

THE JOURNAL OF THE FLORIDA HOUSING COALITION, INC.

HOUSING

— NEWS NETWORK —

VOLUME 37, NUMBER 1

Legislative Wrap Up 2021

Racial Equity and
Homelessness

Charlotte County Ends
Chronic Homelessness

Land Value Creation and Land
Value Capture: Designing an
Inclusionary Housing Ordinance
Consistent with State Law

Zoning and Land Use Override
for Affordable Housing:
Implementing HB 1339

HOME MATTERS CONFERENCE LEADING WITH EQUITY

August 30 - September 1

Conference.FLHousing.org

A FEW OF OUR FEATURED SPEAKERS



LISA RICE
President and
CEO, National Fair
Housing Alliance



**PRIYA
JAYACHANDRAN**
President, National
Housing Trust



DIANE YENTEL
President and
CEO, National
Low Income
Housing Coalition



EILEEN FITZGERALD
Head of Housing
Affordability,
Philanthropy, Corporate
Philanthropy and
Community Relations,
Wells Fargo



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for the Homeless



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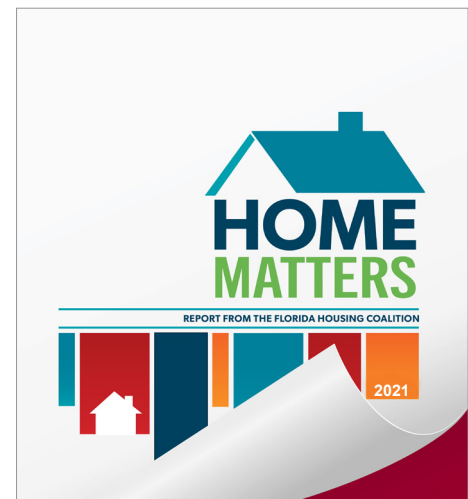
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THE FLORIDA HOUSING COALITION is a nonprofit, statewide membership organization whose mission is to bring together housing advocates and resources so that all Floridians have a quality affordable home and suitable living environment. The Housing News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



Message From the CEO

BY JAIMIE ROSS

2021 was tumultuous for the Sadowski Coalition and housing advocates across the state. Decades of trust fund sweeps ended in a permanent sweep of half the Sadowski trust funds and a promise to stop further sweeps. The Legislative Wrap Up article details the changes and highlights the fact that even with a sweep of half the housing money, this year's appropriation was the largest for housing in 13 years. The permanent sweep, coupled with a promise of no more sweeps, and recurring revenue that can be relied upon, brings us to a new era for Sadowski funding.

For the Florida Housing Coalition, a more impactful new era for housing is our organization's commitment to racial equity in housing. The national civil rights movement sparked by the killing of George Floyd, spurred action by the Florida Housing Coalition's staff and board. We launched the Center for Racial Equity, with a BIPOC Support and Connect Program; a Closing the Gap Program; and a Public Policy Series on racial equity, among other initiatives. All these programs are detailed on the Center for Racial Equity's website (centerforracialequity.org). We found our partners such as Bank of America and Wells Fargo eager to join us in this effort and we discovered new partners, such as TECO, specifically due to their enthusiasm for joining the effort toward racial equity in housing. We are so grateful for all the partner support for the Center for Racial Equity.

The focus of this year's statewide annual housing conference is racial equity in housing. While the Center for Racial Equity is a new major initiative at the Coalition, it is a program woven into all our work. And while the focus for this year's conference is racial equity in housing, it does not stand apart from our conferences going forward. Instead, racial equity in housing will be the lens through

which we do all our work at the Florida Housing Coalition, whether within a program specifically borne of the Center for Racial Equity or not.

We must work to end the disparity in homeownership between white households and all racially marginalized households in Florida. We must work to end segregation in housing. And we will lift-up communities as models for others when substantial strides are made in land use and revenue policies toward creating inclusive communities that facilitate wealth building for historically marginalized populations. It has been heartening to see how supportive our members and partners have been with this intentional focus.

The last major initiative launched at the Coalition was over twenty years ago, with the Florida Community Land Trust Institute. This conference marks a milestone for the Florida CLT Institute. With support from Freddie Mac, we developed and implemented a national pilot for a CLT Certification program. At this year's conference, we will celebrate the first six CLTs in Florida to have earned the Certification. These CLTs, ranging in experience from nascent to fully established and high capacity, have been through our training and are operating their CLTs using what we endorse as best practices. The certification of a CLT gives confidence to lenders, local governments, and philanthropy. Our now mature CLT Institute will be coupled with the work of the Center for Racial Equity as we help communities to create homeownership opportunities for lower income households and those who have suffered the consequences of a long history of racism in housing. The synergy between so much of our work internally and the work of our member organizations and partners toward racial equity in housing gives all of us a taste of tangible progress.

Center for Racial Equity			
THE FLORIDA HOUSING COALITION IS HONORED TO STAND SIDE BY SIDE WITH OUR FUNDERS COLLABORATIVE, OUR SPONSORS, AND OUR ALLIES.			
FUNDERS COLLABORATIVE MAJOR UNDERWRITERS		SPONSORS	
 BANK OF AMERICA		 WELLS FARGO	
 TECO PEOPLES GAS AN EMERA COMPANY		 TD Charitable Foundation	
 FLORIDA ALHEA		 SYNOVUS  Florida Housing Finance Corporation <small>we make housing affordable</small>	

Legislative Wrap Up 2021

BY JAIMIE ROSS, MARK HENDRICKSON, AND KODY GLAZER



The Sadowski Trust Funds sweeps are over; we are entering a new era for Sadowski State and Local Housing Trust Fund appropriations.

A little history.

The William E. Sadowski Affordable Housing Act passed in 1992, creating a dedicated revenue source for affordable housing in Florida. For the first decade, all the monies collected were appropriated for Florida's housing programs. That was the era of legislative appropriation in accordance with the intent of the Sadowski Act. But in 2002 we entered a new Sadowski era. This was the beginning of sweeping the trust funds or simply not appropriating the funds at all. Then there was the effort in Tallahassee to eliminate the housing trust funds which fortunately failed, followed by a cap on the trust funds, which was ultimately removed. Table 3 on page 6 shows the history of Sadowski Act funding, caps, and sweeps.

Starting in 2019 we had an identical pair of "Stop the Sweep" bills in the House and Senate. Senator Passidomo was our original champion for keeping the trust in the trust funds, followed by Senator Mayfield. In the 2021 session the stop the sweep bills were HB 13, sponsored by Representative Killebrew and SB 510, sponsored by Senator Hooper. Those bills were effectively passed in the 2021 session with SB 2512.

In exchange for stopping the sweeps of the Sadowski Trust Funds, the legislature made a statutory shift of the doc stamp collections dedicated to affordable housing programs.

Now instead of 24.17 percent of doc stamp collections after distributions made to the Land Acquisition Trust Fund, Department of Revenue administration cost, and the General Revenue service charge going to housing, the percentage of the documentary stamp collections going to housing will be 9.7 percent. Table 1 below shows the original doc stamp percentage and the percentage that is now in law, pursuant to SB 2512. The monies that were going to Florida's housing programs was diverted to two other uses, the Resilient Florida Trust Fund to be used for statewide flooding and sea-level rise resilience and the Water Sustainability and Accountability Trust Fund to be used for the wastewater grant program provided in section 403.0673, Florida Statutes. Doesn't that mean housing just got permanently swept? Yep. We lost about half of the funds dedicated to housing from the percentage established in 1992 with the Sadowski Act.

But let's look at that table of History of Sadowski Act sweeps on page 6. The trend is inescapable. We have been very fortunate to have in Governor DeSantis the best housing champion in the Governor's office in the past 30 years. Except for what was a herculean feat by former Senate President Galvano in 2020 to convince former Speaker of the House Oliva to fully appropriate all the housing trust funds for housing, we have been fighting year after year since 2002 for full appropriation of the Sadowski trust funds for housing.

% Doc Stamps (after distributions made to the Land Acquisition Trust Fund, Department of Revenue Administration cost, and the General Revenue Service Charge)	Old Law	New Law
	24.17%	9.70254%
SEED	Less \$75 million for SEED	No SEED
Available for Housing Current Revenue Estimate	\$423.1 million	\$209.2 million*
Sweeps	Permitted	No Sweeps
Appropriation Status	Non-Recurring	Recurring

TABLE 1 * This amount will go up or down each year depending upon doc stamp projections.

The new Sadowski Era.

As of July 1, 2021, the Sadowski Trust Funds will be recurring revenue, automatically included in both the House and Senate budgets based on the new formula in Table 2. The amount of funds that will be in the budgets will match, and no longer an issue for conference negotiations. Urging the legislature to “use all the Sadowski state and local housing trust funds solely for housing” will not be needed for the foreseeable future. All the monies in the state and local housing trust funds will be used solely for Florida’s housing programs, which we refer to in shorthand as SHIP and SAIL.

The amendment to Florida Statutes Section 201.15(5) stops the sweeps and provides a guarantee of recurring revenue from the Sadowski Act dedication of doc stamp revenue for Florida’s affordable housing programs. This is certainly a relief. But is there any way to increase the amount of money in the budget to ease the housing crisis? Yes. It would be in the form of nonrecurring revenue. Once it became clear that the permanent diversion of Sadowski housing trust fund monies contained in SB 2512 was a done deal, housing advocates asked the legislature to appropriate an additional \$225 million in nonrecurring revenue for Florida’s housing programs.

If the legislature had done so, Florida’s Sadowski Act programs would have received an amount of funding comparable to full

appropriation, without the sweep contained in SB 2512. It would have meant 19,000 homes built, rehabbed, or sold, 33,000 jobs created, over \$4.9 billion in positive economic benefit and a return of over \$167 million in revenue to state and local government. As it is, with about half that amount appropriated, the amount of benefit will also be only half. That was an unfortunate loss of funding at a time when Florida’s housing supply is seriously deficient and revenue collections are so high.

The Florida legislature has a treasure trove of federal funding from the American Rescue Plan Act. This federal funding, unlike the CARES funding before it, specifically permits the funds to be used for state and local budget deficits as well as infrastructure projects. In other words, the legislature was flush with revenue this session from a hot real estate market creating hundreds of millions in doc stamp collections and federal grants. The Legislature appropriated approximately \$7 billion in the federal ARPA monies. That leaves about \$3 billion available until the expenditure deadline of 2024.

If there are no more sweeps, how is there a sweep?

Senate Bill 2512 (the no-sweeps bill) goes into effect July 1, 2021. Prior to that, all unappropriated funds in the housing trust funds will be swept (June 30, 2021). The commitment to no longer sweep begins with FY 2021-2022.

