services Administration (SAMHSA), it is still controversial in many communities. Why? Why would a model that increases housing stability, improves quality of life, and saves communities thousands — sometimes millions of dollars — be controversial?

Skeptics

We often hear providers or local communities say their community is unique. PSH may work in one community, but that is no guarantee it will work in their community. Another hesitation is that people fear there is no personal responsibility on the recipient’s part. The candidates most appropriate for PSH often have serious mental health issues, substance use disorders, physical health problems or some combination of all three. Shouldn’t they be required to have sobriety or be compliant with mental health treatment? Why would we pay for those households to have housing? To many, PSH is counterintuitive. How can you help someone if they are not trying to help themselves?

To be honest, I was not always a believer. My “conversion” came early on in my case management career. I was given the role to provide housing-based case management in a PSH program. The average length of time that my clients were homeless was around 10 years. They had slept outside, in

cars, abandoned houses, shelters, and other unimaginable places. They had a laundry list of barriers to housing, healthcare, and resources. The task seemed overwhelming. The daunting work began. In my mind, I was thinking there is no way this individual could ever keep housing. Then came the miracle of housing first. Change began to happen – sometimes slowly, sometimes quickly.

Clients with significant histories of addiction began decreasing drug and/or alcohol use. Clients with mental and physical health problems stopped accessing the emergency room and crisis stabilization units as often. Arrests decreased. Clients set goals and achieved them. I converted and I was all in. PSH was working – even for the most “difficult” households. Was it 100% effective? No. As you’ll find with any intervention, housing or otherwise, no model has a 100% success rate. However, we were seeing significant numbers like 94% of participants maintaining their housing 12 months or longer.

Winning over the Skeptics

Now the challenge is to convince the skeptics in order to help the most vulnerable in their communities to access PSH. One of the best ways to overcome disbelief is to look at the data. For years, we have been using research from studies all over the nation. Now, we are excited to have data from Florida. This article highlights two nonprofit affordable housing developers in Florida working on a statewide demonstration project, funded primarily through the Florida Housing Finance Corporation. The purpose of the demonstration project is to measure the effectiveness of permanent supportive housing.



ABOVE: Located in Liberty City at 1255 NW 58th Street, Coalition Lift comprises 34 newly-renovated units for extremely low-income, chronically homeless individuals who are high utilizers of expensive public institutional systems. The project includes a unique research component, led by the University of South Florida, which examines whether serving high-needs residents in supportive housing delivers more cost-effective outcomes by comparison with shelters, hospitals, and jails.

The Florida Housing Coalition strongly urges communities to begin using PSH as a housing intervention for the most vulnerable households experiencing homelessness. Let me leave you with a few tips on PSH:

1

Ensure your PSH program has fidelity with the evidence-based model.

2

Don't try to predict who will succeed in the program. None of us are good predictors.

3

Utilize Coordinated Entry to receive appropriate referrals to fill the vacancies.

4

Reserve PSH units for the most vulnerable in your community.

5

The Florida Housing Finance Corporation and your local Continuum of Care may have funding opportunities so PSH can become a reality in your community.

If you need help in designing or operating your PSH program, the Coalition is here to help. We can tailor a solution that is right for your community.

THE SOLUTION THAT SAVES

The “Solution that Saves” is a pilot program to evaluate the cost effectiveness of providing permanent supportive housing to the chronically homeless. The figures below are initial findings from the study, as reported by Ability Housing.

Homeless services prior to housing cost \$33,057 per year and dropped to \$3,902 after housing (down 88%).

- Arrests and bookings cost \$32,708 and dropped to \$7,072 (down 78%).
- Days spent in jail cost \$83,340 and dropped to \$8,718 (down 89%).
- Hospital visits dropped from 328 to 129 (down 61%).
- ER visits dropped from 202 to 55 (down 73%)
- Across all interventions, costs dropped from a total \$4,943,322 prior to housing to \$2,484,330 after the housing intervention.

Carrfour Supportive Housing

Carrfour was established in 1993 by the Homeless Committee of the Greater Miami Chamber of Commerce. It is a nonprofit developer of affordable and supportive housing and is the top producer of permanent supportive housing in Florida. Carrfour operates primarily in Miami-Dade but is open to partnering with others statewide. Carrfour is involved in all aspects of supportive housing -- from development to operations and delivery of supportive services.

Coalition Lift, Carrfour’s permanent supportive housing demonstration project, opened in April of 2017 and is a 34-unit, garden style development with fully furnished efficiencies and one-bedroom units. The program has a community room including library and computer lab, community gardens, and outdoor patio area. Coalition Lift is part of the statewide demonstration project which aims not only to increase the stock of permanent supportive housing, but to simultaneously generate original research documenting the effectiveness of supportive housing for chronically homeless adults. The Coalition Lift project also includes a comprehensive research study of the top 150 high needs/high cost users in Miami-Dade County.

The Coalition Lift Program utilizes a modified Assertive Community Treatment Team (ACT) to provide nursing services, medical services, mental health case management, mental health treatment services, and substance abuse services. Currently there are 34 individuals onsite in the Coalition Lift Program. One hundred percent of the individuals in the program had never signed a lease before and 25% of the individuals have documented homelessness in Miami-Dade County for over nineteen years.

Ability Housing

Ability Housing is a nonprofit affordable housing developer operating in Northeast and Central Florida. Ability Housing operates hundreds of units ranging from multi-family development for low-income households to permanent supportive housing projects. In July 2017, Ability Housing published interim findings from their pilot project “The Solution That Saves” – a statewide pilot project spearheaded by the Florida Housing Finance Corporation and focused on measuring PSH effectiveness across several programs. That data is summarized in the side bar. The results demonstrate there are substantial cost savings associated with stabilizing chronically homeless individuals and families. **HNN**



AMANDA ROSADO

Amanda Rosado is a Technical Advisor with the Florida Housing Coalition, specializing in homelessness. As a strong advocate for housing first and recovery oriented systems of care, she is passionate about utilizing evidence based practices and providing effective interventions to work with vulnerable populations. Amanda holds a Master’s in Social Work from the University of South Carolina.

Free Legal Assistance for Florida's Nonprofits

The Florida Bar Foundation funds the Florida Community Development Law (FCDL) Project, which includes Legal Services of Greater Miami, Jacksonville Area Legal Aid, Legal Services of North Florida, Bay Area Legal Services, Legal Aid Service of Broward County, and Community Legal Services of Mid-Florida. This is an exceptional opportunity for Florida's nonprofits throughout the entire state. The Florida Housing Coalition featured several lawyers from the Florida Bar Foundation funded project at our 2018 statewide conference. These lawyers covered issues such as healthy joint ventures between for profit and nonprofits in tax credit deals. And their services go beyond affordable housing.

The FCDL Project offers transactional legal services to non-profit affordable housing and neighborhood revitalization

organizations, and to low-income entrepreneurs creating jobs in low-income communities. The legal services offered to nonprofits and low-income entrepreneurs under the FCDL Project are diverse, ranging from economic development activities, non-profit business development, small business assistance, project development assistance, and affordable housing legal assistance. The Florida Housing Coalition is specifically working with the FCDL project to assist community land trusts and community land trust homebuyers.

The point of contact for requesting legal assistance is Shahrzad Emami, Director of Affordable Housing and Community Development, Legal Services of Greater Miami
semami@legalservicesmiami.org.



Gathered around the Florida Housing Coalition staff are members of the Bar Foundation's Florida Community Development Law (FCDL) project who participated in the Fifth Third sponsored Symposium on Nonprofit Capacity Building on Day 3 of the conference.

The Florida Community Land Trust Certification Program is Underway...

By: Ashon Nesbitt

The first community land trust certification program in the nation has been launched! With funding and collaboration from Freddie Mac, the Florida Housing Coalition's Florida Community Land Trust Institute, has launched a pilot CLT Certification Program. The expectation is that the work we do in Florida can be replicated throughout the nation in collaboration with the Grounded Solutions Network.

The announcement of the CLT Certification Program at the 2018 Florida Housing Coalition Annual Affordable Housing Statewide Conference generated a surge of interest in the conference's CLT-related caucus and workshops. Attendees learned about CLTs and heard directly from the GSEs and lending community about how the CLT Certification Program can drive investment in CLTs and how individual CLTs can scale to address Florida's desperate need for permanently affordable housing. The CLT Certification Program is launching just as communities across Florida create new CLTs at an unprecedented rate.

The Value of a CLT Certification Program

Both Fannie Mae and Freddie Mac have a core mission

to increase liquidity in underserved markets. Beyond that central purpose, the GSEs also have a statutorily mandated Duty to Serve. As a component of its strategy for meeting obligations under the Duty to Serve, Freddie Mac identified support for shared equity programs, including developing product flexibilities and guidelines that facilitate new mortgage originations under shared equity programs. Similarly, Fannie Mae is working to increase liquidity for shared equity models.

The GSEs recognize that in order to facilitate mortgage originations and increase liquidity in shared equity programs, lenders must have confidence in their ability to sell loans made to CLT purchasers on the secondary market.

The Florida Community Land Trust Institute CLT Certification Program, underwritten by Freddie Mac, evaluates community land trusts for best practices related to both documentation and procedures.

This will ensure Florida's CLT-owned properties are safe investments for lenders and give a high degree of comfort to local governments as they are asked to donate property to community land trusts. In 2006, the Florida legislature passed requirements for counties and municipalities to identify surplus lands they



Packed room at the CLT Caucus on Day 1 of the Annual Affordable Housing Conference. Highlight was the recently-announced CLT Certification program.



DANIEL TICONA

Florida Housing Coalition staff are currently working with Freddie Mac to finalize criteria and procedures for the CLT Certification Program. To receive certification, CLTs should expect a rigorous evaluation of stewardship functions, including data management, homebuyer education, clarity of resale procedures and how the CLT will intervene in events of default. Certification will also involve an evaluation of organizational stability, to include a thorough understanding of the CLT's governance, staffing structure and finances. CLTs should look for invitations to participate before the end of 2018.





