

THE JOURNAL OF THE FLORIDA HOUSING COALITION, INC.

# HOUSING

NEWS NETWORK

VOLUME 34, NUMBER 2



**2018 Legislative Session:**  
Wrap Up

**A Journey of Change:**  
Implementing Homeless Outreach Teams in the Sarasota Police Department

**The Next Wave:**  
A Florida Community Land Trust Institute Update

**Not Enough Funding for Housing?**

A Look at the Revenue Side of Florida's Budget

**Affirmatively Furthering Fair Housing:**

Celebrating the 50<sup>th</sup> Anniversary of the Fair Housing Act

**Inclusive Housing Starts with Inclusive Planning:**

Engaging Individuals with Intellectual & Developmental Disabilities

**FIRST LOOK:  
The Keys Cottage**

With support from Wells Fargo Foundation, the Florida Housing Coalition's CLT Institute launched the Florida Keys CLT to rebuild post-Irma.

See our Special Report on Disaster Recovery on page 22.



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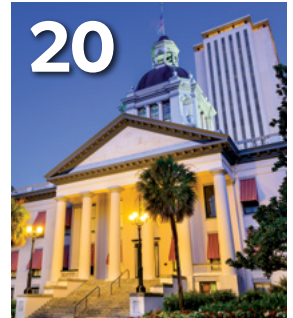
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## THE HOUSING NEWS NETWORK VOLUME 34, ISSUE 2



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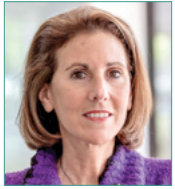
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**THE FLORIDA HOUSING COALITION** is a nonprofit, statewide membership organization whose mission is to bring together housing advocates and resources so that all Floridians have a quality affordable home and suitable living environment. The Housing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

## From the CEO

# Homes are Needed Now



JAIMIE ROSS

Homes for Florida's workforce earning reasonable incomes at jobs located in unreasonably high cost housing markets. Homes for Florida's homeless living in cars, encampments, shelters, or woods.

Homes that are affordable are needed for hundreds of thousands living somewhere between these two points. The Florida Housing Coalition recently released the 2018 Home Matters Report, an annual report card on housing in Florida, including the nexus between housing and the health of Florida's economy. An excerpt from Home Matters 2018 is included in this edition of the Journal and the full report will be distributed at our statewide annual conference in August. Conference Registration is open, and we have included highlights of the conference on pages 34-38.

Sadowski State and Local Housing Trust Funds are key to meeting the housing need exposed and explained in the Home Matters Report. We entered the 2018 Legislative Session believing this could be the year that stops the streak of sweeps. The Affordable Housing Workgroup charged with making recommendations for the 2018 session had recommended that all Sadowski funds be used for housing. We created a movement to do so supported by bills filed in the House and Senate to stop the sweeps. But that was not to be the case. More on this in the Legislative Wrap Up article that follows.

Our membership is more engaged than ever in turning this situation around now that it is an election year, with all members of the House up for election and a new Governor to be elected in November. Advancing the example of the Parkland student-led crusade in mind, new energy has been breathed into ensuring that affordable housing is a campaign issue. We have launched a Sadowski Affiliates Workgroup focused on a multifaceted effort that engages younger people to ensure that all housing trust funds are once again used solely for affordable housing, as they were

the first ten years of the program. At this year's statewide annual conference, nuts and bolts training for producing and preserving affordable housing will be complemented with opportunities for participation in caucuses, in workshops, and with networking, and to join in the Our Homes Our Votes campaign, a nonpartisan and nonprofit candidate and voter engagement effort.

The Florida Housing Coalition has been deeply involved in the disaster response for both Irma and Maria. With funding from Fannie Mae, we have held weekly webinars with guest presenters from key state and federal agencies such as DEM, DEO, FHFC, and FEMA, as well as local SHIP Administrators and nonprofits who are providing direct services on the ground. By the time our conference convenes, we should know much more about the tremendous CDBG-Disaster Recovery effort for Florida's most impacted communities; at the conference, key speakers will provide updates. No matter where you live in Florida, disaster preparation is an essential part of your work as a housing provider or housing advocate.

The Florida Housing Coalition has also been strongly committed to affirmatively furthering fair housing through the consulting work we were doing for local governments in producing the Assessment of Fair Housing (AFH). While we weather the current administration in Washington, we will assist local governments as they revert to producing the Analysis of Impediments (AI). But this backward policy movement at the federal level will not deter our local government partners who, like us, are committed to making real change in providing housing opportunities for all. We are heartened by the ever-increasing number of jurisdictions who are looking for ways to do a better job in meeting the affordable housing needs of its community. And at our conference in August we will be honored to highlight and showcase many of those communities and the great work they are doing. I look forward to seeing you there. **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.





# 2018 LEGISLATIVE Wrap-Up

By: Mark Hendrickson and Jaimie Ross

Republican Senator Kathleen Passidomo at press conference with Sadowski Coalition announcing her bill to stop the sweeps of the state and local housing trust funds.



**Yes, this should have been the year that all the Sadowski state and local housing trust funds were appropriated only for housing.** We started the session with the trifecta of a recommendation for full appropriation of the housing trust funds for housing from the Affordable Housing Workgroup; a bill filed by Republican Senator Kathleen Passidomo to stop the sweeps; and a Senate budget proposing that all the housing trust funds be used solely for affordable housing, approximately \$322 million. In the end the appropriation was approximately \$124 million. Many are sorely disappointed. But it could have been so much worse.

The Sadowski Coalition, comprised of 30 statewide organizations representing millions of members statewide together with over one thousand Sadowski Affiliates, met with legislators, provided facts about the need for affordable housing and the importance of Florida's housing programs. The Sadowski Education Effort, funded in large part by the Florida Association of Local Housing Finance Authorities, helped with Op Eds and Editorials in all the major news outlets in the state. While the Senate capitulated to the House level of funding, without the tremendous advocacy of the Sadowski Coalition and the Sadowski Affiliates we may have lost all housing funding.

Following the massacre at Marjorie Stoneman Douglas High School, it looked like all the housing trust funds might be swept for the legislature's response to the tragedy. The students demanded that assault style weapons be outlawed. The majority party would not outlaw assault weapons or even consider anything related to outlawing assault weapons. But they would provide a great deal of money for school security and some for mental health, and ultimately, they would take approximately two-thirds of the Sadowski state and local housing trust funds to help pay for it.

### **Crisis averted.**

Unless you were in the weeds of what was happening in Tallahassee (or attending our Sadowski Affiliate Webinars), you may not have known that up until the weekend extension of the session on March 10-11th, we came close to potentially losing the entire tax credit allocation for Florida. The pair of housing omnibus bills that began as HB 987 filed by Representative Cortes from Altamonte Springs and SB 1328 filed by Senator Perry from Gainesville, were amended late in the session to add a provision that would have effectively prohibited the Florida Housing Finance Corporation from requiring more than the minimally required term of affordability of 30 years.

Two years ago, the Florida Housing Coalition successfully campaigned against reducing long term affordability in the FHFC tax credit program through testimony and letters, making a compelling case for the importance of long term affordability. The FHFC agreed. Rather than continue that fight against long term affordability, a proponent of turning affordable housing into market rate housing tried to get the legislature to do what the FHFC would not do. The problem with that, in addition to the bad public policy, is that it is unlawful for any state legislature to mandate how tax credits are allocated. Section 42 of the United States Code requires the allocation plans be prescribed in the Qualified Allocation Plan, approved by the Executive branch, not the Legislative branch of government. Section 42 also requires that a preference in the allocation of tax credits be given to developments that provide the "longest" period of affordability. The House bill with the bad amendment had passed through the House and was on the Senate Special-Order Calendar in the very last hours of the session, but the bill was not brought up and therefore died.

The omnibus housing bills (HB 987 and SB 1328) also included some of the recommendations of the Hurricane Workgroup and the reenactment of the Hurricane Housing Recovery Program and Hurricane Housing Rental Program that had been used in other storms. The House appropriations proposal was to use all the SHIP and SAIL funds this fiscal year (2018-19) for the hurricane impacted areas and the House was proposing that only \$123 million be used for those programs, sweeping most of the funds.

The Senate budget proposal to use the traditional formula for funding SHIP and SAIL was ultimately accepted by the House. This was also a crisis averted. Natural disasters can and do happen in all parts of Florida. Having a housing office in all 67 counties is key to our recovery from natural disasters. We have



	GOVERNOR	SENATE	HOUSE	FINAL BUDGET
<b>Hurricane Recovery:</b> SAIL targeted only to counties with damage Line 2225	\$25,000,000	\$60,000,000	\$74,180,000	\$0
<b>Hurricane Recovery:</b> SHIP targeted only to counties with damage Line 2226	\$65,000,000	\$30,000,000	\$48,950,000	\$0
<b>Hurricane Recovery:</b> Farmworker Housing Line 2224	\$10,000,000			\$0
<b>Monroe County Land Authority</b> Line 2224		\$10,000,000		\$0
<b>FHFC: General Use</b> Line 2225	\$76,300,000	\$114,050,000 At least \$57.025 million SAIL \$10,000,000 grant for housing for persons with DD \$7.025 million undesignated		\$79,180,000 At least \$47.51 million SAIL \$15 million for Keys Workforce Housing \$25,000 Study on SAIL - Vetoed \$1.647 million undesignated
<b>FHFC: SAIL Workforce</b> Line 2225	\$20,000,000	\$40,000,000 (part of \$104.05 million above)		\$15 million (part of \$79.18 million above)
<b>SHIP</b> Line 2226	\$34,000,000	\$103,800,000		\$43,950,000
<b>Homeless</b> Line 2226	\$0	\$3,800,000	\$0	\$0
<b>Catalyst and Homeless Training</b> Line 2226	\$0	\$250,000 Catalyst \$200,000 Homeless	\$500,000 Catalyst	\$500,000 Catalyst
<b>TOTAL HOUSING</b>	\$230,300,000	\$322,100,000	\$123,630,000	\$123,630,000
<b>SHTF SWEEP</b>	\$0	\$0	\$54,600,000	\$54,600,000
<b>LGHTF SWEEP</b>	\$91,800,000	\$0	\$127,400,000	\$127,400,000
<b>TOTAL SWEEP</b>	\$224,000,000	\$130,000,000	\$182,000,000	\$182,000,000
<b>Unallocated SHTF</b>	\$0	\$0	\$4,910,000	\$2,600,000
<b>Unallocated LGHTF</b>	\$0	\$0	\$11,560,000	\$5,850,000

**NOTE:** This Chart reflects the Appropriations from the State and Local Housing Trust Funds

plenty of experience from the series of storms that hit Florida in 2004 and 2005 to know that it was the ability of SHIP offices to deploy federal disaster assistance that led to the successful recovery. If the Legislature fails to fund the SHIP program on an ongoing basis, we will lose SHIP offices in the rural parts of the state. And when those areas are hit by a storm, there will be no housing agency to deploy federal assistance. Of course, regardless of natural disasters, SHIP should be funded as intended.

