

THE JOURNAL OF THE FLORIDA HOUSING COALITION, INC.

# HOUSING —NEWS NETWORK—

VOLUME 30, NUMBER 1



THE 2014 REPORT FROM THE FLORIDA HOUSING COALITION

## HOME MATTERS

REPORT SUPPORTS THE SADOWSKI COALITION'S CALL ON  
LEGISLATURE TO USE ALL HOUSING TRUST FUNDS FOR HOUSING

## RESULTS ARE IN FOR THE STATEWIDE SURVEY OF SHIP

## SHIP CHANGES LIFE OF MONTFORD POINT MARINE





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## THE HOUSING NEWS NETWORK VOLUME 30, ISSUE 1



## FLORIDA HOUSING COALITION, INC.

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The Florida Housing Coalition is a nonprofit, statewide membership organization whose mission is to act as a catalyst to bring together housing advocates and resources so that 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, with assistance from **Lynne Takacs**, Communications Manager • Email: [info@flhousing.org](mailto:info@flhousing.org), Website: [www.flhousing.org](http://www.flhousing.org).

## FROM THE EDITOR &gt;



BY JAIMIE ROSS

Once the recession started in Florida (December, 2007), we saw the total sweep of the housing trust funds into general revenue. The Florida Legislature had to pass a balanced budget and scrambled to find revenue wherever it could. The state and local

housing trust funds were turned into slush funds: money which was raised from an increase in the documentary stamp tax for the purpose of funding state and local housing programs was drained for unrelated purposes.

Housing advocates knew this was an unwise move by the Legislature because sweeping the housing trust funds exacerbated the economic recession at a time those monies would have lifted up the economy had they been used for housing. But the political reality was that in a “no new taxes” environment and a constitutional obligation to pass a balanced budget, the Legislature had a reasonable excuse for the sweeps.

In the 2014 Session there is no excuse for sweeping one penny of the state and local housing trust funds. No excuse. The Coalition of business groups, low income advocates, and religious organizations known as the Sadowski Coalition uniformly call upon the legislature to use all the housing trust funds for housing.



At the Sadowski Coalition press conference held immediately before the start of session, **Phyllis Moore, the SHIP Administrator for Gadsden County** shared the stories of Floridian's in desperate need whom she was able to

help when SHIP was funded: a husband 90 years of age and his wife, 87, who had no running water or heat in their home; the hard working 18-wheeler truck driver who needed retrofits to his home after he became a

quadriplegic following a misstep from his truck; and the young woman who she helped with credit counseling until she was able to qualify to purchase her first home.



**Florida Home Builder Association president, Ron Lieberman** said “the home building industry offers good-paying jobs that can’t be outsourced. There’s plenty of work to do to upgrade our housing stock, and plenty of people who

still need jobs. We hire construction workers, carpenters, electricians, bricklayers, and many other skilled workers. We buy lumber, concrete, and other supplies from local businesses, and they in turn hire more workers to keep up with the demand. When we put local people to work, they spend their wages at local businesses, like restaurants and retail outlets. Right now, on the cusp of economic recovery, is the perfect time to keep the momentum going by using the housing trust funds for housing.”



“Ultimately, the strength of Florida’s economy comes from its workforce,” said **Leticia Adams, director of infrastructure and governance policy for the Florida Chamber of Commerce**. “If our workforce at all income levels can find a

safe and affordable place to live near their places of employment, Florida will retain its competitive edge going forward. For all these reasons, we believe there is an urgent need to use all the state and local housing trust funds for housing. Investing in Florida’s affordable housing will go a long way to shape the economic prosperity of our state and all Floridians.”



**Susan Pourciau, speaking on behalf of the Florida Coalition for the Homeless** said “The more money that is swept from SHIP, the more money is swept from the homeless – I urge the legislature to appropriate all the SHIP monies for SHIP. The SHIP program itself has been used to build

and rehab permanent supportive housing for the homeless – now it may be able to provide additional monies directly to the Continuums of Care under SB 1090 filed by Senator Latvala – money that is sorely needed to address the crisis of homelessness in Florida.”



**Trey Price, speaking on behalf of the Florida Realtors** said “The main housing trust fund program, SHIP, has been used at the local level for everything, from preventing homelessness to helping thousands of Floridians get into sustainable first time homeownership; we have seen

the SHIP funds swept for many years when the state was in economic recession and the legislature was looking everywhere for funds to balance the budget. But, this year is different. There is no budget deficit and we have an enormous need for affordable housing throughout the state.”

The people of Florida want the housing trust funds to be used for housing. The people of Florida need the housing trust funds to be used for housing. In this edition of the Housing News Network Journal we have testimonials from all across Florida on the need for SHIP funding- the good that SHIP has done and the waiting lists of Floridians in dire need of assistance that has for too long been denied; assistance that need not be denied in 2014. SHIP is a tried and true program that is distributed throughout the state based on population, used to meet local needs, and has a track record of performance, transparency, and accountability. It's time for no more excuses: all the housing trust funds should be used for housing. [HNN](#)

**THE CALL UPON THE LEGISLATURE TO USE ALL THE HOUSING TRUST FUNDS FOR HOUSING CAME FROM THE 26 STATEWIDE ORGANIZATIONS THAT COMPRISE THE SADOWSKI COALITION:**

#### **BUSINESS/INDUSTRY GROUPS**

Associated Industries of Florida  
Coalition of Affordable Housing Providers  
Florida Realtors  
Florida Bankers Association  
Florida Chamber of Commerce  
Florida Home Builders Association  
Florida Manufactured Housing Association  
Florida Retail Federation  
Florida Green Building Association

#### **ADVOCATES FOR THE ELDERLY**

AARP of Florida  
LeadingAge Florida

#### **GOVERNMENT**

Florida Association of Counties  
Florida Association of Local Housing Finance Authorities  
Florida Association of Housing and Redevelopment Officials  
Florida League of Cities  
Florida Regional Councils Association

#### **SOCIAL SERVICES/LOW INCOME HOUSING ADVOCATES**

Florida Legal Services  
Florida Coalition for the Homeless  
Florida Housing Coalition  
Florida Supportive Housing Coalition  
United Way of Florida

#### **PLANNING/GROWTH MANAGEMENT ORGANIZATIONS**

1000 Friends of Florida  
Florida Chapter of American Planning Association

#### **FAITH BASED ORGANIZATIONS**

Florida Catholic Conference  
Florida Impact  
Habitat for Humanity of Florida

**WE OWE SPECIAL GRATITUDE TO SENATOR BILL MONTFORD FOR KICKING OFF THE PRESS CONFERENCE AND THE FLORIDA SENATE FOR ITS EXPRESSION OF INTENT TO USE ALL THE HOUSING TRUST FUND MONIES FOR HOUSING SO EARLY IN THE LEGISLATIVE PROCESS. WE URGE THE HOUSE TO DO THE SAME.**





## Results Are In for the Statewide Survey of the STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM

The Florida Association of Counties surveyed the SHIP office in every county this past December, 2013. The survey asked SHIP administrators to describe the impact of their programs; how their programs have been affected by legislative sweeps; and what their plans are if funding is restored. With approximately 90% response rate, some consistent themes emerged.



BY ROSE PHILLIPS

All over the state, in both urban and rural counties, SHIP administrators reported that SHIP is a keystone for developing and maintaining affordable housing. With SHIP funding, counties are able to help thousands of families through a variety of different “strategies.” For example:

- Building new homes for low-income homebuyers
- Providing down payment and closing cost assistance for first-time homebuyers
- Paying for emergency repairs
- Making homes handicapped-accessible and energy-efficient
- Providing financial assistance and counseling to help families avoid foreclosure
- Developing and rehabbing rental housing

And the impact is astonishing. In **Citrus County**, for example, over 900 families have made the dream of homeownership a reality through the SHIP office’s First Time Homebuyer Program. In **Orange County**, SHIP has helped over 10,000 families. In **Gulf County**, the SHIP administrator reports:

**“We have helped hundreds of families to buy homes, put roofs on houses, prevented foreclosures, and assisted in new construction. To a small rural county, this means a lot when you look at the need we have ...”**

And the **Hendry County** SHIP administrator said:

**“I run into my clients all over town in Clewiston and LaBelle, at the Dollar Store, Winn Dixie, the park. They always come up to me and thank me for the program and [the] help.”**

This SHIP administrator also remembers a client who received SHIP disaster assistance after Hurricane Wilma:

**“I have had [a mother] cry in my office because her daughter’s doctor released her from his care. Because now she is not suffering from breathing problems. The trailer they lived in before was damp, moldy and falling apart around them. She said, ‘You don’t understand. It’s not just a thank you—my daughter can breathe.’”**



SHIP Administrators build strong partnerships with community organizations to assist in repairing homes for low income Floridians. Without this help, many low income Floridians - including veterans, persons with special needs and children - would be homeless or living in unsafe conditions.

Owner-occupied repair and rehab strategies are very commonly used to help elderly and disabled residents stay in their homes and revitalize entire neighborhoods. For example, **Clay County** used SHIP to help an elderly woman and her son (see photos of Mrs. Young and her son below), who has a developmental disability, rehab their home. The county used SHIP funds to repair the home's foundation, and a community partner installed a wheelchair ramp. And from a taxpayer standpoint, it's more cost-effective for this family to stay in their home, rather than moving into an institutional setting, or receiving an ongoing housing subsidy.