	GOVERNOR FY 21-22	SENATE FY 21-22	HOUSE FY 21-22	FINAL BUDGET FY 21-22	FINAL BUDGET FY 20-21
FHFC: SAIL & other FHFC Line 2238	\$126,700,000	\$62,500,000	\$62,500,000	\$62,500,000	\$115,000,000
SHIP Line 2239	\$296,600,000	\$146,700,000	\$146,700,000	\$146,700,000	\$225,000,000 VETOED
	\$0	\$0	\$0	\$0	\$30,000,000 Hurricane Housing Recovery Program (SHIP-like program for Hurricane Michael disaster counties only) Line 2282A
TOTAL HOUSING	\$423,300,000	\$209,200,000	\$209,200,000	\$209,200,000	\$145,000,000
SHTF SWEEP	\$0	\$38,600,000	\$25,000,000	\$40,000,000 VETOED	\$0
LGHTF SWEEP	\$225,000,000	\$254,400,000	\$173,490,000	\$322,450,000	\$0
TOTAL SWEEP	\$225,000,000	\$293,000,000	\$298,490,000	\$362,450,000 \$322,450,000 after veto	\$0
Unallocated SHTF	\$0	NA	NA	\$0	\$4,800,000
Unallocated LGHTF	\$0	NA	NA	\$0	\$12,200,000+ \$225 million veto

TABLE 2 Proviso/Back of the Bill: • \$563,600 from SHIP for Catalyst Training • Sweep to take place by June 30, 2021

The following table describes the annual funds collected and funds appropriated, as well as amounts “swept” or transferred from the housing trust funds:

Year	Notes	TOTAL HOUSING TRUST FUNDS			
		Collections	Appropriations	Legislative Sweep	Cap Sweep / SEED
1992 / 1993		41,006,550	36,200,000	-	-
1993 / 1994		51,033,448	47,000,000	-	-
1994 / 1995		45,536,407	50,666,438	-	-
1995 / 1996		108,049,916	112,916,468	-	-
1996 / 1997		121,471,040	127,369,767	-	-
1997 / 1998		145,209,025	121,033,630	-	-
1998 / 1999		169,882,688	169,389,410	-	-
1999 / 2000		176,464,510	186,576,276	-	-
2000 / 2001		191,415,135	186,671,276	-	-
2001 / 2002		228,117,990	195,521,212	12,000,000	-
2002 / 2003		294,552,125	246,600,168	-	-
2003 / 2004		390,167,300	192,171,717	120,896,937	-
2004 / 2005		502,045,358	192,892,623	220,800,000	-
2005 / 2006		606,244,598	442,892,623	-	-
2006 / 2007		452,308,119	433,000,000	-	-
2007 / 2008	A	243,000,000	390,400,000	-	46,506,007
2008 / 2009	B	167,581,340	69,304,577	440,000,000	-
2009 / 2010		159,088,774	31,279,989	91,900,000	-
2010 / 2011		170,713,220	37,500,000	174,310,000	-
2011 / 2012		186,756,959	-	189,531,109	-
2012 / 2013	C	168,122,265	10,000,000	96,660,000	75,000,000
2013 / 2014	C	193,073,850	-	204,130,000	75,000,000
2014 / 2015	C	238,951,609	167,660,000	106,151,367	75,000,000
2015 / 2016	C	262,033,614	175,000,000	81,000,000	75,000,000
2016 / 2017	C, D	282,850,943	184,330,428	116,914,438	75,000,000
2017 / 2018	C	296,912,132	137,000,000	154,400,000	75,000,000
2018 / 2019	C	318,003,831	123,605,000	182,000,000	75,000,000
2019 / 2020	C	351,308,269	192,600,000	125,000,000	75,000,000
2020 / 2021	C, E, F	406,300,000	145,000,000	-	75,000,000
Totals		6,968,201,016	4,404,581,602	2,315,693,851	721,506,007

TABLE 3

Notes:

A: The 2005 Legislature adopted a cap restricting the amount of revenue that could flow into the trust funds to \$243 million/year, with a mechanism for a small increase over time. Collections in excess of the cap amount were swept to general revenue. The cap went into effect in 2007 and was repealed in 2011. Collections shown are funds deposited into the trust funds; they do not include the amounts swept to General Revenue.

B: As a result of the economic recession, the Legislature held a special session in early 2009, adopting SB 2A to address the state budget shortfall. Appropriations are net of SB 2A reductions & collections a shortfall in collections. The

\$190 million payback of prior appropriations required by SB 2A is included as a reduction of Appropriations and as an increase in Leg. Sweep.

C: The State Economic Enhancement and Development (SEED) Trust Fund was created in 2011, with funds transferred to it beginning with FY 12/13. SEED funding may be used for infrastructure, job creation, affordable housing in accordance with chapter 420, economic development incentives for job creation and capital investment; and other purposes. The amounts in the Cap Sweep / SEED column represent doc stamp amounts deposited to SEED which would have otherwise been deposited to the housing trust funds.

D: Deposits to the trust funds were less than the full appropriation amount. The appropriation amount on this chart has been reduced to reflect this shortfall in available funds.

E: Collections amount is the December 2020 Revenue Estimating Conference estimate.

F: SHIP appropriation of \$225 million was vetoed by the Governor. These funds remain in the Local Government Housing Trust Fund and were not swept.

(Source- FHFC, Collections Appropriations & Sweeps Summary, Feb.9, 2021, on file with the Senate Committee on Finance and Tax.)

Notes are from SB 510 legislative staff analysis.

Florida's New Grant Infrastructure Programs Can Support Housing Affordability

Senate Bill 2512 diverted dollars from the Sadowski Trust Funds to two new infrastructure programs: the Wastewater Grant Program and the Resilient Florida Grant Program. These two programs can and should be used with affordable housing in mind.

Wastewater Grant Program

The Wastewater Grant Program, referred to as the “Septic-to-Sewer” Program, provides funding to local governments for wastewater infrastructure projects.¹ Administered by the Department of Environmental Protection (DEP) and funded at \$616 million this fiscal year, local governments will apply to DEP to fund eligible projects within a basin management action plan, an alternative restoration plan² adopted by final order, or a rural area of opportunity.³ These grants can be used for 1) projects to upgrade existing septic systems; 2) projects to construct, upgrade, or expand waste treatment facilities; and 3) projects to connect onsite septic systems to central sewer.

Through the Wastewater Grant Program, a local government can provide funds for lower-income households to upgrade their septic systems or connect their homes to central sewer. A local government could also provide funding to a new

development to assist with sewer connection costs.

This program is an opportunity to secure affordable units in exchange for wastewater infrastructure funding. For instance, if a developer requests \$2 million from a local government to connect to central sewer, the local government could condition funding approval upon the developer providing a certain number of long-term affordable housing units. These public dollars should be used for the public good and not to subsidize housing units that are unaffordable to the workforce.

Resilient Florida Grant Program

Created this Session and administered by DEP, the Resilient Florida Grant Program funds local governments for planning and projects addressing flooding and sea level rise. In addition to using these grant funds for comprehensive planning and other uses, local governments can fund projects to adapt “critical assets” to the effects of flooding and sea level rise.⁴ “Affordable public housing” is considered a “critical asset” that can be adapted with these funds. The Florida Housing Coalition will work with DEP to better define the term “affordable public housing” and expects it to mean any housing unit that is funded with public subsidy.



Jaimie A. Ross is the President & CEO of the Florida Housing Coalition. She initiated the Sadowski Coalition in 1991 and continues to facilitate the Sadowski Coalition today. Ms. Ross served as the Affordable Housing Director at 1000 Friends of Florida, a statewide nonprofit smart growth organization, from 1991-2015. Prior to her tenure at 1000 Friends of Florida, Ross was a land use and real property lawyer representing for profit and nonprofit developers and financial institutions with a law firm in Orlando. Ross is the past Chair of the Affordable Housing Committee of the Real Property Probate & Trust Law Section of the Florida Bar.



Mark Hendrickson, president of The Hendrickson Company, is past Chair and serves as Executive Committee member for the Florida Housing Coalition. He served as Executive Director of the Florida Housing Finance Agency from its inception in 1981 to 1994. As its first Chief Executive Officer, he led the way in creation of the Sadowski Act. The Hendrickson Company specializes in assisting clients in all areas of affordable housing, including finance and related legislative issues. His clients include for-profit and non-profit developers, the Florida Association of Local Housing Finance Authorities, and four County HFA's.



Kody Glazer is the Legal Director with the Florida Housing Coalition, specializing in local and state governmental affairs, fair housing, land use, and environmental law, and helped lead the Coalition's technical assistance on CRF administration. He graduated Magna Cum Laude from the Florida State University College of Law, where he served concurrently on the Law Review and the Journal of Land Use & Environmental Law.

¹ Fla. Stat. § 403.0673 (2020).

² See Fla. Stat. § 403.067(7) (2020).

³ For more information on basin management action plans (BMAPs) see <https://floridadep.gov/dear/water-quality-restoration/content/basin-management-action-plans-bmaps>. A BMAP is a “framework for water quality restoration” that covers set geographies, particularly areas near springs and impaired water bodies, and is legally enforceable by DEP. The BMAP will contain a “comprehensive set of solutions, such as permit limits on wastewater facilities . . . and conservation programs designed to achieve pollutant reductions.” A BMAP can require septic systems to be retrofitted or removed to improve water quality. The BMAP that covers Marion County, for example, prohibits septic systems for newly constructed homes in a priority focus area unless enhanced with nitrogen-reducing technology. This adds an additional cost to a new home for areas not served by central sewer.

⁴ Senate Bill 1954 (2021).



FINAL SHIP DISTRIBUTION ESTIMATES FOR FY 2021-22

(\$146,700,000)

LOCAL GOVERNMENT	COUNTY TOTAL	COUNTY SHARE/ CITY SHARE
ALACHUA	1,814,478	911,957
Gainesville		902,521
BAKER	350,000	350,000
BAY	1,170,563	938,909
Panama City		231,654
BRADFORD	350,000	350,000
BREVARD	4,017,139	2,223,084
Cocoa		128,147
Melbourne		558,784
Palm Bay		784,949
Titusville		322,175
BROWARD	12,768,885	2,289,460
Coconut Creek		388,174
Coral Springs		854,238
Davie		694,627
Deerfield Beach		529,909
Fort Lauderdale		1,251,351
Hollywood		1,003,634
Lauderhill		478,833
Margate		392,005
Miramar		918,083
Pembroke Pines		1,116,001
Plantation		600,138
Pompano Beach		746,980
Sunrise		623,122
Tamarac		436,696
Weston		445,634
CALHOUN	350,000	350,000
CHARLOTTE	1,256,943	1,120,439
Punta Gorda		136,504
CITRUS	1,001,722	1,001,722
CLAY	1,468,960	1,468,960
COLLIER	2,568,332	2,428,615
Naples		139,717
COLUMBIA	479,528	479,528
DE SOTO	350,000	350,000
DIXIE	350,000	350,000
DUVAL	6,506,417	6,506,417
ESCAMBIA	2,152,133	1,783,257
Pensacola		368,876
FLAGLER	766,144	166,023
Palm Coast		600,121
FRANKLIN	350,000	350,000
GADSDEN	350,000	350,000
GILCHRIST	350,000	350,000

LOCAL GOVERNMENT	COUNTY TOTAL	COUNTY SHARE/ CITY SHARE
GLADES	350,000	350,000
GULF	350,000	350,000
HAMILTON	350,000	350,000
HARDEE	350,000	350,000
HENDRY	350,000	350,000
HERNANDO	1,280,503	1,280,503
HIGHLANDS	711,188	711,188
HILLSBOROUGH	9,780,946	7,182,149
Tampa		2,598,797
HOLMES	350,000	350,000
INDIAN RIVER	1,072,404	1,072,404
JACKSON	350,000	350,000
JEFFERSON	350,000	350,000
LAFAYETTE	350,000	350,000
LAKE	2,434,832	2,434,832
LEE	4,971,231	3,116,962
Cape Coral		1,240,819
Fort Myers		613,450
LEON	1,999,017	673,269
Tallahassee		1,325,748
LEVY	350,000	350,000
LIBERTY	350,000	350,000
MADISON	350,000	350,000
MANATEE	2,650,794	2,260,862
Bradenton		389,932
MARION	2,438,749	2,027,820
Ocala		410,929
MARTIN	1,084,184	1,084,184
MIAMI-DADE	11,878,389	7,636,615
Hialeah		1,006,100
Miami		2,088,221
Miami Beach		394,363
Miami Gardens		479,887
North Miami		273,203
MONROE	526,649	526,649
NASSAU	605,166	605,166
OKALOOSA	1,359,020	1,218,633
Fort Walton Beach		140,387
OKEECHOBEE	350,000	350,000
ORANGE	9,349,048	7,374,529
Orlando		1,974,519
OSCEOLA	2,568,332	1,728,744
Kissimmee		501,852
St. Cloud		337,736

