

THE JOURNAL OF THE FLORIDA HOUSING COALITION, INC.

HOUSING

— NEWS NETWORK —

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Landmark Act in Florida Aims to
**Keep Land (and Wealth) in
Black Families**

2020 Home Matters Report
Highlights

Can Floridians Safely
**Shelter from a Hurricane in
the Midst of a Pandemic?**

A Pandemic's Silver Lining:
**We Can End Homelessness in
Florida with CARES Act Funding**

AFFORDABLE HOUSING CONFERENCE HOME MATTERS IN FLORIDA

—  *this year,
we're going digital*



SPECIAL REPORT

2020 Legislative Wrap-Up

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In this Issue

Message from the CEO.....	1
2020 Legislative Wrap-Up	2
Landmark Act in Florida Aims to Keep Land (and Wealth) in Black Families ...	10
Can Floridians Safely Shelter from a Hurricane in the Midst of a Pandemic?	14
A Pandemic's Silver Lining: We Can End Homelessness in Florida with CARES Act Funding.....	17
Home Matters 2020 Highlights	19
Eyesore to Asset: Adaptive Reuse of Vacant Retail	30
Affordable Housing Conference Preview	31
Frequently Asked SHIP Questions.....	38
Racism is on All Our Minds	40
Coalition News	42
Affordable Housing Coalition Publications	44
About the Coalition	46
Affordable Housing Consulting Services	48
Membership Application	49



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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 **Lynne Takacs**, Graphic Design. Email: info@flhousing.org, Website: www.flhousing.org.



Message from the CEO

BY: JAIMIE ROSS

The amount of rental assistance needed everywhere in the nation is staggering. As soon as the declaration of disaster was declared, Florida's SHIP programs (State Housing Initiatives Partnership) began reprogramming local housing trust fund dollars to provide emergency rental assistance and mortgage foreclosure prevention funding due to COVID-19 related job loss. This helps the families who are renting and the landlords who they are renting from. Most landlords have mortgages to pay and without rent coming in they are in danger of foreclosure.

Typically, SHIP funds are not used for rental assistance, but because SHIP is flexible it was able to be reprogrammed from a focus on homeownership and construction into an emergency rental assistance program. It is reasonable to assume that demand for housing that is affordable will substantially increase due to loss of businesses concomitant with the coronavirus protocols.

The Sadowski Act's SHIP program, supported by 32 statewide organizations, from the Florida Realtors, the Florida Chamber of Commerce, Associated Industries of Florida to Florida AARP, Florida United Way, Florida Conference of Catholic Bishops, Florida Impact, the Florida Association of Counties and the Florida League of Cities, has again proven to be the best designed and implemented local housing program in the nation. It was a bitter pill indeed to learn on June 29th that after finally garnering support for full appropriation from the Governor, House, and Senate, the SHIP funds were vetoed.

But SHIP funding has not been swept. It remains in the local government trust fund. We need to work with the Governor and the Legislature in the November special session to see that SHIP funding is appropriated for SHIP. There is a huge amount of CARES Act funding going to local governments now that has to be deployed immediately. It will be gone by the end of December. CARES Act funding cannot be used the same way SHIP is used. For example, we will not be able to address any housing issues that are not COVID related with the federal funds. We will lose the new construction, homeownership opportunities, disaster mitigation, and the

jobs that are created with all these activities; the staples of SHIP.

To be fair, the Governor has put more money into housing than we had before. He did not have to direct any of the CARES Act funding for housing and he did. I would not take this veto of SHIP as a sign that the Governor does not still support SHIP. I believe he absolutely does support SHIP, but is keeping some options open while he addresses the budget shortfall caused by coronavirus crisis.

It will be the job of Sadowski Coalition and Sadowski Affiliates (that means everyone) to make the case between now and November that SHIP funds should be deployed for SHIP. Florida needs those funds to make repair and resiliency improvements and assist in the economic recovery by producing and preserving housing that is affordable.

For the first time in over 30 years of hosting Florida's statewide annual conference, we will be gathering this year on-line for training and networking provided in a digital format. When we realized we could not bring over 900 people together in person, we could not imagine the conference taking place. But we now know that we can and will deliver a conference that is every bit as robust, and in some ways, will provide even greater networking opportunities. Inside this Journal we will explain just how the conference will work in 2020 to meet or exceed what you have come to expect from the Florida Housing Coalition's Statewide Home Matters Annual Conference.

We are all going to be safer at home and the Florida Housing Coalition wants everyone to have a home that is safe. Housing is healthcare and housing equals jobs. We celebrate all our members who worked so diligently to secure full appropriation of Sadowski trust funds and to respond to COVID-19. Our nonprofit service and housing providers, for-profit affordable housing developers, lenders, funders, and advocates for good public policy comprise a powerful membership for the Florida Housing Coalition to end homelessness and provide housing that is affordable for all Floridians. **HNN**



2020 Legislative Wrap-Up

By: Mark Hendrickson and Jaimie Ross

The 2020 session was momentous for affordable housing advocates in Florida. We finally achieved full appropriation of the Sadowski State and Local Housing Trust Funds. This has been a long and tough road. It has been 13 years since the housing trust funds have been fully appropriated for housing. It is our great expectation that the new normal of full appropriation has arrived. We were on our way to a massive celebration at the end of session when COVID-19 prevented us from gathering. And now, because of COVID-19, the Governor has vetoed the entire SHIP appropriation. What does that mean?

The SHIP funding distribution chart on the next page is based on the full appropriation we received through legislative appropriation. We have not removed this chart from this article because those funds have not been swept. When the Governor vetoed the SHIP funding on June 29th, those monies were not swept to general revenue. They remain intact in the Local Government Housing Trust Fund. We anticipate the legislature to come back for a special session in November, following the elections. At that time, the SHIP funds can be fully appropriated as intended. Whether that happens is dependent upon a number of factors. We are back on track, but we have one more step to take. We must be successful between now and the special session in the Fall in making the case for full appropriation irrespective of the economic consequences from COVID-19. That case can be made based on the data we have on the housing need and the jobs and huge economic benefit (over \$4 billion dollars) from using SHIP funds for the SHIP programs.

The Sadowski Coalition and Sadowski Affiliates worked tirelessly, and we all owe a great debt of gratitude to Governor Ron DeSantis and Senate President Bill Galvano for being housing champions.

The Omnibus Housing Bill that passed this year was HB 1339. The following are highlights from a 79-page bill that covers a variety of housing and related issues. This is not an exhaustive

coverage. In particular, there are a great number of provisions in the new law related to mobile homes and none of those are covered here. Please see the enrolled HB 1339 for every provision of the new law.

The effective date for all the items covered here is July 1, 2020, unless otherwise stated.

1. Linkage Fees Expressly Permitted

Section 125.01055 F.S., was amended to add linkage fees to the list of expressly permitted land use mechanisms (like inclusionary zoning) which counties (and cities, with identical language in Section 166.0415, F.S) can undertake for the purpose of increasing the supply of affordable housing.

The revised statute goes on to treat linkage fees on residential and mixed-use residential development similarly to inclusionary zoning in terms of keeping the developer's costs offset. The statute explains that an affordable housing linkage fee ordinance may require the payment of a flat or percentage-based fee, whether calculated on the basis of the number of approved dwelling units, the amount of approved square footage, or calculated in another way. The statutory amendment provides that for residential or mixed-use residential development, the county must fully offset all costs to the developer of its linkage fee payment. Basically, the amended statute treats the payment of a linkage fee

The SHIP funding distribution chart on page 9 is based on the full appropriation we received through legislative appropriation. We have not removed this chart from this article because those funds have not been swept. When the Governor vetoed the SHIP funding on June 29th, those monies were not swept to general revenue. They remain intact in the Local Government Housing Trust Fund. We anticipate the legislature to come back for a special session in the Fall, following the elections. At that time, the SHIP funds can be fully appropriated as intended.

on residential property or mixed-use residential property (residential combined with nonresidential) in the same way inclusionary housing requirements are treated. No such requirement applies to nonresidential development.

The Florida Housing Coalition will provide training in 2020 to help local governments implement this new requirement, beginning with an understanding of best practices for adoption of a linkage fee ordinance. A linkage fee ordinance is typically charged on non-residential uses that create a need for affordable housing. Historically, the requirement could be found in Florida's Development of Regional Impact law. The "Adequate Housing Rule" used to implement that law required large scale nonresidential development to provide housing or payment in lieu of housing to offset the need for affordable housing created by the large-scale nonresidential development. A linkage fee is akin to an impact fee for affordable housing collected from the developers of businesses that create the need for workforce housing. Linkage fees are valid development exactions under Florida and U.S. case law and the statutory change made in HB 1339 merely confirms local government authority to adopt a linkage fee ordinance.

2. State Override Permission of Local Zoning Laws

HB 1339 adds new language at § 125.01055 (6) for counties, and § 166.04151(6) for municipalities, to expressly permit local governments to approve the development of housing that is affordable, as defined in chapter 420.0004, F.S. (which covers housing for extremely low income to moderate income households) on any parcel zoned for residential, commercial, or industrial use. In other words, a developer of affordable housing would not need a land use or zoning change on property that does not currently permit the housing (for example multifamily housing in a single family restricted zone) if the local government chooses to permit the affordable housing development. The impact of this legislation could be significant in terms of promoting ADUs, missing middle housing types such as duplexes and triplexes, and small scale multifamily housing in single family zones, and affordable housing in general, in any zone where it is not a permitted use. This could also be helpful in avoiding NIMBY opposition. The Florida Housing Coalition will specifically address this item in 2020 with education for local elected officials and local government planners.

3. Local Government Budget Reporting related to Affordable Housing

The state statute that covers local budget reporting—section 129.03 (and 166.241) F.S., is amended to specifically require that beginning October 15, 2020 and each year thereafter, the reported expenditures must include expenditures for the financing, acquisition, construction, reconstruction, or rehabilitation of affordable housing (as defined in section 420.0004, F.S.) and specify which expenditures were federal, state, local, or other funding.

4. Accessory Dwelling Units

Two tweaks were made to the existing accessory dwelling unit (ADU) law found in section 163.31771, Florida Statutes. The first was to remove language stating that a local government may adopt an ADU ordinance "upon a finding that there is a shortage of affordable rental units within its jurisdiction". This enables a local government to adopt an ordinance to allow accessory dwelling units without such a finding. This can have a positive effect in ensuring that local governments allow ADUs in all single-family zones.

The second line deleted from the existing statute was removal of "If the local government adopts an ordinance under this section". Arguably this would mean that any local government ordinance which allows ADUs would need to meet the balance of the statute which requires that an application for a building permit to construct an ADU must include an affidavit from the applicant which attests that the unit will be rented at an affordable rate to an income qualified household (from extremely-low income to moderate income).

The Florida Housing Coalition supports the use of ADUs for increasing the supply of affordable housing. In recent years, many of the units created have been used for other purposes, such as a Bed & Breakfast or tourist lodging. The change made to this statute could help return the use of ADUs to the originally intended purpose. This ADU statute was enacted many years ago as a way to encourage local governments to increase the supply of affordable rental units by permitting ADUs in all single family residentially zoned areas but did not require it. The Florida Housing Coalition encourages local governments to use this statute to ensure that units created are used for increasing the supply of affordable rental housing.

5. Impact Fees

The existing impact fee statute in section 163.31801, F.S. is amended to require that impact fee reports include each exception and waiver provided for construction or development of housing that is affordable.

6. Fraudulent or material misrepresentation related to FHFC applications

Section 420.518, F.S. is a newly created section in Part V of Chapter 420 that governs the Florida Housing Finance Corporation (FHFC). This new section speaks to bad actors in connection with any FHFC program. Prior to this, FHFC did not have clear authority to prohibit developers who had participated in fraudulent activities or made material representations from participating in their programs. This section gives clear authority for the FHFC Board to permanently or temporarily suspend any developer who commits any one of a series of actions, from fraud to consistent mismanagement of properties, while retaining administrative appeal rights for the developer.

7. State Apartment Incentive Loan (SAIL) program

Section 420.5087, F.S. is amended to add to the criteria that will be used for scoring the competitive SAIL applications,

“policies that promote access to public transportation, reduce the need for onsite parking and expedite permits for affordable housing projects.” This has been added to criteria (8) which speaks to local government contributions and local government comprehensive planning and activities that promote affordable housing. The Florida Housing Coalition will be specifically addressing this in its training for the FHFC in regard to regulatory reform under the Affordable Housing Advisory Committees (AHACs) for SHIP and in our training on the SAIL program. The SAIL program criteria have also been clarified to provide that an applicant’s prior experience will be judged without regard to whether it came from prior experience with a FHFC program. This change can be found in section 420.5087 (12), F.S.