This story highlights an important point: SHIP doesn't work by itself. The "Partnership" element of SHIP is key. Counties maintain relationships with building contractors, mortgage lenders, Realtors, and private donors to accomplish their SHIP strategies. Counties can also use SHIP to support the missions of local nonprofits, and many counties reported that they partner with their local Habitat for Humanity affiliate. In **Charlotte County**, for example, SHIP has helped over 150 households buy Habitat homes

or renovate their homes during the affiliate's Brush with Kindness event.

SHIP supports the missions of many other homegrown

nonprofits. In **Polk County**, for example, the Keystone Challenge Fund uses SHIP to build new homes for low-income homebuyers and provide down payment assistance. Since 1991, Keystone has assisted over 3,500 families. In **Martin County**, Indiantown Non-Profit Housing, has helped hundreds of families but has had no funding since 2009 from SHIP because of the sweeps. Another Martin County nonprofit, Advocates for the Rights of the Challenged, or ARC, has historically used SHIP funds to house 42 individuals with developmental disabilities every year, on average.

SHIP doesn't just benefit the families who live in the new or rehabilitated housing, though. It also boosts the local economy by creating jobs for contractors



A Keystone Challenge Fund Home

## THE FACES OF SHIP:

Without SHIP 91-year old, Mrs. Ruth Young would not have been able to stay in her own home.

Mrs. Young, and seniors like her, are in need of SHIP throughout the state.



The Martin County ARC, has historically used SHIP funds to house 42 individuals with developmental disabilities every year, on average.



The before and after photos on the left provides an example of a home ARC rehabbed using SHIP dollars.



and their suppliers, and other businesses involved in housing development. The SHIP administrators from **Polk, Holmes, and Walton Counties** reported that their projects put contractors back to work during the economic downturn. Other counties said that their SHIP activities have revitalized neighborhoods and improved property values. The **St. Johns County** SHIP administrator, when asked to describe SHIP's impact in her community, gave this testimonial:

**"Where do I start? ... West Augustine saw 50 years of neglect; sanitation, safety, accessibility all completely absent. I can't verbally capture the degree of change that has occurred in our community. There is no Section 8 funding provided to St. Johns County. Therefore leveraging of SHIP funds has [aided] in the award of grants to develop much needed multi-family, single-family infill construction, rehabilitation of homes enabling vulnerable residents to live comfortably and age in place, ... and of course assisting our local Habitat for Humanity partners."**

The thing about a keystone is, if you take it away, all the intricate and successful partnerships that are built around it crumble. You not only lose SHIP funding, but many of the other resources it leveraged. Our counties haven't quite gotten to that point yet. But in their survey responses, many described their SHIP program as being on its last legs. In **Franklin County**, for example, the SHIP office's partnership with Habitat for Humanity ground to a halt, because they haven't been able to provide funds for new construction. In **Escambia County**, gaps in SHIP funding have created

confusion and caused a "start/stop" pattern with lenders and contractors, which erodes relationships of trust and collaboration that were built over many years.

Counties also have a much harder time leveraging precious state and federal funding sources without SHIP. In another example from **Escambia County**, SHIP has been used in the past as a 25% match for the HOME program from HUD, leveraging over \$1 million per year. In effect, without seed funding from SHIP, counties leave millions of state and federal dollars on the table. And in some small, rural counties, SHIP is the only source of funds for certain affordable housing activities. In both **Washington and Flagler Counties**, for example, SHIP is the only program offering down payment assistance.

Not surprisingly, the effect has been devastating. Counties have drastically cut back the number of people they serve, and the waiting lists for these programs have exploded. **Dixie County** has had an ongoing waiting list for years, since they can't serve all the families that apply. In **Leon County**, the waiting list is over 500 people.

And in **Manatee County**, over 170 people are waiting for home rehab or replacement assistance, but they can only help 4 or 5 people this year with their current funding. In **Palm Beach County**, the SHIP administrator described applicants lining up 24 hours in advance to reserve 2013-2014 funds. The SHIP administrator of **Martin County** gives a particularly poignant account:

In Manatee County, over 170 people are waiting for home rehab or replacement assistance,



but they can only help 4 or 5 people this year with their current funding.

“We are turning families away several times a week and putting others on long lists hoping to get more funding. ... With the economy as it is, we are constantly assisting families with backed up septic tanks, broken A/C units, drinking water wells, and roof repairs. These are health and safety concerns and many families are still struggling from this tough economy. Because the economy has been struggling for such a long time, the delayed repairs to homes are now becoming extremely serious.”

The good news is that our counties already have successful SHIP programs in place, like down payment assistance and homeowner rehab. And they have over 20 years of experience administering these programs with efficiency and transparency. The infrastructure is there, it’s just waiting for the funding to be restored. Once that happens, most counties plan to revive the SHIP activities they already have in their local plans, and start moving families through the waiting lists. However, our counties are not just returning to business as usual. Many are looking ahead and thinking how they can use SHIP funds strategically. For example, **Escambia County** wants to foster one or more large-scale public/private redevelopment projects that would serve as “economic catalysts”. These developments would create local jobs and leverage significant outside funding, and encourage the private sector to invest in the surrounding area. **Clay County** wants to target its future SHIP funding toward special needs housing, by supporting nonprofits that serve the homeless, people with developmental disabilities, and elders who want to age in place.

There is no question about the need for affordable housing. Every county that responded reported that they have nowhere near enough SHIP funding right now to meet the level of need in their communities. And with our economy still in recovery mode, local communities need the boost that comes from putting contractors, suppliers, Realtors, and other private-sector employees back to work. Florida’s counties are in agreement: SHIP is a win-win. **HNN**



Helping Floridians stay safely in their homes saves taxpayers’ money and has a positive impact on the resident’s health, work, and education.





# HOME MATTERS

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THE 2014 REPORT FROM THE FLORIDA HOUSING COALITION

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**Summary Edition  
on Pages 8-15**

Access the Full Report Under the Publications' Tab  
on the Coalition's Website.



**HOME** IS WHERE WE  
FIND RESPITE;  
where we feel safe where we  
**CONNECT** with our **FAMILY**  
keep our belongings and establish  
ourselves within **OUR COMMUNITY.**

#### QUICK FACTS:

- FLORIDA HAS THE NATION'S THIRD HIGHEST HOMELESS POPULATION, INCLUDING OVER 5,500 VETERANS AND MORE THAN 7,000 FAMILIES (INCLUDING OVER 10,800 HOMELESS CHILDREN).\*
- OVER 900,000 VERY LOW-INCOME HOUSEHOLDS, INCLUDING HARDWORKING FAMILIES, ELDERS, AND DISABLED FLORIDIANS LIVING ON FIXED INCOMES, PAY MORE THAN 50% OF THEIR INCOMES FOR HOUSING.

\*Note that these numbers only include people who are unsheltered or staying in emergency or transitional shelters. They do not include people who are doubled up or living in hotels/motels.



## WHY DOES HOME MATTER?

The health, safety, and welfare of Floridians and the strength of Florida's overall economy hinges on an adequate supply of affordable housing for Florida's working families, elders, and people with disabilities living on fixed incomes.

## AFFORDABLE HOUSING REDUCES TAXPAYER EXPENSES

- Affordable and accessible housing allows seniors and persons with disabilities to live independently in their communities, avoiding the public costs of institutional care.
- For seniors and the physically disabled, independent living saves taxpayers almost \$20,000 per person per year. For persons with developmental disabilities the savings are even greater—almost \$80,000 per person per year.
- Permanent supportive housing (housing that is supported by case management services) for the chronic homeless saves taxpayers money by reducing the costs borne by hospitals, law enforcement, and other crisis services. Permanent supportive housing can realize a net cost savings of \$20,000 or more per person housed.<sup>1</sup>

## AFFORDABLE HOUSING INCREASES REVENUES

- Affordable housing construction and rehabilitation stimulates local economies. Contractors and suppliers spend money on materials and labor, and workers spend their earnings locally.
- Money spent on housing has a multiplier and a ripple effect.
- In 2010, housing dollars deployed through the Florida Housing Finance Corporation (FHFC) created more than \$4.8 billion in total economic output, 41,000 jobs, and \$1.7 billion in labor income.
- If the state and local housing trust fund monies are appropriated for housing in Fiscal Year 2014-15, it will create over 27,000 jobs and over \$3.4 billion in positive economic benefit for Florida in just one year, while creating homes that will last far into the future.\*

\*Based on historic data and the December Revenue Estimating Conference projecting documentary stamp collections deposited into the state and local housing trust funds of approximately \$291 million.



The Florida Housing Coalition has produced this report in support of Home Matters® ([www.HomeMattersAmerica.com](http://www.HomeMattersAmerica.com)), a national movement to make Home a reality for everyone by elevating the importance of Home's impact on people's health, education, personal success, public safety, and the economy. Participating in Home Matters is a coast-to-coast coalition composed of members of the general public, leaders of housing and community development organizations, as well as other organizations concerned about increasing the positive impact of Home in their communities.