LOCAL GOVERNMENT	COUNTY TOTAL	COUNTY SHARE/ CITY SHARE
PALM BEACH	9,698,484	7,333,993
Boca Raton		629,432
Boynton Beach		518,869
Delray Beach		444,191
West Palm Beach		771,999
PASCO	3,597,023	3,597,023
PINELLAS	6,518,198	3,381,641
Clearwater		781,532
Largo		559,913
St. Petersburg		1,795,112
POLK	4,735,653	3,700,439
Lakeland		723,608
Winter Haven		311,606
PUTNAM	499,171	499,171
ST. JOHNS	1,743,796	1,743,796
ST. LUCIE	2,140,353	497,418
Fort Pierce		295,369
Port St. Lucie		1,347,566
SANTA ROSA	1,241,245	1,241,245
SARASOTA	2,909,905	2,527,252
Sarasota		382,653
SEMINOLE	3,165,125	3,165,125
SUMTER	938,903	938,903
SUWANNEE	350,000	350,000
TAYLOR	350,000	350,000
UNION	350,000	350,000
VOLUSIA	3,651,979	2,566,976
Daytona Beach		464,897
Deltona		620,106
WAKULLA	350,000	350,000
WALTON	514,869	514,869
WASHINGTON	350,000	350,000
TOTAL	141,136,400	141,136,400
Disaster Relief Holdback		5,000,000
Catalyst		563,600
TOTAL APPROPRIATION		146,700,000

SHIP allocation based on SB2500
(Less: \$5 million DR holdback & Catalyst)

Land Value Creation and Land Value Capture: Designing an Inclusionary Housing Ordinance Consistent with State Law

BY MINJEE KIM, PHD

Inclusionary Housing in Florida

In 2019, the Florida Legislature passed House Bill 7103, revising the legislative framework governing local governments' ability to adopt inclusionary housing ordinances (IHO). For the purpose of this report, IHO refers to all variants of local ordinances that ask developers of market-rate real estate development to build below-market-rate housing or make in-kind contributions. IHO used instead of Inclusionary Zoning (IZ), as many IHOs in practice are incorporated as part of the general ordinance, beyond the zoning section.

Most notably, HB 7103 added a new statutory mandate that requires local governments to "fully offset all cost" borne by the developers to comply with local IHO. The following subsections were added to the Florida Statute 125.01055, which applies to counties, and an identical set of stipulations were added to FS 166.04151, which applies to cities:

(2) An inclusionary housing ordinance may require a developer to provide a specified number or percentage of affordable housing units to be included in a development or allow a developer to contribute to a housing fund or other alternatives in lieu of building the affordable housing units. However, in exchange, a county must provide incentives to fully offset all costs to the developer of its affordable housing contribution. Such incentives may include, but are not limited to:

- (a) Allowing the developer density or intensity bonus incentives or more floor space than allowed under the current or proposed future land use designation or zoning;
- (b) Reducing or waiving fees, such as impact fees or water and sewer charges; or
- (c) Granting other incentives.

(3) Subsection (2) does not apply in an area of critical state concern, as designated in s. 380.0552.

Confusion and misinterpretations followed the passage of HB 7103. Some local governments interpreted the amendment

as effectively prohibiting local governments' ability to adopt mandatory IHO. Others interpreted the new statutory mandate as writing checks to developers to reimburse the cost borne by the developers. In the least, HB 7103 has had a dampening effect on local governments' willingness to establish new IHOs. Sarasota County even repealed its existing IHO.¹

Value Capture and Inclusionary Housing Ordinances

"Value capture" refers to the idea that certain governmental actions increase the values of existing properties and new ground-up developments and thus, government entities should recoup some of this value increment for the public benefit (Calavita, 2015; Ingram & Hong, 2012; Kim, 2020). Applying this concept to IHO, governments can ask real estate developers to provide below-market-rate housing in return for offering a myriad of regulatory, administrative, and financial incentives that increase the profitability of proposed development projects. In fact, the revised legislative framework, which asks that incentives are provided to offset the costs, is firmly grounded on this concept of value capture.

There are three broad categories of government action that enhance the financial feasibilities of ground-up real estate developments. The first category is infrastructure investments, such as improvements to roadways, transit systems, and sidewalks. For example, if a new highway gets built through an undeveloped, rural area, the value of the raw land increases because of the enhanced accessibility to population centers. The second major category is land use and zoning amendments. For example, if local zoning is amended so that instead of only allowing for one unit per acre, twenty units are allowed, land will be valued at a much higher price because more housing units can be built on the site. The last category of action is other types of subsidies, which could be financial, regulatory, and administrative. An example of a common financial subsidy is property tax abatements. The valuation of commercial real estate works in a

¹ <https://www.heraldtribune.com/story/news/local/sarasota/2021/01/13/sarasota-county-guts-affordable-housing-requirements/4144609001/>

way that future discount on property taxes increase the present value of ground-up developments, which in turn increases the land value. Regulatory and administrative incentives, such as relaxing setback requirements and expediting the permitting process, could bring down the development and financing cost and thus, increase the profit margin for the developers.

component of IHO, the “value capture” step, can capture value by asking for developer contributions toward affordable housing. Table 1 below graphically illustrates the two distinct components of a well-designed IHO and lists some of the most common incentive options that local governments can offer.

Value Creation and Value Capture phases of Inclusionary Housing Ordinances

Value Creation (Incentives)	Value Capture (Below-market-rate housing)
<ul style="list-style-type: none"> • Upzoning (i.e., use, density, and height increases) <ul style="list-style-type: none"> ◆ Area rezoning ◆ Project-by-project negotiations ◆ Incentive zoning programs • Parking relief • Relaxation of design standards • Expedited permitting and building inspection process • Property tax abatements • Offering publicly-owned land at below-market price • Contributions to infrastructure (e.g., sidewalk improvements, utilities connection) • Fee waivers (e.g., building permit fees, inspection fees, etc.) 	Build below-market-rate housing <ul style="list-style-type: none"> • On-site • Off-site
	Alternative contributions <ul style="list-style-type: none"> • In-lieu fees • Land dedications • Conversion to affordable housing • Credit transfer

TABLE 1

Above actions, frequently undertaken by local governments, “create” significant value for real estate developers that can be used to “offset” the cost of providing below-market-rate housing, as mandated by the Florida Legislature. In Florida, specifically, agricultural lands are frequently turned into large scale developments and new towns enabled by amendments to comprehensive plans and local zoning ordinance. By simply increasing the allowable development density and intensity of rural and agricultural land, i.e., upzoning, rural communities of Florida have unlocked significant value for the developers of large-scale master planned communities (Ross & Outka, 2008). This added-value can be used to offset the costs the developers will bear as they comply with local IHOs.

Examples of IHO Design that Meet the Statutory Mandate

To successfully and safely satisfy the statutory mandate, we recommend conceptually distinguishing IHO into two distinct components (Kim, 2020). The first component of IHO should offer incentives, such as allowing for greater density, which could be classified as the “value creation” step. Subsequently, the second

The two-tier approach to IHO can be crafted in several different ways (Table 2). An IHO can encompass both the value creation and capture components, or it can be designed to include the value capture component only but triggered when value creation takes place. An example of the former is Denver’s IHO that requires developers to set aside 10% units as affordable and in return offer a menu of cost offsets, which could be a combination of density bonus, up to \$25,000 reimbursement subsidy per unit for up to 50% of new units, parking requirement reductions, and expedited permits. An example of a latter is Boston’s IHO that requires developers to set aside 13% units as affordable, but only triggered when developers seek any type of zoning relief or when projects are financed or subsidized by the city. Another variant of the latter approach is Seattle’s IHO, where the city adopted a citywide rezoning that increased the allowed density and intensity of development citywide and created a mandate to set aside below-market rate units in return. These examples are grossly simplified for illustrative purposes. The actual ordinances are highly complex and varied in their application.

These different courses of actions for crafting IHOs may be combined to create a multi-pronged approach. For example, a city/county might have a city/countywide IHO that is only triggered when certain thresholds are met (e.g., when new planned unit development is established), while also establishing area-specific incentive zoning programs where

developers can opt to take advantage of additional incentives in exchange for making a greater contribution towards below-market-rate housing. Calavita and Mallach (2009) argue that the rezoning approach, such as that of Seattle's, is the best option as it ensures that the cost of providing below-market-rate housing gets passed on to the landowners, not to future renters and homebuyers or the general public.

Design alternatives for the two-step Inclusionary Housing Ordinances

Design Option #1	Design Option #2	Design Option #3
		
Example: Denver, CO	Example: Boston, MA	Example: Seattle, WA
<ul style="list-style-type: none"> • Requires developers to set aside 10% units as affordable and in return offer a menu of cost offsets • A combination of density bonus, up to \$25,000 reimbursement subsidy per unit for up to 50% of new units, parking requirement reductions, and expedited permits 	<ul style="list-style-type: none"> • Requires developers to set aside 13% units as affordable • Only triggered when: <ul style="list-style-type: none"> ◆ developers seek any type of zoning relief ◆ when projects are financed or subsidized by the city 	<ul style="list-style-type: none"> • Adopted a citywide rezoning that increased the allowable density and intensity of development across the board • Created citywide IHO that mandates developers to set aside below-market rate units

TABLE 2



Minjee Kim is an Assistant Professor at Florida State University's Department of Urban and Regional Planning. She studies the relationship between real estate development and urban planning and has published numerous articles on land value capture, large-scale real estate developments, exactions, and negotiated developments. She earned her PhD and Masters from MIT and has multiple years of experience working with local governments, including the Cities of Boston and Cambridge. Her articles have appeared on multiple outlets including, Journal of the American Planning Association, Planning magazine of APA, Economic Development Quarterly, Journal of Planning Education and Research, and Urban Studies.

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Zoning and Land Use Override for Affordable Housing: Implementing HB 1339

What House Bill 1339 Changed in Local Government Statutes.

BY KODY GLAZER

House Bill 1339, the omnibus housing legislation from the 2020 legislative session, added new language to sections 125.01055 and 166.04151 of the Florida Statutes for counties and cities, respectively, which reads as follows:

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

Under this language, a local government can approve an affordable housing development on a parcel with zoning requirements that do not currently allow for such development. In other words, this new provision grants permission to local governments to override their own comprehensive plan and zoning code to approve an affordable housing development on a parcel zoned for residential, commercial, or industrial use.

This new land use flexibility can expedite affordable development, increase the amount of land available for use as affordable housing, and facilitate missing-middle housing types and adaptive reuse.



- Could reduce costly land use barriers for affordable housing developments
- Expands government-owned lands that can be used for housing
- Expedites affordable development
- Can be helpful for missing middle housing & adaptive reuse
- Helpful in combating NIMBY



- Would be harmful if misused to permit affordable housing where people should not live, such as near toxic uses, in food deserts, and areas without adequate transit or infrastructure.
- If used in commercial and industrial areas, may reduce available land for new employment/job growth and make it harder for sitting manufacturing plants or uses that could be noxious to residential neighbors.

Interpreted broadly, the phrase “notwithstanding any other law or local ordinance or regulation to the contrary” suggests that local governments have authority to waive all relevant local land use laws when permitting an affordable housing development. In this context there are development standards a local government should consider, including density, parking, lot coverage, setbacks, compatibility with surrounding structures, infrastructure capacity, and environmental considerations.

There will not be a one-size-fits-all solution for every local government.

CONSIDERATIONS FOR IMPLEMENTATION

1. Provide clear standards for when an affordable housing development can be approved.

A sufficient level of predictability for project approval should be a main priority in implementing House Bill 1339’s land use flexibility for affordable housing. A case-by-case conditional approach may be time-intensive, arbitrary, infeasible to manage, and curb the potential benefits of the provision. The affordable housing industry should be able to accurately assess whether a proposed project will be approved before they go through the development process. One way to do this is for the local government to create special zoning categories with pre-established development standards that can be used for affordable housing developers seeking approval on parcels zoned for residential, commercial, or industrial use. Then, if an affordable developer can show the project meets the pre-established special zoning standards, the developer can obtain project approval.