8. Special Needs set-aside in SAIL for Youth Aging out of Foster Care

The SAIL statute now permits the FHFC to prioritize a portion of SAIL funds for person with special needs to provide funding for the development of newly constructed permanent rental housing on a campus that provides housing for persons in foster care or persons aging out of foster care. This housing shall promote and facilitate access to community-based supportive, educational, and employment services and



resources that assist persons aging out of foster care to successfully transition to independent living and adulthood. The FHFC must consult with the Department of Children and Families to create minimum criteria for such housing.

9. Catalyst Program

The Florida Housing Coalition is newly charged with convening biannual regional workshops for the local elected officials who will now be serving on the Affordable Housing Advisory Committees (AHACs). The purpose is to facilitate peer-to-peer sharing of best practices for affordable housing. If the locally elected official or a locally elected designee fails to attend three consecutive regional workshops, the FHFC may withhold SHIP funds pending the person's attendance at the next regularly scheduled biannual meeting. The Florida Housing Coalition will need to produce an annual report summarizing the deliberations, actions, and recommendations of each region, as well as the attendance record of the local elected officials, which must be submitted to the President of the Senate, the Speaker of the House, and the FHFC by March 31 of the following year. HB 1339 also amends Catalyst Program to add the SAIL program to the list of programs in which the Florida Housing Coalition will provide specialized technical support to local governments and community-based organizations.

10. Local Housing Assistance Plan Reports.

Section 420.9075 (which applies to SHIP) now requires that in the annual report submitted to FHFC, the local government

include "the number of affordable housing applications submitted, the number approved, and the number denied."

11. AHAC Membership and AHAC Recommendations.

The Affordable Housing Advisory Committees that are charged with recommending regulatory incentives for affordable housing under the SHIP program in Section 420.9076, F.S., must now include one locally elected official from each county or municipality participating in the SHIP program. This requirement goes into effect on October 1, 2020.

The AHAC report, which has been triennial, is now an annual requirement. At a minimum, each advisory committee shall submit an annual report to the local government body and to the Florida Housing Coalition which includes recommendation on the implementation of affordable housing incentives. The list of incentives has been modified somewhat and the Florida Housing Coalition will update its training materials to address those changes. Included in the changes is the required attendance of the local elected officials in the regional workshops which will be provided under the Catalyst program and the financial consequences for failing to participate.

The Florida Housing Coalition will be covering a number of these legislative issues at the upcoming conference in August 31- September 2, 2020, and throughout the year. The implementation of this law as it applies to SHIP is now uncertain until the SHIP funds are appropriated. **HNN**



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 a past Chair and serves as an 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.

FY 20-21 BUDGET AS OF 6-30-20 WITH VETOES**APPROPRIATION OF HOUSING TRUST FUND MONIES: \$387 MILLION**

Revenue Estimate from January 2020 REC Conference + Trust Fund Balances

	FINAL BUDGET FY 19-20	GOVERNOR	SENATE	HOUSE	FINAL BUDGET FY 20-21
FHFC: SAIL & Other FHFC Line 2281	\$ 39,040,000	\$119,800,000	\$119,800,000	\$48,800,000	\$115,000,000
SHIP Line 2282	\$ 46,560,000	\$267,200,000	\$267,200,000	\$73,200,000	\$225,000,000 VETOED
Hurricane Housing Recover Program (SHIP-like program for Hurricane Michael disaster counties only) Line 2282A	\$ 65,000,000	\$0	\$0	\$25,000,000	\$30,000,000
Rental Recovery Loan Program SAIL-like program (for Hurricane Michael disaster counties only) Line	\$ 50,000,000	\$0	\$0	\$0	\$0
TOTAL HOUSING	\$200,600,000	\$387,000,000	\$387,000,000	\$147,000,000	\$145,000,000
SHTF SWEEP	\$ 10,000,000	\$0	\$0	\$65,000,000	\$0
LGHTF SWEEP	\$115,000,000	\$0	\$0	\$135,000,000	\$0
TOTAL SWEEP	\$125,000,000	\$0	\$0	\$200,000,000	\$0
Unallocated SHTF	\$ 300,000	\$0			\$4,800,000
Unallocated LGHTF	\$7,060,000	\$0		\$13,740,000	\$12,200,000 + \$225 million veto

Proviso/Back of the Bill for FHFC:

- Additional \$250,000 from GR to FHFC for Purpose Built Community through SAIL-VETOED
- \$10 million of HHRP to FHFC for down payment assistance in Bay, Jackson, Gulf, Calhoun, Gadsden, Washington, Liberty, Franklin, Wakulla, Taylor & Holmes Counties
- \$20 million of HHRP for Hurricane Michael recovery distributed based on damage assessment/SHIP style program
- 10% of FHFC funds for competitive grant program for housing developments for persons with developmental disabilities

ADDITIONAL HOMELESS FUNDING FROM GENERAL REVENUE OR DCF TRUST FUNDS

Item	Amount	Line Item	Source	Agency
Challenge Grants	\$3,181,500	350	GR	DCF
Federal Emergency Shelter Grant Program	\$6,359,466 \$852,507	351	Federal Grants TF & Welfare Transition TF	DCF
Homeless Housing Assistance Grants (staffing for 27 homeless lead agencies)	\$3,000,000	352	GR	DCF
Tampa Hillsborough Homeless Initiative- Shared Housing (SB 2490) Senate	\$200,000 VETOED	2272	GR	DEO
Homeless Veteran Homeless Assistance- Brevard (S1186)	\$190,000	352	GR	DCF
Metropolitan Ministries- First Hug Program- Pasco & Pinellas (S2361)	\$300,000 VETOED	352	GR	DCF
Metropolitan Ministries- Miracles for Pasco Program (S2365)	\$250,000 VETOED	352	GR	DCF
Connecting Everyone with Second Chances- Leon & surrounding counties (S1532) (HB 9207)	\$716,000	352	GR	DCF
Citrus Health Network- Safe Haven for Homeless Youth (HB 4165)	\$155,000 VETOED	352	GR	DCF
Clara White Mission (HB 2493)	\$100,000 VETOED	354	GR	DCF
Miami-Dade Homeless Trust (HB 4545) (S Form 1349)	\$250,000 VETOED	376	GR	DCF
CASL Renaissance Manor (HB 4385) (S1599)	\$1,100,000	376	GR	DCF

OTHER PROJECTS FUNDED FROM GENERAL REVENUE

Item	Amount	Line Item	Source	Agency
Casa Familia Village Phase II (HB 3157) House	\$425,000 VETOED	2272	GR	DEO
Windley Key & Key Heights Affordable Housing Project (HB 3709) (SB 2086)	\$1,000,000 VETOED	2279A	GR	DEO
Building Homes for Veterans Senate 2159)	\$1,000,000	2279A	GR	DEO



PROJECTED SHIP ESTIMATES FOR FY 2020-21

(\$225,000,000)

LOCAL GOVERNMENT	COUNTY TOTAL	COUNTY SHARE/ CITY SHARE	LOCAL GOVERNMENT	COUNTY TOTAL	COUNTY SHARE/ CITY SHARE	LOCAL GOVERNMENT	COUNTY TOTAL	COUNTY SHARE/ CITY SHARE
ALACHUA	2,853,301	1,432,928	GILCHRIST	350,000	350,000	PALM BEACH	15,474,352	11,686,231
Gainesville		1,420,373	GLADES	350,000	350,000	Boca Raton		1,010,475
BAKER	350,000	350,000	GULF	350,000	350,000	Boynton Beach		830,973
BAY	1,803,724	1,448,390	HAMILTON	350,000	350,000	Delray Beach		716,462
Panama City		355,334	HARDEE	350,000	350,000	West Palm Beach		1,230,211
BRADFORD	350,000	350,000	HENDRY	434,680	434,680	PASCO	5,650,008	5,650,008
BREVARD	6,354,059	3,512,524	HERNANDO	2,025,388	2,025,388	PINELLAS	10,467,628	5,441,073
Cocoa		206,507	HIGHLANDS	1,106,172	1,106,172	Clearwater		1,247,741
Melbourne		890,839	HILLSBOROUGH	15,454,791	11,278,906	Largo		896,029
Palm Bay		1,232,687	Tampa		4,175,885	St. Petersburg		2,882,785
Titusville		511,502	HOLMES	350,000	350,000	POLK	7,390,637	5,760,263
BROWARD	20,500,575	3,675,751	INDIAN RIVER	1,660,301	1,660,301	Lakeland		1,150,722
Coconut Creek		627,318	JACKSON	512,922	512,922	Winter Haven		479,652
Coral Springs		1,377,639	JEFFERSON	350,000	350,000	PUTNAM	799,767	799,767
Davie		1,113,181	LAFAYETTE	350,000	350,000	ST. JOHNS	2,729,439	2,729,439
Deerfield Beach		848,724	LAKE	3,824,637	3,824,637	ST. LUCIE	3,309,629	789,677
Fort Lauderdale		1,988,556	LEE	7,873,025	4,941,898	Fort Pierce		466,989
Hollywood		1,611,345	Cape Coral		1,990,301	Port St. Lucie		2,052,963
Lauderhill		772,872	Fort Myers		940,826	SANTA ROSA	1,908,025	1,908,025
Margate		631,418	LEON	3,179,267	1,080,633	SARASOTA	4,567,809	3,960,290
Miramar		1,482,192	Tallahassee		2,098,634	Sarasota		607,519
Pembroke Pines		1,793,800	LEVY	434,680	434,680	SEMINOLE	5,037,197	5,037,197
Plantation		965,577	LIBERTY	350,000	350,000	SUMTER	1,393,017	1,393,017
Pompano Beach		1,197,234	MADISON	350,000	350,000	SUWANNEE	493,362	493,362
Sunrise		996,328	MANATEE	4,150,603	3,540,049	TAYLOR	350,000	350,000
Tamarac		699,070	Bradenton		610,554	UNION	350,000	350,000
Weston		719,570	MARION	3,863,758	3,203,828	VOLUSIA	5,773,870	4,071,155
CALHOUN	350,000	350,000	Ocala		659,930	Daytona Beach		721,734
CHARLOTTE	1,953,646	1,739,136	MARTIN	1,699,422	1,699,422	Deltona		980,981
Punta Gorda		214,510	MIAMI-DADE	19,080,166	12,268,546	WAKULLA	363,000	363,000
CITRUS	1,595,120	1,595,120	Hialeah		1,625,630	WALTON	754,146	754,146
CLAY	2,305,672	2,305,672	Miami		3,331,397	WASHINGTON	350,000	350,000
COLLIER	4,046,301	3,821,731	Miami Beach		637,278	TOTAL	218,937,500	218,937,500
Naples		224,570	Miami Gardens		774,655	Disaster Relief Holdback		5,000,000
COLUMBIA	754,146	754,146	North Miami		442,660	Compliance Monitoring		562,500
DE SOTO	389,060	389,060	MONROE	819,327	819,327	Catalyst		500,000
DIXIE	350,000	350,000	NASSAU	904,068	904,068	TOTAL APPROPRIATION		225,000,000
DUVAL	10,395,947	10,395,947	OKALOOSA	2,162,249	1,937,591			
ESCAMBIA	3,439,990	2,848,312	Fort Walton Beach		224,658			
Pensacola		591,678	OKEECHOBEE	454,241	454,241			
FLAGLER	1,190,913	256,880	ORANGE	14,835,481	11,712,612			
Palm Coast		934,033	Orlando		3,122,869			
FRANKLIN	350,000	350,000	OSCEOLA	3,961,560	3,161,721			
GADSDEN	506,422	506,422	Kissimmee		799,839			

SHIP allocation based on
03/09/2020 FY2020-21 Budget
(Less: \$5 million DR holdback, Monitoring
& Catalyst)



Landmark Act in Florida Aims to Keep Land (and Wealth) in Black Families

BY: ANN CARPENTER AND SARAH STEIN

As members of the Florida Housing Coalition are well aware, land ownership and homeownership are significant contributors to the creation of wealth and thus drivers of intergenerational economic mobility. However, many Floridians who have inherited family land are unable to realize these opportunities because of the legal effect of their particular form of land ownership, often called “heirs’ property.” These land owners are more likely to lose their land through what is known as a partition sale—a sale of the property resulting from a dispute between co-owners, often ignited by an outside party with an investment interest in the land. The issues that create and are caused by heirs’ property are inextricably tied to race. Accordingly, heirs’ property disproportionately impacts lower-wealth African Americans, particularly in the Black Belt South, which includes many northern Florida counties. Heirs’ property has also contributed to the pervasive racial wealth gap in the U.S., where the Federal Reserve found that Black Families had roughly one-tenth the median wealth of White families in 2016. In a recent win for Floridians with heirs’ property, Florida has adopted the Uniform Partition of Heirs Property Act, legislation that helps protect generational wealth by providing important protections against land loss for heirs’ property owners.