# THE SADOWSKI TRUST FUNDS:

## A Proven Track Record of Producing and Preserving Affordable Housing

### HISTORY AND MAJOR PROGRAMS

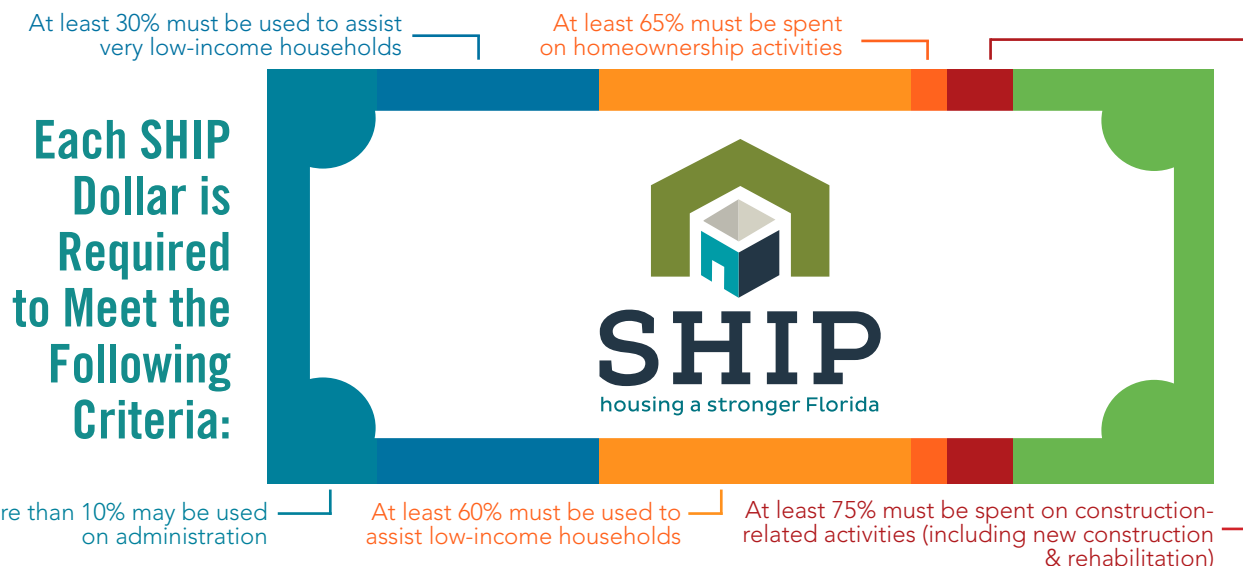
Approximately 22 years ago, a diverse coalition of Florida's affordable housing advocates, business and industry groups, and faith-based organizations worked together to create a dedicated revenue source for affordable housing. In 1992, the state legislature created that dedicated revenue source with the passage of the William E. Sadowski Affordable Housing Act. The Sadowski Act raised the state documentary stamp tax on deeds by ten cents per \$100 of the property's value,<sup>h</sup> and directed the new funds to two trust funds, one for administration by local governments and one for administration by the State.

### THE LOCAL HOUSING TRUST FUND

The Local Housing Trust Fund supports the State Housing Initiatives Partnership (SHIP) program, which is a grant for local governments to implement locally adopted plans to provide for housing within

their jurisdictions. The Florida Housing Finance Corporation uses a legislatively created population-based formula to distribute SHIP funds to all 67 counties and to cities that receive Community Development Block Grant (CDBG) funds. SHIP is most commonly used to support home ownership activities such as down payment and closing cost assistance to homebuyer counseling, construction, and rehabilitation to make homes safe and/or handicapped accessible. It gives local governments flexibility to meet local needs, as long as statutory criteria are met. These requirements, found in Florida Statute 420, include:

- At least 65% must be spent on homeownership activities
- At least 75% must be spent on construction-related activities (including new construction and rehabilitation)



<sup>h</sup> In 1995, the State Legislature shifted another ten cents of documentary stamp tax revenue from general revenue to the Sadowski trust funds.



**Table 6. Estimated Economic Impacts of Fully Appropriated Sadowski Housing Trust Funds in Fiscal Year 2014-15. Source: Hendrickson and Ross 2013, using data from Hodges et al. 2012, the 8/2013 Revenue Estimating Conference, and FHFC.**

Program	SHIP	SAIL	Total
Projected Trust Fund Revenue in FY 14/15	\$204 million	\$87 million	\$291 million
Total economic activity generated	\$2.66 billion	\$774 million	\$3.4 billion
Total jobs created	21,126	6,115	27,241

- At least 30% must be used to assist very low-income households
- At least 60% must be used to assist low-income households
- No more than 10% may be used on administration

### THE STATE HOUSING TRUST FUND

The State Housing Trust Fund supports several small but critically important programs. For example, the Catalyst Program for Training and Technical Assistance ensures that all SHIP and other housing funds are used most effectively, while the Predevelopment Loan Program provides a revolving loan fund for upfront costs of development by nonprofits. The main Sadowski-funded state program is the State Apartment Incentive Loan (SAIL) program. SAIL provides funding on a competitive basis for the construction or preservation of affordable multifamily rental housing. SAIL usually serves as gap financing for developments serving hard to serve populations, such as the extremely low income, with other funding sources, such as the Low Income Housing Tax Credit.<sup>i</sup>

### IMPACT

As we saw in the section on the economic benefit of affordable housing, the State and Local Housing Trust Fund investments provide large benefits to the overall

economy. In 2010, about half of the benefits in terms of jobs, economic output, and labor income stemmed from projects that received SHIP or SAIL funding. SHIP and SAIL projects accounted for:

- Over \$2.28 billion in economic output
- Almost \$1.78 billion in labor income
- Over 41,000 jobs

In Fiscal Year 2014-15, a projected \$291 million in documentary stamp tax revenues will be available for appropriation from the Sadowski trust funds. If the State Legislature appropriates the full amount to the trust funds, the economic impact will be substantial, as shown in Table 6.

The housing investments leveraged by SHIP and SAIL will produce an estimated

- \$3.4 billion in positive economic benefit
- Over \$1.16 billion in labor income
- More than 27,000 jobs
- Over \$115 million in state and local government revenue

In addition, Sadowski funds give low- and moderate-income families around the state a hand up that can last a lifetime and inure to future generations.

<sup>i</sup> The Low Income Housing Tax Credit Program (LIHTC) is found in Section 42 of the Internal Revenue Code. The U.S. Treasury Department issues tax credits to states, which in turn award them to affordable housing developers. The developers sell them to equity investors to raise money for development of affordable rental housing. FHFC calls the LIHTC program in Florida the "Housing Credit" program.



## HOW ARE FLORIDA'S SADOWSKI HOUSING PROGRAMS FUNDED?

The doc stamp tax on all real estate transactions was increased in 1992. The additional money generated is dedicated to the state and local housing trust funds. 70% is directed to local governments (all 67 counties) and Florida's entitlement cities to fund the SHIP program. 30% is used by the Florida Housing Finance Corporation for programs such as SAIL.

# \$291,330,000\*

## IS AVAILABLE FOR APPROPRIATION FROM THE SADOWSKI HOUSING TRUST FUNDS IN FY 2014-2015

THE FLORIDA LEGISLATURE CAN CREATE MORE THAN 27,000 JOBS AND OVER \$3.43 BILLION IN POSITIVE ECONOMIC IMPACT FOR FLORIDA IF IT APPROPRIATES THE HOUSING TRUST FUND MONIES FOR HOUSING.

\*Based upon documentary stamp projection plus projected balance in housing trust funds as of 1/4/2014

## UPLIFTS FLORIDIANS

SAIL provides an essential funding source for meeting the housing needs of homeless veterans.

In Florida, the Fair Market Rent (FMR) for a 2-bedroom apartment is \$995. In order to afford this, a household must earn at least \$39,804 annually (\$19.14/hour). For that same 2-bedroom apartment, a minimum wage Floridian earning \$7.79/hour must work 98 hours/week year round or the household must include 2.5 minimum wage earners working year round.

SHIP funds can be used to move the existing housing stock. SHIP provides down payment and closing cost assistance, typically a soft second mortgage that is repaid only upon resale as well as home ownership counseling both pre and post purchase.

SAIL funds produce apartments for Florida's workforce, rehabilitates existing apartments in dire need of repair, as well as apartments that house Florida's most vulnerable populations including the frail elderly and persons with disabilities, who might otherwise need to live in an institutional setting.

Florida has the 2<sup>nd</sup> largest per capita veteran population in the country, the 3<sup>rd</sup> highest homeless population in the country, and one of the largest populations of homeless veterans.



# CREATES 27,241 JOBS

From construction workers to retailers; an investment in housing creates jobs for Floridians. Housing dollars will put Florida's out-of-work housing industry back to work repairing homes and improving the real estate market. SHIP funds can be used for rehabilitation/renovation of existing empty housing stock to ready it for families to move in.



CREATES  
JOBS

UPLIFTS  
FLORIDIANS

INVESTS  
LOCALLY

FUELS  
ECONOMIC  
DEVELOPMENT

GENERATES  
RESULTS

## GENERATES RESULTS

The Florida Legislature can create more than 27,000 jobs and over \$3.43 billion in positive economic impact for Florida if it appropriates the housing trust fund monies for housing.