2. Consider special zoning categories for affordable housing based on the intensity of the existing zoning.

The policies underlying the allowance of affordable housing on parcels zoned for one of the three uses could differ depending on the existing use. A local government could use the provision

to approve affordable missing middle housing types, such as duplexes, triplexes, or townhomes, on parcels zoned for a lower-density, single-family only residential use, for example. Using the new law to permit a high-density apartment complex in a low-density, single-family district may not be desirable. A parcel zoned for higher-density residential, commercial, or an industrial use, however, will likely be better able to support higher-density development than most parcels currently zoned for a lower-density residential use.

To this end, a local government could create a zoning matrix that establishes special zoning standards based on the existing underlying use.

3. Only approve projects on parcels that are appropriate for affordable housing.

Although the new law allows affordable housing developments to be approved on parcels zoned for commercial and industrial uses, not all those parcels will be habitable.

This provision should not be used to approve homes near toxic or abandoned industrial sites, areas where existing or planned infrastructure cannot support safe and sanitary housing, or other locations not suitable for living. Avoid using the land use flexibility in areas known to be unsafe, lacking in necessary infrastructure, or otherwise not appropriate for housing.

4. Ensure development meets the public purpose intent of the law.

Developers of affordable housing who are the beneficiaries of this right to develop in ways not otherwise permitted by the underlying zoning should provide assurances of long-term affordability to the greatest extent possible. Principles of land value capture should be applied. With the public purpose intent of this new law in mind, this is an opportunity to create housing for households with extremely low, very low, and low incomes, in addition to serving moderate-income households. Local governments are This exceptional zoning benefit should be provided to projects with exceptional community good.

Long-term or permanent affordability can be accomplished with a ground lease, a community land trust, or a Land Use Restriction Agreement (LURA), depending on the circumstances. The LURA, or similar mechanism, should contain provisions defining the term of affordability, income levels served, number or percentage of required affordable units, compliance monitoring, the party responsible for qualifying households, and standards for enforcement with penalties for noncompliance.

5. Delegate authority to approve developments to staff officials.

The primary value of this new law is to expedite and ease approval of an affordable housing development where the current zoning code and/or comprehensive plan does not allow it. If each development must be presented to the City or County Commission to be approved, the time savings contemplated by House Bill 1339 will not be achieved. To be proactive in using this provision to facilitate affordable housing development, the local governing body could delegate the authority to approve applicable affordable housing developments to professional staff. This delegation of authority, in consult with the local government attorney's office, would include definitive standards, such as those outlined above, to ensure decisions are not made in an arbitrary manner. The delegation to staff could also be coupled with a right of appeal to the City or County Commission, should the developer find that a request for approval is unreasonably denied.

The Florida Housing Coalition Can Help Local Governments Develop the Ordinance Needed to Implement HB 1339.

This is a novel provision and given our state's affordable housing shortage, it is an opportune time to use this law to innovate local housing policies. The Florida Housing Coalition is here to help local governments and their private sector partners to implement House Bill 1339 creatively and effectively. We urge local governments to use this new authority as another tool for meeting the housing need in their communities.



Kody Glazer is the Legal Director with the Florida Housing Coalition, specializing in local and state governmental affairs, fair housing, land use, and environmental law, and helped lead the Coalition's technical assistance on CRF administration. He graduated Magna Cum Laude from the Florida State University College of Law, where he served concurrently on the Law Review and the Journal of Land Use & Environmental Law.



Racial Equity and Homelessness

BY SUSAN POURCIAU AND AMANDA ROSADO

Racial equity is achieved when one's race is no longer a predictor of outcomes in systems such as healthcare, criminal justice, education, and housing. At a systems level, achieving equity means eliminating all policies and practices that result in differential outcomes by race and ethnicity. In the homelessness arena, achieving racial equity would mean that racial breakdowns of people experiencing homelessness were represented at the same rates reflected in local demographics.¹

It is a common misperception that poverty is the strongest predictor of homelessness. In fact, the Supporting Partnerships for Anti-Racist Communities (SPARC) report² highlighted that homelessness is rooted in segregation and a history of discriminatory practices in housing, banking, and criminal justice systems.³ The implications of this study, coupled with understanding the role of systemic racism, challenge homeless Continuums of Care (CoCs), local governments, and other stakeholders to implement more equitable approaches to providing housing and services.

Racial Differences in Overall Homelessness

Black people experience homelessness at a higher rate compared to their white counterparts in every state in the country. In the United States, African Americans represent 40% of people experiencing homelessness – and 52% of people experiencing homelessness in families with children – despite constituting only 13% of the general population.⁴ Florida is no exception, with Black persons comprising almost 40% of people experiencing homelessness while only 16% of the general population are Black.⁵

Recognizing racial disparities in overall homelessness is only the first step in addressing racial inequities in the homelessness system. As noted, homelessness is rooted in a history of discriminatory practices in broader systems, including housing, banking, and criminal justice. While it is important to work to dismantle those broader discriminatory practices, it is especially incumbent upon CoCs, local governments, and stakeholders to identify and address racial inequities occurring in local homeless assistance systems. Making changes to practices and policies in the local homeless assistance system can yield locally racially equitable results.

Looking Deeper: Entries into Homelessness, Experiences while Homeless, Exits from Homelessness, and Returns to Homelessness

To identify and address racially inequities in the homeless assistance system, (1) local data must be disaggregated by race and ethnicity, (2) probable causes of apparent inequities must be identified, and (3) changes in policies and practices to address those causes must be implemented.

Disaggregating Data by Race and Ethnicity

Local communities should disaggregate Homeless Management Information System (HMIS) data by race, ethnicity, household size, and the intersection of these and other demographics. While this analysis can be done in a variety of ways, the Stella P Race and Ethnicity Analysis Tool is particularly helpful for this purpose because it is a defined process that offers insights into every part of the pathways into, through and out of, homelessness.⁶

Below are some, but not all, of the questions that can be asked of disaggregated data.

1. When comparing the percentage of Black households entering the system with the percentage of Black households provided homelessness prevention or diversion assistance, are the numbers comparable? If Black households represent 40% of people entering the system but only 25% of those receiving prevention assistance, then there may be inequities in the homelessness prevention process.
2. When comparing the percentage of Black persons experiencing unsheltered versus sheltered homelessness with the percentages of white persons who are unsheltered, are the numbers consistent? If 60% of homeless Black persons experience unsheltered homelessness, as compared to 30% of white persons, then there may be inequities in homeless emergency shelter policies or practices.
3. When comparing the percentage of Black households provided rapid rehousing assistance with the percentage of white households receiving rapid rehousing, are the numbers comparable? If only 30% of Black households

experiencing homelessness are enrolled in rapid rehousing programs while 50% of white households are rapidly rehoused, then there may be inequities in rapid rehousing policies and practices.

4. When comparing the percentage of Black persons returning to homelessness after having been rehoused with the percentage of white persons returning, are the numbers consistent? If 20% of Black persons return to homelessness while only 5% of white households do so, then there may be inequities in the system.

Identifying Possible Causes of Inequities

Detecting racial differences in data does not always point immediately to obvious solutions. The most difficult step is interrogating policies and practices to determine where and how racial inequities are created. For instance, assume it is found that disproportionately more white households are receiving homelessness prevention assistance and/or rapid rehousing assistance, as compared to Black households. There are dozens of reasons this could occur – it could be staffing issues, online processes, inadequate targeting, barriers to entry, inequitable assessment processes, and so on. It is incumbent upon the CoC and its partners to shine a bright light on policies and practices to ferret out the causes of inequities. Once the causes are identified, then changes can be made.

Much can be learned by listening to those who have experienced homelessness, including those that have participated in local programs.⁷ Often, lived expertise will help reveal weak spots and inequities in local systems, policies, and practices. For instance, if Black persons in emergency shelter reveal that they have regular substance use counseling, but that they have not received any assistance in locating or accessing affordable housing, then the shelter system is not housing-focused for them. Such an observation can lead to immediate changes that benefit all.

Implementing Changes in Policies and Practices

Identifying inequities and their probable causes point to solutions, which must be finely tuned to best address the cause. If returns to homelessness are higher for Black persons as compared to whites, and the reason is that it takes Blacks longer to find employment due to discrimination in the job market or criminal records background, then the solutions may be to provide longer periods of rent assistance to allow for longer job searches, while improving employment-related support

services for those households. Alternatively, if the reason for the higher returns to homelessness is found to be differences in how case managers support white versus Black households, then improving hiring practices, training, policies, and supervision may be the solution.

Continuous Improvement

Identifying and addressing racial inequities in the homelessness arena is urgent. It is incumbent upon local Continuums of Care, local governments, housing providers, and other stakeholders to take immediate action to disaggregate data, identify inequities and their probable causes, and take action to eliminate any inequitable policies and practices in the homeless assistance system. Changes and improvements will be incremental, with the need to continuously circle back through the process until an equitable system is achieved.



Dr. Susan Pourciau is a Technical Advisor for the Florida Housing Coalition. Susan's areas of expertise include housing first, Continuum of Care (CoC) governance, homeless system design, data analysis, rapid rehousing, CoC funding, and permanent supportive housing. Prior to joining the Florida Housing Coalition, Dr. Pourciau was the Executive Director of several human services nonprofit organizations, worked as the Policy Director for the United States Interagency Council on Homelessness (USICH), and was on the faculty of Florida State University. Susan has a doctorate in Accounting and a law degree from Duke University.



Amanda Rosado is the Ending Homelessness Team Director at the Florida Housing Coalition, and is 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 degree in Social Work from the University of South Carolina.

Footnotes:

¹ COVID-19 Homeless System Response: Staff Orientation to Racial Equity ([hudexchange.info](https://www.hudexchange.info)).

² <https://c4innovates.com/wp-content/uploads/2019/03/SPARC-Phase-1-Findings-March-2018.pdf>.

³ Individual Continuums of Care can compare overall poverty rates and homelessness rates by race and ethnicity by using the CoC Analysis Tool: Race and Ethnicity, available at <https://www.hudexchange.info/resource/5787/coc-analysis-tool-race-and-ethnicity/>.

⁴ <https://www.hudexchange.info/homelessness-assistance/racial-equity/#covid-19>.

⁵ See <https://www.myflfamilies.com/service-programs/homelessness/docs/2020CouncilReport.pdf>.

⁶ See <https://www.hudexchange.info/news/new-stella-resources-to-identify-service-gaps-improve-strategies-and-analyze-racial-equity/>.

⁷ See, for example, the results of the National Innovation Service listening sessions with Black people at https://static1.squarespace.com/static/5e18db88dc57ef26767dda23/t/5f7f49950514676e2575bd6a/1602177430327/10-08-2020_Priorities+from+Black+People.pdf.

Metropolitan Ministries and SabalPlace: A Model for Expanding Business Lines to Carry out the Mission Based Work of a Nonprofit

BY ASHON NESBITT

Metropolitan Ministries and development partner Blue Sky Communities celebrated the grand opening for SabalPlace, flanked by elected officials, lenders, investors, community representatives, and new residents. This 112-unit development, located east of Tampa in Hillsborough County, offers 79 units specifically for individuals transitioning out of homelessness. “SabalPlace exemplifies and fulfills the purpose of our State and Local Housing Trust Funds, the public and private partnerships formed to deploy those funds, and the flexibility to use those funds in targeted ways to meet specific community needs,” said Shawn Wilson, CEO of Blue Sky Communities.

Developing and operating permanent housing at SabalPlace is a new enterprise for Metropolitan Ministries, a mission-based organization caring for families in Tampa Bay for more than four decades. By direct engagement and partnerships, Metropolitan Ministries provides essential services to families experiencing poverty and homelessness in Hillsborough, Pinellas, Pasco, and Polk counties.