On June 20, Senate Bill 580, the Uniform Partition of Heirs Property Act, was signed by Governor DeSantis. Heirs’ property is most often created when a property owner passes away intestate—that is, without a legally recognized estate

plan in place. The legal heirs of the deceased owner—who are determined by state law—become common owners by default (legally, “tenants in common”), each owning a fractional interest in the entire property. Heirs’ property can also be created when a simple will bequeaths the property equally to multiple family members. Wealthy White families are privileged in this system, where knowledge of the law and access to legal services are necessary to consolidate and retain property. In families and networks where access to legal estate planning advice is limited—disproportionately Black, Indigenous, and communities of color—heirs’ property owners can multiply quickly across generations, accumulating large numbers of owners for one tract of land, some of whom may not even know one another and many of whom may not know that they own anything at all. This ownership structure is unstable because a single heir, or in certain cases a third party who has bought the heir’s interest in the property, can demand their portion of the land’s value by asking the courts for a partition sale of the entire property.

In addition to the risk that a distant relative or an investor could force the sale of their land, heirs lack clear, marketable title, which can reduce the amount a buyer would pay for the land and prevent an owner or buyer from accessing mortgage financing. Furthermore, most loan and grant programs intended to assist low-wealth homeowners and land owners require clear title. This creates an enormous barrier for heirs’

property owners who need help repairing their homes as they age or who are trying to rebuild after a disaster strikes. The issue of heirs' property in a community often surfaces post-disaster, as many federal and state disaster assistance programs have historically required clear title. Additionally, heirs' property can even prevent owners from deriving income off their land if they cannot get the consent of other owners.

For over a century, partition sales alongside other questionable and even illegal practices, have led to the involuntary loss of family homes and family-owned land, particularly in the southeastern states served by the Federal Reserve Bank of Atlanta (Alabama, Florida, Georgia, Louisiana, Mississippi, and Tennessee). Land loss has been an ongoing issue among Black, Latinx, and Indigenous people and low-income and low-wealth populations, who have been historically targeted by speculators, government actors, and financial institutions as sources of undervalued land for development. The high incidence of heirs' property among these groups, and the often unfavorable treatment of this type of ownership by the law and the courts renders these owners particularly vulnerable to land grabs. Alarming, Black land ownership has fallen from a peak of 16 million acres in 1910 to a low of 2.3 million acres in 1992 (Bailey, Zabawa, Dyer, Barlow, & Baharanyi, 2019).

The scope and scale of heirs' property ownership is unknown, although reliable estimates exist. A comprehensive 1980 report by the Emergency Land Fund estimated 41 percent of Black-owned land is held as heirs' property (Emergency Land Fund, 1984; Johnson Gaither, 2016) in the Black Belt South, including several Panhandle Counties within that region. A more recent estimate suggests that 1.6 million acres in this region worth \$6.6 billion is held as heirs' property (Bailey et al., 2019). These figures show little sign of reversal, as only 20 percent of Black adults have a will in place (Mitchell, 2016), which could prevent the formation of heirs' property. Other studies have found heirs' property to be prevalent among other populations and in regions with limited access to and trust in the legal systems, such as among poor White families in Appalachia (Deaton, Baxter, & Bratt, 2009), among Latinx families in the Texas Colonias (Ward, Souza, Giusti, & Larson, 2011), and in Native communities (Kunesh, 2018).

The Uniform Law Commission (ULC), led by Law Professor Thomas Mitchell, created the Uniform Partition of Heirs Property Act in 2010, understanding that partition laws have been a driver of involuntary land loss. Mitchell began pushing for legal reform to address heirs' property ownership in 2001 when he wrote an article in the *Northwestern Law Review* detailing the role that heirs property ownership has played in Black Americans land loss since Reconstruction. In that article he proposed legislative interventions to reduce loss (Mitchell, 2001). Mitchell recalls that, at the time, critics of his article insisted no state would pass such laws. Since then, Mitchell worked to garner the attention of the Uniform Law Commission, led the drafting of a uniform act within that commission himself, and—with the help of advocates and local coalitions—ushered the resulting act into law across 17 states and the U.S. Virgin Islands.

The Act includes three significant areas of reform. First, the Act provides a sort of right of first refusal in which heirs who wish to retain the land are able to buy out the fractional interests of heirs that wish to sell. Second, if the buyout is not the preferred remedy, the court must consider not only economic but also social, cultural, and historic value of the land in the ultimate decision to sell or parcel out the property. The third and final area of reform pertains to cases where parceling out the property is not possible and a sale is necessary. The Act stipulates that an open

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“Given the known prevalence of heirs’ property, particularly among Black Florida families, and the recent surge in attention to racial injustice, we see Florida’s passing of the Uniform Partition of Heirs Property Act as a timely opportunity. Movements like Black Lives Matter have shined a light on deep structural barriers in our society that have long prevented Black Americans from obtaining economic equity, resulting in the significant wealth gaps we see today. While this legislation will not resolve that racial wealth gap on its own, it is one of many necessary steps in what Atlanta Fed President Raphael Bostic has noted as a moral and economic imperative to end racism.”

market sale occur, in direct response to the frequent use of partition actions by land speculators to undervalue land in service of their own interests. An open market sale is more likely to result in a higher sales price that benefits the heirs.

The UHPA is not a silver bullet, but it is an important step in preventing land loss and providing due process for landowners who have inherited property intestate or otherwise own land via tenancy in common. Other reforms and resources are also needed to prevent the formation of heirs' property and to properly address the clouded title issues that prevent heirs from deriving income or fair market value from their assets. Our colleagues in the community of advocates, service providers, and scholars that has tackled the issue of heirs' property for decades have identified a number of additional strategies, such as providing resources to facilitate estate planning, subsidizing legal services to clear title on existing heirs' properties, and organizing technical assistance to provide heirs' property owners with the tools they need to resolve title issues and improve or produce income on their land. Many heirs' property owners do not know that they can begin the process themselves by creating a family tree to identify all heirs who may have a stake in the property.

In addition, effective intervention requires greater record keeping and inventories of heirs' property. Recently, the Federal Reserve Bank of Atlanta found that up to 11 percent of residential

parcels in rural areas of our district are known heirs' property, with the numbers likely much higher due to the lack of reliable data. However, current administrative practices render heirs' property very difficult to track, as county tax assessors and other entities often do not record this information. Thus, estimates are difficult and greater understanding is needed of where to direct resources. A better understanding of the location and frequency of these properties and the demographic composition of neighborhoods with disproportionately high concentrations of heirs' property, would allow stakeholders to better track activity and advocate for resources.

Given the known prevalence of heirs' property, particularly among Black Florida families, and the recent surge in attention to racial injustice, we see Florida's passing of the Uniform Partition of Heirs Property Act as a timely opportunity. Movements like Black Lives Matter have shined a light on deep structural barriers in our society that have long prevented Black Americans from obtaining economic equity, resulting in the significant wealth gaps we see today. While this legislation will not resolve that racial wealth gap on its own, it is one of many necessary steps in what Atlanta Fed President Raphael Bostic has noted as a moral and economic imperative to end racism. For many families, this law will begin to balance the scales, preventing the loss of their land through partition sales and preserving the promise of intergenerational wealth that it represents.



Ann Carpenter is director of policy and analytics in the community and economic development group at the Federal Reserve Bank of Atlanta. Her recent work includes studies on land contracts, heirs' property, and strategies to increase the production of mixed-income housing. She serves on the board of directors of Atlanta Neighborhood Development Partnership Inc. (ANDP) and on the advisory board of the Urban Land Institute (ULI) of Atlanta.



Sarah Stein is an adviser on affordable housing and neighborhood stabilization on the Federal Reserve Bank of Atlanta's community and economic development (CED) team. Prior to joining the Atlanta Fed, Stein served as an attorney representing seniors and low-income Atlantans on housing matters with Atlanta Legal Aid. There, she spearheaded the Generational Poverty Law Project, developing educational and clinical programming to address long-term homeowner displacement and to help low-income families build generational wealth.

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Racism is on all our minds.

Message from Florida Housing Coalition CEO, Jaimie Ross

The history of housing is a history of racism; deed restrictions that expressly prohibited non-whites from buying a home, redlining, and exclusion from federal lending programs are just a few of the easily verifiable facts about the racism that haunts us. And the history of racism in housing is alive and well today. We see it regularly in the Not in My Backyard (NIMBY) opposition to affordable housing. Vociferous objections to a development intended to serve lower-income households are cloaked in disingenuous arguments about additional traffic or overcrowded schools. When your professional life is all about affordable housing it is impossible to ignore the consequences of systemic racism. It is time that we talk openly about the racism inherent in so many of our systems. The disproportionate impact of the pandemic on people of color stems from the disproportionate impact of poverty on people of color. The convergence of the two at this time in history evokes for me a quote attributed to Nedra Ruiz that has been hanging on my living room wall since 1985, “At the table of peace there will be bread and justice”.*

In this acute moment in history, as people of color endure disproportionate impacts from COVID-19 and cry out for long overdue justice, the Florida Housing Coalition is committed to a sustained body of work to address racial injustice in housing focused on practical solutions. To this end, in addition to internal organizational commitments, concrete steps the Florida Housing Coalition is taking to further racial equity in housing are:

1. **Access to our conference.** Ensure access to our 2020 conference’s racial equity focused workshops, forums, and plenaries by providing a comped registration to everyone who needs financial assistance.
 2. **Public policy agenda.** Promote a robust public policy agenda on racial equity, to include identification of key public policies that support racial equity in disaster and recession recovery, rental and homeownership support, and economic development.
 3. **Research agenda.** Pursue a research agenda that examines the intersection of housing policy and racial equity in housing. This research agenda could include: addressing racial equity in our annual Home Matters Report, examines the impact of transportation policy on housing and economic development, identifying tools available for addressing disparities in housing and homelessness, understanding the role of the SHIP and SAIL program in shaping racial equity in Florida’s housing system.
 4. **Training & technical assistance.** Develop a suite of free training and technical assistance on best practices in equitable development and issues of race and housing.
- This suite could include: training on existing programs and regulations that specifically support people of color, building capacity in funding and expertise for nonprofits in non-white communities, supporting ground-level stakeholders in communities of color, supporting and training minority-managed faith-based leadership to build community equity in housing, developing materials on the Coalition’s Elevate online learning platform, and expanding our training on nonpartisan civic engagement on local government budgeting processes and voting.
5. **Continued leadership.** Continue our existing leadership on avoiding and overcoming NIMBY, inclusionary zoning, community land trusts, affirmatively furthering fair housing planning, ending homelessness through housing first, redevelopment without displacement, decriminalizing homelessness, investment in the most vulnerable households, and equitable development in general.
 6. **Honoring importance of Juneteenth.** The Florida Housing Coalition will be closed on Juneteenth each year in celebration and observance of this day commemorating the end of legal slavery.

**Originally delivered by Florida Housing Coalition CEO, Jaimie Ross on June 4, 2020.*



Can Floridians Safely Shelter from a Hurricane in the Midst of a Pandemic?

BY: GLADYS COOK

Florida has never faced a hurricane season while in the midst of a pandemic. The Atlantic hurricane season began the first of June. Florida's housing providers must not only prepare for a more active than normal storm season but must also be prepared to prevent the spread of the COVID-19 virus during evacuation orders when congregate emergency shelters are activated.

The optimal solution is for residents to remain safely in their homes where they may continue to socially distance and self-isolate. The next best situation is non-congregate shelter options such as hotels and motels. But for those residents who must evacuate due to mandatory orders, having a home in a low-lying area, or structures that may not be safe in high winds and/or flooding, congregate shelters may be the only option. Florida's emergency managers at the state and local level are planning to open shelters that are consistent with the guidelines of the Center for Disease Control, FEMA and the American Red Cross. The opening of emergency shelters in 2020 will be a more complex process that will change the capacity and type of typical sheltering resources.