Affordable housing can and should be a nonpartisan campaign issue between now and November. Florida is going to elect a new Governor. Will he or she ensure that all the housing trust fund monies are budgeted for Florida's housing programs? Every member of the Florida House is up for election in November – all 120 members. It's time to educate each candidate about the importance of using all the housing trust fund monies for housing and ask whether the candidate intends to sponsor or support a bill to stop the sweeps. **HNN**



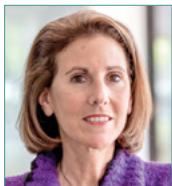
## ADDITIONAL HOMELESS FUNDING

Item	Amount & Use	Line Item	Source	Agency
Challenge Grants	\$4,107,206	345	Grants & Donations TF*	DCF
Federal Emergency Shelter Grant Program	\$7,803,393	346	Federal Grants TF & Welfare Transition TF	DCF
Homeless Housing Assistance Grants	\$3,590,000	347	GR	DCF
Homeless Housing Assistance Grants Proviso	\$150,000 from line 347 for National Veterans Homeless Support Housing Assistance	347	GR — Senate Form 2193	DCF
Homeless Housing Assistance Grants Proviso	\$300,000 from line 347 for The Transition House - Bradford County	347	GR — HB 3283	DCF
Homeless Housing Assistance Grants Proviso	\$140,800 from line item 347 for Citrus Health Network	347	GR — HB 3343	DCF
Miami-Dade County Homeless Trust	\$250,000	372	GR — Senate Form 2351	DCF
Five Star Veterans Center Homeless Housing & Reintegration Project	\$150,000	577A	GR — Senate Form 1775	Veterans' Affairs

\*Historically transferred from LGTF; however, there was no proviso language in the Appropriations Act moving this money from LGTF to DCF.

## OTHER MEMBER PROJECTS

Item	Amount & Use	Line Item	Source	Agency
Habitat for Humanity Neighborhood Infrastructure	\$276,783	2233A	Senate Special Employment Security Administration TF Form 1892	DEO
Building Homes for Heroes	\$1,000,000 Building or renovating homes for veterans Statewide	2216	GR — Senate Form 2100	DEO
Casa Familia Housing for Adults with Intellectual and DD	\$250,000	2216	Senate Special Employment Security Administration TF Form 1421	DEO
City of Hialeah Elderly Housing Building Improvements	\$2,100,000	2216	Special Employment Security Administration TF Senate Form 1868	DEO



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MARK HENDRICKSON

**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.



# DISTRIBUTION ESTIMATES: FY 2018/19

LOCAL GOVERNMENT	COUNTY TOTAL	COUNTY SHARE/ CITY SHARE	LOCAL GOVERNMENT	COUNTY TOTAL	COUNTY SHARE/ CITY SHARE	LOCAL GOVERNMENT	COUNTY TOTAL	COUNTY SHARE/ CITY SHARE
<b>ALACHUA</b>	455,095	227,866	<b>GILCHRIST</b>	350,000	350,000	<b>PALM BEACH</b>	1,887,024	1,430,741
Gainesville		227,229	<b>GLADES</b>	350,000	350,000	Boca Raton		122,468
<b>BAKER</b>	350,000	350,000	<b>GULF</b>	350,000	350,000	Boynton Bch		98,691
<b>BAY</b>	358,880	284,664	<b>HAMILTON</b>	350,000	350,000	Delray Beach		87,747
Panama City		74,216	<b>HARDEE</b>	350,000	350,000	West Palm Bch		147,377
<b>BRADFORD</b>	350,000	350,000	<b>HENDRY</b>	350,000	350,000	<b>PASCO</b>	760,188	760,188
<b>BREVARD</b>	846,038	468,029	<b>HERNANDO</b>	360,447	360,447	<b>PINELLAS</b>	1,326,437	692,931
Cocoa		27,919	<b>HIGHLANDS</b>	350,000	350,000	Clearwater		156,785
Melbourne		119,122	<b>HILLSBOROUGH</b>	1,843,577	1,344,889	Largo		113,012
Palm Bay		162,693	Tampa		498,688	St. Petersburg		363,709
Titusville		68,275	<b>HOLMES</b>	350,000	350,000	<b>POLK</b>	953,595	744,090
<b>BROWARD</b>	2,457,924	439,968	<b>INDIAN RIVER</b>	350,000	350,000	Lakeland		150,191
Coconut Creek		75,212	<b>JACKSON</b>	350,000	350,000	Winter Haven		59,314
Coral Springs		167,139	<b>JEFFERSON</b>	350,000	350,000	<b>PUTNAM</b>	350,000	350,000
Davie		131,991	<b>LAFAYETTE</b>	350,000	350,000	<b>ST. JOHNS</b>	416,821	416,821
Deerfield Bch		102,250	<b>LAKE</b>	544,551	544,551	<b>ST. LUCIE</b>	501,121	122,825
Ft. Lauderdale		234,978	<b>LEE</b>	999,621	635,859	Ft. Pierce		73,063
Hollywood		193,193	Cape Coral		250,505	Port St. Lucie		305,233
Lauderhill		93,401	Ft. Myers		113,257	<b>SANTA ROSA</b>	354,701	354,701
Margate		75,950	<b>LEON</b>	490,251	167,323	<b>SARASOTA</b>	638,154	552,514
Miramar		178,691	Tallahassee		322,928	City of Sarasota		85,640
Pembroke Pines		213,839	<b>LEVY</b>	350,000	350,000	<b>SEMINOLE</b>	696,584	696,584
Plantation		116,260	<b>LIBERTY</b>	350,000	350,000	<b>SUMTER</b>	350,000	350,000
Pompano Bch		143,543	<b>MADISON</b>	350,000	350,000	<b>SUWANNEE</b>	350,000	350,000
Sunrise		120,438	<b>MANATEE</b>	590,577	503,053	<b>TAYLOR</b>	350,000	350,000
Tamarac		83,815	Bradenton		87,524	<b>UNION</b>	350,000	350,000
Weston		87,256	<b>MARION</b>	567,303	470,408	<b>VOLUSIA</b>	782,940	550,251
<b>CALHOUN</b>	350,000	350,000	Ocala		96,895	Daytona Bch		98,102
<b>CHARLOTTE</b>	355,746	316,934	<b>MARTIN</b>	350,000	350,000	Deltona		134,587
Punta Gorda		38,812	<b>MIAMI-DADE</b>	2,228,408	1,437,101	<b>WAKULLA</b>	350,000	350,000
<b>CITRUS</b>	350,000	350,000	Hialeah		191,866	<b>WALTON</b>	350,000	350,000
<b>CLAY</b>	391,491	391,491	Miami		380,166	<b>WASHINGTON</b>	350,000	350,000
<b>COLLIER</b>	576,606	544,028	Miami Beach		75,320	<b>TOTAL</b>	<b>38,838,875</b>	<b>38,838,875</b>
Naples		32,578	Miami Gardens		92,033	Disaster Relief Holdback		5,111,125
<b>COLUMBIA</b>	350,000	350,000	North Miami		51,922	Compliance Monitoring		
<b>DE SOTO</b>	350,000	350,000	<b>MONROE</b>	350,000	350,000	Catalyst		500,000
<b>DIXIE</b>	350,000	350,000	<b>NASSAU</b>	350,000	350,000	<b>TOTAL ESTIMATED APPROPRIATION</b>		<b>44,450,000</b>
<b>DUVAL</b>	1,294,383	1,294,383	<b>OKALOOSA</b>	374,419	334,431			
<b>ESCAMBIA</b>	521,800	431,789	Ft. Walton Bch		39,988			
Pensacola		90,011	<b>OKEECHOBEE</b>	350,000	350,000			
<b>FLAGLER</b>	350,000	74,550	<b>ORANGE</b>	1,762,917	1,387,592			
Palm Coast		275,450	Orlando		375,325			
<b>FRANKLIN</b>	350,000	350,000	<b>OSCEOLA</b>	551,276	437,052			
<b>GADSDEN</b>	350,000	350,000	Kissimmee		114,224			

Projected SHIP based on most recent Conference information (Less: \$5 million Disaster Relief holdback, Monitoring, & Catalyst funding)





# HOME MATTERS

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REPORT FROM THE FLORIDA HOUSING COALITION

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**Summary Edition  
on Pages 7-14**

Access the Full Report Under the Publications Tab  
on the Coalition's Website: [www.flhousing.org](http://www.flhousing.org)





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

### QUICK FACTS:

#### Florida still has an affordable housing crisis

- 912,967 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 32,190 people living in homeless shelters and on the streets. This includes 2,817 veterans and 9,422 people in families with at least one child.
- 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 overall economy depends on a sufficient supply of housing affordable to Florida's working families, elders, and people with disabilities living on fixed incomes.

## AFFORDABLE HOUSING REDUCES TAXPAYER EXPENSES

- Affordable, community-based housing for seniors and people with disabilities 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 reduce taxpayer costs considerably.
- Affordable housing can improve the health and educational outcomes of low-income families and children, reducing the public costs associated with illness and poor school performance.