Metropolitan Ministries provides overnight and short-term housing in Hillsborough and Pasco County, campuses providing



shelter for families experiencing temporary homelessness. The goal for these families is to transition into permanent affordable housing and self-sufficiency. Over the years, Metropolitan Ministries recognized that many families struggled to maintain self-sufficiency largely due to the lack of access to truly affordable housing. The Florida Housing Coalition put this question to Metropolitan Ministries, “If you can’t find apartments for the families leaving your transitional housing, why don’t you start building those apartments?”

In 2017, with funding from JP Morgan Chase, Metropolitan Ministries hired the Florida Housing Coalition to complete a business plan for how the nonprofit could expand its existing operations to include an affordable housing development line of business (often referred to as a social enterprise). This comprehensive plan identified compelling reasons why Metropolitan Ministries should expand its business to become a tax credit developer, including an increase of organizational capacity and increased revenues to support existing operations. The study also included detail on financing sources for affordable housing focused on housing credits and SAIL funding and funding scenarios for proposed development projects, the

PERMANENT FUNDING BREAKDOWN

Source	Amount*
Florida Housing Finance Corp. – SAIL	\$4,214,500
Florida Housing Finance Corp. - ELI	\$285,500
Hillsborough County – HOPE	\$999,453
Hillsborough County – SHIP	\$100,547
Raymond James Tax Credit Funds - Housing Credit Equity	\$19,410,059

¹ Financing sources per FHFC credit underwriting report dated June 6, 2019.

*Additional financing provided in the form of deferred developer fee.

timing of revenue, hiring of staff, and working with developer partners. The study concluded with Metropolitan Ministries entering negotiations for partnership with Blue Sky Communities for what would become SabalPlace, and later hiring a new staff person to lead the new line of business. The ink on the business plan was barely dry when Metropolitan Ministries tax credit application with Blue Sky Communities was awarded 9% tax credits from the FHFC.

Permanent financing for SabalPlace includes an allocation of housing credits from FHFC, purchased by Raymond James Tax Credit Funds providing equity for the development, and State Apartment Incentive Loan (SAIL) funding from FHFC including Extremely Low Income (ELI) funding. This funding came to the development through an FHFC request for applications, which included funding goals for both nonprofit applicants and geographically for the Tampa Bay region. SabalPlace

fulfilled both funding goals. Additional gap funding came from Hillsborough County including State Housing Initiatives Partnership (SHIP) funds and funding from the Hillsborough HOPE program, a local affordable housing fund established by County ordinance in 2019 to devote a minimum of \$10 million annually from general revenue towards affordable housing. JP Morgan Chase, who funded the business plan, also provided a \$14 million construction loan.

In total, SabalPlace is a \$25 million investment in affordable housing. The lack of hard permanent debt allows for the high level of affordability to reach extremely-low-income households.

Tim Marks, President and CEO of Metropolitan Ministries states, "SabalPlace will pave the way for us to gain valuable insights which can lead to further projects throughout Tampa Bay and alleviate suffering for many families who've lost hope."



Photos from the multitude of programs run at Met Min, including transitional housing, onsite daycare, a donation center, a culinary institute, job training, case management, volunteer coordination, and education programs.



Ashon Nesbitt is the Chief Programs Officer and Technical Advisor with the Florida Housing Coalition, specializing in local government land use planning and affordable housing development. Ashon has Master's degrees 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.

Charlotte County Ends Chronic Homelessness

BY AMANDA ROSADO

Effective partnerships, a lot of hard work, and best practices ended chronic homelessness in Charlotte County. * According to annual point-in-time count data released in January, 2021. Through leadership from the Gulf Coast Partnership (GCP) and full adoption of the housing first approach, Charlotte County is a model for other communities in Florida.

Located in Southwest Florida between the cities of Fort Myers and Sarasota, Charlotte County has a shortage of quality affordable housing and relatively low wages for entry-level work. These conditions demand a robust, coordinated, and consistent response from service agencies working to end homelessness. Fortunately, stakeholders in Charlotte County have fully implemented best practices in system design and implementation to address chronic homelessness. The need to end chronic homelessness and the way to do it are not unique to Charlotte County.

Chronic homelessness is a term defining persons with long episodes of homelessness and a disabling condition that impacts housing stability. People experiencing chronic homelessness often utilize crisis services such as hospitals and jails at high rates that come at a high cost to communities. Permanent housing offers opportunity for households to stabilize, and studies show stable housing leads to a decrease in utilization of crisis services. The GCP is responsible for coordinating the housing crisis response system in Charlotte County, and Chief Executive Officer Angela Hogan knows housing is the solution for homelessness. Operating in partnership with other local agencies under an initiative called One Charlotte, GCP manages a system that effectively and efficiently moves persons from homelessness to safe and sustainable permanent housing. This system, referred to

by practitioners as coordinated entry, is a process that ensures all people experiencing a housing crisis have fair and equal access and are quickly identified, assessed for, referred, and connected to housing and assistance based on their strengths and needs. Through intensive coordination and training, GCP and One Charlotte efficiently refer individuals to services, move them into housing, and ultimately support an exit from homelessness.



ANGELA HOGAN, EXECUTIVE DIRECTOR OF THE GULF COAST PARTNERSHIP

Angela Hogan, Executive Director of the Gulf Coast Partnership Describing Charlotte County's success, Angela Hogan says, "Our community's success in ending homelessness for people with disabilities and multiple or long episodes of homelessness was the result of a collective impact effort. Our partners had a shared vision, measured their progress, coordinated services, and communicated regularly. Most importantly, we set a date - no one experiencing chronic homelessness would be sleeping outside by the end of the day on December 31, 2020."

Homelessness will always be a challenge in Florida, but it can be made rare, brief, and non-recurring through effective system management and rapid housing placements. Charlotte County and GCP will receive an award from the Florida Housing Coalition at our statewide conference for the exemplary management and utilization of best practices to effectively eliminate chronic homelessness.

* HUD point-in-time count data, Charlotte County, January, 2021.



Amanda Rosado is the Ending Homelessness Team Director at the Florida Housing Coalition, and is 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 degree in Social Work from the University of South Carolina.



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This year,
we've gone *digital.*

"Our conference is going to be even bigger this year, with more community events and more workshop choices. Central to our online strategy is finding ways to translate that vital in-person community feeling online."

— Jaimie Ross
President & CEO
Florida Housing Coalition



📌 SAME CONFERENCE AT HALF THE PRICE!

Register now and join us at: flhousing.org/conference August 30 - September 1, 2021

MONDAY, AUGUST 30

OPENING PLENARY

9:00 A.M.



JAIMIE ROSS
CEO
Florida Housing
Coalition



SUZANNE CABRERA
BOARD CHAIR
Florida Housing
Coalition



STATE OF THE STATE
TREY PRICE
Florida Housing Finance
Corporation

PUBLIC POLICY PLENARY

10:00 A.M. - 11:00 A.M.



**EILEEN
FITZGERALD**
WELLS FARGO
FOUNDATION
MODERATOR



**PRIYA
JAYACHANDRAN**
NATIONAL
HOUSING
TRUST



**DONALD
WHITEHEAD**
NATIONAL
COALITION
FOR THE
HOMELESS



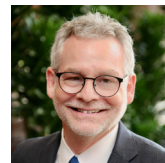
**DIANE
YENTEL**
NATIONAL
LOW INCOME
HOUSING
COALITION

RACIAL EQUITY AND PHILANTHROPY

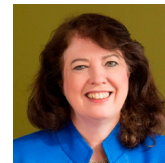
11:15 A.M. - 12:00 NOON



**EBONY
THOMAS**
BANK OF
AMERICA
MODERATOR



**MARK
BREWER**
CENTRAL
FLORIDA
FOUNDATION



**EILEEN
FITZGERALD**
WELLS FARGO
FOUNDATION



**JON
THAXTON**
GULF COAST
COMMUNITY
FOUNDATION

ENJOY YOUR LUNCH WATCHING SEGREGATED BY DESIGN

12:15 P.M. - 12:45 P.M.



“‘Segregated by Design’ is engaging, informative, and compelling. To engage holistically in the racial divisions in our cities, we need to understand it. This work gives critical tools and information for understanding many of the policies that paved the way for the segregation we experience today.”

— DHATI LEWIS

MICHAEL CHANEY RAFFLE

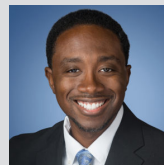
4:30 P.M. - 5:00 P.M.

Join us for our Conference Raffle with Michael Chaney. Visit the exhibit booths beginning August 1st for an opportunity to win gift cards.

Center for Racial Equity

PANEL DISCUSSION ON CLOSING THE GAP

2:00 P.M. - 2:30 P.M.



ASHON NESBITT
FLORIDA HOUSING
COALITION



JUNE GRANT
blink!LAB
Architecture



MICHAEL NEAL
URBAN
INSTITUTE

CLOSING THE GAP BREAKOUT WORKING GROUPS

2:30 P.M. - 3:30 P.M.

COUNSELING AND EDUCATION

FINANCING HOMEOWNERSHIP

INTERROGATING THE DATA

LAND USE AND DESIGN

SUSTAINING AND PRESERVING HOMEOWNERSHIP

WHAT WE LEARNED FROM THE BREAKOUT GROUPS

3:30 P.M. - 4:00 P.M.

Major Underwriters for the
Center for Racial Equity



TUESDAY, AUGUST 31

SADOWSKI SUCCESS STORIES

9:00 A.M. - 9:15 A.M.

**SADOWSKI STATE AND LOCAL HOUSING TRUST FUNDS:
YESTERDAY, TODAY, AND TOMORROW**

9:15 A.M. - 9:45 A.M.

**SENATOR
KEN
PRUITT**
THE P5
GROUP**DANIELLE
SCOGGINS**
FLORIDA
REALTORS**FUNDING FOR RACIAL EQUITY**

10:15 A.M. - 10:45 A.M.

**LISA
MIFFLIN**
OCC
MODERATOR**DEDRICK
ASANTE-
MUHAMMAD**
CHIEF OF POLICY AND
EQUITY, NCRC**BANKERS ADVANCING RACIAL EQUITY**

11:00 A.M. - 12:15 P.M.

**APRIL
ATKINS**
FDIC
MODERATOR**KATE
WILSON**
WELLS FARGO**NANCY
MEROLLA**
SYNOVUS**TAMMY
PAYCER**
TRUIST**AILEEN
PRUITT**
PNC**CHRISTINE
RUIZ**
BANK OF
AMERICA**THAIS
SULLIVAN**
VALLEY NATIONAL
BANK**CELEBRATION OF
COMMUNITY LAND TRUSTS**
12:30 P.M. - 1:00 P.M.**SIMONE
BEATY**
FREDDIE MACIN COLLABORATION WITH
FreddieMac
We make home possible®∞
florida
community land trust
INSTITUTE**FORUMS**

2:00 P.M. - 4:00 P.M.

CLIMATE JUSTICE, RESILIENCE, & RECOVERY**ENERGY EFFICIENCY AND GREEN BUILDING FORUM**SPONSORED BY  **DUKE
ENERGY****ENDING HOMELESSNESS****FAITH BASED FORUM****HOUSING COUNSELORS FORUM****FLORIDA REALTORS FORUM****COVID-19 EVICTION AND RENTAL ASSISTANCE FORUM****KEYNOTE**
4:15 P.M.**LISA RICE**
NATIONAL
FAIR HOUSING
ALLIANCE**NONPROFIT RAFFLE**

4:45 P.M.

Don't Miss a Great Opportunity to Win \$1,000 for your 501(c) (3). Winners will be chosen from nonprofit visitors who went to the Synovus and Wells Fargo exhibitor booths. The Virtual Expo will be available starting August 1.

SYNOVUS®**WELLS
FARGO**

WEDNESDAY, SEPTEMBER 1

SHIP ADMINISTRATORS TRAINING
9:00 A.M. - 11:30 A.M.