The prediction of a more active than usual hurricane season is due to warmer water in the Gulf of Mexico and the Atlantic

Ocean and the potential for El Nino climate patterns in the Pacific Ocean. This creates atmospheric conditions in the Atlantic more favorable to stronger storms with the potential to make landfall. Residents are advised to heed all watches and warnings throughout the season, which starts in June and ends November 30th. Residents must also plan for the potential for an evacuation order that will require them to make informed choices about where to find shelter. Those who use a public shelter must be prepared for additional screening upon registration, social distancing requirements within the shelter, and additional sanitation and personal protection needs.

Housing providers, including property owners, must plan for vulnerable residents such as those at elevated risk for infection, those who are already ailing from the disease, and persons with

disabilities. The guide will explain the non-congregate sheltering plans being made by emergency management officials. The guide also outlines the importance of conducting mitigation programs year-round to strengthen the housing stock so that residents may safely shelter at home or in the case of evacuation, can safely return home post impact.

FEMA expects emergency managers to operate under a framework of a “locally executed, state managed, and federally supported” approach to the challenge of sheltering in a pandemic. Florida’s emergency managers from each county have been working closely with Florida Division of Emergency Management (FDEM) to prepare for both non-congregate and congregate sheltering. The Red Cross is also participating and has established protocols for the operation of each shelter. It is important to note that most public hurricane shelters provide a safe place to run to before a storm but may also receive survivors after the impact. Thus, protocols for social distancing must be followed during registration and throughout the duration of the shelter operation.

Secure Non-Congregate Shelter First

In the event of an emergency or major disaster declaration, FEMA will authorize Public Assistance measures that permit local governments to secure non-congregate sheltering such as hotels, motels, and dormitories. Local emergency responders will anticipate needs and the availability for non-congregate options. They will need to plan for transitional sheltering eventually which is where local housing providers can assist by coordinating with housing options and initial damage assessments. According to FEMA, “With respect to social distancing measures that have been put in place by various states across the country, it is not advisable to set up congregate shelters in an environment heavily impacted by a pandemic.” (FEMA: “Mass Care/Emergency Assistance Pandemic Planning Considerations, Draft April 2020”)

Prepare Congregate Shelters for Social Distancing

Congregate shelters will be prepared as usual in schools, community centers, and sports arenas. The operating protocols will be much more complex to protect residents from becoming infected. Where possible, COVID-only shelters will be prepared but in the case of a large shelter, there should be isolation areas for COVID positive, COVID pending, and persons with other ailments. Upon registration each entrant will be surveyed to determine if they are at risk of infection. Some shelters will be taking temperatures of all registrants. All shelters must make arrangements for persons with disabilities. Each community must be prepared to assist homeless populations locate safe and secure shelter.

The major difference will be in the overall capacity of the shelter. Under normal times each person or family will have a designated “space” ranging from 20 to 60 square feet. In the current situation, FEMA and the Red Cross require a minimum of 110 square feet. The obvious result of this is a reduction in capacity and the need to open additional shelters. Smaller communities may not have suitable options for auxiliary shelters.

Sheltering Definitions

CONGREGATE SHELTER:

Temporary refuge provided in congregate facilities (e.g. schools, stadiums, churches) for people who have been displaced by disasters and emergencies.

NON-CONGREGATE SHELTER:

Typically provides a higher level of privacy than conventional congregate shelters. Examples include building with single room occupancy, hotels and other facilities with private sleeping spaces, but possibly shared bathroom/cooking facilities, dormitories, and/or converted buildings.

SHELTER-IN-PLACE:

Private dwellings or other sites that provide life-saving protection from emergent disasters.



FEMA has put in place Operational Guidelines that encourage virtual engagement and remote damage assessments using drones. Given that people are facing hardships paying for their flood insurance, National Flood Insurance Program customers may receive a grace period of from 30 to 120 days.

The Shelter-in-Place Decision

Unless the government requires mandatory evacuation, the very best option is to stay home. But if your home is not built or fortified to withstand the storm, this very best option may be off the table. That is why Florida's housing programs and providers should continuously improve the resilience of the housing stock. Rehabilitation and mitigation activities can harden homes so that staying home safely is now an option. Mitigation can include bringing homes up to current wind codes, installing impact windows, and improving site drainage to prevent flooding. Other actions include installing

emergency generators in supported housing properties so residents with special needs may remain in at home with electricity for medical equipment and overall comfort. Mobile homes that pre-date 1994 can be replaced with modern manufactured housing that meets current wind codes.

Florida's housing providers, whether funders, nonprofit or private property owners can be prepared not only to weather the storm but to protect the health and safety of all residents. Our collective goal should be to make homes safer so that Floridians can stay home safely.

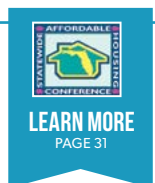
The Florida Housing Coalition's Disaster Recovery and Resilience team are available to answer questions and provide technical assistance. Please contact us by emailing cook@flhousing.org. **HNN**



Gladys Cook is the Disaster Housing Resiliency and Recovery Director for the Florida Housing Coalition. She has more than 25 years of experience in housing and community development in Florida. As a planner, Gladys provides research and analysis skills in the formation of disaster recovery strategies for the equitable redevelopment of housing. She produces a weekly disaster recovery webinar for housing professionals and provides training and technical assistance to communities and organizations in the financing of housing development and rehabilitation. Gladys specializes in land banking and the use of surplus land for community land trusts. She offers capacity building and strategic planning for organizations including predevelopment, underwriting and compliance for homeownership, rental, and supportive housing.

DISASTER FORUM

at the 2020 Statewide Affordable Housing Virtual Conference



Florida's housing providers were able to pivot to rental assistance from the more typical home construction and repair programs when the COVID-19 crisis put thousands of Floridians at risk of eviction or foreclosure. In this forum, we uncover the challenges in policy and procedure revealed when rental assistance is needed in a time of social distancing for those experiencing homelessness.

Join the discussion and help reframe or retain the lessons for future natural or public health disasters. Hurricane season brings a good probability that a storm watch will become a warning and Floridians in the projected path are advised to evacuate- some ordered. The option to shelter in place is the safest way to avoid coming into contact with the virus. But for those that must register at a shelter, they will find increased registration requirements and social distancing requirements inside. In this workshop we will consider the protocols for sheltering during a pandemic from the CDC, FEMA, and the Red Cross. Learn how Florida's emergency managers are handling the preparations and how housing providers can help scout non-congregate settings. Join the discussion on how to ensure that more people can shelter in their own homes through year-round resilience activities.

Register now and join us at: flhousing.org/conference August 31 - September 2, 2020

A Pandemic's Silver Lining: We Can End Homelessness in Florida with CARES Act Funding

BY: SUSAN POURCIAU AND AMANDA ROSADO

The CARES Act passed by Congress in March 2020 included \$4 billion in supplemental funding for the Emergency Solutions Grant (ESG) program administered by HUD. The CARES Act ESG funds, known as ESG-CV, provides Florida communities almost \$189 million – approximately 14.5 times the amount of the regular 2020 allocation. Combined, the 2020 ESG and the ESG-CV allocations exceed \$202 million (see HUD Allocations¹).

Even as the ESG monies flow into Florida communities, an estimated 27,000 people are experiencing homelessness at any time in our state. With simple math, we see that the ESG and ESG-CV funding provides almost \$7,500 in funding for each person who is homeless in Florida.

In other words, this funding – if used wisely – will be enough to end homelessness in many Florida communities when combined with HUD Continuum of Care (CoC), State Challenge Grant funding, and other ongoing resources.

So how should communities use ESG-CV to effectively end homelessness?

ESG-CV should be used first and primarily to rapidly rehouse people already experiencing homelessness. Rapid rehousing includes financial assistance to pay security deposits, ongoing rent, and similar expenses, along with case management to support the household to remain stably housed.

People who are literally homeless are at great risk of contracting and spreading the coronavirus. Further, many have chronic health conditions such as heart or lung issues or uncontrolled

diabetes, and they are more likely to have severe symptoms from COVID-19 (see CDC.²) The spread of coronavirus is reduced by helping people move out of emergency shelters or encampments and into their own apartments.

Only after all homeless households are housed should ESG-CV be used for homelessness prevention. Prevention programs are

ineffective at actually preventing homelessness because it is extremely difficult to identify households that would become homeless but for the assistance. Notably, eviction prevention and homelessness prevention are not equivalent. The vast majority of households that are behind in their rent or even evicted do not become homeless; they find other solutions on their own and never enter the homeless assistance system (see, for

example, Evans, Sullivan, and Wallskog 2016³).

This is not to say that eviction prevention is unimportant. Rather, non-ESG funding should be used for that purpose, to reserve ESG funding for people already experiencing homelessness. Sources of prevention assistance include SHIP, HOME, TANF, CDBG, and Coronavirus Relief Funds (CRF). By

ESG-CV should be used first and primarily to rapidly rehouse people already experiencing homelessness. Rapid rehousing includes financial assistance to pay security deposits, ongoing rent, and similar expenses, along with case management to support the household to remain stably housed.

¹ https://www.hud.gov/program_offices/comm_planning/budget/fy20/

² <https://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/people-with-medical-conditions.html>

³ <https://nlihc.org/sites/default/files/Impact-of-homelessness-prevention.pdf>

coordinating the various funding sources to complement one another, many community needs can be addressed effectively (see HUD Planning and Implementation⁴ and FHC Webinar⁵).

An approach that is more effective than typical prevention programs is a diversion program. Diversion is a process during which trained specialists engage with people who have already lost their housing and then help them find alternatives to entering the homeless assistance system. (See HUD, USICH, VA 2019⁶.) By providing the assistance closer to the homeless system, rather than upstream, resources can be better targeted to reducing homelessness.

The Florida Housing Coalition recommends following the Do's and Don'ts offered by the National Alliance to End Homelessness (NAEH) to ensure that ESG-CV funding helps end homelessness in your community. (See graphic on right.)

The ESG-CV funding coming to Florida's communities can make a meaningful difference for persons experiencing homelessness, but only if those monies are administered effectively. For more guidance and information on effectively deploying ESG-CV and other CARES Act funding, contact Amanda Rosado (rosado@flhousing.org) or Susan Pourciau (pourciau@flhousing.org).



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.



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. **HNN**

USING ESG-CV FUNDS DO'S AND DON'TS

HOW WE USE CARES ACT EMERGENCY SOLUTIONS GRANT FUNDS WILL HAVE LONG-TERM IMPACTS.

DO	DON'T
Be strategic with your ESG funds.	Use funds for anything not supported by data to meet immediate needs.
Prioritize ESG funds for homeless assistance.	Use ESG funds for prevention until EVERY homeless person in your community is housed.
Focus on ending unsheltered homelessness to support the most vulnerable in your community.	Use funds for people who are not literally homeless.
Examine every spending proposal through a racial equity lens.	Assume racial equity will automatically be achieved without intentional efforts.
Use ESG funds to take diversion and rapid re-housing to scale.	Use ESG funds for eviction prevention.

DO: Consult the Framework for an Equitable COVID-19 Homelessness Response.

The graphic above was developed by the National Alliance to End Homelessness.

⁴ <https://files.hudexchange.info/resources/documents/COVID-19-Homeless-System-Response-Rehousing-Activation-Planning-and-Implementation-Tips.pdf>

⁵ <https://www.flhousing.org/wp-content/uploads/2020/05/Coordinated-Investment-Planning-Rental-5.26.2020.pdf>

⁶ https://www.usich.gov/resources/uploads/asset_library/Prevention-Diversion-Rapid-Exit-July-2019.pdf



HOME MATTERS

REPORT FROM THE FLORIDA HOUSING COALITION



2020

**Summary Edition
on Pages 21-29**

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



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

Quick Facts

Florida still has an affordable housing crisis:

- 945,687 very low-income Florida households—which include hardworking families, seniors, and people with disabilities—pay more than 50% of their incomes for housing.
- Florida has the third highest homeless population of any state in the nation, with 28,328 people living in homeless shelters and on the streets. This includes 2,472 veterans and 7,063 people in families or children by themselves.
- 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.

Why Does Home Matter?

The health, safety, and welfare of Floridians and the strength of Florida's economy depends on a sufficient supply of housing affordable to Florida's working families, elders, and people with disabilities living on fixed incomes.