It was another full house for CLT Nuts and Bolts on Day 2 of the Annual Affordable Housing Conference, demonstrating the groundswell of interest in community land trusts throughout the state – perfect timing for the new CLT Certification Program.

owned that were suitable for affordable housing. The requirements are found in two statutes: s125.379 for counties, and s166.0451 for municipalities. These properties are a valuable resource for community land trusts; they specifically favor the use of the land for affordable housing in perpetuity.

The private sector will also be able to rely on the CLT certification. For example, a market rate developer may turn to a certified CLT when in need of a partner for fulfilling its inclusionary zoning requirement. Any number of private or public agencies may call upon a CLT when trying to prevent displacement from redevelopment. Moreover, as the cost of building housing increases, community land trusts can serve to protect investments made by local government to produce this housing. As more and more local governments seek permanent affordability, it is imperative that CLTs adhere to best practices and standard procedures. The CLT Certification Program ensures local government trust in certified CLT capacity to be superior stewards of local subsidies and surplus lands. Additionally, viable CLTs will make the implementation of permanent affordability within inclusionary zoning programs easier to promote, as CLTs could serve as natural partners to manage an inclusionary program. Greater trust of local government will yield more volume for CLTs and greater organization sustainability. More volume equals more buyers, attracting more lenders and better options for purchasers. The CLT Certification Program is built from the ground up to encourage this positive feedback loop for local governments, lenders, and homebuyers. **HNN**

For more information on both the CLT Certification Program, please contact:

Ashon Nesbitt - nesbitt@flhousing.org



ASHON NESBITT

Ashon Nesbitt is a Technical Advisor with the Florida Housing Coalition, specializing in local government land use planning and affordable housing development. Ashon has a Master's in Urban and Regional Planning and Real Estate from the University of Florida, and a Bachelor of Science in Architectural Studies degree from Florida A&M University. He heads up the Florida Community Land Trust Institute.



Fannie Mae CLT Guidelines Review

The Florida Community Land Trust Institute is currently conducting reviews of CLTs as part of Fannie Mae's eligibility requirements for Community Land Trust loans found in its Selling Guide Section B5-5.1-04. Fannie Mae has been a long-time supporter of community land trusts though the establishment of its ground lease rider. Current procedures require the lender to complete a review of the CLT to ensure that it meets certain requirements. To increase the attractiveness of lending to CLTs, the Florida CLT Institute is working with Fannie Mae to complete the review of Florida CLTs for reliance by lenders on a test-and-learn basis with the intention of offering this option nationwide. In addition to meeting the requirements set forth in the Selling Guide, the review by Florida CLT Institute also confirms that loans sold to Fannie Mae through approved CLTs also meet the requirements of its Duty to Serve plan. Approved CLTs will soon be listed on the Florida Housing Coalition website with instructions for lenders in utilizing this information.

Florida CLT Institute is a program of the Florida Housing Coalition established in January, 2000.

If you have questions about this review, please contact: **Kimberly Spence** – spence@flhousing.org.

Opportunity Zones:

From the Perspective of Affordable Housing and Community Development Best Practice Advocates

By: Kody Glazer and Ben Toro-Spears

What is an Opportunity Zone?

The Tax Cut and Jobs Act passed by Congress in December 2017 included the establishment of “Opportunity Zones”; a low-income census tract specially nominated by the Governor of a state with approval by the United States Treasury Department. A full list of Opportunity Zones in the state of Florida, nominated by Governor Rick Scott and certified by the U.S. Department of the Treasury, can be found on the Florida Department of Economic Opportunity’s website. Governor Scott designated at least one Opportunity Zone in every county in the state.

Opportunity Zones are designed to spur economic development and job creation in low-income communities. The goal is to encourage investors to bring new capital into communities suffering from chronic underinvestment. The heart of the program is a set of tax incentives which accrue to long-term investors in Opportunity Zones. The tax treatment of capital gains is tied to the longevity of an investor’s stake in a qualified Opportunity Fund, providing increasing tax benefits to investors over time and culminating in a 100% capital gain write-off for investments maintained for 10 years or more. To illustrate how this works, consider the following:

Let’s assume a taxpayer invests \$1,000,000 of capital gains in an Opportunity Zone fund. By investing, the taxpayer can postpone taxes on those capital gains until 2026. If the taxpayer keeps their investment in the Opportunity Zone fund for five years, the taxable amount of the initial capital gain investment is reduced by 10%, to \$900,000. After seven years, it is reduced by another 5%, to \$850,000.

Most attractive from an investment perspective, if the taxpayer keeps capital gains investment in an Opportunity Zone fund for 10 years, any appreciation in the value of the investment would be exempt from taxation. Thus, if the taxpayer invests \$1,000,000 in an affordable housing development and after ten years, the value of the development is at \$4,000,000, the taxpayer will not have to pay taxes on the \$3,000,000 increase in value; taxes would only be owed on the \$850,000 in taxable capital gains from the initial investment. Since

investing in low-income tracts is inherently riskier than investing in wealthier locations, Opportunity Zones are designed to allow investors a large benefit on their investments.

Given the obvious tax benefits of the program, affordable housing advocates, community development professionals, and most importantly, neighborhood advocates see Opportunity Zones as a significant source of desperately needed capital.

What is an Opportunity Fund?

A Qualified Opportunity Fund means any investment vehicle organized as a corporation or partnership for the purpose of investing in qualified opportunity zone property that holds at least 90 percent of its assets in such property. Investors must place their capital gains investment in an Opportunity Fund which then invests in a “Qualified Opportunity Zone Business.”

A qualified opportunity zone business is a trade or business in which substantially all of the tangible property owned or leased by the investor is newly acquired in an Opportunity Zone and which substantially improves the property. New guidance from the U.S. Treasury defines “substantially all” as 70 percent. Real estate projects that build or preserve affordable housing can be the focus of an Opportunity Fund.

Proposed Regulations and Guidance from the U.S. Treasury

On October 19, 2018, the Treasury Department issued its first set of guidance regarding Opportunity Zones. The guidance included the proposed regulations, a revenue ruling, an updated Q&A document, and a draft form for qualified opportunity funds. The released guidance was intended to provide clarity so that investors can begin the planning process for participating in the Opportunity Zone program. The guidance focuses on the requirements that must be met by a taxpayer in order to properly defer the recognition of capital gains by investing in a Qualified Opportunity Fund (QOF). It also details guidance permitting a corporation or partnership to self-certify and requirements for corporations or partnerships that must be met to qualify as a QOF.

Given the interest already demonstrated by large investors, it

is likely that millions of dollars will be poured into Opportunity Zones. However, the proposed regulations from the U.S. Treasury do not ensure that this large influx of investment will benefit the communities the program is designed to serve. Thus, it is up to community advocates and local and state governments to ensure that Opportunity Zone investments are utilized equitably and for the benefit of residents.

In the proposed regulations, there are no performance standards and no guidance or requirements for how best to spend the investments (other than requiring that 90% of an QOF's assets be held in qualified opportunity zone property and a qualified business must own or lease substantially all its property within an opportunity zone). Based on these regulations, investors can reap huge tax breaks through an Opportunity Zone by investing in property that may have little relation a community's needs.

How Community Advocates Can Interact with Opportunity Zones

1. Urge the Treasury Department to Improve the Proposed Regulations

The proposed regulations are silent as to the beneficiaries of the Opportunity Zone program. At minimum, there must be some specific recognition of the communities that reside and work within the Opportunity Zones. Community advocates should write to the Treasury Department, as part of the comment period set to expire on December 28, 2018 and advise the Treasury on ways in which the regulations can ensure material community benefit. For example, advocates can urge the Treasury Department to require Opportunity Funds declare their investment intentions and commit their investments to specific community benefit outcomes as a condition of certification. Since the taxpayers will be obtaining potentially huge tax breaks and tax deferrals, it is completely reasonable for the Treasury to require more focus on the public purpose served by investing in low-income communities within the designated census tracts.

Further, advocates can urge the Treasury Department to add provisions outlining specific performance measures that Qualified Opportunity Funds and Opportunity Zone Businesses should strive to meet. Without performance measures and a

community-centric focus, the Opportunity Zone program has the potential to simply be a tax-break with a minimal nexus to a community's needs. Performance measures can be items such as number of new long-term or permanently affordable housing units, amount of investment in locally-owned businesses, and other community-centric data points.

Advocates can also recommend to Treasury that additional guidelines are adopted regarding local and state governments' role in the Program. The effects of the Opportunity Zone Program will be felt locally. Thus, there should be elements of local control in the regulations that allow these governments a say in how the investments are deployed in their communities.

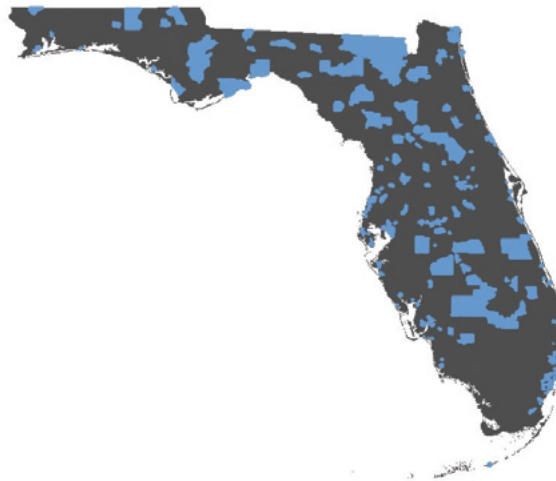
2. Encourage Investors to Use their Capital Gains to Invest Equitably

The Tax Code is broad as to what uses qualify as a "qualified opportunity zone business" and the proposed regulations are silent as to any required communication with communities in Opportunity Zones. Thus, we must play a role in encouraging investors to use their capital gains for affordable housing, economic development, and other projects that revitalize low-income neighborhoods. Community advocates should insist on OZ investments that offer both a capital and social return by guiding investors to projects that catalyze positive neighborhood change.