**FLORIDA COMMUNITY DEVELOPMENT LEGAL PROJECT
OFFICE HOURS**
9:00 A.M. - 11:30 A.M.



**FLORIDA
COMMUNITY
DEVELOPMENT
LEGAL PROJECT**

NONPROFIT PITCH COMPETITION
9:30 A.M. - 11:30 A.M.



ON-DEMAND SESSIONS
AVAILABLE AUG 30
TOPICS SUBJECT TO CHANGE
MORE TO COME

Achieve Resilience through Sustainable Design
Addressing the Effects of Redlining
Best Practices Resilience Assessment: Keep Safe Miami
Best Practices Resilience Planning: Tampa Bay RPC
Community Land Trust: An Anti-Displacement Tool to Preserve your Neighborhood's Identity
The Consolidated Plan: A Data Resource for Strategic Planning
The Crisis within a Crisis: Intersection of Racism and Homelessness
How Nonprofits Navigated COVID-19
HUD 2021 Innovation in Affordable Housing Student Competition
Implementing Missing Middle: HB 1339
Innovations in Housing Research
Is CLT homeownership a good choice for BIPOC homebuyers who aspire to build wealth through homeownership?
Role of Insurance in Disaster Preparation and Recovery
SabalPlace Case Study and Nonprofit Partnerships
Short and Long Term Solutions to End Homelessness
State Partnerships and Funding for Disaster Strategies
Using SHIP for Manufactured Housing

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

BANK OF AMERICA

TRUIST

SYNOVUS

**WELLS
FARGO**

JPMORGAN CHASE & CO.

PNC

Valley



HOME MATTERS

REPORT FROM THE FLORIDA HOUSING COALITION



2021

Summary Edition
on Pages 23-30

Access to the Full Report Under the Publications Tab
on the Coalition's Website: www.flhousing.org



HOME IS WHERE WE FIND
RESPIRE
where we **SAFE** where we
FEEL **CONNECT**
where we keep our with our
BELONGINGS **FAMILY**
AND ESTABLISH OURSELVES WITHIN
OUR COMMUNITY

Quick Facts

Florida still has a housing affordability crisis.

- Since the beginning of the COVID-19 pandemic, around 18% of renters and 12% of homeowners with a mortgage fell behind on their housing payments. Federal moratoriums and forbearance options stabilized many of those households so far, but without additional assistance hundreds of thousands of Florida families are at risk of eviction or foreclosure in 2021.
- Before COVID-19, 875,259 very low-income Florida households—including hardworking families, seniors, and people with disabilities—paid more than 50% of their incomes for housing. There were over 70,000 fewer severely cost-burdened very low-income households in 2019 compared to the year before.
- Florida has the third-highest homeless population of any state in the nation, with 27,640 people living in homeless shelters and on the streets.
- Low-wage jobs are prevalent in Florida's economy. In many occupations, workers do not earn enough to rent a modest apartment or buy their first home.

SECTION ONE:

Introduction: Why Does Home Matter?

When it comes to housing, Florida has seen both triumphs and ongoing challenges in 2020. Compared to other states in the nation, Florida enjoys access to an incredible source of funding for housing: the Sadowski State and Local Government Housing Trust Funds. At the time of this report's publication, the Florida Legislature is considering the appropriations for FY 2021-22, including whether to use all the Housing Trust Funds for housing in Florida. At the same time, community leaders and residents across the state are calling out for help in the face of soaring housing costs and a shrinking supply of housing that is affordable. The COVID-19 pandemic brought a dramatic increase in the cost of homeowner housing while tens of thousands of Floridians fell behind on their rent or mortgage payments.

Everyone needs a safe, stable place to call home. However, because housing is a valuable commodity, priced at whatever the market will bear, the private market by itself is unable to provide homes and apartments for many workers, elders, and people with disabilities. Since the Great Recession, new housing construction has not kept pace with demand in Florida. In many communities, even modest homes and apartments are priced out of reach for essential workers (including teachers and police officers) or are torn down and replaced with high-end houses, apartments, and condominiums. Even in communities with more moderate housing costs, many residents struggle to find good quality affordable housing if they work in low-wage jobs or live on fixed incomes.

The way to correct this market failure is to provide financial incentives that make it profitable for private developers

to invest in housing. These incentives come from public-private partnerships among lenders, real estate professionals, community-based nonprofit organizations, and local, state, and federal agencies. Housing funders typically require standards for building quality, amenities, and property management that equal or exceed market rate housing, ensuring that subsidized units look and feel like any other home. Every partner and every funding source in this community effort—public, private, and nonprofit—is an essential piece of the puzzle. This report outlines the need for greater rental and ownership housing affordability in Florida and highlights the Sadowski State and Local Government Housing Trust Funds' importance in meeting this need. housing affordability in Florida and highlights the importance of the Sadowski State and Local Trust Funds in meeting this need.



What is Housing that is Affordable?

Misconceptions are widespread, with many citizens associating “affordable housing” with large, distressed public housing projects in central cities. That conception simply does not fit reality. Plenty of Public Housing Authorities across the nation, from large to small, are well-managed and have quality units. Furthermore, public housing is only one type of housing that is affordable. In this report, “housing that is affordable” refers to privately-owned housing that receives a subsidy to bring its rent or purchase price down to a level affordable to a low- or moderate-income family. Except for the subsidy, this housing is indistinguishable from market-rate housing—it has the same architectural and landscaping styles. It often has basic amenities like energy-efficient appliances and community gathering spaces. Substandard housing is, by definition, not affordable.

The Benefits of Housing Affordability Economic Benefits

Housing stimulates state and local economies. When a developer creates housing that is affordable through new construction or rehabilitation, the community gains jobs through direct, indirect, and induced economic impacts¹ (see the sidebar on page 3). For example, each dollar of Sadowski State and Local Housing Trust Funds leverages \$4 to \$6 in private investment, federal tax credits, and other funding sources. If the Sadowski State and Local Housing Trust Fund monies are fully appropriated for housing in the Fiscal Year 2021-22, the projected economic impact will be:

- Nearly 33,000 jobs
- More than \$4 billion in total economic output
- More than \$167 million returned in sales tax and other revenue²

Once a housing development is built and occupied, the residents create demand for ongoing jobs to meet their needs. Additionally, families living in affordable housing have more discretionary income to spend on food, clothing, and other goods and services, thereby boosting the local economy³.

If the Sadowski State & Local Housing Trust Fund Monies are fully appropriated for housing in FY 2021/22, the

PROJECTED ECONOMIC IMPACT WILL BE:

**Over
33,000
JOBS
for Floridians**

**More than
\$4
BILLION
in Total Economic Output**

**More Than
\$167
MILLION
Returned in Sales Tax
And other Revenue**



Housing affordability is also important for employers trying to attract skilled workers to a region. When the cost of housing near employment is out of reach for entry-level and mid-level employees, employers may find it challenging to attract skilled workers and some face employee absenteeism and turnover ^{4,5}.

An additional economic benefit of affordable housing comes from the foregone costs of providing social services to the elderly, homeless, or disabled. Studies show that home and community-based services for the elderly and permanent supportive housing for persons with disabilities are significantly more cost-effective than institutionalized care or relying on jails and emergency rooms ^{6,7}. An investment in housing that is affordable is fiscally responsible, with a significant return on investment.

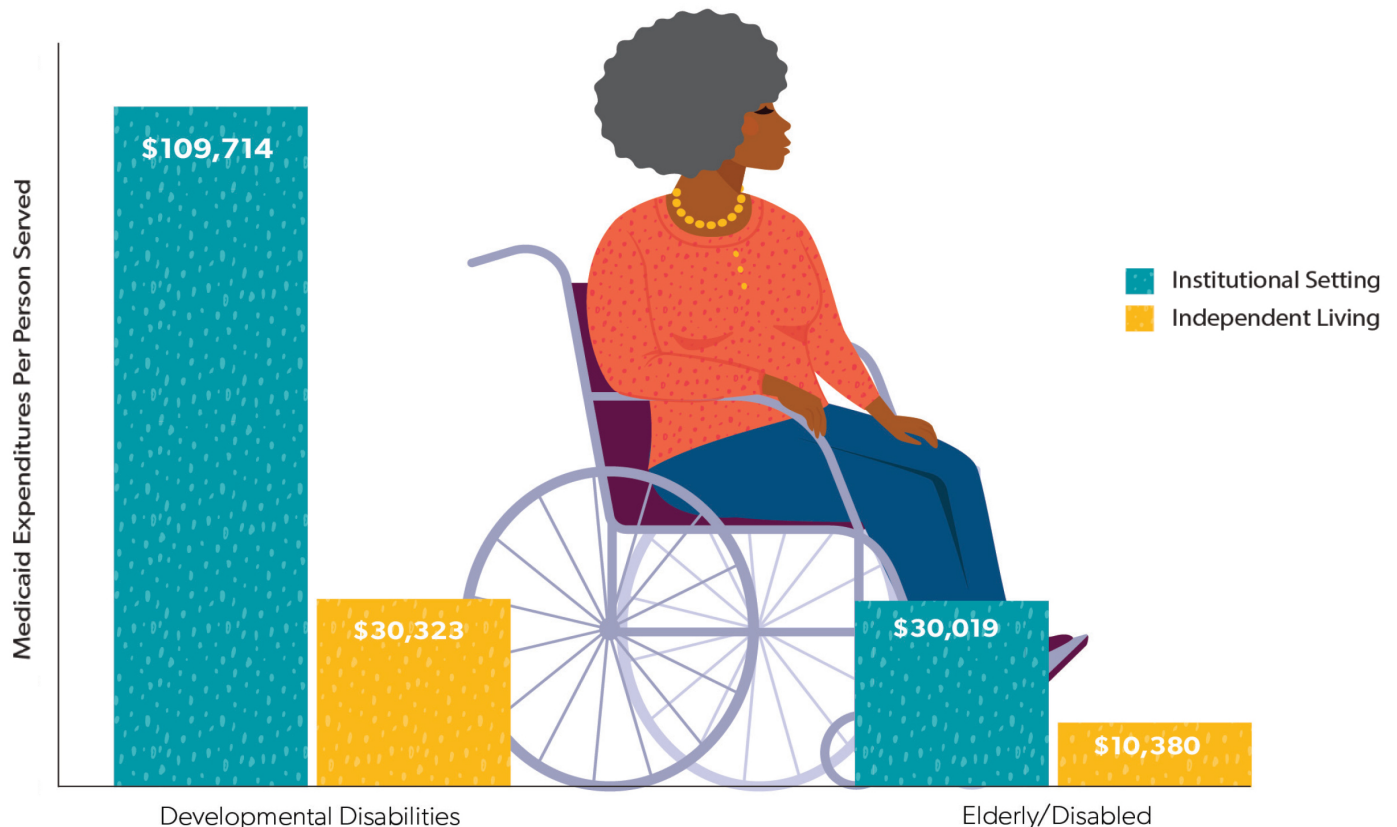
Health and Education Benefits

Housing plays a significant role in our physical and mental health. For low-income individuals and families, lack of housing that is affordable can have a multitude of adverse effects, including:

- Families in unaffordable housing are likely to cut back on nutritious food and health care ⁸.
- Access to safe, uncrowded housing is central to preventing the spread of COVID-19. Households and individuals that are forced to double up, “couch surf,” or with other housing instability issues are more likely to contract and spread COVID-19 ⁹.

Economic Impacts: A Note On Terminology

Activities such as housing construction and rehabilitation stimulate local economies in several ways. For housing development, “direct” impacts occur when developers hire workers and purchase materials from local suppliers. In turn, the suppliers purchase additional materials and labor to fill the developer’s order, producing “indirect impacts.” The workers employed, directly and indirectly, further stimulate the economy by spending their wages locally (“induced impacts”).