Housing that is affordable reduces taxpayer expenses

- For seniors and people with disabilities, housing that is both affordable and community-based is significantly less than the cost of institutional care.
- Chronically homeless persons often cycle through jails, hospitals, and other crisis services. Permanent supportive housing for this high-need population can considerably reduce the cost to taxpayers.
- Housing that is affordable can improve the health and educational outcomes of low-income families and children, reducing the public costs associated with illness and poor school performance.

Housing affordability boosts the economy

- Money spent on housing construction and rehabilitation has a ripple effect on local economies. Contractors and suppliers spend money on materials and labor and workers spend their earnings locally.
- Full appropriation of the Sadowski Housing Trust Fund for 2020-2021 is anticipated to create over 32,000 jobs and \$4.6 billion in positive economic impact in just one year, while creating homes lasting far into the future.

Home Matters

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



SECTION ONE:

Introduction: Why Does Home Matter?

When it comes to housing, Florida has seen both triumphs and ongoing challenges in 2019. Compared to other states in the nation, Florida enjoys access to an incredible source of funding for housing: the Sadowski Local Housing Trust Fund. At the time of this report's publication, the Florida Legislature was working to appropriate Housing Trust Funds for housing in Florida. At the same time, community leaders and residents across the state have called out for help in the face of soaring housing costs and a shrinking supply of housing that is affordable.

Everyone needs a safe, stable place to call home, but housing is a market commodity as well as a basic human need. Unfortunately, the private market by itself is unable to provide homes and apartments for many workers, elders, and people with disabilities. The price of housing reflects what people are willing to pay to live in a community, and many people are bidding high prices to live in Florida's vibrant cities and towns. In many communities, even modest homes and apartments are priced out of reach of 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 quality housing that is affordable if they work in low-

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 impose high requirements for building quality and property management. 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 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 and often has basic amenities like energy efficient appliances and community gathering spaces. Substandard housing is, by definition, not affordable. The price thresholds for housing affordability will be discussed later in the report.

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 Sidebar on p. 2). 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. With the Sadowski State and Local Housing Trust Fund monies fully appropriated for housing in Fiscal Year 2020/21, the projected economic impact will be:

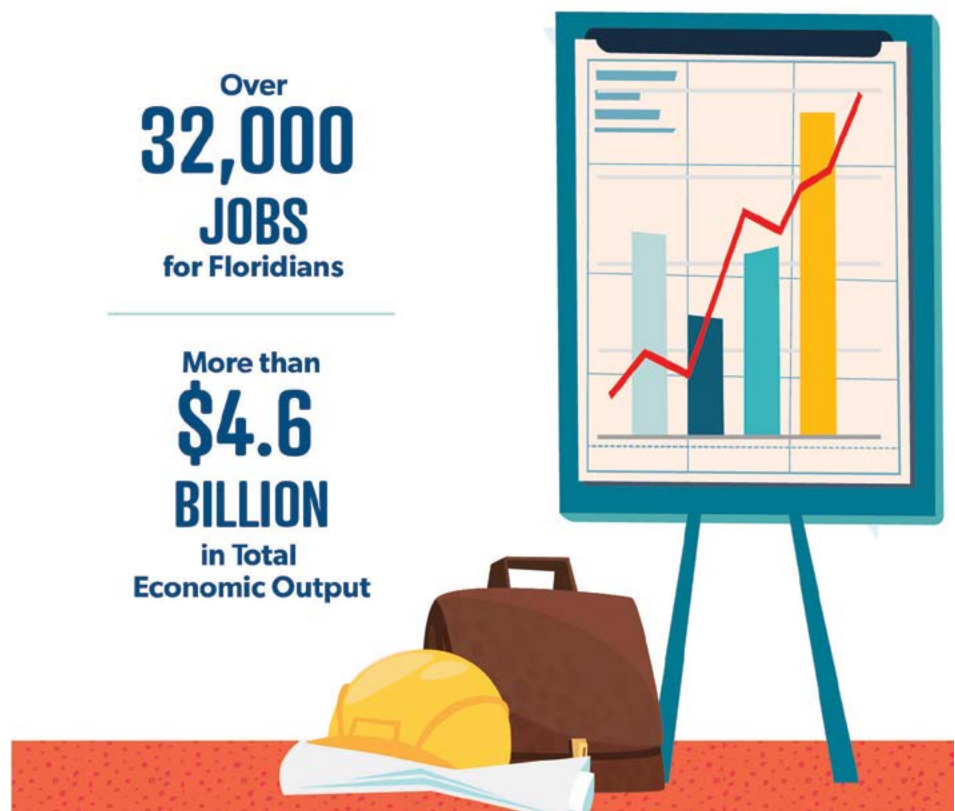
- Over 32,000 jobs
- More than \$4.6 billion in total economic output

Once a housing development is built and occupied, the residents create demand for ongoing jobs to meet their needs. Additionally, families living in housing that is affordable have more discretionary income to spend on food, clothing, and other goods and services, thereby boosting the local economy²².

Housing affordability is also important for employers trying to attract skilled workers

If the Sadowski State & Local Housing Trust Fund monies are fully appropriated for housing in FY 2020/21, the

PROJECTED ECONOMIC IMPACT WILL BE:



SECTION FIVE:

The Sadowski Housing Trust Funds:

This report demonstrates the need to create more affordable housing units in Florida due to the hundreds of thousands of Floridians who struggle with increasing housing costs. Today, 80% of people in the extremely low-income group are severely cost burdened and there are only 26 affordable and available homes per 100 renter households³¹. Many factors influence the supply of affordable housing, including growing populations and the cost and incentives to build and maintain affordable units amongst others.

There are no short-term solutions that will completely resolve the lack of affordable housing in the state with the third largest homeless population in the country. However, each year the legislature could utilize a mechanism already in place at the state level to significantly address this issue. This mechanism, The Sadowski State and Local Housing Trust Funds, provide funding to address the need for housing that is affordable for low- and moderate-income families, while also leveraging both private and public funds to bolster Florida's economy.

Sadowski History and Major Programs

The Sadowski Coalition came together in 1991 to create a dedicated revenue source for affordable housing in Florida. At the time, it consisted of 11 statewide organizations, including the Florida Realtors and the Florida Home Builders Association. Since then, it has grown to over 30 statewide organizations and includes business groups such as the Florida Chamber of Commerce and Associated Industries of Florida. In 1992, in response to

the coalition the state legislature passed the William E. Sadowski Affordable Housing Act, which raised the state documentary stamp tax on deeds by ten cents per \$100 of property value. The Sadowski Housing Act created two trust funds for the new revenue: The Local Housing Trust Fund and the State Housing Trust Fund. The money is roughly allocated by a 70 %- 30% split between the local and state trusts respectively.

The Local Housing Trust Fund supports the State Housing Initiatives Partnership (SHIP) program. SHIP provides funding for down payment and closing cost assistance, new construction, rehabilitation, but also provides local governments with flexibility to meet the needs of their populations. Funds are allocated to all 67 counties and 52 eligible cities through a population based formula with a minimum distribution of \$350,000 per county. Florida Statute 420 provides local governments with criteria for the expenditure of SHIP funds. First, in order to receive SHIP funding, counties and cities must adopt a

Each SHIP Dollar is Required to Meet the Following Criteria:

CONSTRUCTION 🏗️

At least 75% must be spent on construction (including new construction & rehabilitation)

HOMEOWNERSHIP ACTIVITIES 🏠

At least 65% must be spent on homeownership activities

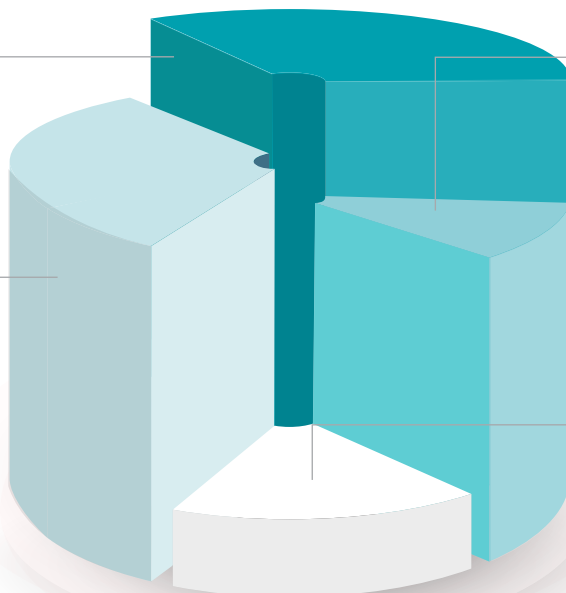


LOW AND VERY LOW INCOME HOUSEHOLD ASSISTANCE

At least 60% must be used to assist low-income households. Of this amount, at least half (30% of the total) must be used to assist very low-income households.

⚙️ ADMINISTRATION

No more than 10% may be used on administration.



Local Housing Assistance Plan (LHAP) outlining the housing strategies they will utilize. Second, when distributing SHIP funding, local governments must meet the requirements of Florida Statute 420, which include:

- At least 65% must be spent on homeownership-related activities
- At least 75% must be spent on construction (including new construction and rehabilitation)
- At least 30% must be used to assist very low-income households
- At least 60% must be used to assist low-income households
- No more than 10% may be used on administration

Up to 25% of a community's SHIP allocations can be used for rental housing activities, allowing important access to permanent housing for households who are unable to purchase homes. Several SHIP communities utilize their rental funds for eviction prevention and move in cost assistance (e.g. security and utility deposits). Additionally, in the 2016-17 legislative session, the SHIP statute was amended to allow SHIP communities to add a rental assistance strategy providing up to 12 months of rental assistance to very low-income households experiencing homelessness or who have a member with special needs.

The State Housing Trust Fund supports the State Apartment Incentive Loan (SAIL) program and is administered by the Florida Housing Finance Corporation. SAIL provides gap financing to developers to leverage other funding sources, such as the Low Income Tax Credit and Mortgage Revenue

Bonds. It also provides competitive funding for the construction or rehabilitation of affordable rental housing units.

Impact of Sadowski Trust Funds

In Fiscal Year 2020-2021, an actual \$370 million in documentary stamp tax revenues has been allocated for appropriation to the Sadowski trust funds, with \$115 million being used to fund SAIL, \$225 million used to fund SHIP, and \$30 million appropriated to Florida's Hurricane Housing Recovery Program (HHRP). This state level funding is essential in the provision of funding for affordable housing as the National Housing Trust Fund (NHTF) provides only a fraction of this amount to Florida annually. In 2019, the NHTF allocated \$9.41 million to Florida, over \$1 million less than the previous year's allocation of \$10.44 million (National Low-Income Housing Coalition, 2019).

The projected economic impact of the Sadowski trust funds is shown in the table below. Every dollar spent from the Sadowski fund will leverage \$4 to \$6 from other private and public sources, when the total impacts are considered, the total economic impact equates to about \$4.4 billion. Additionally, the creation or renovation of affordable housing units will create more than 30,000 jobs and once complete will supply housing for almost 33,000 people (The Sadowski Coalition, 2019).

In 2019, although, Governor DeSantis's budget included fully funding the Sadowski Affordable Housing Trust Fund, by the end of budget negotiations \$125 million or 38% from the Trust Fund was swept to general revenue. This move resulted in a remaining allocation of \$200.6

Table 4. Estimated Economic Impacts of Fully Funding Sadowski Housing Trust Funds in Fiscal Year 2019-20.
(Source: Sadowski Coalition 2019.)

Type of Impact	SHIP	SAIL	Total*
Projected Trust Fund Revenue in FY 19/20 (\$ million)	\$115	\$225	\$340
Total economic activity generated (\$ million)	\$3,262.29	\$1,149.76	\$4,412.05
Total jobs created	22,808	7,922	30,730
Number of Homes	10,747	2,392	13,139
Number of People Housed	26,868	5,980	32,848

*Numbers may not add up exactly due to rounding.

million or 62% of the proposed \$325 million allocation to address the affordable housing crisis facing the State of Florida. However, \$115 million of the remaining money was appropriated for Hurricane Michael recovery efforts in the Florida Panhandle, leaving \$85.6 million for affordable housing needs statewide (Florida Policy Institute, 2019, p. 23). Although in 2019, there were \$77 million more available funds in the Sadowski Trust Funds, due to the reallocation of funding to assist in Hurricane Michael recovery efforts, the state spent \$48 million less on its housing initiatives (Harper, 2019).