SHIP and SAIL have proven track records for performance, transparency, and accountability. Floridians need affordable housing. Using the housing trust fund monies solely for housing is the right thing to do- for Floridian's in need; for the benefit of all Florida taxpayers; and for the growth of Florida's economy.

## INVESTS LOCALLY

SHIP has been successfully operating statewide, from large urban areas to small rural communities for more than 20 years

SHIP program flexibility allows local housing programs to meet their community's individual needs and revise strategies in accordance with changes in the local market, provided they continue to meet statutory criteria.



## FUELS ECONOMIC DEVELOPMENT

The appropriation would result in a positive economic impact of \$3.43 billion.

**\$3.43** BILLION



## **AFFORDABLE HOUSING IS ESSENTIAL FOR FLORIDIANS:**

It allows low- and moderate-income working families to live near their places of employment, and enables elderly and disabled family members on fixed incomes to be integrated in their communities.

- Construction and rehabilitation of housing stimulates the state and local economies, creating business for contractors and suppliers, and providing local jobs and earnings that further boost the economy.
- Physical health, mental health, and children's educational attainment increase when families are living in affordable housing.
- There is a "spillover" effect for the whole community when families are in affordable housing, providing them more disposable income for food, healthcare, and other necessities.

## **WE DON'T HAVE ENOUGH AFFORDABLE HOUSING IN FLORIDA:**

- More than 900,000 very low-income households, including hardworking families, elders, and disabled Floridians living on fixed incomes, pay more than 50% of their incomes for housing.
- Florida has the nation's third highest homeless population, including over 5,500 Veterans and more than 7,000 families (including over 10,800 homeless children.)
- These numbers only include people who are unsheltered or staying in emergency or transitional shelters. They don't include people who are doubled up or living in hotels/motels.

## **THERE IS A LARGE AND GROWING GAP BETWEEN INCOME AND HOUSING COSTS:**

- Of the 15 job categories with the greatest number of employed people statewide, only four pay a median wage of more than \$15 per hour.

- With the high cost of automobile travel, low- and moderate- income families cannot necessarily escape high housing costs by living in the suburbs. Shortage of affordable and available rental units,
- Ongoing loss of units from the subsidized rental housing stock.
- Statewide rents are higher, as families who lost their homes to foreclosure enter the rental market and young people delay buying their first homes.
- Rents have increased faster than incomes in most communities.
- Rising prices and shrinking inventories have squeezed many low- and moderate-income homebuyers out of the market.

## **THE GOOD NEWS:**

Although the affordable housing need in Florida is considerable, our state has a nationally acclaimed program based on a dedicated revenue source with a proven track record for performance, transparency, and accountability: The William E. Sadowski Affordable Housing Act.

Since 1992, the Sadowski affordable housing programs have leveraged billions of dollars from private lenders, the private for profit and nonprofit sectors, and government agencies. If SHIP and SAIL funds are fully appropriated in Fiscal Year 2014-15, the result will be \$3.4 billion in positive economic benefit, over \$1.16 billion in labor income, more than 27,000 jobs, and over \$115 million in state and local government revenue.

We cannot end Florida's affordable housing shortage overnight, but with strong public-partnerships and consistent state funding, we can help thousands of families move into affordable housing every year. The ongoing recovery of Florida's economy and home sale market is good news, and we do not want to lose our momentum by allowing working families and elderly and disabled neighbors to be shut out. **HNN**

# HOME MATTERS FOR FLORIDA



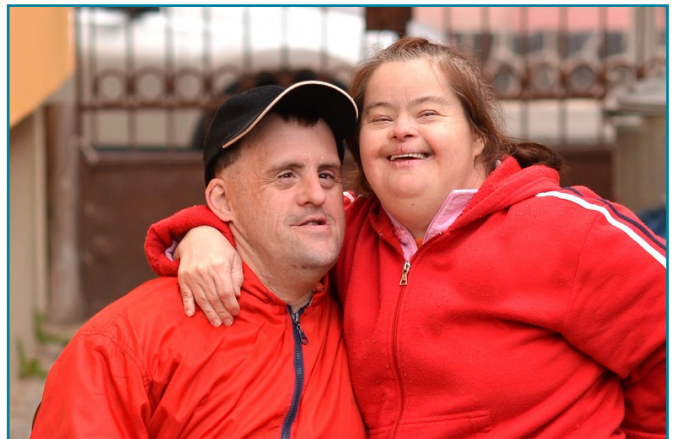
**HOME MATTERS FOR FLORIDA'S FAMILIES**



**HOME MATTERS FOR FLORIDA'S VETERANS**



**HOME MATTERS FOR FLORIDA'S ELDERLY**



**HOME MATTERS FOR FLORIDA'S SPECIAL  
NEEDS POPULATIONS**



**HOME MATTERS FOR FLORIDA'S YOUTH  
AGING OUT OF FOSTER CARE**



**HOME MATTERS FOR FLORIDA'S ECONOMY**



# SHIP 2014-2015 DISTRIBUTION SCENARIOS

## SENATE & HOUSE SIDE-BY-SIDE COMPARISON

Learn More About the State Housing Initiatives Partnership Program. Visit the Florida Housing Coalition's website at: [FLHousing.Org](http://FLHousing.Org).

	SENATE PROPOSAL		HOUSE PROPOSAL	
	\$158,470,000		\$44,650,000	
LOCAL GOVERNMENT	COUNTY TOTAL	COUNTY SHARE/ CITY SHARE	COUNTY TOTAL	COUNTY SHARE/ CITY SHARE
<b>ALACHUA</b>	<b>\$2,096,865</b>	<b>\$1,045,078</b>	<b>\$530,377</b>	<b>\$264,340</b>
Gainesville		\$1,051,787		\$266,037
<b>BAKER</b>	<b>\$350,000</b>	<b>\$350,000</b>	<b>\$350,000</b>	<b>\$350,000</b>
<b>BAY</b>	<b>\$1,432,228</b>	<b>\$1,131,030</b>	<b>\$394,628</b>	<b>\$311,638</b>
Panama City		\$301,198		\$82,990
<b>BRADFORD</b>	<b>\$350,000</b>	<b>\$350,000</b>	<b>\$350,000</b>	<b>\$350,000</b>
<b>BREVARD</b>	<b>\$4,620,674</b>	<b>\$2,571,405</b>	<b>\$1,046,520</b>	<b>\$582,388</b>
Cocoa		\$146,937		\$33,279
Melbourne		\$651,977		\$147,664
Palm Bay		\$882,087		\$199,781
Titusville		\$368,268		\$83,408
<b>BROWARD</b>	<b>\$14,985,355</b>	<b>\$3,223,348</b>	<b>\$3,169,779</b>	<b>\$681,821</b>
Coconut Creek		\$451,059		\$95,410
Coral Springs		\$1,032,491		\$218,398
Davie		\$785,233		\$166,096
Deerfield Beach		\$636,878		\$134,716
Ft. Lauderdale		\$1,428,104		\$302,080
Hollywood		\$1,207,820		\$255,484
Lauderhill		\$561,951		\$118,867
Margate		\$464,546		\$98,263
Miramar		\$1,062,462		\$224,737
Pembroke Pines		\$1,306,723		\$276,405
Plantation		\$717,799		\$151,832
Pompano Beach		\$866,154		\$183,213
Sunrise		\$728,288		\$154,051
Tamarac		\$512,499		\$108,406
<b>CALHOUN</b>	<b>\$350,000</b>	<b>\$350,000</b>	<b>\$350,000</b>	<b>\$350,000</b>
<b>CHARLOTTE</b>	<b>\$1,387,326</b>	<b>\$1,242,489</b>	<b>\$384,723</b>	<b>\$344,558</b>
Punta Gorda		\$144,837		\$40,165
<b>CITRUS</b>	<b>\$1,189,730</b>	<b>\$1,189,730</b>	<b>\$355,692</b>	<b>\$355,692</b>
<b>CLAY</b>	<b>\$1,629,824</b>	<b>\$1,629,824</b>	<b>\$434,930</b>	<b>\$434,930</b>
<b>COLLIER</b>	<b>\$2,806,404</b>	<b>\$2,641,668</b>	<b>\$676,031</b>	<b>\$636,348</b>
Naples		\$164,736		\$39,683
<b>COLUMBIA</b>	<b>\$574,509</b>	<b>\$574,509</b>	<b>\$350,000</b>	<b>\$350,000</b>
<b>DE SOTO</b>	<b>\$350,000</b>	<b>\$350,000</b>	<b>\$350,000</b>	<b>\$350,000</b>
<b>DIXIE</b>	<b>\$350,000</b>	<b>\$350,000</b>	<b>\$350,000</b>	<b>\$350,000</b>
<b>DUVAL</b>	<b>\$7,369,027</b>	<b>\$7,369,027</b>	<b>\$1,610,037</b>	<b>\$1,610,037</b>
<b>ESCAMBIA</b>	<b>\$2,541,438</b>	<b>\$2,101,007</b>	<b>\$620,886</b>	<b>\$513,286</b>
Pensacola		\$440,431		\$107,600
<b>FLAGLER</b>	<b>\$834,961</b>	<b>\$177,262</b>	<b>\$350,000</b>	<b>\$74,305</b>
Palm Coast		\$657,699		\$275,695
<b>FRANKLIN</b>	<b>\$350,000</b>	<b>\$350,000</b>	<b>\$350,000</b>	<b>\$350,000</b>