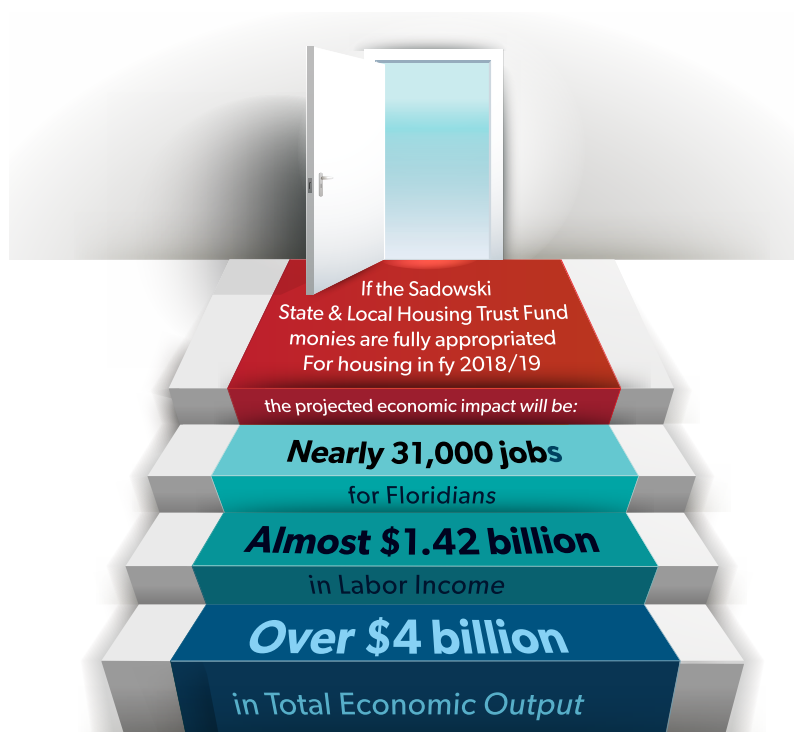
## AFFORDABLE HOUSING BOOSTS THE ECONOMY

- Money spent on affordable 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.
- If the Sadowski Housing Trust Fund money is fully appropriated for housing, it will create nearly 31,000 jobs and \$4.1 billion in positive economic impact in just one year, while creating homes that will last far into the future.

### Each Dollar Of Sadowski State & Local Housing Trust Funds

## LEVERAGES \$4 TO \$6

in private investment, federal tax credits, and other funding sources.





## SECTION FIVE:

### The Sadowski Housing Trust Funds:

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

As this report has demonstrated, hundreds of thousands of low-income Floridians struggle with high housing costs. Many factors affect the supply of affordable housing, including low wages for common occupations, high market prices for homes and apartments in decent condition, and limited federal funding for housing programs<sup>52</sup>. Moreover, the situation is worsening for low-income renters, as the gap grows between median rents and what renters can afford to pay. Meanwhile, many low- and moderate-income potential homebuyers, including essential service workers, are forced out of the homebuyer market by high sale prices relative to wages, competition from investors and vacation home buyers, and limited inventory.

It is very challenging for Florida's policymakers and community advocates to directly influence these factors in the near term, but we do have control over a simple and powerful tool at the state level: The Sadowski State and Local Housing Trust Funds. These dedicated funds allow thousands of low- and moderate-income families to rent, buy, and renovate affordable homes each year, while leveraging substantial public and private funds and boosting Florida's economy.

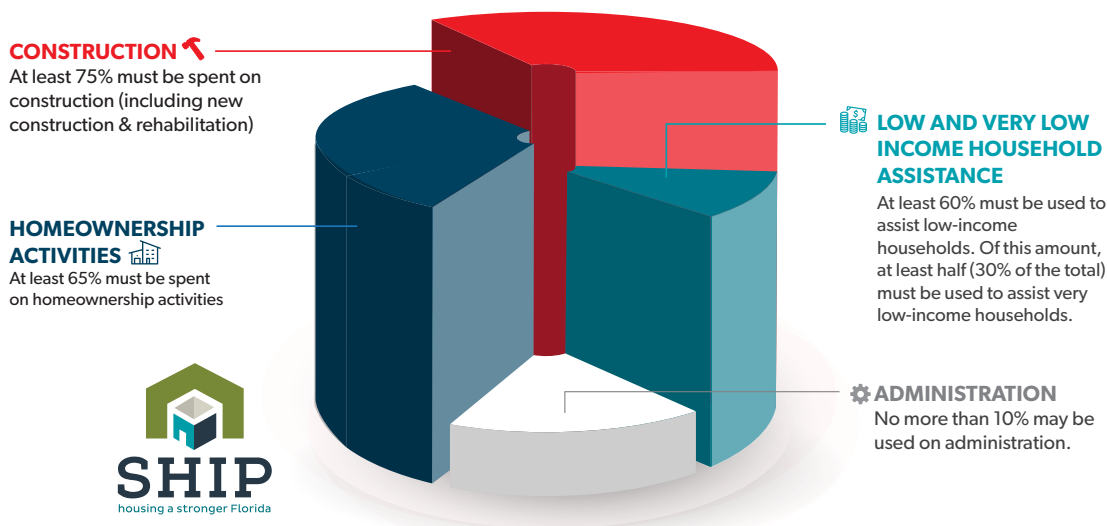
#### Sadowski History and Major Programs

Twenty-five years ago, a diverse coalition of Florida's affordable housing advocates, business and industry groups, and faith-based organizations recognized the need for a dedicated state revenue source for affordable housing. In 1992, 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 the property's value. The Sadowski Act directed the new funds to two trust funds, one for local governments and one for the state.

The **Local Housing Trust Fund** supports the State Housing Initiatives Partnership (SHIP) program, which primarily funds the production and preservation of affordable ownership housing for low- and moderate-income households. The Florida Housing Finance Corporation (Florida Housing) uses a population-based formula to distribute SHIP funds to all 67 counties and to cities that receive Community Development Block Grant (CDBG) funds. SHIP is most commonly used to support home construction, rehabilitation to make homes safe and/or handicapped accessible, and assistance with down payments and closing costs. It requires a high degree of accountability, but also gives local government flexibility to meet local needs, as long as the statutory requirements are met. These requirements, found in Florida Statute 420, include:

- At least 65% must be spent on homeownership activities.
- At least 75% must be spent on construction (including

### Each SHIP Dollar is Required to Meet the Following Criteria:



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

Rental housing activities are limited to 25% of a community's annual SHIP allocation. Several SHIP communities use a portion of their rental funds to support eviction prevention programs and Rapid Re-Housing for homeless families, helping them pay security and utility deposits. Additionally, in the 2016-2017 legislative session, the SHIP statute was amended to allow SHIP communities to provide up to 12 months of rental assistance to very low-income households that are homeless or have a member with special needs.

The **State Housing Trust Fund** supports several activities, including administration of the Sadowski funds by Florida Housing. The main Sadowski-funded state program is the State Apartment Incentive Loan (SAIL) program. SAIL provides funding on a competitive basis for the construction and rehabilitation of affordable multifamily rental housing. SAIL usually serves as "gap financing" for developments with other funding sources, such as the Low Income Housing Tax Credit.

### Impact of Sadowski Trust Funds

In Fiscal Year 2018-19, a projected \$314.08 million in documentary stamp tax revenues will be available for appropriation to the Sadowski trust funds. This funding level is over 10 times the amount of annual funding (\$25 million)

that Florida is projected to receive in future years from the National Housing Trust Fund (NHTF), and well over the \$7.65 million received from the NHTF in 2017. If State Legislature appropriates the full amount to the Sadowski trust funds, the economic impact will be considerable, as shown in Table 4. Every Sadowski dollar will leverage more than \$4 from other public and private sources. When the direct, indirect, and induced impacts of Sadowski-funded developments are taken into account, the total economic impact will be close to \$4.1 billion. Additionally, these developments will create approximately 31,000 jobs and generate nearly \$1.42 billion in labor income.

In addition, Sadowski funds give low- and moderate-income families a hand up that can be extended to their children and grandchildren. For example, the SHIP allocations from fiscal years 2006-07 to 2013-14 had a profound impact on Florida communities, even though the program's funding was swept into general revenue by the State Legislature for much of that period. A total of 38,799 households were assisted, of which:

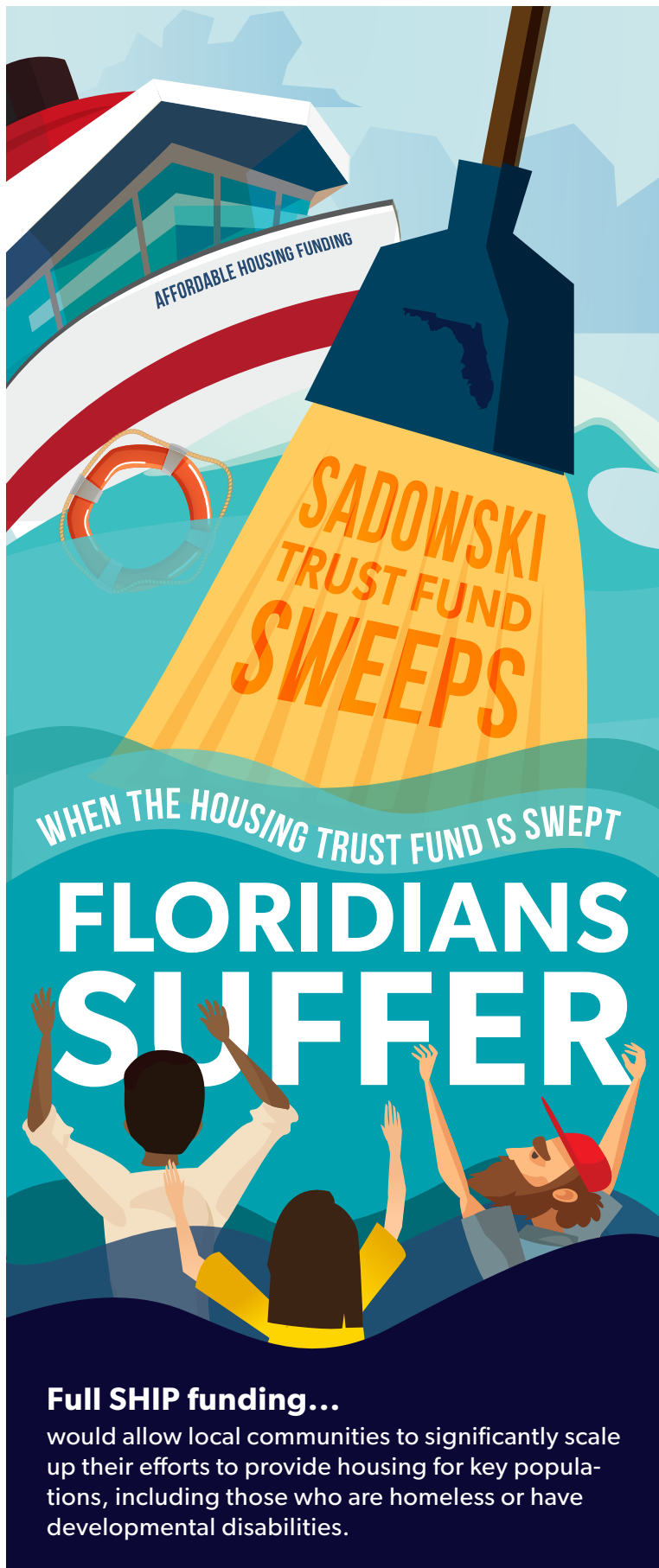
- 621 were homeless households
- 1,449 households had a member with developmental disabilities
- 9,704 were households headed by an elderly person (age 62 and up)

From fiscal years 2009-10 to 2012-13, when SHIP communities were feeling the worst effects of the Local Housing Trust Fund being swept, an average of 1,812 units were assisted per year. (Much of this activity was made possible by SHIP

**Table 4. Estimated Economic Impacts of Fully Funding Sadowski Housing Trust Funds in Fiscal Year 2018-19.**  
(Source: Sadowski Coalition 2017.) \*Numbers may not add up exactly due to rounding.

Type of Impact	SHIP	SAIL	Total*
Projected Trust Fund Revenue in FY 18/19 (\$ million)	\$216.42	\$97.84	\$314.08
Total economic activity generated (\$ million)	\$2,899.23	\$1,161.67	\$4,060.90
Total jobs created	20,909	10,029	30,938
Total labor income generated (\$ million)	\$930.25	\$488.32	\$1,418.57





### Full SHIP funding...

would allow local communities to significantly scale up their efforts to provide housing for key populations, including those who are homeless or have developmental disabilities.

funds carried over from previous years and by program income.) However, when Local Housing Trust Fund monies are fully appropriated for housing and available to SHIP communities, 8,000 to 10,000 units can be assisted each year. Clearly, full SHIP funding would allow local communities to significantly scale up their efforts to provide housing for key populations, including those who are homeless or have developmental disabilities.

SAIL has also been a lifeline for many low-income individuals and families. In 2016, SAIL funds created or preserved over 3,000 units of affordable housing<sup>59</sup>. SAIL's full potential impact has yet to be felt because, like the Local Housing Trust Fund, the State Housing Trust Fund had most of its funds swept into general revenue between the 2008-09 and 2013-14 fiscal years. At a time when thousands of privately owned, subsidized rentals are being lost from the affordable housing stock each year, SAIL is an engine for constructing and rehabilitating housing for elders, people experiencing homelessness, and other vulnerable populations.

In short, if Florida fully appropriates the State and Local Housing Trust Fund monies for housing, the state's investment will have huge payoffs. Thousands of low- and moderate-income Floridians will move into affordable homes or renovate existing homes, which they will use as a platform to improve their lives. At the same time, the affordable housing development leveraged by Sadowski programs will generate tens of thousands of jobs and billions of dollars of economic output and labor income annually. The Sadowski housing programs are truly a win-win.

## 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 1.94 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 1.94 million low-income "cost burdened" households, over 608,000 households are headed by seniors, and over 600,000 households have a member with disabilities.
- Over 912,000 very low-income Floridians are severely cost burdened, meaning that they pay more than 50% of their incomes for housing.
- Florida's "Point-in-Time" homeless population has experienced a 33% net decrease since 2007. However, the number of K-12 students who experience homelessness or housing instability showed a 76% net increase from the 2008-09 to 2014-15 academic years. Continued progress on reducing homelessness depends on a steady supply of affordable rental housing.
- "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 \$26.93 per hour, or about \$13.46 per parent. Unfortunately, 37% of Florida's jobs are in occupations with median wages below \$13.46 per hour.

- Rents are out of reach for low-income workers in many Florida communities. For example, an office clerk cannot afford a moderately priced one-bedroom apartment in the Ft. Lauderdale or Tampa Bay areas, or even in the Sebring area.
- Florida has only 22 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 Lakeland 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 2016, there were about six 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. If the State Legislature appropriates all



State and Local Housing Trust Fund monies for housing in 2018, the resulting affordable housing development will generate:

- Nearly \$4.1 billion in economic output
- Nearly 31,000 jobs
- Nearly \$1.42 billion in labor income

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
- Homeless individuals and families

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 families and the overall economy are still climbing toward recovery from the Great Recession.



**HOME MATTERS FOR  
FLORIDA'S FAMILIES**



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



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



**HOME MATTERS FOR  
FLORIDA'S ELDERLY**



**HOME MATTERS FOR  
FLORIDA'S ECONOMY**



**HOME MATTERS FOR  
FLORIDA'S VETERANS**

# A Journey of Change: Implementing Homeless Outreach Teams in the Sarasota Police Department

By: Kevin Stiff, City of Sarasota

## Old School

As a 30+ year career law enforcement officer (LEO), I came from a time when LEOs did not want to get involved in resolving issues that did not deal with a violation of the law. Officers were paid to enforce the law and catch bad guys, not solve social problems. I was not alone; most law enforcement officers learned their trade under the “old school.” It was not that we did not care but rather that we believed social issues were best addressed by social workers and nonprofits. We never received training for issues such as homelessness or mental health, beyond telling someone to move along or how and when to use the Baker Act.

## A Need to Respond Differently

All that changed for the Sarasota Police Department (SPD) in 2014, when a local political battle raged over how to address homelessness in our community. It became apparent that a solution would be neither quick nor easy. This was not good news to a police department whose officers were responding daily to numerous complaints relating to individuals who were homeless on our city streets. Many community advocates also accused the city of trying to arrest their way out of homelessness, rather than finding a real solution to the problem. This exacerbated the issue since in 2006 the National Coalition for the Homeless had named the City of Sarasota as “America’s meanest city” in terms of criminalizing homelessness.

We knew we had to design an approach that protected our officers and the City from litigation but also offered the opportunity to resolve complaints from businesses and citizens about issues related to homelessness. We adopted a model used successfully in San Diego – law enforcement Homeless Outreach Teams (HOT teams).



A Sarasota HOT Team Case Manager engages with a person who is homeless downtown.

## Introducing Homeless Outreach Teams as a Bridge to Services

A Homeless Outreach Team consists of a police officer and a non-LEO case manager working together to accomplish a simple mission: contact every homeless person in the City and offer them a “bridge to services.” The goal was to bring social services directly to the homeless population where they were, both physically and mentally. This would be a significant task, given that according to the annual Point in Time count, the city streets were “home” to more than 1,000 homeless individuals.

I must admit my initial focus was not to develop a solution to homelessness but rather to protect the City and officers from litigation, and to be able to say we are doing all that we could. Our HOT program mission is still not to solve homelessness, but rather to collaborate with local social service providers and the Continuum of Care to achieve our respective missions, while bridging those missions to persons who are homeless on our streets.

Our HOT team case managers did an excellent job of making contacts with homeless individuals and connecting them to a local service provider and/or emergency shelter. This approach allowed the police department to document the agency’s efforts beyond simply enforcing local ordinances, but initially the case managers were not able to effect an immediate change for the homeless individual with whom they were working. This led to our next innovation – creating set aside low barrier shelter beds.

## Recognizing the Need for Low Barrier Shelter

In October 2015 we began contracting with the local Salvation Army for six dormitory style emergency shelter beds, called



“HOT beds” for homeless individuals contacted by the HOT team or an SPD officer. Individuals who requested a HOT bed would receive shelter, security, food, other necessities and most importantly case management as they worked on a plan to end their episode of homelessness.

At first, only the HOT teams were offering this bridge to services, but with growing success, more patrol officers began to engage homeless individuals. Now approximately half of the entries into the City’s current inventory of 20 HOT beds are entered by patrol officers. Patrol division officers are also educated about services available to those who are homeless in our community and how to connect a person to the opportunity to receive housing. The SPD has also provided approximately 90% of its patrol officers valuable Crisis Intervention Training.

### Results and Success

The HOT teams continue to become more effective over time as they develop invaluable connections with a variety of service providers in our community. In 2017 the HOT team made approximately 10,000 contacts with those who were homeless. Most importantly, of the entries into our low-barrier shelter HOT beds, more than 30% were able to move quickly to a permanent housing destination and 39% left the streets for either permanent housing or another more stable destination.

The 2017 Point in Time Count indicates that the homeless population in the City of Sarasota has dropped by over 60%

since 2014. I am hopeful for even greater and more rapid changes over the next few years. In April 2017, Sarasota’s City and County Commissions approved the “Homeless Crisis Response System” strategic plan, developed and implemented with the assistance of Susan Pourciau and the Florida Housing Coalition. Over the past year we are all working together collaboratively to create systems that ensure that homelessness in Sarasota will become rare, brief, and nonrecurring.