Since program inception in FY 1992-1993, over \$2.6 billion SHIP/HHRP funding has been appropriated and allocated, leveraging more than \$8.8 billion and financing over 207,000 units. Likewise, over \$1.2 billion has been allocated to SAIL and Homeownership (HAP) since inception, resulting in 75,749 and 30,294 total units financed respectively. Between these programs over 310,000 units were financed from inception to FY 2018-2019. However, due to the \$2.2 billion swept from the Sadowski trust funds an estimated of over 166,000 units were forgone from financing. This is a longstanding statewide issue with local implications annually. For example, in FY 2018-2019, Orlando was projected to receive between \$3.2 million to \$3.3 million for their housing help program. However, the city only received about \$395,000 or 10% of what they were expecting. When the Sadowski Housing fund is raided for other purposes, cities like Orlando have to suspend their programs and therefore, fewer Floridians receive help.

Sadowski funding is not limited to any one population. The funds help children and families, the elderly, veterans, people with special needs, and those experiencing homelessness. The funds also help first-time homebuyers secure needed money for a down payment. This money is loaned much like a traditional bank and once paid back may help others acquire affordable housing.

In short, the Sadowski trust funds provide a steady stream of revenue to address affordable housing annually should Florida fully appropriate the funds. The funds will create thousands of units helping to house the over 922,000 thousand very low-income Floridians who pay more than 50% of their income on housing. The development of new construction and rehabilitation through the leverage

of Sadowski funds will create thousands of jobs and lead to billions of dollars of economic impact on Florida's economy. The Sadowski funds help people and our economy and should be utilized to the full extent.

Conclusion

Affordable Housing is Essential for Floridians:

Having a healthy, affordable place to call home is the foundation of our lives and the basis of strong local economies. Affordable housing allows low- and moderate-income working families to live near their places of employment and enables our elderly and disabled family members on fixed incomes to be integrated in their communities.

- Affordable housing construction and rehabilitation stimulates local economies by creating jobs and generating business for contractors and suppliers.
- Affordable housing improves a family's physical and mental health, and helps children excel in school.
- For the elderly and people with disabilities, affordable community-based housing is one-third of the cost of institutional care.
- For people who are chronically homeless, affordable housing breaks the costly cycle through hospitals, jails, and other taxpayer-funded crisis systems.

We Don't Have Enough Affordable Housing in Florida:

- Close to 2,600,000 million low-income Florida households are paying more than 30% of their incomes for housing, the maximum amount considered affordable by experts.
- Of these nearly 2.6 million low-income "cost burdened" households, over 619,000 households are headed by seniors, and just under 600,000 households have a member with disabilities.
- Over 945,000 very low-income Floridians are severely cost burdened, meaning that they pay more than 50% of their incomes for housing.
- Though Florida has seen a significant decrease in homelessness over the past 10 years, there are still over 28,000 individuals and families experiencing homelessness on any given night throughout the state. In the 2017-2018 school year 96,028 K-12 students experienced homelessness or housing

instability. Studies show children experiencing homelessness have poorer health, mental health, and educational outcomes when compared to their peers.

- “Drive till you qualify” is not a solution to high housing costs, since transportation costs largely consume the housing cost savings. For the average low-income household in one of Florida’s major metro areas, combined housing and transportation costs can easily consume over 70% of income.

There is a Large and Growing Gap Between Income and Housing Costs:

- For a young family of four to meet its basic needs, the parents must earn a combined wage of \$27.58 per hour, or about \$13.79 per parent. Unfortunately, many of Florida’s jobs are in occupations with median wages below \$13.79 per hour.
- Rents are out of reach for low-income workers in many Florida communities. For example, a restaurant cook cannot afford a moderately priced one-bedroom apartment in the Orlando, West Palm Beach or Tallahassee areas.
- Florida has only 23 affordable and available rental units for every 100 extremely low-income renters (those with incomes at or below 30% of the area median).
- Over 35,000 units are at risk of being permanently lost from the privately-owned affordable housing stock by 2030.
- The median renter income in Florida is too low to afford median rents, and the gap between rents and renter incomes is wider now than it was at the height of the housing boom.
- Median-priced homes in Florida are out of reach for many workers with medium- and high-skilled jobs. For example, firefighters in the Tallahassee metro area cannot afford to buy a median-priced home.
- Florida has a shortage of moderately priced homes available for low-income homebuyers, partly due to competition from investors and second-home buyers. In 2018, there were about 9 low-income potential homebuyers for every home sold to an owner-occupant at or below the median sale price.

The Good News

Although the affordable housing need in Florida is daunting, our state has a nationally acclaimed program

based on a dedicated revenue source with a proven track record for performance, transparency, and accountability: The State and Local Housing Trust Funds created by the William E. Sadowski Affordable Housing Act. The largest State Housing Trust Fund program is the State Apartment Incentive Loan (SAIL) program, while the Local Housing Trust Fund supports State Housing Initiatives Partnership (SHIP) programs in every county and all of Florida’s larger cities.

The Sadowski programs are a powerful engine of economic development in Florida. Because the State Legislature appropriated all State and Local Housing Trust Fund monies for housing in 2020, the resulting affordable housing development will generate:

- Over \$4.6 billion in economic output
- Over 30,000 jobs

In addition to boosting the state’s economy, SHIP and SAIL have helped hundreds of thousands of low- and moderate-income families move into affordable homes or renovate their current homes since 1992. SHIP and SAIL are Florida’s most important home-grown tools for providing housing for our most vulnerable populations, including:

- Elderly households
- People with developmental disabilities
- Individuals and families experiencing homelessness

Affordable housing saves taxpayer dollars and improves the quality of life for these vulnerable populations.

We cannot end Florida’s affordable housing shortage overnight, and it is difficult for us to control factors such as the wages for common occupations and funding cuts to federal housing programs. However, the Sadowski Housing Trust Funds are a homegrown, highly successful affordable housing program, and they are fully within our control. With strong public-private partnerships leveraged by consistent state funding, we can help thousands of families move into decent, safe, affordable housing every year, boosting our state and local economies in the process. Fully appropriating Sadowski Housing Trust Fund monies for housing is one of the best policy decisions we can make at this critical moment, when Florida’s home prices and overall economy reach full recovery from the Great Recession.

HOW ARE FLORIDA'S SADOWSKI HOUSING PROGRAMS FUNDED?

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

\$370,000,000*

IS AVAILABLE FOR APPROPRIATION FROM THE SADOWSKI HOUSING TRUST FUNDS IN FY 2019-2020

THE FLORIDA LEGISLATURE CAN CREATE MORE THAN 30,000 JOBS AND OVER \$4 BILLION IN POSITIVE ECONOMIC IMPACT FOR FLORIDA IF IT APPROPRIATES THE HOUSING TRUST FUND MONIES FOR HOUSING.

*Based upon documentary stamp projection plus projected balance in housing trust funds as of December 2018 and the Governor's proposed budget.

SHIP

The State Housing Initiatives Partnership Program (SHIP) is a nationally-acclaimed model for effectively and efficiently meeting housing needs at the community level. SHIP provides sustainable homeownership for Florida's workforce, helps prevent homelessness, and provides emergency repairs and disaster recovery for Florida's most vulnerable residents, including the frail elderly, persons with disabilities and veterans.

SAIL

The State Apartment Incentive Loan Program (SAIL) produces apartments for Florida's workforce, rehabilitates existing apartments in dire need of repair, as well as apartments that house Florida's most vulnerable populations, including the frail elderly and persons with disabilities who might otherwise need to live in an institutional setting.

Fuels Florida's Economy

Using Florida's housing funds successfully creates a positive economic impact by fueling economic development through investing in our local communities, contributing to the well-being of Floridians, including the frail elderly, persons with disabilities, and persons experiencing homelessness and persons in need across the state. For more information, visit SadowskiCoalition.com.

In Florida, the Fair Market Rent (FMR) for a 2-bedroom apartment is \$1,189. In order to afford this, a household must earn at least \$47,549 annually (\$22.86/hour). For that same 2-bedroom apartment, a minimum wage Floridian earning \$8.46/hour must work 108 hours/week year round or the household must include 2.7 minimum wage earners working year round.



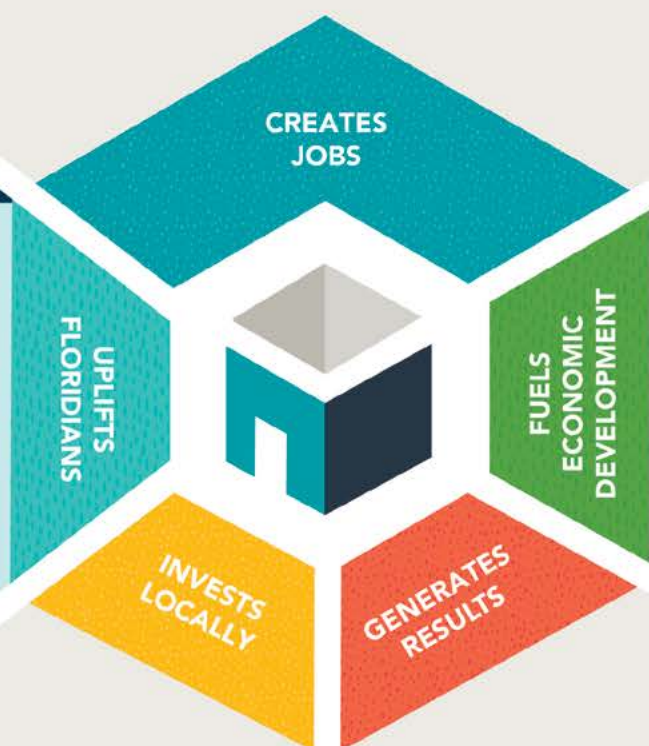


CREATES 33,340 JOBS

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

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FUELS ECONOMIC DEVELOPMENT

The appropriation would result in a positive economic impact of

\$4.6 BILLION

INVESTS LOCALLY

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

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

GENERATES RESULTS

The Florida Legislature can create more than 32,000 jobs and over \$4.6 billion in positive economic impact for Florida if it appropriates the housing trust fund monies for housing.

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

Eyesore to Asset: Adaptive Reuse of Vacant Retail

Rethinking the Shopping Center for Workforce Housing & Entrepreneurship

BY: ASHON NESBITT

The full economic fallout from COVID-19 has yet to unfold but communities throughout Florida, and the nation, will soon be looking for new models for economic development for both big box retailers and smaller shopping centers. The Florida Housing Coalition recently released *Eyesore to Asset*, a comprehensive guidebook to help communities and commercial developers struggling in the face of a new economic reality: how to turn unused spaces into affordable workforce housing and workspaces. It is designed to aid local governments and business leaders in their search for new and innovative models for local economic development.

Two years in the making, the guidebook's genesis was born out of the Sustainable Communities Innovation Challenge (The Challenge) awarded by Fannie Mae to the Coalition in 2018. In partnership with the Florida Community Loan Fund (FCLF), Prof. Stephen Bender (UF), Brixmor Property Group, and Crossman & Company, the Coalition explored the feasibility of adapting vacant commercial spaces into attractive and functional mixed-use spaces with apartments and shared workspaces for low-income entrepreneurs.

We have been studying creative solutions to the affordable housing crisis before COVID-19, and now it is more critical than ever that local communities seek out new ways to look at vacant retail spaces. We were pleased to share our guidebook findings with the International Council of Shopping Centers (ICSC) as a presenter in its series of webinars in June, which can be accessed at www.icsc.com under Attend & Learn, Virtual Series.

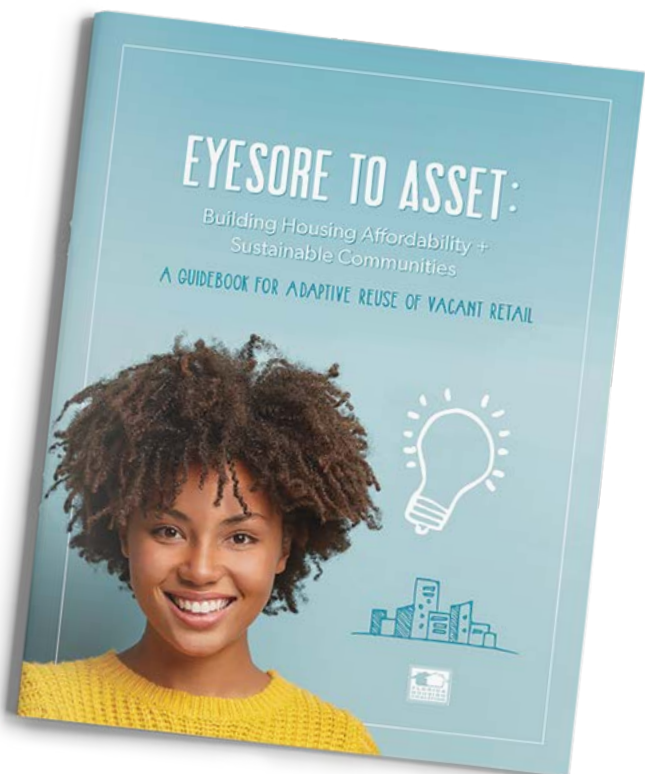


Ashon Nesbitt is the Chief Programs Officer and Technical Advisor with the Florida Housing Coalition, specializing in local government land use planning and affordable housing development. Ashon has Master's degrees in Urban and Regional Planning and Real Estate from the University of Florida, and a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

Eyesore to Asset details how vacant retail spaces can be used to bolster not only workforce housing, but support startup entrepreneurs as well. By envisioning these spaces in a new way, we can see how they can serve as assets in creating much-needed affordable housing in communities as well as providing people who may be out of work as a result of COVID-19 with affordable space to explore entrepreneurship.