3. Bring Together Developers and Investors

Opportunity Zones will provide affordable housing and community developers a broader swath of funding options when planning to build in low-income areas. Based on the nature of the program, Opportunity Zone projects in Florida can obtain funding from individual investors across the country. Advocates can work to bring together developers and investors to build community-centric projects.

This may require community advocates to urge their local governments to play a larger role in encouraging outside investors. Mayors and local governments around the country have already started preparing for this program by championing their communities as strong places to invest. Thus, a working partnership of community advocates, local governments, developers, and investors will be key in ensuring



the success of the Program for low-income persons. Local governments may consider creating an application process for QOF investments. Selected applications could receive local government contributions or sanction from the administration.

4. Provide Technical Assistance to Investors and Targeted Investment Ideas

If this program is successful, there should be an uptick in new investment in designated Opportunity Zone census tracts. Thus, it is possible that investors will be working in low-income communities and low-income housing for the first time. In this space, advocates can provide support to persons who are looking to invest in affordable housing for the first time and to developers who may be building in these areas for the first time. Advocates can advise on long-term affordable housing mechanisms, projects to fund, community development issues, corporate and/or partnership structure and other key points.

Arguably the biggest benefit created by the Opportunity Zone program is the tax-free appreciation that exists if an investment stays in an Opportunity Fund for ten or more years. Thus, investors have a strong interest in ensuring the projects in which they are investing will be successful and appreciate over that stretch. In short, community advocates can work to ensure that Opportunity Zone investments are successful for both low-income communities and in turn, the investors.

5. Work with Local Governments to Ensure Equitable Community Development in Opportunity Zones

Community advocates should work with local governments to design and advance local equity policies that govern investments within Opportunity Zones. Local governments do not have a duty to outside investors – they have an obligation to ensure that their residents are best served by government policies. Local governments should take ownership in what they

want to see their opportunity zones become and community advocates can play in role in that vision. Specifically related to housing, advocates should work with local governments to ensure that new housing in Opportunity Zones are affordable for the long-term. As previously mentioned, if investments are held in Opportunity Zones for ten or more years before sale or transfer, investors pay no new capital gains taxes on any appreciation in value. Thus, affordability controls should be in place to make sure that housing stays affordable even after the initial investors withdraw their resources. One such tool may be to establish Overlay Districts over Opportunity Zones to ensure that certain community goals are met.

Further, local governments should have a strong role in monitoring the outcomes of the Opportunity Zones. Since Opportunity Zone projects will require local government approvals, local governments will likely be held accountable in some regard and thus should assess how projects are performing with indicators such as: number of jobs created within the community, number of affordable housing units built, and other equity measures. Community advocates can act as a partner in ensuring that all parties involved are held accountable for the new investments.

Conclusion

As a new program, there is inconclusive data on the potential successes. One of the most vocal criticisms has been those who find that Opportunity Zones will foster gentrification and fail to serve the low-income communities the program is designed to aid. There are questions as to what will happen to these Opportunity Zones in the long-run once investors are allowed to pull out and reap tax-free gains. These are valid concerns that advocates can make sure do not become reality. The Florida Housing Coalition will continue to provide resources as this process unfolds to ensure that Opportunity Zones are just as beneficial for the communities as they are for investors. HNN



KODY GLAZER

Kody Glazer is a Technical Advisor with the Florida Housing Coalition, specializing in local and state governmental affairs, fair housing, land use, and environmental law. Prior to joining the Coalition, Kody clerked for the National Fair Housing Alliance in Washington, D.C., and the Leon County Attorney's Office. Kody is finishing his last year at the Florida State College of Law and is a member of the Florida State University Law Review and Journal of Land Use & Environmental Law.



BEN TORO-SPEARS

Ben Toro-Spears is a Technical Advisor with the Florida Housing Coalition, specializing in affordable housing and community development, fair housing, real estate finance, and data management. Prior to joining the Coalition, Ben worked for Enterprise Community Partners, a national CDFI and tax credit syndicator. Ben has a Master's in Urban and Regional Planning from the University of Maryland with a concentration in housing and economic development.

Turning Vacant Retail Space into a Community Catalyst

By: Ben Toro-Spears & Ashon Nesbitt

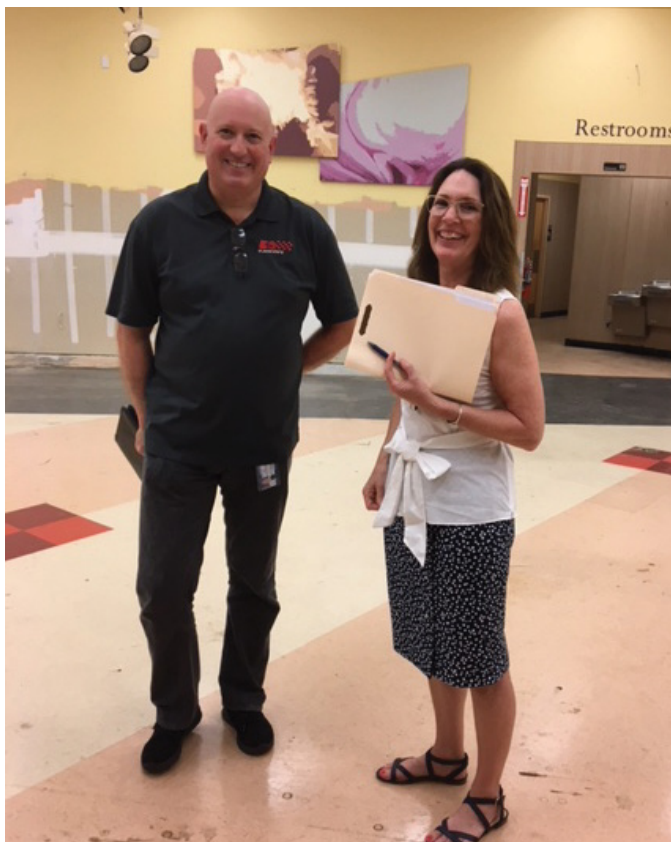
What can you do when an anchor tenant abandons a shopping center? Far too often, the answer is to leave the shopping center vacant and the surrounding neighborhood desperate for a solution. The Florida Housing Coalition, as one of three national contract awardees for Fannie Mae's Sustainable Communities Innovation Challenge (SCIC), is pursuing an alternative: turning underutilized and vacant commercial space into affordable housing and business incubators for low-income entrepreneurs.

Under the SCIC, and in partnership with the Florida Community Loan Fund, the Coalition will pursue the feasibility of adaptive reuse of long-vacant commercial space into rewarding live-work environments for entrepreneurs, as a destination for neighborhood and regional residents, and as an investment in communities suffering from chronic underinvestment.

The challenges presented by vacant retail space are certainly felt in Florida, and there is considerable demand for a replicable model. Following the Coalition's selection announcement, interested parties across the state submitted properties for review and consideration to serve as a pilot for adaptive reuse. In response, the Coalition reviewed each opportunity for suitability under the SCIC challenge. The

interest – seen essentially overnight – demonstrates a very real and pressing need for a solution championed by a mission-based partner with the best interest of the community at heart. Under the SCIC, the Coalition will pilot a model for adaptive reuse of vacant commercial space, and record lessons learned along the way. The Coalition's work under the SCIC is focused on exploring and answering key questions for the feasibility of a project of this type.

The pilot location is a classic example of the challenge addressed by this initiative: a 60,000 square foot space formerly occupied by a supermarket that has sat vacant for four years. Upon seeing a group of us gathered at the site, numerous neighborhood residents anxiously and optimistically asked whether something was going to be





done with the space - the need for solutions was palpable. While this project extends well into 2019, the Coalition has a sense of urgency for developing a fully-conceived and tested blueprint for this type of adaptive reuse. The Coalition intends to create a working model to serve as an example of what creative capital and partnerships can do for Florida, and the nation.

The interest in adaptive reuse is timed well with the Opportunity Zone initiative that is just getting started. With the designation

of Opportunity Zones throughout Florida, it is likely that there will be numerous properties within those Opportunity Zones ripe for adaptive reuse. The Florida Housing Coalition anticipates using the lessons learned from this adaptive reuse pilot to assist communities with redevelopment opportunities that will have the added benefit of private sector investment from being located in an Opportunity Zone.

For further information on our adaptive reuse efforts, <http://www.flhousing.org/programs/adaptive-reuse/>. **HNN**



BEN TORO-SPEARS

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ASHON NESBITT

Ashon Nesbitt is a Technical Advisor with the Florida Housing Coalition, specializing in local government land use planning and affordable housing development. Ashon has Master's in Urban and Regional Planning and Real Estate from the University of Florida, and a Bachelor of Science in Architectural Studies degree from Florida A&M University. He heads up the Florida Community Land Trust Institute.

Still Recovering from Irma, Hurricane Michael Delivers a Body Blow

By: Gladys Cook



Florida continues to be hit by hurricanes with high winds, torrential downpours, and significant storm surge. Over a year since Hurricane Irma caused widespread damage across the state, Hurricane Michael slammed into Florida's Big Bend on October 10, 2018 leaving a path of devastation in 12 counties with major damage in 4 counties.

If there is any positive news, there are now significant resources in place for communities recovering from the last natural disaster to hit Florida - Hurricane Irma. These resources include the state's Department of Economic Opportunity (DEO) administration of \$1.4 billion in CDBG-DR allocation approved by Congress in September, 2017, a \$30 million FEMA case management service program for Irma survivors, and the Florida Division of Emergency Management's Hazard Mitigation Grant Program. All of these programs are operational and assisting communities across the state. For more information on the latest resources available for Irma recovery, visit <http://www.flhousing.org/disaster-recovery/>.