### Continuous Improvement

As you can see, our HOT program has evolved. Similarly, our police department evolved, from enforcement-focused to services-focused. If your community is considering developing law enforcement HOT teams, it will be important to continually monitor the progress, recognizing that improvements will be required to accommodate the social, political and legal realities in which the teams develop.

One thing that has not changed for us, however, is the core mission to “offer services to every homeless individual in our city and a bridge to services” before moving to enforcement. I credit the Homeless Outreach Team for reducing homelessness in our city; the HOT has also been an incredible catalyst for a department-wide philosophy shift.

To learn more about the Sarasota HOT Team program, join us at the Conference in August. [HNN](#)



The Sarasota homeless collaborative received a Sarasota Magazine Unity Award for its work in reducing homelessness in Sarasota by 26% in one year.

From left to right: **Don Hadsell**, Sarasota Office of Housing and Community Development; **Wayne Applebee**, Sarasota County; **Jon Thaxton**, Gulf Coast Community Foundation; **Susan Pourciau**, Florida Housing Coalition; **Kevin Stiff**, City of Sarasota; **Ed DeMarco**, Suncoast Partnership to End Homelessness



KEVIN STIFF

**Kevin Stiff**, is a retired 37-year law enforcement officer, having served with 3 different law enforcement agencies, including the United States Army Military Police. Stiff retired in 2017 as the Captain of the Sarasota Police Department Patrol Division, after assisting in the development and implementation of the Homeless Outreach Teams for the City of Sarasota. He currently serves as the Coordinator of Homelessness Response for the City of Sarasota.

# The Next Wave: A Florida Community Land Trust Institute Update



By: Ashon Nesbitt and Pamela Jo Hatley

The Florida Community Land Trust Institute (FCLTI) was established in January, 2000. The purpose of the FCLTI is to help local governments and nonprofits to create community land trusts in communities throughout Florida. Community land trusts (CLTs) are nonprofit tax-exempt corporations with the mission of developing and preserving affordable housing. CLTs maintain ownership of the land and convey the improvements together with a leasehold interest in the land. Affordability is preserved through ground lease provisions that require the improvements be sold or leased to income-eligible families at an affordable price upon resale.

## The First Wave

The first wave of CLTs in Florida rolled in during the early 2000s in the southeast area of the state, at the height of the real estate boom and in high-price markets. These CLTs have had a measure of success, validating the use of this model in the state of Florida. For example, the Community Land Trust of Palm Beach County, established in 2006, today has a portfolio of 135 units, including 80 rental units. It continues to grow with 14 single-family homes and townhomes under construction.

The Delray Beach Community Land Trust incorporated in 2006 in partnership with the City of Delray Beach and Delray Beach Community Redevelopment Agency, continues to create and preserve affordable housing opportunities for very-low to moderate-income households. Their portfolio currently consists of 70 ownership units and 45 rental units owned and non-owned, with plans to add an additional 7-units this year.

The South Florida Community Land Trust initially served Broward County (with the exception of Delray Beach), but has recently expanded into Miami-Dade. This CLT has 63 units in its portfolio. It will soon start construction of 6 new units in Deerfield Beach that will boast

a sustainable and vernacular design, increasing affordability and respecting the history of the city.



The Community Land Trust of Palm Beach County includes Davis Landings



A Davis Landings home in Palm Beach County

## The Second Wave

Today, a second wave of CLTs is rolling in as communities of all sizes again grapple with rising prices, the reality of diminishing public resources, and the need for creative and fiscally responsible solutions to create and expand the availability of affordable housing.

Through a grant from Wells Fargo Bank, the FCLTI is working with a handful of communities to determine appropriate CLT strategies, and assist with the launch of the CLT. Two of those communities are: Alachua County and the City of Gainesville; and the Florida Keys. We are also assisting with the first CLT in the nation to operate statewide for the purpose of providing permanent affordable housing for persons with developmental and intellectual disabilities.

## Gainesville/Alachua County

North Central Florida now has Communities that Care CLT, Inc. The effort to establish the CLT began in 2016 through local grassroots advocacy, with leadership by Gary Hankins, a graduate of the University of Florida College



of Medicine. Since that time, the CLT has gained support from a broad coalition, with representatives from city and county housing staffs serving in advisory capacities, and board representation from several other local nonprofits and lending institutions.

The Florida Community Land Trust Institute facilitated the working group of housing staff, nonprofits, and elected officials to determine the pathway and focus for the new CLT. Although currently experiencing significant growth, Gainesville and Alachua County together still constitute a small metropolitan area. Therefore, the discussion centered on how the CLT would work with other established organizations to help them reach very low income households and other populations they could not otherwise effectively reach. One of the intriguing ideas explored was to use CLT to prepare land for development by other nonprofits, retaining ownership to steward the permanently affordable housing.



Florida Community Land Trust Institute April 2017 Meeting

Since that April 2017 meeting, the CLT has been incorporated and submitted its application for tax exempt status, and the working group has officially transitioned to executive and advisory boards. The Florida Community Land Trust Institute continues to provide ongoing guidance, including conducting a review of the organization's by-laws and facilitating a strategic and business planning session with the board of directors. The Delray Beach CLT, a seasoned community land trust, answered our call to provide on-site

peer-to-peer mentoring, sharing the benefit of its experience.

### Florida Keys

No one place in Florida was more affected by Hurricane Irma than the Florida Keys. Much of the affordable housing was damaged or completely lost in the storm. The Florida Keys already struggled with a lack of affordable housing, prior to Hurricane Irma; the storm massively exacerbated the existing problem. Enter Margaret Whitcomb, a part-time resident and philanthropist, moved by the plight of those in need. Ms. Whitcomb decided

to do something both to participate in the rebuilding of housing, and to ensure that affordable housing would remain affordable forever. With assistance from the Florida Community Land Trust Institute, Ms. Whitcomb established the Florida Keys Community Land Trust (Florida Keys CLT). Startup of the Florida Keys CLT has been entirely funded through private donations.

As part of a broader effort by the Florida Housing Coalition to aid in hurricane recovery, FCLTI visited the Florida Keys in December to get eyes on the ground observing the damage, and to meet with local governments and housing practitioners. While in the Keys, FCLTI met with Ms. Whitcomb and her team from the Cypress Group, best known for developing the Katrina Cottages in response to the housing shortage caused by Hurricane Katrina. We are assisting the Florida Keys CLT with developing Keys Cottages to serve the rental housing needs of the displaced lower income workforce.



Hurricane Irma pounded the Florida Keys



The Florida Community Land Trust Institute has been assisting with everything from writing a job description for the CLT to hire an executive director to putting an operations manual in place.

### Residential Options of Florida

One of the most innovative new CLTs is being launched by Residential Options of Florida (ROOF). Established in 2014, ROOF was formed in response to work by a task force of the Florida Developmental Disabilities Council to carry forth its goal of

promoting affordable housing for individuals with intellectual and developmental disabilities that is integrated within the broader community—housing of their choice. To ensure these choices are available in communities throughout Florida for generations to come, ROOF established the ROOF Housing Trust in June 2017, becoming Florida's first statewide CLT. ROOF Housing Trust aims to provide

homeownership opportunities for persons with developmental disabilities and preserve permanently affordable supportive rental housing. ROOF Housing Trust will provide an option for parents of persons with developmental disabilities to ensure their child can remain in the family home after the parents pass away, and then assist others in the future.

Currently, ROOF Housing Trust is fully established with a board, by-laws, tax-exempt designation, and even has its first house. FCLTI provided a review of ROOF Housing Trust's organizing documents

and has provided technical assistance to Executive Director Sheryl Soukup as the CLT pursues a number of prospective projects that, if all come to fruition, would quickly grow the number of units operated by ROOF Housing Trust. By utilizing additional grant funding, FCLTI continues to provide specialized technical assistance and training to ROOF Housing Trust to continue building its capacity to develop the statewide CLT.

FCLTI continues to be a resource for CLTs beyond initial formation. Current work is focusing on standardization and capacity-building for CLTs. FCLTI facilitates monthly calls open to all CLTs as an opportunity to share issues, challenges and triumphs among peers, and receive technical assistance from FCLTI. With our grant from Wells Fargo, we are also working on homebuyer and financial education modules specifically for CLTs, with



ROOF Housing Trust Home

the anticipated release of both at FHC's upcoming annual conference. Further, we continue to follow developments on the Federal Housing Finance Agency's Duty to Serve rule, and preparing to provide services around the emphasis Fannie Mae and Freddie Mac are placing on standardization and recordkeeping for these ventures.

Keep your eyes on Florida Community Land Trust Institute as this next wave rolls in! [HNN](#)

**\*\*Statistics on existing community land trusts gathered from survey conducted in June 2017**



PAMELA JO HATLEY

**Pamela Jo Hatley** is a Technical Advisor for the Florida Housing Coalition. She holds a juris doctor and certificate in environmental and land use law from the University of Florida and a PhD in Geography and Environmental Science and Policy from the University of South Florida. Hatley has practiced real estate, land use, and environmental law in the Tampa Bay area for fourteen years. Her doctoral dissertation research focused on citizen participation in community-based planning and local government land use processes. She has taught as an adjunct instructor at the University of South Florida in the masters of urban and regional planning and public administration programs.



ASHON NESBITT

**Ashon Nesbitt** is a Technical Advisor and Research Analyst for the Florida Housing Coalition and has experience in local government, asset management, underwriting and development. Prior to joining Florida Housing Coalition, Nesbitt was a Project Manager for a Florida-based affordable multifamily developer, an Asset Manager and Underwriter for a prominent syndicator of low income housing tax credits, and worked as an Assistant Housing Programs Manager for Alachua County. Nesbitt has Master's Degrees in both 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.

# Not Enough Funding for Housing? A Look at the Revenue Side of Florida's Budget

By: Joseph F. Pennisi,  
Executive Director, Florida Policy Institute



The Florida Policy Institute (FPI) is an independent, nonprofit and nonpartisan organization dedicated to promoting widespread prosperity through timely, thoughtful and objective analysis of state policy issues affecting economic opportunity. The Institute provides analysis of state budget and revenue trends and proposes common-sense policy options with the aim of encouraging broad public education, discussion and informed action.