Eyesore to Asset: A Guidebook for Adaptive Reuse of Vacant Retail is available for download on the Coalition's website at:

www.flhousing.org/adaptive. **HNN**





AFFORDABLE HOUSING CONFERENCE HOME MATTERS IN FLORIDA

The Florida Housing Coalition's Annual Conference attracts more than 900 affordable housing advocates, lenders, developers, administrators, and policy makers and offers the nuts and bolts of housing to cutting edge trainings and an opportunity to learn from a broad range of experts.

Join us as newcomers and affordable housing veterans engage in thought-provoking exchange of new ideas, demonstrated techniques, training, and networking August 31 - September 2, 2020.



Long-Term Access

Conference registration comes with access to all the on-demand sessions through June 30, 2021!



Fully Packed Agenda

With Live Plenary sessions, Live Forums Daily, and over 35 On-Demand Sessions, the Florida Housing Coalition is bringing MORE to you online than you'd get in person.



Get Your Credits

CLE credits for lawyers and CM credits for planners available.

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

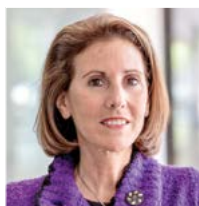


💎 SAME CONFERENCE AT HALF THE PRICE!

Register now and join us at: flhousing.org/conference August 31 - September 2, 2020

OPENING PLENARY

9:00 A.M.



JAIMIE ROSS
President
Florida Housing Coalition

WELCOME



SUZANNE CABRERA
Board Chair
Florida Housing Coalition

NAVIGATING THE CONFERENCE



LISA DJAHED
Communications Director
Florida Housing Coalition

KEYNOTE ADDRESS



MARIA RODRIGUEZ
Executive Director
Florida Immigrant Coalition

PUBLIC POLICY PLENARY:

HOUSING IS HEALTHCARE

10:30 - 11:45 a.m.

Housing is healthcare – this has never been truer than in the wake of the devastation caused by COVID-19. Local communities have relied on the leadership of their state and federal partners to aid in the response to this pandemic. Beginning with a State of the State from Trey Price, hear from state and national leaders on how the response is going, what will be needed in the months to come, and the intersection of health and housing.



EILEEN FITZGERALD
Wells Fargo Foundation
MODERATOR



AMANDA ANDERE
Funders Together to
End Homelessness



KODY GLAZER
Florida Housing Coalition



MARION MCFADDEN
Enterprise Community
Partners



LEROY MOORE
Tampa Housing Authority



TREY PRICE
Florida Housing
Finance Corporation

MONDAY FORUMS | 1:30 - 3:30 p.m.

- Disaster Housing Resilience and Recovery Forum
- Faith-Based Forum
- Housing Counselors Forum
- Housing and Race: Policies and Programs through an Equitable Lens

CONFERENCE RAFFLE | 4:00 - 4:30 p.m.

Join us for our Virtual Conference Raffle with Michael Chaney. Visit the exhibit booths beginning August 1st at: www.flhousing.org/conference for an opportunity to win gift cards. The more booths you visit the greater your chances of winning.

CELEBRATION OF SADOWSKI SUCCESS, LEGISLATIVE CHAMPIONS, AND FALL CAMPAIGN

9:00 - 10:30 a.m.

This was a momentous year for the Sadowski Housing Trust funds. During the 2020 Legislative Session, the Florida Legislature fully appropriated all the housing trust fund monies for housing. Join Sadowski Coalition members as we celebrate full appropriation of the housing trust funds, discuss the budget consequences from the pandemic, the special session expected in the Fall and the work that needs to be done to receive the 2020 SHIP appropriation.



JAIMIE ROSS
Facilitator
Sadowski Coalition
CEO
Florida Housing
Coalition
MODERATOR



DORENE BARKER
AARP Florida



JEFF BRANCH
Florida League of Cities



BRYAN CHERRY
Florida Coalition to End
Homelessness



CHRIS EMMANUEL
Florida Chamber of
Commerce



TONNETTE GRAHAM
Florida Association
of Counties



MARK HENDRICKSON
Florida Association of Local
Housing Finance Authorities



TREY PRICE
Florida Housing Finance
Corporation



**DANIELLE
SCOGGINS**
Florida Realtors

During this session, we will honor the Legislative Housing Champions for their steadfast support of using all the housing trust fund monies for housing – Senate President Bill Galvano, Senator Debbie Mayfield, Representative Sam Killebrew and Representative David Silvers. Additionally, we will honor Paul Owens, with 1000 Friends of Florida for his advocacy in support of the housing trust funds.



**SENATE PRESIDENT
BILL GALVANO**
FLORIDA SENATE



**SEN. DEBBIE
MAYFIELD**
FLORIDA SENATE



REP. SAM KILLEBREW
Florida House of
Representatives



REP. DAVID SILVERS
Florida House of
Representatives



PAUL OWENS
1000 Friends of Florida

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

BANK OF AMERICA



TRUIST



SYNOVUS



JPMORGAN CHASE & CO.



CRA PANEL + BANKERS CAN BE YOUR BEST PARTNERS

11:00 a.m. - 1:00 p.m.

CRA Panel: Join the Federal Deposit Insurance Corporation and the Office of the Comptroller of the Currency community development staff in an opportunity to hear about bank partnerships in affordable housing. Participants will learn about the Community Reinvestment Act and will have an opportunity to ask general and specific questions about working with banks. The FDIC and OCC will outline strategies related to lending, service, and investment with bank partners.

Bankers Panel: Hear from and talk with bankers who are committed to making community investments. Learn what financial institutions are doing to assist individuals, families, and organizations get through and recover from COVID-19. Panelists will provide information about initiatives and commitments around homeownership and supporting organizations that are providing rental assistance in the wake of COVID-19. [This live session with representatives from Bank of America, PNC Bank, Synovus Bank, Truist, Valley National Bank, and Wells Fargo will not be recorded and the materials will not be available after the event. If you want to hear/participate in this session you will need to attend during this time.](#)



TUESDAY FORUMS | 2:00 - 4:00 p.m.

- Ending Homelessness Forum
- Energy Efficiency and Green Building Forum
- Housing and Neighborhood Identity: Preserving Communities of Color
- Florida Realtors Forum

KEYNOTE ADDRESS & NON-PROFIT RAFFLE

4:30 - 5:30 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



KEYNOTE ADDRESS
ANGELA BROOKS & LAWRENCE SCARPA
Principals
Brooks + Scarpa





AFFORDABLE HOUSING CONFERENCE HOME MATTERS

IN FLORIDA

ON-DEMAND SESSIONS

You don't need to choose between sessions! One of the advantages of our virtual conference is that you can attend all of the sessions. Increase your affordable housing knowledge at your own pace with these on-demand sessions whenever and wherever you choose.

Sessions are available to view for one year.

- Advocacy with Results: Grassroots Efforts and Local Housing Trust Funds
- Bold Local Government Initiatives- A New Trend?
- Home and Flood Insurance: A Must Have But Many Do Not
- Disaster Case Management: The Calvary Arrives
- Innovative Housing Designs for Rapid Rebuilding and Welcome to the Innovative Housing Showcase
- REACH: Tampa Bay Regional Planning Council Resilience and Energy Analysis of Communities and Housing
- Keep Safe Miami: Protecting Miami's Affordable Housing from a Changing Climate
- Putting the Pieces Back Together with State Housing Trust Funds
- Subsidy Savvy: Preserving Affordability and the Public Investment
- Opportunity Zones and Affordable Housing
- CLTs as a Tool to Prevent Displacement of Homes and Businesses
- Lending for Community Land Trusts
- Missing Middle- How to Make It Happen
- Development Projects in Florida
- Florida's Green Building is Certifiable!
- Florida Housing Finance Corporation Funding Resources
- The RFP and RFA Process- How to Make Application
- Government Land Trust for Multifamily Housing
- Harvesting the Resources and Expertise of Housing Authorities in More Impactful Partnerships
- Maximizing Virtual Technology for Consolidated Planning
- Adapting your Housing Office in a Digital World
- Administering HUD Community Planning and Development Funding During and After COVID-19
- Using COVID Resources to Strengthen the Crisis Response System
- Long Term Recovery in the COVID Era
- Leading with Equity
- Creative Housing Problems Solving and Diversion
- Housing is Healthcare
- Getting Rapid Re-housing Right
- Housing is Healthcare: Improving the Outcomes of Children
- Local Preference and 9% Housing Credits
- How Do You Know If An Innovative Construction Technique is Good?
- Legislative Update from 2020 Session
- Lofts at Jefferson- A Success Story in TOD and Local Government Preference
- Scattered Site Development - FCLF
- Renewable Energy and Affordable Housing
- Two Years and Counting: Research, Community Engagement, and Hurricane Michael Recovery
- Construction Law
- Inclusionary Housing Policies: Best practices for developing diverse communities

Virtual Conference FAQs

How does a virtual conference work?

You can access the same events, interact with colleagues and even participate in raffles online.

How can I prepare in advance?

We'll provide registered participants with a step-by-step instructional video. Also, you can join our Facebook conference group beginning August 1st to chat with fellow participants and FHC staff.

How do I access the event?

Participants will be provided with a detailed, linked agenda that connects to a secure, easy to access platform.

Will the events be live or pre-recorded?

Both. In addition to getting access to 35+ on-demand sessions that you can access year-round, you can also interact with participants during:

- Facebook Conference Group
- Breakout Chat Rooms
- Live Forums

How do I learn more?

Learn more and register at: [FLhousing.org/conference](https://flhousing.org/conference).

WEDNESDAY, SEPTEMBER 2

SHIP ADMINISTRATORS TRAINING

9:30 - 11:30 a.m.

Join the SHIP Administrators Training sponsored by Florida Housing Finance Corporation. This session will feature several timely and important SHIP topics, including SHIP's response to the COVID-19 pandemic and 2020 funding, including CARES Act CRF and SHIP. The Housing Coalition will present several SHIP awards featuring a variety of housing assistance. Florida Housing staff will provide an update on program compliance and several SHIP administrators will discuss SHIP annual reporting. Learn from the experience of others at this event focused on SHIP current practices, challenges, and administrative best practices with the implementation of legislation from 2020 session.

SPONSORED BY:



FLORIDA COMMUNITY DEVELOPMENT LEGAL PROJECT OFFICE HOURS

9:30 - 11:30 a.m.



The Florida Community Development Legal (FCDL) Project is a collaboration of Legal Aid/Legal Services programs throughout the state of Florida: Legal Services of Greater Miami, Inc., Legal Aid Service of Broward County, Inc., Community Legal Services of Mid-Florida, Inc., Jacksonville Area Legal Aid, Inc., Legal Services of North Florida, Inc., and Bay Area Legal Services, Inc.

The FCDL provides legal representation to nonprofit affordable housing developers, nonprofits that provide vital community services for LMI neighborhoods, and small businesses owned by low to moderate income individuals that serve low to moderate income neighborhoods, with the following services:

- Contract/commercial lease negotiation assistance and general contract drafting
- Joint venture and partnership agreement assistance
- Dispute resolution assistance
- Non-profit/small business formation
- Bylaws, articles of incorporation, and any amendments
- 501 (c)(3) tax exempt status
- Assistance with tax exemption issues
- Board training and general legal advice
- Representation before administrative agencies
- Financing transactions
- Tax credits: Low Income Housing Tax Credits and Community Contribution Tax Credits

Private chat rooms will be set up for you to speak with an attorney during the conference.