If Hurricane Irma is used as a gauge for the time it takes to distribute long-term recovery funds, Florida's panhandle can expect a long wait for recovery from Hurricane Michael. This

article outlines initial damage assessments from Michael, and immediate agency responses and assistance available.

Early impact figures of Hurricane Michael

There was little time to prepare for Hurricane Michael. It developed rapidly in the Gulf of Mexico and barreled into the Florida Panhandle as a Category 4 storm with wind speeds of 155 mph and storm surges up to 13 feet. The storm made landfall at Mexico Beach just to the east of Panama City, devastating homes, businesses, Tyndall Airforce Base, shorelines and forests. Thirty-five people lost their lives in Florida and over 10,000 households were displaced from damaged or destroyed homes. Mexico Beach took the brunt of the storm and was levelled by the wind and storm surge. Panama City suffered extreme damage to its homes and businesses. As the storm moved northeast the communities of Marianna, Gretna, and Quincy suffered severe damage and hundreds of thousands lost power.



COUNTIES ELIGIBLE FOR FEMA ASSISTANCE

Counties eligible for FEMA Individual Assistance include:

- Bay
- Calhoun
- Franklin
- Gadsden
- Gulf
- Holmes
- Jackson
- Leon
- Liberty
- Taylor
- Wakulla
- Washington

Counties eligible for FEMA Direct Housing Assistance:

- Bay
- Calhoun
- Gadsden
- Gulf
- Jackson

In response, FEMA, the Florida National Guard and local emergency operations teams quickly began to clear massive amounts of debris from overturned trees and power lines. Thousands of storm survivors were isolated and left without evacuation due to washed out roads and bridges. As of mid-November, damage assessments are nearly, with 63,337 homes inspected in 12 counties.

Over 1,100 FEMA staff have been deployed to 12 Disaster Recovery Centers (DRC). FEMA has approved housing assistance for 22,000 households providing just under \$84 million. Emergency shelters were staffed and operated with assistance from the American Red Cross and Salvation Army. Over 9,000 volunteers from 125 agencies provided assistance at the DRCs and other remote locations. The Volunteer Organizations Assisting in Disasters quickly established a network to communicate the needs of supplies across the region. Operation Blue Roof of the Army Corp of Engineers installed tarps on over 6,000 homes as of November 20, 2018.

The portfolio of Florida Housing Finance Corporation properties in 11 impacted counties included 6,134 units and 428 displaced households. Of these, 350 households were displaced from Bay County properties.

In the five most impacted counties, there are four public housing authorities, two of which are in Bay County. The housing authorities own and manage a combined 940 units and 2,128 Housing Choice Vouchers. The Panama City Housing Authority must reconstruct over half of their housing and there are 226 households displaced. There are 574 displaced households from 800 units of subsidized multifamily housing.

The USDA Rural Development multifamily housing portfolio in the impacted areas included 47 properties in 17 counties. Of these, 36 suffered roof damage and 244 households were displaced and 218 were provided assistance to seek available housing in other Rural Development properties. Bay County experienced the most extensive damage to USDA properties, where 216 households were displaced from five properties.

Agency responses and available assistance

Panama City Basecamp

To expedite the return of occupied shelters for school use, FEMA developed a Basecamp of temporary structures in Panama City. The basecamp provides temporary housing for displaced families, including those vacating emergency shelters with no home to turn to. The Basecamp has a capacity for 2,000.

Disaster Housing Recovery Task Force

The State Emergency Response Team, in conjunction with FEMA, established a Disaster Housing Recovery Task Force. The Task Force initially held daily meetings and eventually weekly meetings for county housing coordinators from the 12 most affected counties. The Florida Housing Finance Corporation, the Florida Department of Economic Opportunity, HUD and the Florida Housing Coalition are active participants in these meetings. The overall purpose is to collect information on needs and opportunities in the formation of Disaster Recovery Plans to be prepared by the housing coordinators.

SHIP

The SHIP administrators in the impacted areas have played a vital role in coordinating recovery efforts. Each county has staff that are trained and experienced in administering housing rehab programs. Florida Housing Finance Corporation provided SHIP 2018-19 SHIP allocations in full to the 1A counties (approved for FEMA Individual Assistance).

The Florida Housing Coalition worked with each county to provide technical assistance for various deployment questions including advertising and disaster strategy revisions to the Local Housing Assistance Plan (LHAP). While SHIP can be used for home repairs, the major source of funding for housing recovery comes from HUD through the CDBG-DR program.

FEMA Temporary Shelter Assistance (TSA) and Rental Assistance

FEMA provides vouchers for hotels and motels. As of mid-November, 1,591 households used TSA vouchers for hotel stays. Of these, 652 (41%) had already checked out. FEMA provided rental assistance to 6,829 home owners and 10,455 renters, totaling 17,824 displaced households. The deadline for FEMA TSA and Rental Assistance registration is December 10, 2018.

FEMA Trailers and RVs

FEMA has a large operation underway to bring in mobile homes and RV's. Staging for 2,500 mobile homes is taking place at the Marianna airport in Jackson County. Trailers will be distributed throughout the impacted areas. The preparation for FEMA trailers requires an exhaustive search for available sites and pads within existing parks and communities as well as a search for suitable vacant land. Sites must have adequate infrastructure including a solid pad, electricity, sewer and water availability.





Case management

FEMA and Volunteer groups instituted a case management operation to establish ongoing communication with those registered to ensure that needs are met and unmet needs are identified and addressed.

USDA forestry and housing impacts. Hundreds of thousands of acres of forests, both commercial timber and national forests were completely devastated. This not only impacts the agricultural industry but fallen trees creates future brush fire threats. The redevelopment of these communities will require a long-range focus for both housing and economic rebuilding.

Legal Assistance

The most vulnerable residents - those with disabilities, extremely low incomes, most of whom are renters - experienced discrimination almost immediately after the storm subsided. Assistance has been provided to tenants who faced eviction from properties no longer habitable. Persons with disabilities who had not evacuated had to be located and this took many days for some. The Centers for Independent Living held a press conference to air the plight of persons with disabilities being placed involuntarily into nursing homes and other facilities that were more institutionalized than needed. Legal aid services continue to be provided by the North Florida Legal Services and Florida

Legal Services. Assistance includes help with eviction and other landlord disputes, applications and appeals to FEMA, and disputes with insurance companies.

Financial Sector

Homeowners of FHA, Fannie Mae, Freddie Mac, and USDA financing were provided forbearance in mortgage payments. Many lenders offered additional financial assistance to their borrowers.

The Florida Housing Coalition will keep you informed and connected

The Florida Housing Coalition invites everyone to participate in weekly hurricane update webinars held each Friday at 1:30 p.m. The webinars are packed with information and feature reports from the National Low-Income Housing Coalition, FEMA, DEM, Legal Aid staff, FHFC, Volunteer organizations and DEO. The webinars have hosted panelists from numerous counties that were impacted by Hurricanes Irma and Michael, with reports of response and recovery that informs our viewers of best practices and teamwork. Our thanks to Fannie Mae and the Center for Disaster Philanthropy for supporting the series.

To register for the webinars, visit the Coalition's disaster recovery page at <http://www.flhousing.org/disaster-recovery/>. **HNN**



GLADYS COOK

Gladys Cook is a Technical Advisor for the Florida Housing Coalition and has more than 20 years of experience assisting nonprofit housing and community development organizations and local governments. A disaster recovery expert, she has led Florida Housing Coalition's response to Florida hurricanes, as well as disasters in New York. Cook specializes in CDBG-DR, as well as in the design, finance, development, and management of single and multifamily affordable housing, and permanent supportive housing.



AFFORDABLE HOUSING CONFERENCE HOME MATTERS IN FLORIDA

Join us next year for Florida's Premier Statewide Affordable Housing Training and Technical Assistance Event bringing together 800 housing professionals from every part of Florida, including housing developers, service providers, public and private sector funders, and advocates.



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AUGUST 26-28, 2019

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850.878.4219 | wells@flhousing.org

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for your commitment to improving housing conditions in Florida.



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AFFORDABLE HOUSING CONFERENCE HOME MATTERS IN FLORIDA



CELEBRATING 26 YEARS OF

Sadowski State & Local Housing Trust Funds

Florida's Premier Statewide Affordable Housing Training and Technical Assistance Event brought together more than 800 housing professionals from every part of Florida, including housing developers, service providers, public and private sector funders, and advocates in August 2018.

Keynote Addresses

FHFC Executive Director Trey Price opened the annual conference with an address about the importance of Sadowski funding, the work that all our members are doing, and the policy priorities at the FHFC. LIFT Orlando Executive Director, Eddy Moratin provided inspiration to the conference with a rousing conversation about housing as the centerpiece for holistic community revitalization. Dr. Tiffany Manuel, with Enterprise Community Partners, eloquently stressed the keys for good messaging around housing to make positive change.



TREY PRICE
Florida Housing
Finance Corporation



DR. TIFFANY MANUEL
Enterprise Community Partners



EDDY MORATIN
LIFT Orlando

SPONSORED BY:



Showcase of Florida Affordable Housing Innovations

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



State of the State Plenary: Home Matters

Moderated by Mark Hendrickson, panelists Ed Gramlich, Susan Pourciau, and Trey Price addressed how the Sadowski Act funds Florida's state and local housing trust fund programs work in tandem with federal housing programs, as well as the statewide effort to end homelessness.



DR. SUSAN POURCIAU
Director, Homeless Training
& Technical Assistance
Florida Housing Coalition



TREY PRICE
Executive Director,
Florida Housing
Finance Corporation



MARK HENDRICKSON
Board Member,
Florida Housing Coalition



ED GRAMLICH
Senior Advisor,
National Low Income
Housing Coalition

Fannie Mae Sustainable Communities Innovation Challenge



The Florida Housing Coalition has been selected by Fannie Mae as one of only three organizations in the nation to receive a contract award under the Sustainable Communities Innovation Challenge (The Challenge). In partnership with the Florida Community Loan Fund (FCLF), we will explore the feasibility of adapting vacant commercial spaces into attractive and functional mixed-use apartments and co-working offices for low-income entrepreneurs.