FPI also advances fiscal policies that expand economic opportunity for all Florida residents. In so doing, we work closely with advocacy organizations to provide research, analysis and other resources that can inform and strengthen their advocacy efforts. When working with groups like the Florida Housing Coalition on budget issues, we realize that these groups will have more specific knowledge and understanding of the appropriation side of their budgets than our organization ever will. Where the Institute adds value is in making clear the revenue side of the budget and the possibilities that exist there if policymakers have the will to take advantage of them.

There have been numerous occasions when I've been in attendance at legislative budget committee hearings and heard advocates make an impassioned case for more funding for worthwhile causes, only to have the legislators agree that they would like to fund the item "if only there were sufficient revenue." This in the context of budgets that were forgoing hundreds of millions in revenue in the form of new tax cuts.

Governor Rick Scott consistently cites the figure of \$7 billion in tax cuts that have been delivered during his tenure. Each

of those dollars could have been available for the investments that drive real economic growth and create the type of jobs that pay a good wage: investments in education and higher education, roads and bridges, the environment, improved health, thriving communities and affordable housing.

There is perhaps no better example of this dynamic than the debate around the current year budget and the results of that debate. The Florida Senate's budget included full funding for the Sadowski Housing Trust Fund, with no sweep. The House budget proposal, on the other hand, proposed sweeping \$182 million from the housing funds.

After the Parkland shooting changed the focus of the budget to include \$400 million to respond to the tragedy, the final budget included the sweep of \$182 million. The purported reason for this was that these dollars were needed to pay for the response to Parkland. But that same budget includes a tax cut package that totals \$171 million, almost the amount of the Sadowski sweep. If not for the tax reductions, the budget could have both funded the response to Parkland and fully invested in affordable housing.

In this context, it's also important to note the ostensible rationale behind tax cuts – that they drive economic activity. In the case of the reductions included in this year's budget, the majority took the form of sales tax holidays that change the timing of economic activity rather than generate activity. Even if there was no intention of benefiting the millions of Floridians struggling with excessive housing cost burdens and policymakers' only intention was economic stimulus, fully funding the housing trust fund would be a preferable budgetary strategy to the enacted tax cuts given the economic boost provided by housing construction.

Cutting taxes is not the only way in which revenues that could support affordable housing and other important investments that would benefit Florida's families, communities and economy remain untapped. FPI has written extensively on what we call "silent spending."

Silent spending, in the form of numerous types of tax expenditures, continues to drain billions of dollars in potential state revenues each year. Total tax expenditures are estimated to cost Florida approximately \$20 billion in Fiscal Year (FY) 2018-19.

Unlike money spent through the state budget process, this shadow budget reflects resources that are "spent" through Florida's tax laws. While spending through the state budget takes the form of collecting revenues and appropriating these to be expended, spending through the tax code, tax expenditure, takes the form of revenue the state foregoes. In either case, the result is the same: public resources are designated for a specific purpose.

State tax expenditures are not inherently good or bad. The problem with them is, unlike spending through the budget, which is subject to yearly review and reauthorization, spending through the tax code is not routinely evaluated to ensure that it's delivering on objectives that support the state's economy. Once enacted, these expenditures tend to remain in law without an expiration date or regular review.

Some of these tax expenditures date back to the 1940s and have survived without review. Included among them is a sales tax exemption for ostrich feed.

Tax expenditures that are not serving a public purpose or are unproductive should be modified or eliminated. Such action would increase revenues available for investing in critical services to meet the state's growing population needs and fund investments that are important for future economic growth. The elimination of unproductive tax expenditures also simplifies the state tax code, makes the tax system fairer and eliminates unfair business competition.

Most importantly, a review of the efficacy of these expenditures would reveal that some of them are not serving a public purpose. Such expenditures could then be eliminated and, in the process, free up valuable resources that could be used to support affordable housing or other important investments.

The history of the last decade in Florida's budgeting has been one of reducing revenues and, as a result, investments in our state's communities and families. This may have been understandable in the early years as a response to the Great Recession. That it continued, and even accelerated, as the economy recovered is less defensible. And now, policymakers who have been loath to raise revenues to support the state's needs are attempting to make it even harder to do so in the future.

Voters going to the polls in November will find on the ballot a constitutional amendment that would require a two-thirds supermajority of each house of the state Legislature to impose any new tax or fee, increase any existing tax or fee or eliminate any of the silent spending described above. This proposal would further restrict the state's ability to support public services.

The next time housing advocates are told that there are insufficient revenues to support full funding for the Sadowski Trust Fund or any other needed investments in their communities, they should question the underlying assumption. **HNN**



JOSEPH PENNISI

**Joseph Pennisi** is the Executive Director of the Florida Policy Institute. He has distinguished himself in high level positions in state and local government providing policy advice, budget expertise, outcome-based management, housing and community development, and financial administration in support of public sector objectives. His experience includes tenures as Secretary to the New York State Senate Finance Committee where he served as chief budget and fiscal advisor to the Senate's majority conference and Commissioner of the City of Albany, New York's Department of Housing and Community Development. He received a bachelor's degree in Government from Georgetown University and a master's degree in Public Policy at the University of Pennsylvania.





# Hurricane Irma and Housing: What Happened & What's Happening

By: Gladys Cook

## Hurricane Irma was huge and engulfed the Florida peninsula.

Hurricane Irma came ashore in the Florida Keys on September 10, 2017 as a Category 4 storm with 115 mph winds and a width of 400 miles. While it weakened somewhat to a Category 3 upon landfall in Collier County it progressed northward encompassing both coasts as it scoured Central Florida and exited Florida crossing the Georgia state line leaving the worst flooding in recent history in Clay and Duval Counties.

Hurricane Irma's vast 400-mile diameter and powerful eyewall required an emergency declaration by the Governor for all 67 counties and evacuation orders affecting over 6.5 million people. Because of the storm, 80 lives were lost. Seven percent of the state's housing was impacted as 569,108 homes were damaged and 6,465 homes were destroyed or suffered substantial damage. In a report to the Florida Senate Appropriations Committee on October 23, the Division of Emergency Management estimated the statewide damage to be over \$50 billion. After damage assessments were completed, 47 counties made the list to receive FEMA assistance. Among these, 10 counties and 4 zip codes were considered by HUD to be "most impacted

and distressed" and would qualify for at least 80% of the \$615,922,000 CDBG-DR allocation for Florida. HUD allocated an additional \$707 million in funding for mitigation

## Response & Recovery Florida-style.

The State of Florida has weathered storms, floods, tornadoes and wildfires with a robust infrastructure of disaster specialists, field responders, and a huge, well organized volunteer base. Most importantly for long term recovery, Florida's affordable housing industry is strong because of SHIP, with at least one housing office in each county with SHIP staff having the capacity to process state and federal grants for rental assistance, rehabilitation or new construction.

Before the storm, Florida was challenged by a severe affordable housing crisis with close to one million low income households with severe cost burdens paying over 50% of their income for housing costs. The shortage was quickly apparent as shelters were closing and FEMA sought vacant rental units to house survivors who could not return to their homes. Most applicants for FEMA assistance were renters before the storm and many could not return to homes that were in poor condition before the storm.

Even while recovery from 2016 storms Hermine and Matthew is only now getting underway, Florida's housing providers must prepare for years of hard work to build, rebuild, elevate, mitigate, or buyout and relocate the homes and households affected by these disasters.

### Shelters and hotels were filled to capacity.

Shelters were quickly overwhelmed in Southwest Florida requiring emergency managers to transform a sports and concert venue to house thousands of evacuees who were under expanded mandatory evacuation orders as the storm track wobbled to threaten low lying inland areas as well as the coast. The Red Cross reported that 443,000 people sought emergency shelter in 697 shelters. By October 10 when all shelters officially closed, FEMA reported that there were still 26,554 people (11,222 households) living in hotels using FEMA Temporary Shelter Assistance (TSA) vouchers. As replacement housing could not be found for many, the TSA voucher expiration date had to be extended twice, expiring on the final date of March 10, when there were still 3,418 people



(1,228 households) who had to find other temporary or permanent housing.

### Hurricane Maria impacted Florida, but not due to wind or rain.

Florida was also impacted by Hurricane Maria, even though that storm didn't physically hit Florida. Evacuees from Puerto

Rico and the U.S. Virgin Island fled to Florida and many will not return home. Over 2,000 evacuee households had FEMA TSA vouchers for Florida hotels and motels. Most of the evacuees from Puerto Rico are living in Orange and Osceola Counties where local efforts to find housing are racing against time when these TSA vouchers expire May 14, 2018. The Coalition visited the Multi-Agency Recovery Center (MARC) near Orlando International airport and learned that the center receives over 300 visitors per week, about 50 coming directly from the airport. MARC is slated to close its doors on May 14th. Based upon information from Florida Division of Emergency Management, FEMA and local school districts, it is estimated that over 21,000 households from Puerto

Ricans will become Floridians with the majority permanently settling in Central Florida.

The following table shows the counties with the highest number of Hurricane Maria Survivors and their percentage in those counties as part of the state total.

	Estimated # of Hurricane Maria Survivor Households Settling in County	Hurricane Maria Households in County as % of State Total
State Total	21,371	100.0%
Orange	6,111	28.6%
Osceola	3,177	14.9%
Hillsborough	1,729	8.1%
Miami-Dade	1,710	8.0%
Polk	1,508	7.1%
Broward	1,356	6.3%

Source: Florida Housing Finance Corporation, compiled from other sources as of March 5, 2018.

**FEMA Temporary Sheltering Assistance (TSA).** TSA pays for hotel rooms on a temporary, emergency basis. FEMA pays hotels directly on behalf of survivors in participating hotels. In response to Hurricanes Irma, FEMA provided temporary housing in Florida hotels for 27,303 households. Initially TSA vouchers expired after 30 days. Due to the shortage of available housing, the deadline was extended five times since November 28, 2017. By March 10, 2018, the final extension deadline, there were 3,418 people (1,228 households) remaining that would have to find another place to live.