	SENATE PROPOSAL		HOUSE PROPOSAL	
	\$158,470,000		\$44,650,000	
LOCAL GOVERNMENT	COUNTY TOTAL	COUNTY SHARE/ CITY SHARE	COUNTY TOTAL	COUNTY SHARE/ CITY SHARE
GADSDEN	\$412,821	\$412,821	\$350,000	\$350,000
GILCHRIST	\$350,000	\$350,000	\$350,000	\$350,000
GLADES	\$350,000	\$350,000	\$350,000	\$350,000
GULF	\$350,000	\$350,000	\$350,000	\$350,000
HAMILTON	\$350,000	\$350,000	\$350,000	\$350,000
HARDEE	\$350,000	\$350,000	\$350,000	\$350,000
HENDRY	\$354,480	\$354,480	\$350,000	\$350,000
HERNANDO	\$1,463,656	\$1,463,656	\$400,989	\$400,989
HIGHLANDS	\$834,961	\$834,961	\$350,000	\$350,000
HILLSBOROUGH	\$10,723,641	\$7,812,172	\$2,297,279	\$1,673,568
Tampa		\$2,911,469		\$623,711
HOLMES	\$350,000	\$350,000	\$350,000	\$350,000
INDIAN RIVER	\$1,180,736	\$1,180,736	\$355,692	\$355,692
JACKSON	\$426,295	\$426,295	\$350,000	\$350,000
JEFFERSON	\$350,000	\$350,000	\$350,000	\$350,000
LAFAYETTE	\$350,000	\$350,000	\$350,000	\$350,000
LAKE	\$2,554,912	\$2,554,912	\$623,006	\$623,006
LEE	\$5,415,537	\$3,494,646	\$1,208,440	\$779,807
Cape Coral		\$1,356,050		\$302,593
Ft. Myers		\$564,841		\$126,040
LEON	\$2,352,837	\$799,965	\$581,993	\$197,878
Tallahassee		\$1,552,872		\$384,115
LEVY	\$358,960	\$358,960	\$350,000	\$350,000
LIBERTY	\$350,000	\$350,000	\$350,000	\$350,000
MADISON	\$350,000	\$350,000	\$350,000	\$350,000
MANATEE	\$2,806,404	\$2,382,076	\$676,031	\$573,815
Bradenton		\$424,328		\$102,216
MARION	\$2,819,878	\$2,336,833	\$678,863	\$562,574
Ocala		\$483,045		\$116,289
MARTIN	\$1,257,100	\$1,257,100	\$361,384	\$361,384
MIAMI-DADE	\$13,761,155	\$8,921,356	\$2,867,049	\$1,858,709
Hialeah		\$1,224,743		\$255,167
Miami		\$2,237,564		\$466,182
Miami Beach		\$484,393		\$100,920
Miami Gardens		\$572,464		\$119,269
North Miami		\$320,635		\$66,802
MONROE	\$623,891	\$623,891	\$350,000	\$350,000
NASSAU	\$637,365	\$637,365	\$350,000	\$350,000
OKALOOSA	\$1,598,396	\$1,426,568	\$427,146	\$381,228
Ft. Walton Bch		\$171,828		\$45,918
OKEECHOBEE	\$358,960	\$358,960	\$350,000	\$350,000

	SENATE PROPOSAL		HOUSE PROPOSAL	
	\$158,470,000		\$44,650,000	
LOCAL GOVERNMENT	COUNTY TOTAL	COUNTY SHARE/ CITY SHARE	COUNTY TOTAL	COUNTY SHARE/ CITY SHARE
ORANGE	\$10,112,900	\$8,007,394	\$2,171,420	\$1,719,330
Orlando		\$2,105,506		\$452,090
OSCEOLA	\$2,433,681	\$1,896,324	\$599,668	\$467,261
Kissimmee		\$537,357		\$132,407
PALM BEACH	\$11,298,440	\$8,603,762	\$2,415,367	\$1,839,302
Boca Raton		\$721,970		\$154,342
Boynton Bch		\$588,649		\$125,841
Delray Beach		\$518,598		\$110,865
West Palm Bch		\$865,461		\$185,017
PASCO	\$3,982,985	\$3,982,985	\$917,132	\$917,132
PINELLAS	\$7,795,646	\$4,116,880	\$1,696,305	\$895,819
Clearwater		\$917,548		\$199,655
Largo		\$660,291		\$143,677
St. Petersburg		\$2,100,927		\$457,154
POLK	\$5,168,560	\$4,031,477	\$1,158,233	\$903,421
Lakeland		\$831,621		\$186,360
Winter Haven		\$305,462		\$68,452
PUTNAM	\$623,891	\$623,891	\$350,000	\$350,000
ST. JOHNS	\$1,710,668	\$1,710,668	\$449,773	\$449,773
ST. LUCIE	\$2,370,791	\$603,130	\$586,945	\$149,318
Ft. Pierce		\$351,825		\$87,103
Port St. Lucie		\$1,415,836		\$350,524
SANTA ROSA	\$1,328,950	\$1,328,950	\$373,410	\$373,410
SARASOTA	\$3,246,498	\$2,802,377	\$765,117	\$660,449
City of Sarasota		\$444,121		\$104,668
SEMINOLE	\$3,628,215	\$3,628,215	\$842,889	\$842,889
SUMTER	\$893,336	\$893,336	\$350,000	\$350,000
SUWANNEE	\$376,913	\$376,913	\$350,000	\$350,000
TAYLOR	\$350,000	\$350,000	\$350,000	\$350,000
UNION	\$350,000	\$350,000	\$350,000	\$350,000
VOLUSIA	\$4,194,055	\$2,954,711	\$960,266	\$676,507
Daytona Bch		\$520,902		\$119,265
Deltona		\$718,442		\$164,494
WAKULLA	\$350,000	\$350,000	\$350,000	\$350,000
WALTON	\$498,145	\$498,145	\$350,000	\$350,000
WASHINGTON	\$350,000	\$350,000	\$350,000	\$350,000
TOTAL	\$158,074,000	\$158,074,000	\$44,538,000	\$44,538,000
Compliance Monitoring		\$396,000		\$112,000
		SENATE		HOUSE
Appropriation Total		\$158,470,000		\$44,650,000

# SHIP SUCCESS STORIES

## IN BREVARD COUNTY

### NEIGHBORHOOD REVITALIZATION

In 2009, SHIP and CDBF were invested to revitalize the Booker T. Washington neighborhood in Melbourne. Some dilapidated buildings were torn down in one crime ridden area. SHIP funded the construction of 18 rental units in Greater Heights Apartments, which is owned and managed by a nonprofit organization along with an outreach center in this neighborhood. SHIP also funded purchase assistance with sweat equity in the neighborhood. The City of Melbourne Police Department provided a 28 page report which documents the reduction in calls for police service and reported crimes in the years since these concentrated revitalization projects.



### LIMITED SCOPE REHABILITATION ASSISTANCE

The nonprofit agency called Love INC makes many houses habitable with emergency repairs like roof leaks and air conditioning repairs for elderly household members. This is a story about successful leveraging. SHIP pays an average of \$7000 per homeowner. The impact of this investment is multiplied by community fundraising, volunteer labor and a revolving loan pool. The article below from Florida Today mentions a homeowner assisted by both Love INC and Habitat. The featured homeowner received about \$7000 but received a significantly renovated home thanks to leveraging with other resources. [HNN](#)

SHIP funded the construction of 18 rental units in Greater Heights Apartments. Partners celebrated the new development at a community ribbon cutting.

In addition to assisting with home purchase and owner-occupied rehabilitation, the Brevard County SHIP program offers support for households with special housing needs, including household members with a disability and elderly individuals. The article to the right is a photo portfolio that illustrates how the SHIP program has provided a diversity of assistance. It documents SHIP funding for senior rental housing, hurricane housing recovery and other disaster response, in-fill construction of homes for first time buyers, and manufactured housing replacement. The \$12.3 million of SHIP funding involved in these projects span a four year period. The investment of this SHIP is calculated to have generated \$94 million of total economic impact, according to a Hendrickson Company report from 2009. [HNN](#)







## FUTURE SHIP FUNDING IS NEEDED

There is a continued need for SHIP. So many working, low-income families need help. Most of them are able to scrape by paycheck to paycheck, but have trouble accumulating any extra dollars for security and utility deposits, or a small down payment for a reasonably priced home. Over the past few years that SHIP has not been fully appropriated, we have been forced to terminate the Purchase Assistance Program, Tenant Assistance Program, Purchase Assistance with Sweat-Equity Program, and Rental Development Program.