< **VIVIAN VASALLO**

Partnerships and Innovation Director, Fannie Mae



Freddie Mac

Freddie Mac announced that it is expanding its support for shared equity homeownership programs that focus on long-term affordability and their plans to begin purchasing Community Land Trust Mortgages to facilitate the preservation of affordable housing in low- to moderate-income markets across the country.



DANIEL TICONA >
Freddie Mac



Sadowski Affiliates Awards

LINDA GELLER-SCHWARTZ, National Council of Jewish Women

NANCY ROBIN, Habitat for Humanity of Broward

JEFF RUTTENBER, Habitat for Humanity of Marion County



Caucus/Partner Meetings

- Community Land Trust and Shared Equity
- Continuum of Care/Homelessness
- Developmental Disabilities
- Florida Realtors
- Housing Counselors
- Sadowski Affiliates
- Utility Companies, Weatherization Agencies and Energy Efficiency Partners





Affordable Housing Viewed Through the Economics Lens

Joe Pennisi, with the Florida Policy Institute, and Steve Kelley, with TIAA Bank, provided an overview of Florida's state budget priorities, the economic impacts of affordable housing development, and what the state can do to increase investment and ensure housing affordability for more Floridians. Participants learned about the economic facts that support using all the housing trust funds for housing. Moderated by FHC Board member Mike Rogers, with Southern Strategy Group.

Bankers Can Be Your Best Partners

Moderated by FHC Board member Aileen Pruitt, with PNC, workshop participants heard from bankers who are committed to making community investments. Seasoned bankers, Art Fleming, with Federal Home Loan Bank Atlanta, and Monclaud Nestor, with PNC Bank, discussed how to access bank funds for particular projects, support an organization's operations and get connected to necessary banking resources. April Atkins, with the FDIC, explained the role of regulators in regard to the Community Reinvestment Act (CRA).



Homeless to Rapid Re-Housing: How to Make it Work

Presenters Dr. Susan Pourciau, with the Florida Housing Coalition, and Michael Raposa, with St. Vincent de Paul CARES, reviewed how Rapid Re-Housing is a successful solution to homelessness. Participants heard about best practices to help households move into housing and help them remain stably housed. Attendees learned how to fund, operate, and track outcomes for Rapid Re-Housing. Moderated by FHC Board member Jack Humburg, with Boley Centers.



Mission Driven Success in Rural Communities

This session highlighted the partnerships that led to the success of visionaries serving rural communities. Sister Cathy Buster, a nationally recognized leader from Catholic Charities, and Rick Miller, with National Development Corporation, teamed up to produce Casa San Juan Bosco in Arcadia, Florida, a large and growing development of homes and services for rural families. Ted Hoffman, an internationally recognized architect, believes that good design is a force for social change. Ted teamed up with Steve Kirk, president of Rural Neighborhoods, a leading tax credit developer of farmworker housing, to work in one of the most disinvested areas of the state. Moderated by FHC Board member Stephen Bender, with the University of Florida.



The Nuts and Bolts of Community Land Trusts

This workshop provided a comprehensive overview of community land trusts. Community land trust experts, Evelyn Dobson, with the DelRay Beach CLT, and Ashon Nesbitt, with the Florida Housing Coalition, covered the why, where, and how of community land trusts for both homeownership and rental housing. Attendees learned about the benefits of community land trusts in a variety of development environments, including high cost areas, gentrifying neighborhoods, and large-scale developments. FHC Board member Barbara Beck, with Habitat for Humanity of Florida, moderated.



One of Florida's Best Programs for Nonprofits: The Pre-Development Loan Program

Presenters Gladys Cook, with the Florida Housing Coalition, and Rob Dearduff, with the Florida Housing Finance Corporation, discussed the Predevelopment Loan Program (PLP) application process, how to qualify and how the funds are used. Shawn Wilson, with Blue Sky Communities, provided a developer's point of view on the value a PLP can have on securing land, permits and a solid position to compete for development financing.



Adding It Up: Maps and Data for Your Affordable Housing Story

The Shimberg Center demonstrated new data and mapping tools to help tell your community's housing story. Anne Ray and Russell Watkins demonstrated new interactive maps showing Florida schools impacted by student homelessness, affordable housing developments at risk of expiring subsidies, and communities impacted by flooding and storms. Additionally, participants learned how to use the newly revamped Florida Housing Data Clearinghouse and Housing Florida's Elders data sites to document local housing needs. FHC Board member Bill O'Dell, with the Shimberg Center, moderated.



Bankers Can Be Your Best Partners

Melissa Fields, with Bank of America, and Marilyn Drayton, with Wells Fargo, responded to questions on how to effectively access bank funds. They provided a deeper understanding of why and how banks operate relative to community lending and investments. April Atkins, with FDIC, explained to participants the role of regulators in regard to the Community Reinvestment Act (CRA).



FCDA Presents Leveraging Public Resources for a Greater Impact

This workshop panel of Housing and Community Development experts identified ways to increase affordability. Annette Jenkins, with Riviera Beach CDC, Geri Lopez, with Manatee County and Shawn Wilson, with Blue Sky Communities, discussed how leveraging, generally regarded favorably by public and private sector officials, can be a useful tool for financing affordable housing and community and economic development projects. Moderated by FHC Advisory Council member David Christian, with Regions Bank, this workshop demonstrated effective uses of resources. Emory Counts and Cheryl Howell, facilitated the discussion.



FHFC Special Needs

Every community in Florida needs more affordable housing for special populations and this workshop reviewed the best sources of funding to make it happen. Florida Housing Finance Corporation (FHFC) panelists Marisa Button and Nancy Muller provided information on funding to increase affordable housing for people with disabilities, those who have been homeless, and others with special needs. Participants heard about expected upcoming opportunities for funding to acquire property, renovate a building, construct new buildings, and make more housing available to those who have special needs. FHC Board member Jack Humburg, with Boley Centers, moderated.



Law Enforcement and Homeless Outreach Teams

Addressing homelessness requires collaboration among a broad range of community partners. The Sarasota community utilizes their law enforcement partners to provide street outreach through Homeless Outreach Teams (HOT) in combination with case management services. Kevin Stiff and Joe Polzak, of Sarasota County, explained the importance of street outreach in moving homeless individuals toward permanent housing and services. The Sarasota HOT approach is widely recognized as one of the best strategies to address street homelessness, focusing on engagement and education prior to enforcement. FHC Board member Don Hadsell, with Sarasota County, moderated.





Milestones and National Models in CLTs

The Florida Community Land Trust Institute shines a light on two milestones for community land trusts: a statewide CLT formed to provide housing for developmentally disabled persons; and a CLT partnership with a local government inclusionary housing program. Sheryl Soukup, with Residential Options of Florida, Cindee LaCourse-Blum, with CLT of Palm Beach County, and Gladys Cook, with the Florida Housing Coalition gave two innovative examples of the Community Land Trust model applied in the context of public-private partnerships along with inclusionary housing, surplus lands, and other programs designed to leverage the creation and preservation of affordable housing and serve diverse communities. Moderated by FHC Board member Nancy Merolla, with Florida Community Bank.

Our Homes, Our Votes: Stop the Sadowski Sweeps

Housing organizations are in a unique position to raise the profile of the issue of Sadowski sweeps with decision makers by registering low income renters to vote, engaging candidates, educating new voters, and mobilizing people to make it to the polls. Shahrzad Emami, with Legal Services of Greater Miami, and Joey Lindstrom, with the NLIHC, discussed best practices to elevate the importance of this issue in elections. The session explored effective methods to increase registration and turnout amongst low income renters and people who are experiencing homelessness. FHC Board member Suzanne Cabrera, with the Housing Leadership Council of Palm Beach County, moderated.



PNC Bank and Wells Fargo Raffle

PNC Bank and Wells Fargo continue their annual tradition of awarding \$1,000 each to two lucky conference participants. This year, HANDS of Central Florida won the PNC Bank raffle and the Wells Fargo raffle went to Elderly Housing Development Operations.





Affirmatively Furthering Fair Housing: Beyond the Rule

In light of HUD's changes to the implementation of the AFFH rule, entitlement jurisdictions and housing authorities must now consider how to best satisfy their obligation to affirmatively further fair housing (AFFH) and promote integrated communities. Kim Spence and Ben Toro-Spears, both with the Florida Housing Coalition, discussed HUD's notice to suspend the AFH rule, new strategies for developing fair housing plans, and how to continue fair housing efforts regardless of federal rule. Gainesville City Commissioner Helen Warren spoke on the changes affected by the AFH suspension and how Gainesville chose to move forward with local fair housing initiatives. Moderated by FHC Board member Armando Fana, with the City of West Palm Beach.

Disasters: The Road to Recovery

Florida's housing stock was heavily damaged, catastrophically in some areas. Housing providers immediately got to work rebuilding but there were lessons to be learned from Hurricane Irma. In this session, Christine Hurley, with Monroe County, shared how the county was severely impacted and its long road to recovery. Gladys Cook, with the Florida Housing Coalition, discussed how Florida stands up to major storms and how to be prepared for the next and inevitable hurricane warning. Moderated by FHC Board member Brad Goar, with Florida Power and Light.



Federal and State Tax Law Changes Affecting Affordable Housing

With the passage of the Tax Cuts and Jobs Act ("Act"), there is much concern, as well as confusion, as to the impact the new legislation has on both businesses and individuals. Moderated by FHC Board member Leroy Moore, with the Tampa Housing Authority, covered considerations relating to the tax changes and how those changes will impact current and future deals in the affordable housing industry. Mike Celkis, with CohnReznick, covered the changes in interest expense deductibility, depreciation, income averaging elections, 20% deduction for qualified business income of pass-through entities, and opportunity funds.