**FEMA Rental Assistance.** Eligible FEMA applicants may be provided financial assistance from FEMA that they may use to rent alternative housing. FEMA reports that households received \$497 million in rental assistance.

**FEMA RV's.** FEMA provided travel trailers to 259 households in Monroe, Collier, Lee and Hendry Counties. The travel trailers should be removed by June 1, 2018, the official date of the start of hurricane season, but FEMA will allow some to remain as other housing has not been available.

**FEMA Direct Leasing.** In situations where there is a dire shortage of rental housing that survivors may lease on their own, FEMA will provide direct assistance by leasing housing units on the private market. In Monroe, Collier and Lee Counties, FEMA has leased 52 units in Monroe and Collier Counties. Under this program, FEMA may pay up to 300% of the area fair market rent in Monroe County, and up to 200% in Collier County.

**Disaster Housing Assistance Program (DHAP).** In the aftermath of Hurricane Katrina, FEMA funded, and HUD administered this program for thousands of displaced survivors. This program was not available for Hurricane Irma survivors in Florida. The Florida Housing Coalition and the National Low Income Housing Coalition advocated for this program to be initiated for Florida and Puerto Rico, but it was not activated.

## Florida's most vulnerable were the hardest hit by Hurricane Irma.

Florida was already facing a severe affordable housing crisis when Irma displaced thousands of people, many of whom would not be able to return to their homes for a long time. When FEMA scoured the listings in the Florida Housing Search platform, there were some vacancies, but nowhere close to the number needed for temporarily or permanent housing. Florida's public housing portfolio and Housing Choice vouchers were also over-subscribed with years long waiting lists. Some public housing properties were also damaged, leaving residents displaced and seeking shelter along with other evacuees.

According to the Florida Housing Coalition's 2018 Florida Home Matters Report, before the storm there were close to 1 million very low-income residents in Florida with a severe cost burden. Demand has continued to outstrip supply and in many Florida community's rents and land costs are going up quickly. For the past 15 years, Florida's SHIP administrators have seen dedicated revenue from the Sadowski State and Local Housing Trust Fund swept to other uses, adding to the overall shortage of affordable housing. This is important because HUD CDBG-DR funds must serve low-moderate income populations with at least 70% of the funding being directed to housing rehabilitation and the development or rehabilitation of multifamily housing.

## Hurricane Irma was particularly destructive to mobile and substandard homes.

Statewide, FEMA reported that 202,957 applicants, or almost 8% of all applicants, were residents of mobile homes. Across the state there were 51,484 mobile homes with verified property damage. While building codes enacted in response to the devastation of Hurricane Andrew in 1992 substantially improved the resilience of residential construction, homes that do not meet those standards or that were built in low lying areas are most vulnerable. Hurricane Irma caused significant damage or destruction to this inventory, particularly in Monroe and Miami-Dade counties. Lower income residents living in older mobile homes in the Keys, poorly maintained buildings in Miami-Dade, and single wide trailers occupied by farmworkers and rural poor were hit especially hard.

The upside to this is the chance that housing will be rebuilt stronger and more resiliently. Another upside is that proper redevelopment with mitigation measures results in more resilient housing stock. Hernando County was hit hard by Hurricane Charley in 2004 with many homes redeveloped. When Hurricane Irma hit the county,



it was learned that the newly rebuilt inventory stood up well to Hurricane Irma.

### Low Income and Vulnerable Households are particularly hard hit.

Low income residents are disproportionately represented in the damage figures. Statewide, households with income below \$40K made up 75% of the damaged units. The table below shows the percent of lower income households of all damaged units for the counties with the highest percentage.

County	# of Households with income <= \$40K w/ Damage	Lower Income Units as % of Units Damaged
State Total	426,951	75.0%
Miami-Dade	99,853	79.9%
Broward	44,650	74.0%
Orange	23,907	77.0%
Palm Beach	23,769	77.4%
Pinellas	22,078	69.0%
Lee	20,626	69.2%
Polk	19,466	73.6%
Duval	17,269	79.2%
Hillsborough	17,105	78.9%
Collier	11,268	67.5%
Monroe	8,149	62.5%

Source: Florida Housing Finance Corporation, compiled from other sources as of March 5, 2018.

This has significant policy implications for both long term recovery and the critical need to address the affordable housing shortage with not only funding but permanent affordability requirements. Vulnerable populations should be a priority of disaster recovery funding and the investment of public resources should result in housing that will remain affordable in perpetuity.

### Temporary and Permanent Rental Assistance were insufficient to meet demand, and many who needed help were denied assistance.

After the shelters closed many still could not return home- we already had a growing housing shortage before the storm. Temporary and Permanent Rental Assistance were in high demand. Thousands of applicants for FEMA assistance were denied for a variety of reasons.

Many of the displaced families in shelters or motels could not immediately return to their homes, and some never would. The

**SHIP for Rental Assistance.** All SHIP jurisdictions have a disaster strategy as part of their Local Housing Assistance Plans that can be activated upon the President's or the Governor's declaration of a disaster. Some SHIP communities choose to allow disaster strategy funds to pay for displaced households to stay at hotels or rental units with month to month leases. This temporary relocation is only for applicants who cannot stay in their regular housing because it is disaster-damaged and uninhabitable. The amount available for temporary rental assistance is limited by the SHIP set-aside requirements. Typically, no more than 15 percent of the allocation to be spent on temporary rentals, although all program income may pay for this. Disaster-related rent assistance is not subject to the rent limits chart.

**HOME Tenant Based Rental Assistance (TBRA).** Participating jurisdictions (PJs) can use HOME funds for Tenant Based Rental Assistance but may not be used for hotels or other temporary shelter. HUD expects TBRA to be used for households that cannot receive FEMA assistance. TBRA can be an excellent program to assist survivors but a PJ must have the strategy defined in the Consolidated Plan or make a substantial amendment in the aftermath of a storm to utilize it.

**Community Development Block Grants.** While the general rule is that CDBG funds cannot be used to pay for rent and security deposits, CDBG funds may be used as a grant for up to three consecutive months to the provider of such housing on behalf of the survivor individual or family. All other CDBG rules would apply.

**Housing Choice Vouchers.** If available, vouchers can be provided to displaced residents for either temporary or permanent housing. Unfortunately, there are already extensive waiting lists for vouchers.

workforce in the Keys, many of whom evacuated from mobile homes, RV trailers, live-aboard boats and low elevation homes, had no place to go. For thousands, their applications for help from FEMA were denied. Out of close to two million FEMA referrals for housing assistance, 40% were deemed ineligible. Over 68% of the ineligible applications were due to insufficient damage, followed by 13% for no contact and 11% for duplicate requests at the same address. Survivors who were denied FEMA assistance could still apply for other rental assistance, which was in much shorter supply.

The key to providing a transition from shelter to temporary or permanent housing is the availability of units coupled with rental assistance. These options are included in the sidebar on the previous page.

### **Legal Aid Services were a lifeline for the most vulnerable.**

People who are vulnerable before a storm are even more so afterward. Some landlords continued to demand rent even though the rental was uninhabitable. Some mobile home parks locked the gates and refused former residents to at least collect what was left of their belongings. FEMA denials for assistance can be appealed but the process takes time and can be convoluted. Appeals for denials of TSA are not permitted.

Legal aid services help low income people at little or no cost with housing and employment issues. In the immediate aftermath of a storm, as well as during recovery and redevelopment, they are essential advocates.

Even though their own offices had no power, Legal Services of Greater Miami was called upon within 24 hours of the storm with requests for help for elderly residents without power for air conditioning or elevators.

### **Redevelopment must be equitable.**

The Florida Housing Coalition is working with the National Low Income Housing Coalition and legal aid groups to respond to inequitable redevelopment by ensuring residents have legal representation and the preservation of affordable housing is a key component in long term recovery. Redevelopment, if not properly planned, can result in displacement of lower income residents, gentrification, and escalating housing prices. In Monroe County it was reported that damaged or destroyed mobile home parks would close permanently in the expectation that the density could be transferred to market rate

redevelopment that would be far out of reach of the former residents. In one case the utilities were turned off and the site padlocked preventing displaced residents from returning for their belongings or to occupy their former home if habitable.

### **Homeowners with property title flaws can get legal help.**

The Florida Bar Real Property, Probate and Trust Law Section has created the “No Place Like Home Program” to aid residents who cannot receive assistance due to imperfect title to residential real estate. This program will untangle complex title issues affecting housing repair assistance from FEMA as well as SHIP and other housing subsidy programs.

### **Volunteers are the engine of early response and recovery.**

FEMA reported that as of March 6th 43,000 volunteers had contributed 1.5 million hours in “muck out and repair” for homes in Florida impacted by Hurricane Irma. In addition, 474 AmeriCorps volunteers contributed 115,000 hours. Over 140 organizations are part of this vital network that includes local, state and nationwide nonprofit and faith-based organizations. Nonprofit and faith-based organizations can rapidly deploy to a disaster zone with a prepared workforce, materials, and equipment. Large groups are flexible and can merge with other groups or spread out going door-to-door checking for people in need or assemble at one house for a blitz repair.

Florida’s volunteer framework spans two core organizations that coordinate the deployment of volunteers, raises funds for supplies and materials, and generally oversee and coordinate this diverse group of people with a purpose.

**Volunteer Florida** is quasi-governmental and is most closely linked to Florida’s Division of Emergency Management (DEM); its board of directors is appointed by the governor. Volunteer Florida oversees the Volunteer Foundation of Florida, a 501(c)4. The mission of Volunteer Florida is much broader than disasters with but both DEM and FEMA in its organizational lineage, is a powerful resource when disaster strikes and for the long-term recovery process. Volunteer Florida issues competitive solicitations for disaster case management as well as grants for volunteer organizations.