Analysis of a SHIP strategy not currently available due to reduced funding: Tenant Assistance: SHIP provides security and utility deposits. This assistance is reserved only for households with income of 50% AMI. It has been extremely popular but is not available now due to lack of funding. The City SHIP office still receives numerous requests for the Tenant Assistance Program, despite the fact that the program ended over 2 years ago. This assistance was distributed by the nonprofit social service agency called PREVENT! of Brevard, Inc., which delivered the program as a turn-key operation, earning a project delivery fee only for qualified households that received assistance. **HNN**

### Organization hosts dinner fundraiser to repair more homes and restore lives

By Sara Paulson Camodeca  
FLORIDA TODAY

**B**etty Peterkin says her home was making her sick. "My house was in bad shape, but I still lived in it," the Melbourne senior citizen confesses, describing the rotted cabinets, leaky roof, bare concrete floor (the carpeting had been ruined by stormwater), and nonfunctioning toilet and bathtub.

Peterkin said she was in the doctor's office every month, feeling ill from the home's mold exposure.

Then, her son spied the deplorable conditions. "He said, 'Mom, you can't live in this house. This house is bad.'"

So, she went to the city of Melbourne, which hooked her up with Love INC.

"Her home was so far gone," says the Rev. Dan Walker, Love INC's executive director, explaining the house was so devastated that she was not qualified for their help.

"We walked in with \$10,000 to help her," Walker said, "and we walked out with zero money and a deep conviction situation."

The nonprofit partnered with the city of Melbourne and Habitat for Humanity to make Peterkin's home livable again.

On July 16, it's the community's chance to hear Peterkin's story — and others like hers — and help Love INC by attending its annual spaghetti dinner fundraiser. Short for Love in the Name of Christ, the nonprofit provides church volunteers to help with "filling the gap," concentrating mostly on home repair, volunteer marketing coordinator.

Organizers are hoping for 500 people to attend and dig deep for one-time donations.

"Our goal this year is \$20,000," Pickett says of the fundraiser's fifth year. "It is our 10-year celebration as Love INC of Brevard. It's kind of the main reason we're going bigger than we have before."

Food will be catered by Chef Cathy Lawrence of the Christian Culinarian and includes spaghetti with homemade sauce, salad, bread and "a beautiful cake for dessert."

Pickett says. Multiple businesses will have a presence there with targeted raffles. Guests can donate — on a one-time or monthly basis — and learn more about the work the group does and how to get involved.

Love INC is an offshoot of a national nonprofit, which mobilizes church members to come together and help neighbors in need. Locally, there are 40 partner churches that mobilized 1,300 volunteers in the past year to help 243 clients, Pickett says.

"Our goal is to partner with all of those churches so we can make a greater impact," she says.

There are hundreds of volunteers and five paid staff members. Most initial contact with clients is via phone, Pickett says. Call center volunteers channel the client to the appropriate resources, whether through Love INC or another organization.

Walker, who has been involved with the ministry since its inception, said the purpose and mission remain the same since the start: To mobilize and unite the churches in Brevard County to transform people's lives and transform the community.

"That has not changed," Walker says. "We've just changed our ways of doing it. Early on in our first few years, we did a lot of relief effort, so we were mobilizing monies from the church to pay people's bills, their electric, their gas or their water bills, or their rent."

But, then, they shook things up a bit. "We thought that lives change less with money and more with good relationships," Walker says. "So we said any way that we can connect people to people, we need to do that."

But it's two-fold. Love INC aims to figure out why people are struggling to make ends meet. Some situations are a stroke of bad luck; others may be tied to addictions or those are crucial.

"We want to get to the root issues involved and connect people to help," Walker says. Habitat CEO Joe Gassman, who will attend the fundraiser, said Peterkin's situation birthed a "wonderful partnership."

"We've reached a point in all of our organizations where we've realized we can't keep doing the same thing, that we have to partner together," Gassman said. "We have to work together for the good of our community."

Peterkin, who was able to return to her restored home in June after six months away, said she appreciates everything the two nonprofits and city did to make her house a home again.

"I was so proud of them, really proud of them," Peterkin said. "They always have a place in my heart."

Contact Camodeca at 321-242-3783 or scamodeca@floridatoday.com.



#### IF YOU GO

**What:** Love INC of Brevard's annual spaghetti dinner fundraiser  
**When:** 6 p.m. Tuesday  
**Where:** Melbourne Auditorium, 625 E. Hibiscus Blvd.  
**Cost:** \$8 each in advance or \$25 a family  
**Info:** Visit [loveincbrevard.com](http://loveincbrevard.com) or call 321-253-9542.

LEFT: Betty Peterkin talks to her two home, the first collaborative rebuild with Love INC and Habitat for Humanity. ABOVE: Dan Walker, executive director of Love INC, hugs Peterkin. PHOTOS BY CRAIG RUBACOUX/FLORIDA TODAY





## SHIP CLIPS &gt;

# FREQUENTLY ASKED SHIP QUESTIONS

## State Housing Initiatives Partnership Program



BY MICHAEL CHANEY

**Q. Our SHIP office has invested funds in a variety of housing projects working with many local partners. However, it often seems that the community forgets or was never aware of SHIP's involvement. Is there a way to brand SHIP to give its contribution a more memorable impact?**

**A.** Several other SHIP offices have experienced similar problems with their SHIP partnership projects. At the Florida Housing Coalition Conference 2013 we had a session on marketing SHIP and the consensus was that SHIP needed better branding and that begins with a logo and a tagline. We have that now and hope that SHIP offices will use this on everything they do with SHIP funding. The logo, featured on this page, is available by emailing [info@flhousing.org](mailto:info@flhousing.org) with the message "SHIP Logo Requested".

You can use the SHIP logo to help brand all your success stories and SHIP information. Include it on posters at ribbon cutting events, as well as any permanent plaques or signage that memorializes a housing development's completion. You might also want to add a contractual requirement for your sub recipients to identify SHIP by using the logo with their housing work. You may choose to include it on your SHIP brochure, website and application. Provide the logo to reporters when your work generates positive media stories. Including this logo in your work may also serve to remind you of the importance of continually documenting SHIP's positive impact on your community, and sharing this message of success as broadly as possible.

The success of SHIP in the Greater Heights Apartment Complex Brevard County rental project is featured on

page 18 of this journal. But you would not know SHIP was involved from the signage. Now with a SHIP logo, that can be done differently."

**Q. How can SHIP help homeless veterans obtain affordable housing?**

**A.** While SHIP cannot be used for ongoing rent subsidy (see section 420.9075 (7) (a) Florida Statutes), it provides the perfect complement to the VASH voucher program for Veterans, which does provide ongoing rent subsidy but cannot be used to help move a homeless veteran into housing. SHIP can provide the security deposit, utility deposit or other one time fees that are not available with a VASH voucher. The VASH vouchers are typically administered by the local housing authority- the PHA would be an important partner for you as a SHIP Administrator in helping homeless veterans. Another important partner for you is the nonprofit organizations throughout Florida who have received Supportive

Services for Veteran Families to help homeless veterans as well as the local Continuums of Care, VA offices and VA Medical Centers.

Consult the SHIP rent limits, which are provided annually by the Florida Housing Finance Corporation. You must confirm that the unit under consideration is available at a rent that is affordable based on the veteran's moderate, low, or very low income category.

SHIP may be of further assistance if the veteran needs barrier removal and you have a barrier removal strategy for rental units, to assist individuals with disabilities. SHIP may be expended to modify kitchens, bathrooms, entrances and more to increase a rental unit's accessibil-



ity. Again, any rental unit involved must have a current rent that is at or below the amounts on the rent limits chart for your jurisdiction.

There is another consideration that impacts both forms of rent assistance addressed here. SHIP annual monitoring and determination of tenant eligibility must be completed on all SHIP-assisted rentals for a minimum of 15 years, according to Section 420.9075(4)(e) of the Florida Statutes. An exception included in this statute notes that a rental unit receiving \$3,000 or less of SHIP does not require these annual activities. It is likely that rent deposits can reasonably be limited to \$3000 or less. If barrier removal will exceed this \$3,000 per unit limit, you must estimate and plan for SHIP staff's long term involvement with this form of rental assistance.

### **Q. How can we best share our SHIP story with elected officials and the community at large?**

**A.** Here's how the Florida Housing Coalition's president Jaimie Ross says it:

The State Housing Incentives Partnership program (SHIP) is Florida's nationally acclaimed model for using a dedicated revenue source to effectively and efficiently meet community housing needs.

It has a proven track record for performance, transparency, and accountability. Unfortunately, it also has a record of being swept into general revenue when the state faces a budget deficit.

The good news is that Florida is not facing a budget deficit in 2014.

- **PERFORMANCE:** Individuals with disabilities, able to live independently in fully accessible homes, families moved from rental to home ownership and extremely low income renters lifted out of substandard and unsafe housing conditions into redeveloped and energy efficient apartments are among the thousands of SHIP successes.

But most SHIP success stories are from long ago; it has been years since SHIP programs have been adequately funded to meet community needs.

SHIP assistance spans from preventing homelessness to providing homeownership. It can help with foreclosure recovery, emergency repairs and disaster recovery. For more than 20 years, the SHIP program has been used for all of the above, providing a safety net for our most vulnerable populations, including the elderly and youth aging out of foster care, and saving taxpayer money by avoiding unnecessary use of government institutions.

- **TRANSPARENCY:** Topping off the exemplary performance record of the SHIP program is its adherence to statutory mandates that require the funds to be encumbered and expended rapidly, without using more than 10 percent of the funds for administration. A three-year plan, typically informed by a local advisory group predominantly representing the interests of the private sector, is adopted by the local governing body after public hearings.