Housing Plays a Major Role

IN OUR PHYSICAL + MENTAL HEALTH

For low-income individuals and families, lack of housing that is affordable can have a multitude of negative effects:

FOOD & HEALTH CARE

Families in unaffordable housing are likely to cut back on nutritious food and health care.



HEALTH HAZARDS

Dust, mold, and cockroaches can cause asthma and allergies, and peeling lead paint can reduce IQs and cause behavioral problems in children. Unsafe structural conditions, such as faulty wiring, increase the risk of fire and injury.

STRESS & DEPRESSION

Frequent moves are associated with stress and depression, and overcrowding has been linked to poor health.



- Substandard housing poses a variety of health hazards. Dust, mold, and cockroaches can cause asthma and allergies, and peeling lead paint can reduce IQs and cause behavioral problems in children. Unsafe structural conditions, like faulty wiring, increase the threat of fire and injury^{10,11}.
- Many low-income families move frequently or double up with friends and relatives if they cannot find affordable housing. Frequent moves are associated with stress and depression, and overcrowding has been linked to poor health in children^{12,13}, of particular concern during the COVID-19 pandemic.
- Homelessness exacerbates a person's pre-existing health problems, and living on the streets or in shelters poses unique health risks (including exposure to weather, violence, and potentially disease). Homelessness also makes it challenging to rest and recuperate after illnesses, find a place to store medications, or keep wounds clean and dry¹⁴.

Many of the health problems associated with a lack of quality and affordable housing are closely connected to children's educational performance. For example, exposure to lead paint can cause developmental delays in children, while asthma from exposure to dust and mold can cause children to miss school and fall behind. Frequent moves, overcrowding, and homelessness have also been linked to lower educational attainment in children¹⁵.

While a shortage of housing that is affordable can contribute to ill health and educational problems among low-income families and children, housing affordability is a solution for good health and achievement in school. According to a study by Children's Health Watch, infants in food-insecure families are 43% less likely to be hospitalized if their families used rental assistance during the prenatal period, resulting in a health care cost savings of about \$20 million¹⁶. Additionally, both subsidized rental housing and homeownership have been linked to better educational outcomes for children^{17,18}. An investment in housing that is affordable strengthens the health and well-being of Florida's families and students.

Homeless Population Category	Population in Florida 2020	Percent Change in Florida
Total Homeless Population (2007-2018)*	27,640	-57%
Persons in Families (2007-2018)*	6,890	-46%



* HUD uses 2007 as a baseline year for most Point-in-Time data.

** 2010 was the first year that HUD had reliable estimates of Veteran homelessness at the state level. (Source: HUD Point-in-Time data, 2007, Florida Department of Children and Families, Point-in-Time Count data, 2020)

Table 2. Point-in Time Counts of Homeless People in Florida and the United States

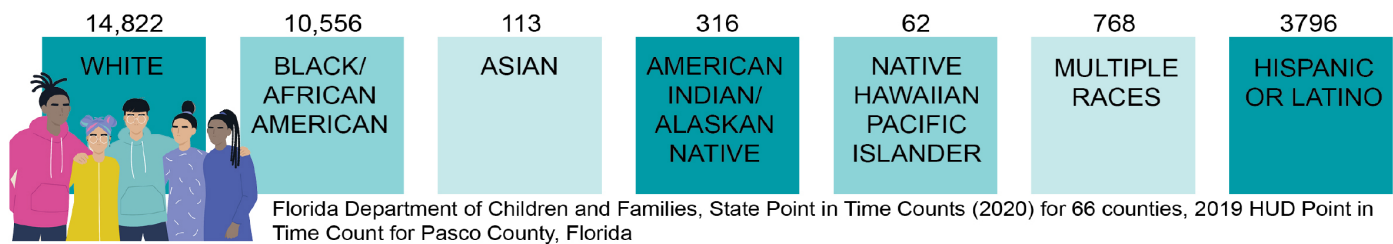


Table 3. Point in Time Counts, Homelessness by Race/Ethnicity

Low-Wage Jobs

Low-wage, low-skill jobs are prevalent in Florida's economy and have been particularly affected by COVID-19 (discussed in Section 5). According to the United Way of Florida's 2020 report on Asset Limited, Income Constrained, Employed (ALICE) households, the "survival wage" for a household with two adults, one infant, and one preschooler was \$34.76 per hour in 2018 (the report uses 2018 data), \$17.38 for two parents working full time, or \$12.30 per hour for a single adult. The household Survival Wage is just enough for a bare-bones budget with no cushion for emergencies.

Unfortunately, many of Florida's common occupations do not pay enough for a family to survive, let alone thrive. As the ALICE Report shows, government assistance and private charity are not enough to fill the gap for these families ²⁵.

The 2018 median wage for all Florida occupations is \$17.23 (up from 2017), with 59% of jobs in Florida paying a median income of less than \$20 an hour. This is below the ALICE family survival wage, even with both parents working full time. Table 4 shows the ten most common of these low-paying occupations, which alone account for

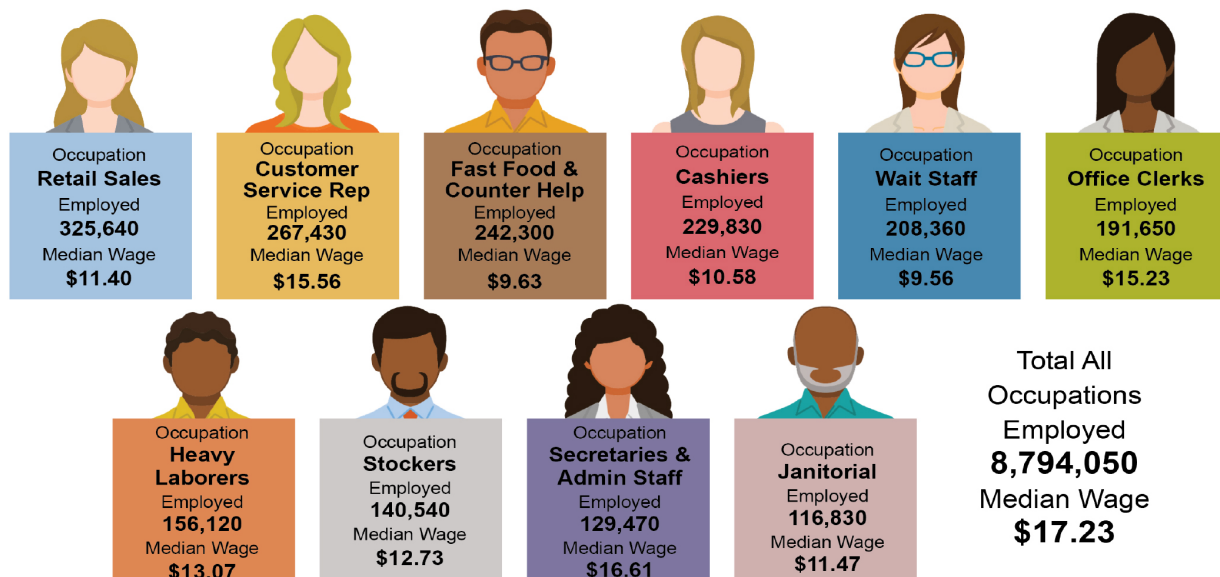


Table 4. Florida's Most Common Occupations with a Median Hourly Wage under \$17.38 (Source: Bureau of Labor Statistics 2018²⁶)

over 1 in 5 jobs in Florida. Three of the ten occupations have a median wage below \$10 per hour. These households are vulnerable to financial crises due to job loss, illness, childcare emergencies, an automobile breakdown, or other disruptions common to any household. When households cannot make ends meet, they tend to cut corners in their budgets in risky ways—including accumulating credit card debt, eating an inadequate diet, forgoing preventative health care, choosing lower-quality child care, or neglecting to register or purchase liability insurance for their automobiles. In the worst cases, these families join the ranks of the homeless households described above.

Housing and Transportation Costs

Faced with high housing costs in the communities where they work, many families live in communities with relatively affordable housing located far from major employment centers. This spatial mismatch between employment and housing creates long commutes with significant associated costs. Not only do long commutes cause stress and consume time, but fuel and car maintenance can eliminate the housing savings that were the reason the household chose this location in the first place. Many of Florida's metro areas are sprawling and heavily car-dependent, minimizing opportunities to save money by using public transit.

To capture the tradeoff between housing and transportation costs, the Center for Neighborhood Technology (CNT) calculates a "Housing + Transportation Affordability Index" for communities across the nation. Just as 30% is the maximum share of income that a family can affordably devote to housing, CNT has determined that 45% is the maximum affordable share of household income that can be spent on combined housing and transportation costs. While considering only cost-burden, rural areas are the most affordable places to live in Florida; when transportation is factored in, rural areas like Wauchula, Palatka, and Okeechobee have some of the highest living costs compared to AMI in the state.



Many of Florida's Common Occupations

DON'T PAY ENOUGH FOR A FAMILY TO SURVIVE



Over 670,000 Floridans have median wages below \$10 per hour, leaving their families vulnerable to financial crisis.

When households cannot make ends meet, they cut corners in their budgets in risky ways.

Adding Credit Card Debt
Eating a Poor Diet
Forgoing Health Care

Choosing Low-Quality
Childcare
Not Registering or
Insuring Cars

Frequently Asked SHIP Questions

State Housing Initiatives Partnership Program

BY MICHAEL CHANEY

QUESTION: During the 20/21 State Fiscal Year there was no allocation of SHIP funds. Can you confirm that a notice of funding availability (NOFA) advertisement is not required for 20/21?

ANSWER: In some cases, an advertisement is required. The answer depends on two factors:

1. Amount of 20/21 SHIP Revenue: While you are correct that there was no 20/21 allocation, some communities have a significant amount of 20/21 SHIP revenue from program income or recaptured funds. For example, some communities spent CRF to reimburse SHIP-funded COVID assistance. This reimbursed money is a source of 20/21 program income.

2. Waiting List: You do not have to advertise any strategies for which you already have a significant waiting list.

Therefore, only advertise if you have more 20/21 SHIP revenue than you have applicants on your waiting list.

QUESTION: Do the set-asides remain the same for 20/21 SHIP revenue?

ANSWER: Yes, the set-aside rules in the SHIP Statute apply to 20/21 SHIP funds. Communities might have 20/21 SHIP revenue from several sources, including bank interest, the monthly repayment of a SHIP loan, SHIP repayments when a SHIP Lien is triggered, and recaptured funds. In addition, some communities used CRF to reimburse SHIP-funded COVID assistance. This is a source of 20/21 program income.

Here are three set-aside compliance scenarios based on the amount of 20/21 SHIP revenue that a community has:

Scenario 1: A community with only a small amount of 20/21 revenue may carry it forward to the next allocation.

Scenario 2: Some communities receive enough program income

revenue to assist only one household. In such a case, consider the requirements for the different types of SHIP revenue. Recaptured Funds are the only type of 20/21 revenue that must comply with the homeownership and construction set-asides. Recaptured funds are rare; they are the funds returned to a SHIP jurisdiction if and when not used in accordance with SHIP requirements. All other revenue is categorized as program income, which must only comply with the

income set-aside. Therefore, the one applicant you assist must be very low income. The special needs set-aside is not applicable in this case. It only applies to the direct allocation that a local government receives from FHFC, which is a source of revenue that was not received in 20/21.

Scenario 3: Other communities receive over \$100,000 of program income. They have until June 30, 2023 to fully expend this in compliance with the income set-aside.

QUESTION: The SHIP annual report will soon be due. Is there a new rule that I must report the number of applications that we have received?

ANSWER: Yes, but reporting begins with the 20/21 close out annual report that you will complete on or before September 15, 2023.