Legal Hot Topics for Nonprofit Developers and Housing Providers

Presenters Terry Costolo, with Community Legal Services of Mid-Florida, Shahrzad Emami, with Lega Services of Greater Miami, and Wendy Wilson, with Legal Aid Services of Broward County, discussed the Community Contribution Tax Credit Program and ways it can be used as an innovative alternative financing source for affordable housing. Moderated by FHC Board member Bob Ansley, with the Orlando Neighborhood Improvement Corporation, provided a brief overview of the Florida Community Development Law Project and the services offered. Participants also received non-profit management tips such as dealing with conflicts of interest, lobbying, self-dealing, and unrelated business income.



Putting the “Supportive” in Homeless Permanent Supportive Housing

The menu of supportive services offered once households are stably housed is a critical component of the success of Permanent Supportive Housing. Sandra Newson, with Carrfour Supportive Housing, explained their proven approach which combines affordable housing with comprehensive, on-site supportive services. Amanda Rosado, with the Florida Housing Coalition, shared FHC’s new guidebook on Permanent Supportive Housing, which offers highlights of the design and operation of an effective program of this type. Moderated by FHC Board member Stephanie Berman, with Carrfour Supportive Housing.



Stewardship is the Secret Sauce for CLT Success

Community land trusts provide affordability in perpetuity. During this workshop, Mandy Bartle, with the South Florida CLT, explained stewardship from pre-purchase to post purchase, resales, and beyond. Suzanne Cabrera, with Housing Leadership Council of Palm Beach County, provided best practices for CLTs. Attendees also heard topics related to homeowner and financial education, ground lease provisions, re-sale formulas, and the Homekeeper Homeownership Program Management software. FHC Board member Chuck Elsesser, with the Community Justice Project, moderated this workshop.



The Value of Associations in Carrying Your Message

Many national organizations exist to support the advocacy and education needs of housing and community development professionals. Panelists Joey Lindstrom, with the National Low Income Housing Coalition, and Laura DeMaria, with the National Association for County Community and Economic Development, discussed how their organizations work together via coalitions to serve their members' interests in the policy world in order to change the conversation in Washington and preserve the programs that matter. FHC Board member Tim O'Malley, with AmeriNat, moderated.



Bringing CLTs to Scale

The Florida Community Land Trust Institute is spearheading the creation of a national model for best practices in procedures and documentation to ensure the salability of community land trust loans in the secondary market. In this workshop, Raymond Leech, with Fannie Mae, and Daniel Ticona, with Freddie Mac, described plans to improve the distribution and availability of mortgage financing in affordable housing preservation to serve very low-, low-, and moderate-income households in accordance with the Duty to Serve Rule. Jaimie Ross, president and CEO of the Florida Housing Coalition, moderated this workshop.

Creating Effective Homeless Emergency Shelters

Many communities struggle with the presence of, or need for, emergency shelters, one-step centers, and day centers. While emergency shelters are an important part of the homeless assistance system, most emergency shelters are at full capacity, have waiting lists, and/or turn away those who need shelter the most. It is imperative to look to the increasing the efficacy of shelter beds and focus on improving the flow out of shelter and into housing. Florida Housing Coalition staff, Dr. Susan Pourciau and Amanda Rosado explained the factors in siting and sizing a shelter, what services should be provided, the pros and cons of one-stop centers; and the importance of low-barrier, housing focused sheltering. Moderated by Christine Long, with Metropolitan Ministries.



FHFC Funding Resources

The 2018 Florida Legislature again replenished important funding pots from the State Housing Trust Fund, administered by the Florida Housing Finance Corporation. In this session, Nancy Muller and Marisa Button, with FHFC, covered the competitive Housing Credit program and the current timelines for allocating these 2018-2019 affordable housing allocations. Each of these funding opportunities will be explained in terms of the amount of money available, the target populations, and what rules will be followed for the individual requests for applications. FHC Board member Jeff Kiss, with Kiss and Company, moderated this session on funding resources.



Innovation in Affordable Housing: New Horizon Apartments and Villa Aurora

Moderated by FHC Board member Robert Von, highlighted affordable housing innovations – New Horizons Apartments and Villa Aurora. Chris Castro, with the City of Orlando, and Charles Rowe, with The Village of Orlando, showcased the preservation of New Horizons Apartments. New Horizons went from a rundown apartment complex to a 58-unit state of the art, energy efficient apartment complex. Sandra Newson, with Carrfour Supportive Housing, described Villa Aurora, built on top of a public library, which provides 76 apartments serving Florida's most vulnerable residents.



Preserving Affordable Housing

Preservation of affordable housing is about recapitalizing and rehabilitating older affordable properties to prevent disrepair and the creation of substandard conditions. Aaron Gornstein, with POAH, explained the cost benefits and the public policy value of preservation. Anne Ray, with the Shimberg Center, Florida's premier affordable housing data clearinghouse, shared the findings from national and Florida specific research about the efficacy of preservation and the dangers of creating affordable housing without requiring long term affordability. Moderated by FHC Board member Ed Busansky, with First Housing Development Corporation.



Take Surplus Land to the Land Bank

Many Florida communities are sitting on gold mines for affordable housing developers. The cost of land acquisition represents a go/no-go factor that can make or break project feasibility. Even when the price is right, private buyers can get to the closing table before most nonprofit buyers can even apply for financing. Gladys Cook, with the Florida Housing Coalition, and Armando Fana, with the City of West Palm Beach provided insight on the tools needed to set up and operate a land bank, how to select the best project for a site, and how to manage acquisition and disposition in line with your program goals. This expert panel shared their expertise and experience in creating and operating an affordable housing land bank.



SHIP Administrators Training

During this three-hour session, SHIP Administrators heard from Florida Housing Finance Corporation staff on timely and important SHIP topics, including assistance repayment policy options and Hurricane Irma disaster recovery. Attendees heard from fellow affordable housing colleagues from across the state on current practices, challenges, and administrative best practices. FHFC staff provided an update on SHIP monitoring and program compliance. Additionally, presenters shared ideas engaging the developmental disabilities community in the LHAP process as well as using SHIP with a community land trust (CLT) to create permanent affordability. SHIP Success Story awardees received recognition for leveraging SHIP in support of developing affordable housing for Florida's most vulnerable residents.

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Building Capacity to Build: The Nonprofit as Affordable Housing Developer Symposium

The Building Capacity to Build Symposium, sponsored by Fifth Third Foundation, highlighted the Florida Housing Coalition's work with nonprofit organizations throughout the state. The Symposium focused on building capacity to enter the field of affordable rental development or expand an organization's existing reach. Leaders from five organizations, currently participating in the capacity building program under a Fifth Third Foundation grant, were featured: Society of St. Vincent de Paul CARES; Miracles Outreach Community Development Center; University Area Community Development Corporation; ROOF Housing Trust; and Crisis Housing Solutions.



Mobile Classroom– LIFT Orlando Tour

The LIFT Orlando mobile classroom introduced a rare partnership between downtown business leaders and urban neighborhood residents. LIFT Orlando's Executive Director Eddy Moratin discussed the physical developments brought about by that collaborative work and provided a mobile tour of the LIFT Orlando's first development, Pendana at West Lakes. Pendana at West Lakes is a 200-unit high-quality, multifamily development designed for residents of all income levels to come together and enjoy as neighbors.





Stop the Sweeps

The Sadowski Coalition, 32 statewide organizations that want the Florida Legislature to appropriate all of Florida's housing trust fund monies solely for Florida's affordable housing programs, are supported by thousands of Sadowski Affiliates across the state.

Sadowski Affiliates are individuals or organizations that also want the state to stop sweeping the Sadowski state and local housing trust funds. The Sadowski state and local housing trust funds are used to:

- repair existing housing stock to allow seniors to age in place or to provide retrofitting for persons with special needs;
- provide first time homeownership with down payment and closing cost assistance, as well as preservation of existing housing; and
- rehabilitate existing apartments in dire need of repair or to build new units where needed.

State and local housing trust fund dollars are flexible and can meet changing needs and priorities within the programs' framework. Assistance through the programs span from providing assistance to people experiencing homelessness to the moderate-income essential workforce.

At our statewide conference, the Social Media committee of the Sadowski Affiliates spearheaded a campaign to share the message. It's time to stop the sweeps.

We welcome everyone who cares about affordable housing to become a Sadowski Affiliate. It's free! And you will not be asked to do anything you are not comfortable doing. By joining the Sadowski Affiliates, you will be notified about our free Sadowski Update Webinars and kept informed about what is happening in Tallahassee and how you can help. To join, send an email to wells@flhousing.org with Sadowski Affiliates in the subject line.



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FREQUENTLY ASKED SHIP QUESTIONS

State Housing Initiatives Partnership Program

QUESTION: My community's Local Housing Assistance Plan (LHAP) is due next year. This is my first time working on the LHAP. How do I get started?

ANSWER: The LHAP details activities the local government will undertake during the three fiscal years governed by the plan. Half of all SHIP communities have a new LHAP due on May 2, 2019. Start work on your LHAP now; Florida Housing's LHAP Review Committee appreciates receiving early submittals. LHAPs submitted closer to the May 2nd deadline may take longer to get through the process.

The 2019 LHAP documents you need can be found at: [https://www.floridahousing.org/programs/special-programs/local-housing-assistance-plan-\(lhap\)/lhap-template-and-exhibits](https://www.floridahousing.org/programs/special-programs/local-housing-assistance-plan-(lhap)/lhap-template-and-exhibits). Reviewing guidance on the webpage and following the directions on how to prepare and submit a LHAP will give you the best chance of getting your LHAP approved on its first review. The webpage also includes a model LHAP with brief, clear strategies written with easily understood language that explains how SHIP funds may be used.