The SHIP plan, which includes advisory committee recommendations for regulatory reform, is adopted pursuant to public hearings and approved by the state after determining that it complies with all statutory criteria for expenditure of funds and regulatory reform.

- **ACCOUNTABILITY:** As the SHIP program is administered, the governing body is tracking the use of SHIP funds on a spreadsheet that has data fields for the "who, what, when, where, and why" of every dollar spent. These reports are filed annually with the state and reviewed for compliance.

Accountability is further ensured through the use of private sector compliance monitors engaged by the state to periodically inspect local SHIP offices.

- **SHIP TODAY:** In Fiscal Year 2014-15, Florida will have approximately \$291 million available for appropriation from the state and local housing trust funds. Seventy percent of those monies are for SHIP. **HNN**

**DO YOU HAVE A QUESTION 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, M-F 8:30-5:00.



## SHIP Changes the Life of a **MONTFORD POINT MARINE**



If you want to hear a heartwarming story of how helping others can make a difference, sit down with one Florida's more than 120 SHIP Administrators. They are changing lives everyday. Linda Byars, a SHIP Administrator from St. Petersburg is no different. The following story epitomizes the incredible spirit SHIP administrators demonstrate everyday of going above and beyond for our state's most vulnerable citizens.



LYNNE TAKACS

### THE MAN IN THE RED CAP

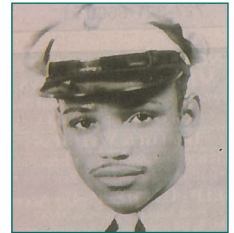
Mr. William C. Scott was a proud man. He rarely asked for help and was known for shying away for the spotlight. Last year, he faced a fact that he could no longer avoid - his roof was in such disrepair that he needed to ask for help. So the 87-year-old affixed his red U.S. Marine Corps. cap firmly on his head and walked into the St. Petersburg Housing and Community Development Office.

Housing Finance Coordinator Linda Byars was used to hearing requests for assistance, but something about Mr. Scott intrigued her. Perhaps it was his cap. Perhaps it was his age. Perhaps it was just meant to be, but when he left, Linda did some research. She soon uncovered that Mr. Scott was a Montford Point Marine and he had served his country proudly during World War II, the Korean War and the Vietnam Conflict. He was also eligible to receive a Congressional Medal of Honor – the nation's highest honor awarded to a civilian – and had somehow been overlooked.

Linda also uncovered that Mr. Scott was living in dire straights. His small cinder block house needed more than a roof repair – it need an entire new roof structure. Mold was eating away at the interior of his home and he had been living without electricity and running water. Upon seeing the conditions, building officials would not let him return and Linda Byers heart broke, but certainly not her resolve. She sprung into action and spearheaded two plans.

### MS. BYARS GOES TO WASHINGTON

The first was to find volunteers, donations and SHIP funding to not only make the repairs, but help Mr. Scott move out of his home while construction was underway. Her second plan was to see that he received the medal he so well deserved. With an army of tradesmen, volunteers, congressional aids and city officials, she facilitated a complete rehabilitation of Mr. Scott's house. She also traveled to Washington. The results of her labor were unveiled on November 8, 2013 at a special ceremony. Mr. Scott entered his beautiful home...with a Congressional Medal of Honor hanging from his neck.



WILLIAM C. SCOTT

### WHAT LOVE DOES

An otherwise stoic man, Mr. Scott smiled at the crowd that had gathered and then something inside him broke. Tears flowed down the face of this quiet, proud man whose life had been spent in service to others. Surrounded by members of the U. S. Marine Corps, representatives of the Veterans of Foreign Wars, the Gibbs High School Honor Guard, city officials and his daughter and granddaughter who had flown in from New Jersey for the special occasion, he remarked, "It's been a long time."

What he said next, Linda Byars will never forget. Looking out into the crowd while wearing the shiny medal he reflected, "I have heard many times that love



is not what love says, but what love does, and I see it in the faces all around me.”

It was a good day for Mr. Scott and for Linda Byars. However, looking at a photo of that day is bittersweet. Mr. Scott enjoyed his home for four months and two days before he hit by a car on February 10, 2014 as he cycled a few miles away to Walmart to buy groceries. This tragic news rocked St. Petersburg and especially Linda Byars.

### WE OWE HIM EVERYTHING

“Mr. Scott was a very special man. He told me many times that no one owed him anything, not the Marines, nor the city.” Linda shared. “I believe that we, as a country, and as citizens of this great country, owe him everything...His death hurts us all.”

It's hard to know who made the greater impact - Mr. Scott or Linda Byars. While they are generations and worlds apart, they both left a profound effect on each other's lives by answering the call to serve. Stories like these underscore not only the impact SHIP is having on Florida's most vulnerable citizens, but also the impact it makes on our communities. The Florida Housing Coalition is hopeful the Florida Housing Trust Fund will be fully appropriated allowing SHIP Administrators like Linda the opportunity to provide dignity and honor to those who need assistance with safe and affordable housing. [HNN](#)

### MORE ON MONTFORD POINT MARINES

In 1942, President Roosevelt established a presidential directive giving African Americans an opportunity to be recruited into the Marine Corps. These African Americans, from all states, were not sent to the traditional boot camps of Parris Island, South Carolina and San Diego, California. Instead, African American Marines were segregated - attending basic training at Montford Point - a facility at Camp Lejeune, North Carolina. Approximately 20,000 African American Marines received basic training at Montford Point between 1942 and 1949.

In July of 1948 President Harry S. Truman issued Executive Order #9981 negating segregation. In September of 1949, Montford Marine Camp was deactivated - ending seven years of segregation. On April 19, 1974, Montford Point Camp was renamed Camp Johnson, in honor of the late Sergeant Major, Gilbert H. “Hashmark” Johnson. Johnson was one of the first African American's to join the Corps, a Distinguished Montford Point Drill Instructor and a Veteran of WWII and Korea. The Camp remains the only Marine Corps installation named in honor of an African American. [HNN](#)

Information found at: [www.montfordpointmarines.com](http://www.montfordpointmarines.com)



SHIP ADMINISTRATOR LINDA BYARS (FAR LEFT) AND MONTFORD POINT MARINE WILLIAM SCOTT (CENTER) STAND IN FRONT OF MR. SCOTT'S REHABILITATED HOME; FAR RIGHT MR. SCOTT ACCEPTS CONGRESSIONAL MEDAL OF HONOR.





# SAVE THE DATE FOR THE



## 27<sup>TH</sup> ANNUAL STATEWIDE AFFORDABLE HOUSING CONFERENCE

PRESENTED BY THE FLORIDA HOUSING COALITION  
SEPTEMBER 7-10, 2014 | HILTON ORLANDO

EDUCATION AND NETWORKING WITH  
HOUSING EXPERTS, ADVOCATES, AND PRACTITIONERS



2013 Winner of the \$1,000 Prize from Wells Fargo



2013 Winner of the \$1,000 Prize from PNC

"Every year I think this is the very best conference, and then you make it better the next year; I don't know how you do it!"

- David Hollis, Hillsborough County HFA



Our mission is to bring together housing advocates and resources so that everyone has a quality affordable home and suitable living environment.

## ABOUT THE COALITION

The Florida Housing Coalition, Inc., is a Florida nonprofit and 501(c)(3), statewide membership organization whose mission is to act as a catalyst to bring together housing advocates and resources so that all Floridians have a quality affordable home and suitable living environment.

The Coalition provides professional consultation services through training and technical assistance on affordable housing 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.

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.

**IF IT HAS ANYTHING TO DO WITH AFFORDABLE HOUSING, CALL THE FLORIDA HOUSING COALITION. IF WE CAN'T HELP YOU, WE'LL LET YOU KNOW WHO CAN. 850-878-4219.**

### OUR VISION

Every Florida community, large and small, practices a community ethic reflecting a belief that access to housing that is decent, safe, affordable and of a person's own choosing, is a fundamental right and that at least one active, viable community-based organization plays an important role in delivering affordable housing and related services in each community.

### OUR TEAM

The administrative office for the Florida Housing Coalition is housed in Tallahassee, with seven professional technical advisor offices throughout Florida. Our technical assistance team consists of a highly skilled and geographically dispersed network of full-time professional staff providing technical assistance in all areas of affordable housing planning, finance, and development.

Our professional technical assistance team also includes the expertise of our 25 member Board of Directors. The FHC Technical Assistance 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.