House Bill 1339 from the 2020 Florida Legislative session requires that the annual report submitted to FHFC include “the number of affordable housing applications submitted, the number approved, and the number denied.” Although you will not report on SHIP applications until 2023, **establish a system now to track application activity starting with the beginning of the 20/21 fiscal year on July 1, 2020.**

QUESTION: Does an incomplete application count as part of the “affordable housing applications submitted”?

ANSWER: Yes, an incomplete application must be counted as part of all applications submitted. Sometimes it is not easy to tell that an application is incomplete when submitted to the



SHIP office. It is probable that most applications are incomplete until staff start to actively process them and discover what additional information and documentation is needed. Note that the SHIP annual report will not include a separate field for reporting the number of incomplete applications, so count them among “affordable housing applications submitted.” Once a submitted application is fully processed, its status will change. It will become either Approved or Denied, which are two more categories to be recorded in the annual report.

QUESTION: Many SHIP communities have waiting lists. In some communities, households complete an application when they are added to the waiting list. Others have each household complete a pre-screening form instead, and it is only later when the household is next in line for assistance that an application is completed. At which point in the process should a household be counted as part of the “affordable housing applications submitted”?

ANSWER: Count the application when it is received. Consider requiring households to fill out applications when they are added to the waiting list. A major purpose of this new requirement to collect application information is to document the need for housing assistance. This is done by reporting the volume of households entering the SHIP system. In some communities, households begin the SHIP program application process on the waiting list. By having those on the waiting list fill out applications, these households will be counted and will show the significant need for SHIP assistance. It will help to get uniform data across the state if reporting is done consistently.

REPORTING APPLICATIONS QUESTION: How should we track and report applications when SHIP provides a type of assistance for which households do not apply directly to the SHIP office?

ANSWER: There are certain types of assistance where households will not apply directly to the SHIP office. For example, when a developer applies for SHIP funds to pay impact fee costs associated with newly constructed homeownership units, the individual homeowners apply to the developer, not the SHIP office. In cases such as these, count a submitted application and an approved application for each SHIP-funded unit the developer proposes to build, but do not count the applications that the developer will later receive from households who wish to purchase the units.

The same is true when a developer applies for a SHIP construction or rehabilitation subsidy for a subdivision of single-family homes or a multi-family rental development. In these cases, do not count applications later received by the developer to occupy the housing units. SHIP staff only needs to count an application for each SHIP-funded unit that the developer will build or repair in accordance with the written agreement.

Consider that a SHIP office might receive some funding requests from developers that are not funded. Count the SHIP-funded unit these developers propose as applications submitted, but also count them as applications denied.

If you have
questions about The
Ship Program
Call Today!



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.



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.

FLORIDA HOUSING COALITION NEWS

Center for Racial Equity Announces The Winners of the Competitive Grant Application for Two-Years of Assistance to Close the Gap



The Center for Racial Equity, Florida Housing Coalition's initiative that provides support for communities looking to advance racial equity in housing, announced the winners of its competitive

grant program entitled **Closing the Racial Gap in Homeownership** (Closing the Gap). Both the City of Fort Pierce, and the City of West Palm Beach will receive 24 months of technical assistance to help close the homeownership gap amongst Black and white families in their respective communities. The Coalition will engage with public and private sector partners and stakeholders to address the history, the policies, and the programs that impact racial inequity in housing and assist the community with implementing solutions.

Closing the Gap is the seminal program of the Center for Racial Equity. With funding in place from major underwriters Bank of America and Wells Fargo, the program provides a 3:1 match in technical assistance and resources over a two-year period. "Bank of America is helping advance racial equality and economic opportunity, with a particular focus on helping create opportunity for people and communities of color," said Gene Schaefer, Miami market president for Bank of America. "Having a safe and affordable place to call home is essential to help lay the foundation for wellness, dignity, and economic opportunity," said Eileen Fitzgerald, head of housing affordability philanthropy with Wells Fargo.

The City of Fort Pierce is Ready for Change

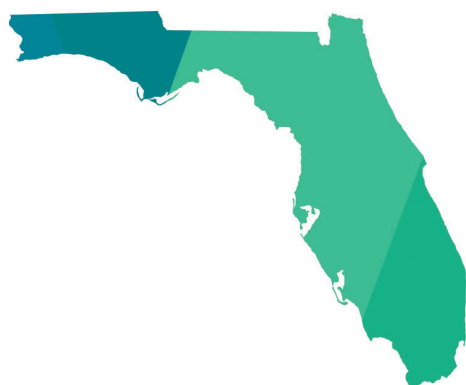
"A stark racial divide in homeownership and housing affordability exists within the City of Fort Pierce," stated the City in its grant application. Embarking on an initiative entitled "One Fort Pierce" – the community is dedicated toward bridging the silent racial and economic divide that exists within its city limits. With the recent success of their Local Foods, Local Places Initiative, the City has a proven track record of implementing community wide solutions and garnering community wide support for needed improvements. "With a solid track record in place, and an eagerness to tackle the hard issues facing their community, the City of Fort Pierce is well-positioned to take advantage of the help that the Closing the Gap program can provide," stated Florida Housing Coalition CEO and President Jaimie Ross.



West Palm Beach Communities of Color Need Affordable Housing

"Communities of color in West Palm Beach are negatively impacted by high rent burdens, stagnating or decreasing wages, history of predatory lending for black borrowers and residential segregation," stated the City in its application. Mayor Keith James, as part of his Taskforce for Racial and Ethnic Equality, has committed resources and city priorities to finding solutions for affordable housing within city limits. "The Mayor's leadership, and the eagerness of WEST PALM BEACH the city departments to implement solutions for affordable housing has the Florida Housing Coalition excited about working with them," added Ross.





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



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Carter Burton



Michael Chaney



Charlene Chen



Gladys Cook



Pam Davis



Blaise Denton



Lisa Djahed



Kody Glazer



Katherine Gray



Juanita Jones



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Deidre Park



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Amanda Rosado



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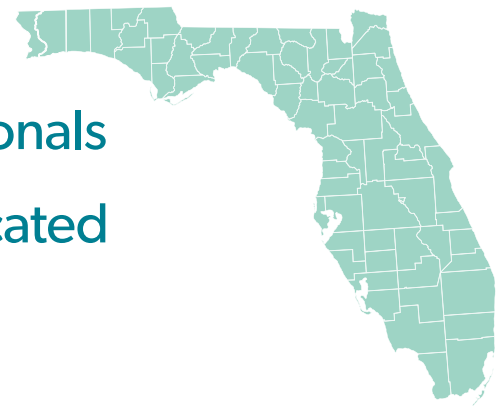


Ben Toro-Spears



Johnitta Wells

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





AFFORDABLE HOUSING CONSULTING SERVICES

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

PUBLIC SECTOR

We Can Assist the Public Sector with:

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

PRIVATE SECTOR

We Can Assist the Private Sector with:

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

SPECIAL PROJECTS

Everything from Needs Analysis to Document Preparation:

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



CONTACT

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

learn more



MEMBERSHIP APPLICATION

PARTNERS FOR BETTER HOUSING

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

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

ADDITIONAL BENEFITS FOR PLATINUM, GOLD & SPONSOR LEVELS

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

ADDITIONAL BENEFITS FOR CO-SPONSOR, PATRON & CONTRIBUTOR LEVELS

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

BASIC MEMBERSHIP

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

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

Authorized Representative (Please Print or Type:)

Name: _____ Title: _____

Organization: _____ Signature: _____

Mailing Address: _____

City: _____ State: _____ ZIP: _____ County: _____

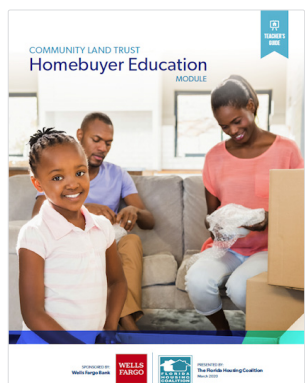
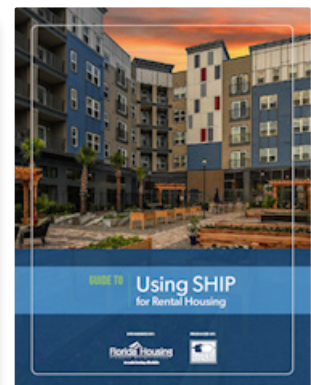
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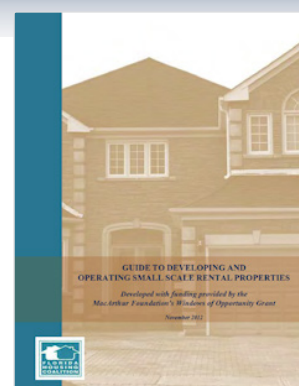
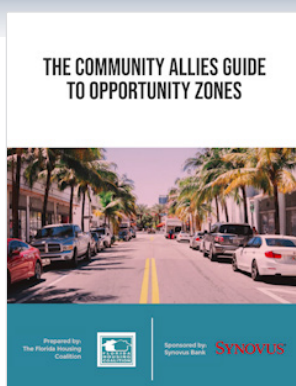
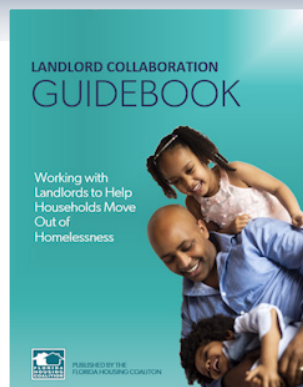
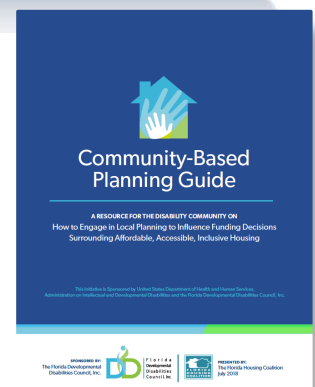
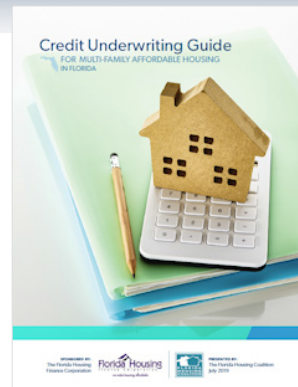
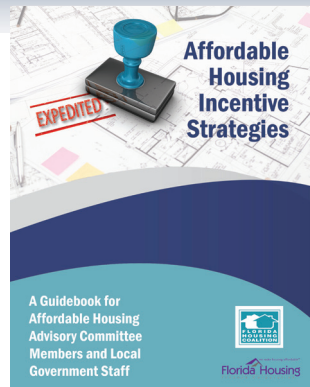
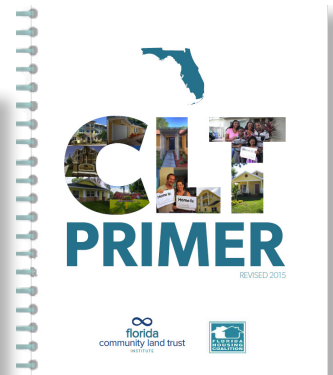
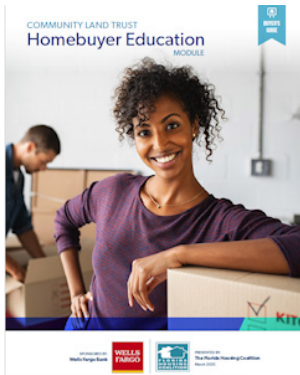
Make checks payable to The Florida Housing Coalition • 1311 N. Paul Russell Road, B-201, Tallahassee, FL 32301 • Phone: (850) 878-4219 • FAX: (850) 942-6312 The Florida Housing Coalition is a 501 (c) (3) organization. One hundred percent of your tax deductible contribution goes to the Florida Housing Coalition, Inc. No portion is retained by a solicitor. Registration number SC09899, Federal ID# 59-2235835.

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FLORIDA HOUSING COALITION PUBLICATIONS

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







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