Be sure to read the "LHAP Procedures", a detailed set of directions for writing and submitting the LHAP. Then, read the directions in the "LHAP Strategy Quick Guide" specifically related to the information to include for each strategy. It includes tips for text and items to avoid. The Quick Guide also addresses the policy decisions related to a variety of methods by which SHIP assistance is awarded.

Keep in mind that communities receiving an annual allocation of at least \$350,000 must also submit an updated Affordable Housing Advisory Committee (AHAC) report in conjunction with their new LHAP. The SHIP Statute requires the AHAC report be updated by the December before your LHAP is due.

QUESTION: I have updated the 3-year LHAP a few times in the past. What is new about the plan or the process?

ANSWER: Since you last updated your plan, several changes have been made to the LHAP templates and exhibits. An updated LHAP template is available on Florida Housing's website. Section I of the LHAP, Program Details, has new items to be addressed, including "Waiting List/Priorities" and "Project Delivery Costs". You must also describe efforts to reduce homelessness and to meet the 20% Special Needs

set-aside. Section II, LHAP Strategies, has also been updated. There are now six parts to the terms section of each strategy. You must also include a strategy code alongside the name of each strategy and make sure it is consistent on the housing delivery goals charts.

There have also been notable changes to some LHAP exhibits in just the last year. Exhibit A, the Administrative Budget, has been configured to automatically calculate your administrative budget percentage. Also, the Housing Delivery Goals Chart, Exhibit C, has been streamlined. The spreadsheet now contains cells marked in green that indicate where information must be entered. All calculations are made automatically to ensure accurate set-asides. The chart also includes a note that calculations should be based on the anticipated allocation only, without adding anticipated program income or recaptured funds.

Review the sample LHAP on Florida Housing's website, and compare it to your current strategies for purchase assistance, rehabilitation, foreclosure prevention, demolition/reconstruction, etc. The "LHAP Strategy Quick Guide" may offer ways to shorten the strategy summary, clarify the award terms, or replace technical descriptions with simplified text.

QUESTION: What considerations are involved with different forms of assistance? What needs to be added to the strategy for each on the various ways SHIP assistance may be delivered?

ANSWER: First, each strategy must explain the terms of the award. SHIP assistance may be offered as a:

- Deferred Payment Loan, where the assistance is paid back at the end of the affordability period; Forgivable Loan, which is sometimes forgiven incrementally over several years or may be forgiven all at once at the end of the affordability period;
- Installment Loan requiring the recipient to provide monthly payments. A jurisdiction with such loans must have a system in place for staff to collect payments or must hire a servicing company responsible for collection; or
- Grant, a form of assistance that the SHIP Statute requires Florida Housing to review and approve. Florida Housing generally only approves grants for limited assistance

such as emergency repair, utility and security deposits, foreclosure prevention, rent subsidies, and disaster assistance.

- An Affordable Housing investment in perpetuity, when SHIP is invested in a Community Land Trust designed for long-term affordability.

Second, SHIP strategies must explain the delivery method by which funds will provide housing assistance. For example:

Awards to homeowners/homebuyers:

This type of award is very common. It is used for many types of assistance, including repairing a home, helping a buyer purchase a home, or providing foreclosure prevention assistance. To be clear, SHIP funds are rarely paid directly to the eligible household. Instead, the applicant is actively involved in choosing a lender or asking for specific repairs or other assistance. SHIP funds are then expended on behalf of a homeowner or buyer. When helping purchase a Community Land Trust home, SHIP is paid to the CLT entity on behalf of the eligible purchaser. It is only repaid in the event the home is no longer occupied by the initial or subsequent income eligible homeowners. During times of disaster recovery, funds are typically paid to insurance companies for deductibles and sometimes paid directly to homeowners for reimbursement of eligible disaster expenses.

Awards to a Sponsor with a pass through to homeowner/homebuyer:

A SHIP local government may hire a sponsor developer to acquire and repair or newly construct a home for purchase by a SHIP

buyer or the sponsor may repair homes with a combination of SHIP and other housing assistance. A strategy with this type of award must detail the loan terms to the sponsor and separately the terms for the income-eligible household receiving the housing assistance. Often the sponsor must pay back a portion of the assistance when assistance is complete while the remainder of the SHIP funds remain in the home as a deferred or forgivable loan to the homeowner or buyer.

Awards to Rental provider on behalf of tenants:

Rental assistance is commonly offered as a grant or as a forgivable loan recorded on the rental property. Often, funds are paid directly to a landlord, management company or service provider to help an eligible household move into a rental unit or pay past due or ongoing monthly rent. Similarly, funds might be paid to a government entity like a public housing authority on behalf of an eligible tenant.

Awards to developers of rental units:

A local government may select a developer to rehabilitate or newly construct rental units. A rental development strategy must address two maximum award amounts—one for the maximum SHIP funds allowed to be dedicated per rental unit, and another indicating the maximum SHIP award that may be dedicated to the entire rental property. All rental development involving SHIP is subject to annual monitoring requirements for at least 15 years. The strategy should state whether monitoring will be conducted by local government staff (the most common approach), by a management company, or by some other entity hired by the local government.

MORE GUIDANCE IN TECHNICAL BULLETINS | Florida Housing Finance Corporation provides SHIP-specific written guidance in Technical Bulletins. Some of the most recent bulletins have addressed the subjects of record retention, NOFA advertisements, and SHIP audit and monitoring requirements. You may access the bulletins on Florida Housing's website, www.floridahousing.org. Find SHIP by selecting Programs and then Special Programs from the pull-down menu.



MICHAEL CHANEY

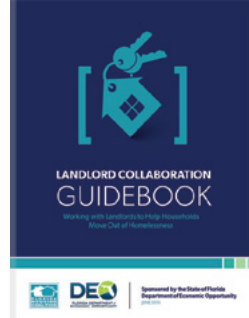
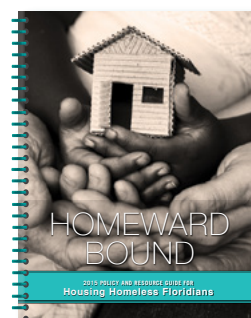
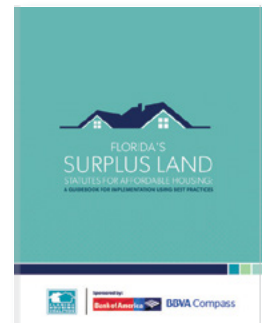
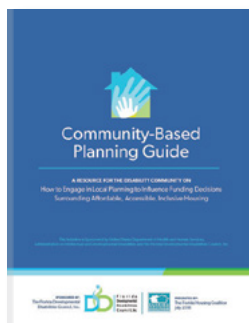
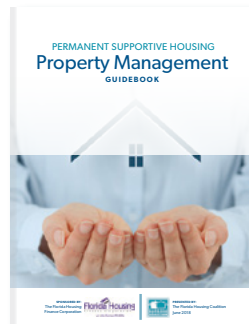
Michael Chaney is a Technical Advisor for the Florida Housing Coalition, specializing in SHIP, homebuyer counseling, and foreclosure prevention programs. He has 21 years of experience providing technical assistance to local government, nonprofit housing professionals, and consumers throughout Florida. Michael holds a Bachelor's degree from Loyola University in New Orleans and a Master's of Social Work Administration from Florida State University, where he has served as an adjunct faculty member of the housing department.


QUESTIONS ABOUT THE SHIP PROGRAM?

Free telephone technical assistance is available to help you successfully implement your SHIP funded work.
Call the Florida Housing Coalition's SHIP hotline at (800) 677-4548, Mon.-Fri. 8:30-5:00.

FLORIDA HOUSING COALITION PUBLICATIONS

Access these valuable resources and more
under the Publications tab at FLhousing.org





THE FLORIDA HOUSING COALITION

The Florida Housing Coalition, Inc., is a Florida nonprofit and 501(c)(3) statewide membership organization whose mission is to bring together housing advocates and resources so that all Floridians have a quality affordable home and suitable living environment. The Coalition carries out this mission recognizing that decent and affordable housing is a human necessity and an integral part of community revitalization and economic development.



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



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



Our team consists of highly skilled professional staff in office locations throughout the state. Our Technical Assistance Team provides assistance in all areas of affordable housing planning, finance, and development.

Our professional technical assistance team also includes the expertise of our geographically dispersed 25-member Board of Directors. The FHC Team can help with every aspect of locally-administered housing programs from internal controls to capacity building for nonprofit partners. We can work with you one-on-one at your office or arrange larger workshops to assist you with implementation of your housing programs.