FLORIDA HOUSING COALITION NEWS

New Staff and New Staff Roles at the Coalition



LISA DJAHED

Lisa Djahed has joined the Coalition staff as Communications Director. She will be heading up all of the Florida Housing Coalitions digital platforms, including our 2020 Annual Conference which is being held virtually, and the launch of Elevate, our online learning platform. Providing digital experiences

is a specialty of Lisa's, having received her Master's Certificate in Digital Strategy from The Big Thinkers Society in 2017, a West-Coast based agency that delivers inspired digital experiences for companies such as Amazon, Avande, and the Bill & Melinda Gates Foundation. Lisa is a Martin County Chamber of Commerce Leadership Alumni (Class of 24), and most recently served as Communications Specialist for Save the Chimps, the world's largest privately funded sanctuary for retired and rescued chimpanzees in the world.



AMANDA ROSADO

Amanda Rosado now serves as the Florida Housing Coalition's Ending Homelessness Team Director. She is responsible for bringing the latest in research and evidence-based practices to practitioners across the state. She is one of Florida's foremost experts in housing

first and recovery-oriented systems of care.



BLAISE DENTON

Blaise Denton now serves as the Florida Housing Coalition's Research Manager in addition to serving as a Technical Advisor for the Florida Housing Coalition. He also became a dad on Mother's Day!



ASHON NESBITT

Ashon Nesbitt now serves as the Florida Housing Coalition's Chief Programs Officer. He continues as a Technical Advisor for the Florida Housing Coalition, and oversees all the programmatic work at the Coalition, supporting the entire Technical Assistance Team. He continues to oversee the Coalition's research and the Florida Community Land Trust Institute.



BEN TORO-SPEARS

Ben Toro-Spears now serves as the Florida Housing Coalition's Chief Strategy Officer. He continues as a Technical Advisor for the Florida Housing Coalition, and oversees the Coalition's strategic priorities and internal processes supporting a consistent best-in-class experience for the Coalition's partners. Ben also continues as the Associate Editor of the Florida Housing Coalition's Housing News Network Journal.



SUSAN POURCIAU

Susan Pourciau rejoined the staff from her stint in DC as Policy Director at United States Interagency Council on Homelessness and is in charge of assisting local governments with developing plans to end homelessness in their community.

FREQUENTLY ASKED SHIP QUESTIONS

State Housing Initiatives Partnership Program

The SHIP program offers communities an opportunity to quickly respond to COVID-related housing assistance needs*. The Florida Housing Coalition and the Florida Housing Finance Corporation have created an extensive list of SHIP-related frequently asked questions, updated regularly and available at <https://www.flhousing.org/covid-19-housing-related-resources>. We have helped many communities establish their SHIP COVID programs to provide rent and mortgage assistance. Here are the latest questions on a variety of topics.

RENTAL ASSISTANCE TOPICS

QUESTION: An applicant for rental assistance has a roommate, but only one of them is applying. Can I process just one member of the household?

ANSWER: It depends on the applicant's and his/her roommate's lease arrangement. When SHIP provides COVID-19 emergency rent assistance, all household members must apply and provide income information. In most cases, roommates share household expenses, have a shared lease, and are counted as household members. You can only process an application once you have received income information and signatures from all adult household members, so collect roommate information in such a case. In other cases, each roommate has a separate lease; in these cases, you may only count the applicant as a household member, and not the roommates.

Another scenario involves applicants who rent a room in the house of a homeowner. Tenants who have lost a job and have a lease may be eligible for rental assistance. In such a case, only the tenant is counted as the applicant household, not the homeowner's household members.

QUESTION: How can residents learn if SHIP COVID assistance is available in their community?

ANSWER: Contact your local SHIP office to determine. More than half of SHIP cities and counties are using SHIP funds for rental assistance and/or mortgage assistance. To contact the SHIP offices in your area, use the city and county pull-down menus located here: <https://www.floridahousing.org/programs/special-programs/ship---state-housing-initiatives-partnership-program/local-government-information>

QUESTION: Can SHIP funds be used to pay a 'service delivery fee' to an agency to offer SHIP rental assistance?

ANSWER: Yes, the SHIP program allows for payment of a reasonable service delivery fee to subrecipients that administer all or a portion of a SHIP strategy on behalf of the local government. The amount of the fee paid as an administrative expense or project delivery cost must be included in the Local Housing Assistance Plan (LHAP) and approved by FHFC. Contracting with a Continuum of Care organization is a best practice that helps ensure SHIP funds are coordinated with other sources of rent assistance.

MORTGAGE ASSISTANCE TOPICS

QUESTION: Should we collect documentation of an applicant's mortgage forbearance?

ANSWER: Yes. Many homeowners are working with servicers on forbearances. While they may need help paying past due payments following the forbearance

period, you may decide to prioritize or limit mortgage assistance to those who cannot obtain a forbearance. In such a case, collect written documentation of the forbearance, typically in the form of a letter or email from the loan servicer.

QUESTION: Can we assist homeowners or tenants who live in SHIP-assisted projects?

ANSWER: Yes. You can provide mortgage assistance to households who have previously received SHIP assistance for home purchase, repair, or other housing needs. Similarly, you may provide rent assistance to tenants in rental units constructed or repaired with SHIP funds.



QUESTION: Can you pay the mortgage if property taxes are included as part of the monthly mortgage payment?

ANSWER: Yes. You can pay principal, interest, taxes, and insurance (PITI) as well as homeowner association fees

INCOME QUALIFICATION & FILE DOCUMENTATION TOPICS

QUESTION: We are using the recommended selection process of prioritizing assistance to applicants who were SHIP income eligible pre-COVID. For our income calculations of the pre-COVID period, do we use the income chart effective prior to April, 2020 and then use the income limits chart posted in April for calculating income under current circumstances?

ANSWER: No. Use the current income limits chart for both.

QUESTION: Even when self-certifying income, SHIP staff must obtain additional income verification eventually, so I will try to obtain it now whenever possible. What guidance can you offer related to third-party verification?

ANSWER: For several years now, applicant-provided documents have been defined in Section 5-13 of HUD Handbook 4350.3, Chapter 5, and are considered third-party verification. This policy applies not just during disaster recovery periods, but all the time. Applicant-provided documents are items dated within the last 120 days like pay stubs, retirement benefit letters, bank account monthly statements, and unemployment benefit notices.

Income eligibility for COVID-19 SHIP rent and mortgage assistance may be based on pay stubs and other

applicant-provided verifications. The HUD Handbook indicates that housing staff may collect the most recent 4 to 6 consecutive pay stubs. The paystubs of some applicants show weekly income while others have monthly paystubs, so use a specific time frame—like one month of paystubs—as a best practice. Also remember that the HUD Handbook 4350.3 allows for verbal verifications of income and assets.

PROVIDING ONGOING ASSISTANCE

QUESTION: Once an applicant is determined eligible and receives a month of rent or mortgage assistance, what documentation do I collect the following month to determine if the recipient is eligible for additional assistance?

ANSWER: It depends on the type of assistance provided. The income certification form shows that an applicant is eligible and is considered valid for one year. For programs providing month-to-month assistance, you should email or call recipients each month to determine if they are still in need of assistance and to check if their income has increased. If income has changed, you must re-verify existing income sources, collect verification of new income sources, and complete an updated income certification form. If income has not changed, do not collect any additional documentation from the applicant. The Florida Housing Coalition created a 'Monthly Income Verification Update for Disaster Assistance' form to document SHIP staff's monthly communication with each applicant. The form tracks the assistance a household has received to help ensure that assistance does not exceed the maximum award amount. To request a copy of the form, email chaney@flhousing.org.

***Once your community receives CARES Act funding that can be used for rent and mortgage assistance, use those funds instead of SHIP.**

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.

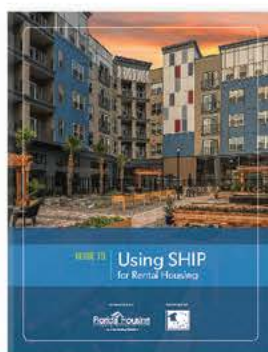
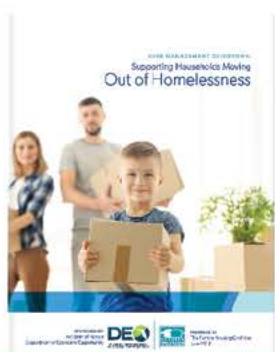
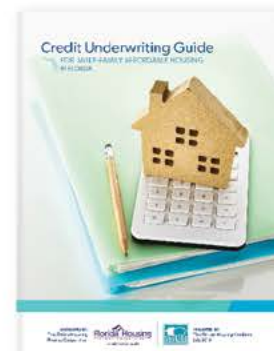
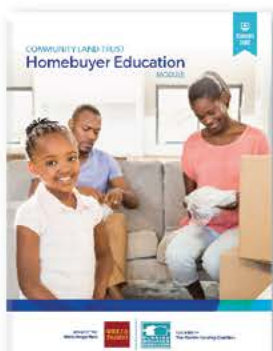


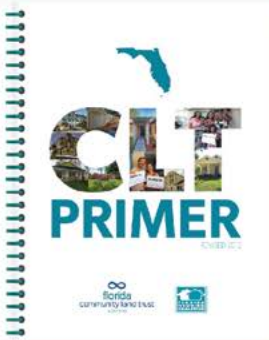
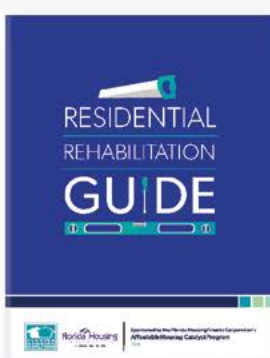
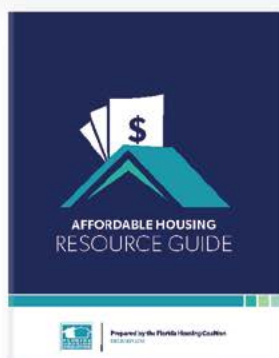
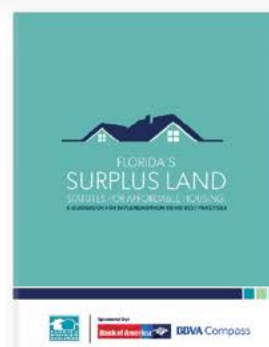
MICHAEL CHANEY

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 PUBLICATIONS

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







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.



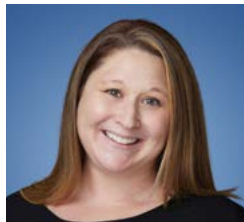
Our team consists of highly skilled professional staff in office locations throughout the state. Our Technical Assistance Team provides assistance in all areas of affordable housing planning, finance, and development.

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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Deidre Park
CHIEF FINANCIAL OFFICER &
OPERATIONS DIRECTOR



Elissa Plancher
TECHNICAL ADVISOR



Amanda Rosado
TECHNICAL ADVISOR



Jaimie Ross
PRESIDENT & CEO



Kimberly Spence
TECHNICAL ADVISOR



Ben Toro-Spears
TECHNICAL ADVISOR



Johnitta Wells
CONFERENCE &
COMMUNICATIONS MANAGER

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

PANHANDLE

Michael Chaney | Kody Glazer
Blaise Denton | Jaimie Ross

NORTHEAST FLORIDA

Amanda Rosado

CENTRAL FLORIDA

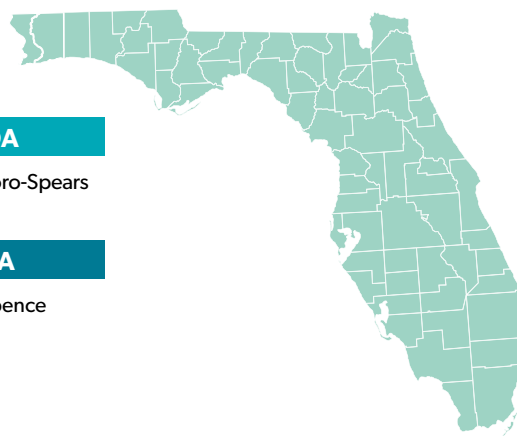
Carter Burton | Gladys Cook

SOUTHWEST FLORIDA

Ashon Nesbitt | Benjamin Toro-Spears

SOUTHEAST FLORIDA

Aida Andujar | Kimberly Spence
Elissa Plancher





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: _____

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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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GOLD



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