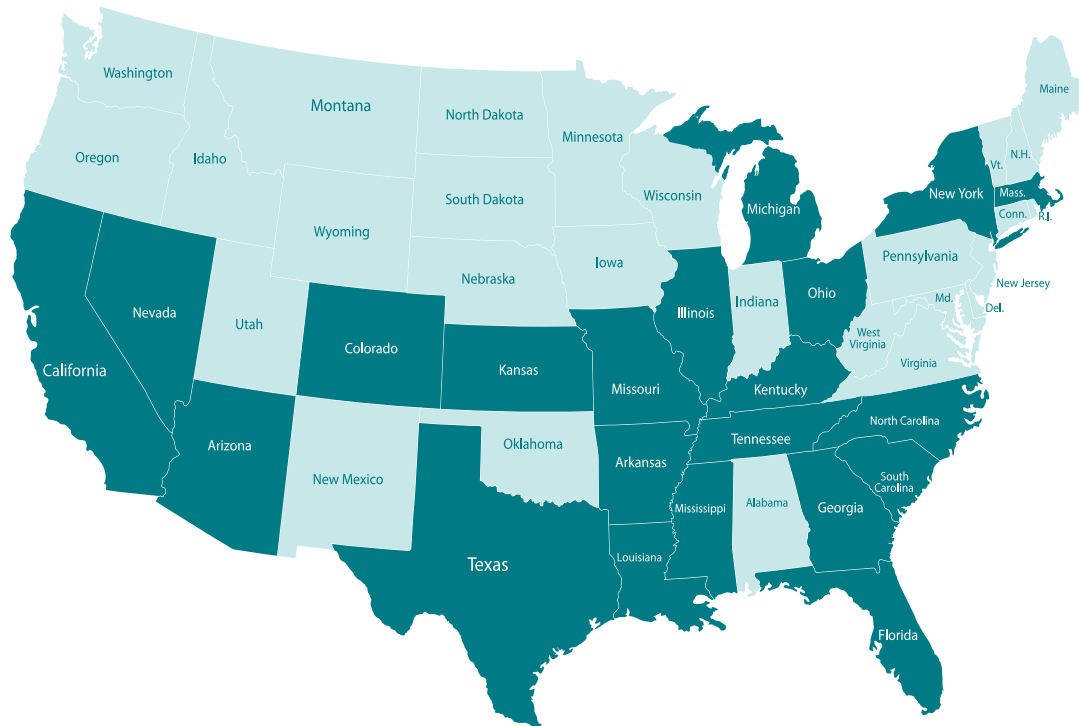






# SOMETIMES A NATIONAL EXPERT

THE FLORIDA HOUSING COALITION IS RECOGNIZED NATIONALLY AS AN EXPERT IN THE AREAS OF AFFORDABLE HOUSING PLANNING, FINANCING, DEVELOPMENT, AND ADMINISTRATION.



## THE FLORIDA HOUSING COALITION HAS ASSISTED:

Arizona	Michigan
Arkansas	Mississippi
California	Missouri
Colorado	Nevada
Florida	New York
Georgia	North Carolina
Illinois	Ohio
Kansas	South Carolina
Kentucky	Tennessee
Louisiana	Texas
Massachusetts	

**ARE YOU AN ACCIDENTAL LANDLORD?** Do you have some properties that you purchased with NSP that you thought you'd be able to sell but are now realizing that you have to rent? Are you interested in developing a property management business line? In many communities around the country, nonprofits are finding themselves in a position where they need to rent properties they thought they would be able to sell. Stan Fitterman has been working with nonprofits to evaluate and develop a property management business line for scattered site and small scale rental developments. This work has ranged from helping owners make sure that their portfolio cash flow, to understanding the steps in establishing a property management business line to writing property management policies and procedures.

**MANY CITIES AND COUNTIES ARE FINDING THEMSELVES AWASH IN VACANT LOTS.** Fallout from the foreclosure crisis or acquired with NSP, the properties are a quandary in a market that isn't ready for redevelopment just yet. To keep these portfolios from becoming a money pit or source for local debate, some communities are planning ahead with the formation of a Land Bank. Gladys Schneider has helped develop land bank strategies that outline community specific strategies for maintaining and eventually disposing of the properties. Establishing a land bank plan may expedite closing out an NSP grant if all that is left from the program are remaining lots. If you think more time is needed to dispose of vacant lots or if a permanent solution is desired to guide the acquisition and disposition of land for future affordable housing, contact the Coalition to discuss land banking strategies.

# IS LIVING RIGHT NEXT DOOR

## DID YOU KNOW THAT THE MAJORITY OF THE CHANGES UNDER THE HOME RULE TOOK EFFECT ON AUGUST 23, 2013?

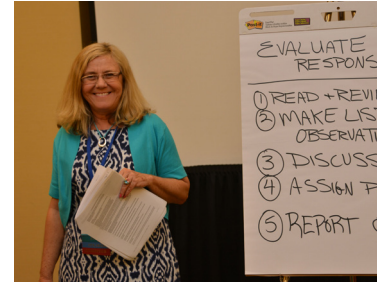
There were many changes that require immediate action by local governments to ensure compliance. If you are not sure if your current program complies or what actions you need to take to bring your program into compliance, you can contact the Florida Housing Coalition to assist you in making the necessary changes to program policies and procedures, written agreements or provide staff and sub recipient training in understanding the new requirements.

**GOOD HOUSING POLICY COMES FROM GOOD HOUSING DATA.** Research and analysis is the foundation for local policy decisions. There are never enough housing resources. This means decisions need to be made about which programs are most effective and how best to target limited resources. Are you trying to make the case for affordable housing to elected officials? The Florida Housing Coalition has a new member of the technical assistance team specializing in housing research and analysis. Rose Phillips is currently working on *Home Matters*, a statewide report which will be published in the Spring. She can work with local communities to conduct in-depth and timely research and analysis that builds the bridge between the world of housing data and the world of housing policy. Good housing research and analysis helps you determine the populations most in need of affordable housing in your community (for example, elderly and disabled persons), and identify local impediments or opportunities for meeting those needs. With local data in hand, you can target your time and funds to be most effective, and put your affordable housing programs on the path to success.

## IS YOUR LOCAL GOVERNMENT INTERESTED IN THE “HOW TO” FOR IMPLEMENTATION OF HOUSING POLICIES THAT SUBSTANTIALLY REDUCE AND PRESERVE PUBLIC INVESTMENT, SAVING TAX DOLLARS WHILE PRODUCING A PERMANENT STOCK OF AFFORDABLE HOUSING?

There are a number of housing policies that can help you meet the housing needs of residents from the extremely low income to moderate income. Jaimie Ross, Florida Housing Coalition board president, is an expert in using smart growth tools for affordable housing. Three of those tools are Inclusionary housing policies, community land trusts, and accessory dwelling units.

Inclusionary housing policies are a land value recapture mechanism for local governments to use in conjunction with land use changes at the local level. To avoid a windfall to the recipients of the homes created pursuant to inclusionary housing policies, long term or permanent affordability is imperative. A CLT can remove this burden from local government by providing the administrative vehicle to ensure that all subsequent purchasers or renters of the affordable home are income eligible. ADUs can provide housing for extremely low income individuals working in the community. These very small homes situated on the property of a primary residence can also provide housing for seniors or for the caregivers for the disabled or elderly in the primary residence, which allows the elderly to remain in their homes rather than in institutional settings.



# AFFORDABLE HOUSING CONSULTING SERVICES



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

## LOCAL GOVERNMENTS

We Can Assist Local Government With:

- Affordable Housing Program Design and Implementation
- Preparation of Policies and Procedures Manuals
- Project Development
- Developing Underwriting Practices for Rental and Homeownership Projects
- Long-Term Affordability Mechanisms
- Energy Efficiency Housing
- Predevelopment, Development, and Rehabilitation Process for Rental and Homeownership Programs
- Meeting Low-Income Set-Asides for Extremely Low Income and Special Needs Housing
- Income Compliance and Eligibility Determination
- Compliance with Regulations and Administration
- Implementation of systems to maintain records, tracking, reporting, and monitoring of programs
- Rehabilitation Policies and Strategies
- Design of RFPs and RFQs

## NON-PROFITS

We Can Assist Nonprofits With:

- How to form a CHDO or a CDC
- How to write grants 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
- Community Land Trusts
- 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 Markets
- Inclusionary Housing Policies
- Education/presentations to Advisory Groups and Elected Bodies
- Facilitation of Community Meetings
- Community Land Trusts



## CONTACT

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



## DISCUSS

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



## PROPOSAL

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





# 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
- Complimentary job vacancy posting service on the Coalition's website
- Access to the Coalition's e-newsletter, Member Update

☐ **\$20,000 Platinum Sponsor (20 Comps)**

☐ **\$10,000 Gold Sponsor (10 Comps)**

☐ **\$5,000 Sponsor (6 Comps)**

☐ **\$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)

### 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 August 1st and expire on July 31st of each year. (Please indicate additional names, addresses and phone numbers on an attached sheet.) Each membership is entitled to be represented by one voting member at the Coalition's annual meeting as designated below.

☐ **\$25 Student**

☐ **\$75 Individual**  
(Payment by Personal Check Only)

☐ **\$150 Nonprofit Organization**

☐ **\$200 Government Agencies**

☐ **\$250 Private Organizations**

☐ **\$500 Contributor**

**Authorized Representative (Please Print or Type:)**

**Name:** \_\_\_\_\_ **Title:** \_\_\_\_\_

**Signature:** \_\_\_\_\_ **Organization:** \_\_\_\_\_

**Mailing Address:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **ZIP:** \_\_\_\_\_ **County:** \_\_\_\_\_

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Make checks payable to The Florida Housing Coalition • 1367 E. Lafayette Street, Suite C, Tallahassee, FL 32301 • Phone: (850) 878-4219 • FAX: (850) 942-6312  
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## FLORIDA HOUSING COALITION

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