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



Aida Andujar
TECHNICAL ADVISOR



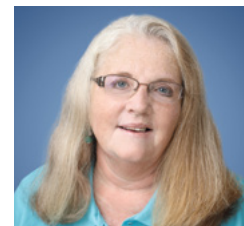
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Michael Chaney
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TECHNICAL ADVISOR



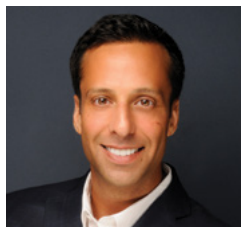
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Blaise Denton
TECHNICAL ADVISOR



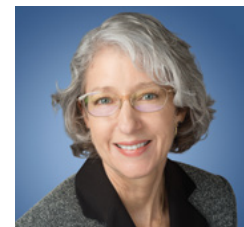
Kody Glazer
TECHNICAL ADVISOR



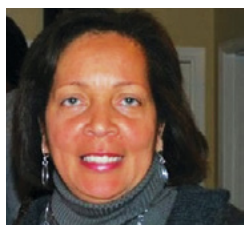
Jason Goldfarb
CONSULTANT



Katherine Gray
EXECUTIVE ASSISTANT &
INTERNSHIP COORDINATOR



Pamela Jo Hatley
CONSULTANT



Priscilla Howard
CONSULTANT



Ashon Nesbitt
TECHNICAL ADVISOR &
RESEARCH ANALYST



Deidre Park
CHIEF FINANCIAL OFFICER &
OPERATIONS DIRECTOR



Elissa Plancher
TECHNICAL ADVISOR



Amanda Rosado
TECHNICAL ADVISOR



Jaimie Ross
PRESIDENT & CEO



Kimberly Spence
TECHNICAL ADVISOR



Ben Toro-Spears
TECHNICAL ADVISOR



Johnitta Wells
CONFERENCE &
COMMUNICATIONS MANAGER

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

PANHANDLE

Michael Chaney | Kody Glazer
Blaise Denton | Jaimie Ross

NORTHEAST FLORIDA

Amanda Rosado

CENTRAL FLORIDA

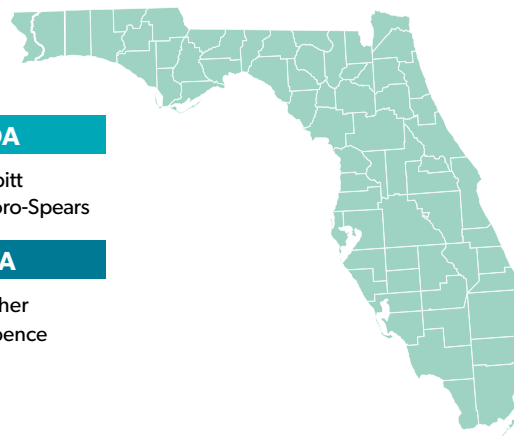
Carter Burton | Gladys Cook

SOUTHWEST FLORIDA

Pamela Jo Hatley | Ashon Nesbitt
Priscilla Howard | Benjamin Toro-Spears

SOUTHEAST FLORIDA

Aida Andujar | Elissa Plancher
Jason Goldfarb | Kimberly Spence



Coalition News

Board Updates



New Board Chair Don Hadsell - Longtime FHC Board member, Donald Hadsell, with the City of Sarasota, has been named the new FHC Board Chair. Hadsell will succeed outgoing chair, George Romagnoli.

Hadsell, who has served on the FHC Board since 2011, brings nearly 30 years of affordable housing experience to the role. Currently, he serves as the director of the Office of Housing and Community Development with the City of Sarasota and Sarasota County, and is responsible for administering federal and state grants for both jurisdictions, which includes CDBG, HOME, SHIP, NSP and ESG.

In his new role as Board Chair, Hadsell will oversee the FHC Board and Board Committees, as well as serve as a spokesperson promoting and championing the FHC's mission and work. Additionally, he will work with FHC's president/CEO, Jaimie Ross, to guide the Florida Housing Coalition in its mission to bring together housing advocates and resources so that all Floridians have a quality affordable home and suitable living environment.



New Board Member Manny Sarria - The Florida Housing Coalition Board is pleased to announce the appointment of Manuel (Manny) Sarria, with Miami-Dade County Homeless Trust, to its Board of Directors. Sarria comes to the FHC Board with more than 20 years of experience in the homelessness services arena. Sarria serves as the assistant executive director with Miami-Dade County Homeless Trust, a county agency which serves in an advisory capacity to the Miami-Dade County Commission and is responsible for implementing the Miami-Dade County Community Homeless Plan.

In his current role, he manages Miami-Dade County's U.S. Housing and Urban Development (HUD) programs, as well as provides administrative oversight of contract monitoring, compliance, and performance review. As a new board member, Sarria will join the Florida Housing Coalition's team of highly skilled professionals with statewide reputations as foremost experts in producing supportive housing and housing for homeless with special needs.

SAVE THE DATE FOR THE 32ND ANNUAL CONFERENCE



AFFORDABLE HOUSING CONFERENCE
HOME MATTERS
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AUGUST 26-28, 2019
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Learn More: Contact Johnitta Wells at wells@FLhousing.org or call: (850) 878-4219.

Staff Highlights



Blaise Denton - Blaise Denton is a new addition to the Florida Housing Coalition's technical assistance staff. He has years of experience working with state and local government focusing on affordable housing, transportation-oriented development, historic preservation, and special populations issues. Prior to joining the Coalition, Blaise worked as a training and policy specialist at the Florida Department of Elder Affairs, where he designed E-Learning courses used to train hundreds of adult day care administrators, created budgeting systems to help manage over two million federal grant dollars, and provided planning and policy services. He has facilitated stakeholder meetings while researching transportation-oriented development and community safety issues in Tallahassee, Orlando, and nationally. Previously he has worked with the Florida Main Street Program, where he provided local communities with access to research, marketing, and ArcGIS services. Blaise specializes in ArcGIS, land use planning and practices, community stakeholder engagement, technical writing, and training services across the spectrum of the Coalition's work. Blaise holds a master's degree in Urban and Regional Planning and a dual bachelor's in Literature and Religion from Florida State University.



Kody Glazer - A past FHC intern, Kody Glazer now joins the Coalition staff as a technical advisor. Glazer has extensive experience with local and state governmental affairs, fair housing, land use, and environmental law. Prior to joining the Coalition, he clerked for the National Fair Housing Alliance in Washington D.C., where he gained valuable insight into federal funding mechanisms and discrimination laws that affect affordable housing and opportunity. Glazer has also clerked for the Leon County Attorney's Office and Hopping Green & Sams P.A., where he specialized in land use and environmental law, focusing on the land development process of various local governments and other processes that effect the makeup of the human environment. He is currently finishing his Juris Doctor degree at Florida State University and is a member of the FSU Law Review and Journal of Land Use and Environmental Law.



Deidre Park - Deidre Park has been named the new Chief Financial Officer for the Florida Housing Coalition. She will also continue to serve as the Operations Director. Prior to joining FHC, Park served in several finance roles including CFO for the Big Bend Homeless Coalition and Controller with Premier Bank. She has more than 15 years in the financial/banking industry.



Elissa Plancher - Elissa Plancher is the newest member of the Florida Housing Coalition technical assistance team focused on helping to end homelessness in Florida. Plancher has a long history of program management from both the housing authority and managing entity perspectives, and marries understanding of program regulations with effective program design and management. She has experience managing programs in the homeless services delivery system both in Florida and nationally. Plancher most recently worked for the Broward Behavioral Health Coalition (BBHC), Broward County's designated managing entity for mental health and substance abuse services. Prior to working for BBHC, she served as special programs manager for the Broward County Housing Authority, managing a 284-household caseload consisting of Housing Choice Vouchers (HCV) and Family Self Sufficiency (FSS) program participants.

THANK YOU PLATINUM PARTNERS!

The Florida Housing Coalition thanks you for your commitment to improving housing conditions in Florida.



JPMORGAN CHASE & CO.





AFFORDABLE HOUSING CONSULTING SERVICES

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

PUBLIC SECTOR

We Can Assist the Public Sector with:

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

PRIVATE SECTOR

We Can Assist the Private Sector with:

- How to Form a CHDO or a CDC
- How to Write Grant Applications and Proposals
- Board and Staff Training/ Organizational Capacity Building
- Strategic and Business Plans
- Best Practices for Operating Manuals
- Project-Level Assistance in Financing, Development, and Asset Management
- Strengthening Partnerships and Joint Ventures
- Preventing and Ending Homelessness
- Accessory Dwelling Units
- Energy Efficient Housing
- Strategies for Changing Markets
- NIMBY issues

SPECIAL PROJECTS

Everything from Needs Analysis to Document Preparation:

- Shared Equity Models
- Lease Purchase Programs
- Housing Element Strategies and Implementation
- Regulatory Reform
- Inclusionary Housing Policies
- Education/Presentations to Advisory Groups and Elected Bodies
- Facilitation of Community Meetings
- Community Land Trusts



learn more



CONTACT

Contact the Florida Housing Coalition: Phone: 850-878-4219
Email: info@flhousing.org | Online: www.FLHousing.org



DISCUSS

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



PROPOSAL

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



MEMBERSHIP APPLICATION

PARTNERS FOR BETTER HOUSING

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

- Complimentary conference registration (Patron Level or higher only, quantity indicated)
- Unlimited membership-rate conference registrations
- ☐ \$20,000 Platinum Sponsor (20 Comps)
- ☐ \$10,000 Gold Sponsor (10 Comps)
- ☐ \$5,000 Sponsor (6 Comps)
- Complimentary job vacancy posting service on the Coalition's website
- Access to the Coalition's e-newsletter, Member Update
- ☐ \$2,500 Co-Sponsor (3 Comps)
- ☐ \$1,000 Patron (1 Comp)
- ☐ \$500 Contributor

ADDITIONAL BENEFITS FOR PLATINUM, GOLD & SPONSOR LEVELS

- Subscriptions to Housing News Network Journal (up to 20)
- Logo displayed in all conference-related publications, on the Coalition's website and in each triennial issue of the Housing News Network Journal
- Complimentary booth at conference expo (if reserved by July 31)
- Reserved table for Keynote speeches (Platinum and Gold only)

ADDITIONAL BENEFITS FOR CO-SPONSOR, PATRON & CONTRIBUTOR LEVELS

- Subscriptions to Housing News Network Journal (up to 8)
- Name displayed in all conference-related publications, on the Coalition's website
- Co-Sponsor and Patron Partners included in each triennial issue of the Housing News Network Journal

BASIC MEMBERSHIP

Basic membership is for anyone who wishes to subscribe to Housing News Network, post job vacancy announcements free on the Coalition's website and receive membership-rate conference registrations. An individual member receives one subscription and one member-rate registration. Organizational members receive up to five subscriptions and five member-rate registrations. All memberships are on a unified membership cycle, memberships are due on July 1 and expire on June 30 of each year. (Please indicate additional names, addresses and phone numbers on an attached sheet.)

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

Authorized Representative (Please Print or Type:)

Name: _____ Title: _____

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