As highly structured as Volunteer Florida is, its counterweight, **Florida Volunteer Organizations Assisting Disaster (VOAD)**, is a more fluid association of numerous organizations ranging from the

American Red Cross, to Habitat for Humanity, United Way, World Renew and dozens of faith-based organizations including Catholic Charities, Jewish Federation, and the Mennonites. Florida VOAD works closely with DEM and FEMA's Volunteer Assistance Liaisons (VALs). FEMA VALs are responsible for coordinating volunteers along with FEMA actions in its shelter and individual assistance roles. Florida VOAD members remain active throughout the long-term recovery process, often assisting SHIP programs and other housing providers to complete the work already begun to stabilize homes.

One of the core activities of Florida VOAD is disaster mitigation. VOAD volunteers continuously work to strengthen homes so they are more resilient in future flooding or wind events. They go beyond code when rehabilitating homes to nail down the structural plate and install hurricane clips whenever possible.

Both Volunteer Florida and Florida VOAD use the [www.crisiscleanup.org](http://www.crisiscleanup.org) platform to recruit, direct and manage response to an individual or a neighborhood in need. The website is a valuable case management tool that allows individuals or groups to register and request help for specific situations, such as flooding, a tree on a roof, or debris removal. Volunteers continuously scan the website to identify the locations and specific needs for assistance. Volunteer groups then schedule and plan for their arrival with tools, materials and labor. Starting from the immediate aftermath of a storm through rescue, stabilization, repairs and rebuilding, the volunteers continue to adapt their efforts to

the work needed. This work takes place long before SHIP or CDBG-DR funding is available although volunteer groups are familiar with these programs and often work closely with local housing administrators.

### **After the initial clean up, long term recovery begins and can take years to accomplish.**

As part of the FEMA and Disaster Management continuum, Long Term Recovery Organizations (LTRO's) are a local coalition formed to address unmet needs. The group is made up of local government staff as well as members of the business community, social service organizations, and housing providers. The LTRO is activated following a disaster to coordinate a collaboration of funders, housing providers, and volunteers. The best way to get in touch with your local long-term recovery organization is to contact your emergency management department. A map with contacts can be downloaded here: [https://www.floridadisaster.org/contentassets/8b3873b2d2114fc48aec148ccea968c9/em\\_managers.pdf](https://www.floridadisaster.org/contentassets/8b3873b2d2114fc48aec148ccea968c9/em_managers.pdf)

### **CDBG-DR funding is designed to meet unmet housing needs after FEMA, private insurance, SBA, and charity are expended.**

On September 8, 2017, two days before Hurricane Irma made landfall in Florida, Congress approved over \$7 billion to aid Texas, Florida, Puerto Rico and US Virgin Island to recovery from 2017 storms. In November, HUD announced that Florida would receive \$615,922,000 in CDBG-DR funding. In February HUD





published the Notice naming 10 counties and 4 zip codes as the areas deemed “most impacted and distressed,” where 80% of the grant must be expended. The state grantee is the Department of Economic Opportunity (DEO). To get the funds flowing, DEO must prepare a state Action Plan that uses an unmet needs analysis to determine what strategies would best result in long term recovery related to housing, infrastructure and economic revitalization. In the planning process communities may undertake these housing activities:

- Rehabilitate homes and rental units damaged by Hurricane Irma.
- Rehabilitate homes not damaged by the disaster when the home is in the area impacted by Hurricane Irma and clear disaster-related impact can be demonstrated.
- Construct new homes or rental units to address disaster-related impacts.
- Provide housing incentive payments to encourage relocation.

- Provide relocation assistance.
- Provide tenant-based rental assistance.
- Conduct property buyouts in high flood-risk areas.
- Acquire property for other purposes (i.e. development of affordable housing).

Community feedback on housing programs favored rehabilitation, new construction and buyout activities. The infusion of these funds will help Floridians address the housing needs of its most vulnerable residents who were also the most impacted by the storm. At the time of this writing the draft Action Plan is under citizen review and is expected to be completed and submitted to HUD by May. It is expected that by mid-summer, intake centers will open in the most impacted areas and the recovery process will officially be underway.

The table below has the list of most impacted and distressed communities and zip codes that will qualify for 80% of the CDBG-DR funding.

County	# Units Damaged by Hurricane Irma	# of Total Non-Seasonal Units in County	% of Units in the County Impacted by Hurricane Irma	Total Properties with High Damage	% of State Damaged HO & Rental Properties/ Units with High Damage Level
Counties Eligible for CDBG-DR Funding					
Monroe	13,028	36,727	35.5%	1,070	16.6%
Miami-Dade	124,947	933,048	13.4%	1,069	16.6%
Broward	60,359	737,063	8.2%	404	6.3%
Duval	21,814	390,624	5.6%	365	5.6%
Collier	16,689	148,059	11.3%	312	4.8%
Lee	29,803	289,116	10.3%	308	4.8%
Orange	31,067	489,345	6.3%	289	4.6%
Polk	26,459	251,852	10.5%	287	4.4%
Brevard	14,314	251,320	5.7%	234	3.6%
Volusia	14,392	227,231	6.3%	169	2.6%
Zip Code locations determined “most impacted and distressed”					
Bradford (32091)	1,125	10,506	10.7%	19	0.3%
Clay (32068)	3,643	75,893	4.8%	245	3.8%
DeSoto (34266)	1,577	12,938	12.2%	28	0.4%
Flagler (32136)	2,187	41,502	5.3%	30	0.5%

Source: Compiled from HUD Notice and Florida Housing Finance Corporation from various sources



**Journal Cover and Image Above:** Renderings by Richard Chenoweth, Courtesy of The Florida Keys Community Land Trust

## Hazard Mitigation Grant Program (HMGP)

Funding for mitigation and resilience projects is available from Florida DEM. DEM administers HMGP which grants federal funds post-disaster for projects to protect public or private property from future disasters. After Irma, there were 52 counties determined by FEMA that would be eligible to apply for HMGP funds in the amount of \$929,880,399. There is a 25% non-federal match required to participate in HMGP, however, HUD funding is exempt from that requirement. HMGP can be a valuable resource that can further extend CDBG-DR funds. Eligible counties can apply for funds if they act by August 6, 2018. For more information on the Hazard Mitigation Grant Program solicitation visit <https://www.floridadisaster.org/dem/mitigation/hazard-mitigation-grant-program/>

## SHIP Hurricane Housing Funding

Florida Housing Finance Corporation announced the availability of funding from the State Housing Initiatives Partnership (SHIP) program for homeowners in need of repairs to their home due to the hurricane, and for evacuees in Florida from Puerto Rico and the Virgin Islands who were impacted by Hurricanes Irma and Maria.

The SHIP program has \$5 million for disaster recovery from the current 2017-18 fiscal year to allocate to local governments most affected by the 2017 hurricanes. Based on damage estimates provided to Florida Housing by FEMA, the SHIP disaster funds are being allocated to the 12 hardest hit counties and 27 entitlement cities within those 12 counties. The funds will be used by these local governments to assist income qualified

households that experienced damage from hurricanes as well as evacuees in Florida from Puerto Rico and the Virgin Islands.

## FHC Keeping You Up to Date

The Florida Housing Coalition will keep you informed and connected. The Florida Housing Coalition invites everyone to participate in weekly Hurricane Irma update webinars held each Friday at 1:30 p.m. The webinars are packed with information and feature reports from the National Low Income Housing Coalition, FEMA, DEM, Legal Aid staff, Volunteer organizations and DEO. The webinars have hosted panelists from numerous counties that were impacted by Irma with reports of response and recovery that informs our viewers of best practices and teamwork. Our thanks to Fannie Mae for supporting the series. To register for the webinars, visit the Coalition's disaster recovery page at [http://www.flhousing.org/?page\\_id=9426](http://www.flhousing.org/?page_id=9426)

The Coalition will publish the 2018 Disaster Preparedness Guidebook for SHIP administrators and housing professionals on funding, rehabilitation and long-term recovery information and we will distribute these books in connection with our Disaster Preparedness and Response session at our statewide conference in August.

The National Low Income Housing Coalition has been a vital partner in connecting and information housing providers, advocates and responders with weekly conference calls and numerous briefings on Capitol Hill. For more information check out the disaster page on the NLIHC website: <http://nlihc.org/issues/disaster> **HNN**



GLADYS COOK

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

# Affirmatively Furthering Fair Housing: Celebrating the 50th Anniversary of the Fair Housing Act

By: Kimberly Spence and Ben Toro-Spears

April 2018 marked the 50th Anniversary of the Fair Housing Act (FHA), which sought to not only end housing discrimination based on race, color, religion, national origin, sex, disability, and familial status, but also to reverse segregation in communities around the country. Fifty years later, housing discrimination and segregation remain a debilitating reality for racial and ethnic minorities, persons with disabilities, foreign-born individuals, others protected by the FHA, and some groups that are not covered by the FHA, including those who identify as LGBTQ.

The Affirmatively Furthering Fair Housing (AFFH) Final Rule presented local governments and PHAs with a valuable opportunity to face the reality of segregation in their communities through rigorous assessment, facts-based analysis, and regional collaboration. This approach marked a significant step forward in advancing the intent of the Fair Housing Act.

## HUD Puts the Brakes on the Assessment of Fair Housing

On January 5, 2018, HUD published a notice that delayed the implementation of the 2015 AFFH Final Rule and granted Consolidated Plan program participants an extension to the deadline to submit their first Assessment of Fair Housing (AFH).

Prior to that notice, entitlement jurisdictions and public housing authorities (PHAs) in Florida were getting ready to prepare their first AFH, a majority of which were due in 2019 or 2020. In the last year, the Florida Housing Coalition responded by increasing training opportunities on AFH topics to inform grantees and PHAs about the new fair housing planning process and to encourage them to begin the process well in advance of the deadline for submittal of their initial AFH.

As a result of the HUD notice, Assessment of Fair Housing activity across the country has effectively been suspended until the program participant's next AFH submission deadline after October 31, 2020.



## What does this mean for Affirmatively Furthering Fair Housing?

Both the notice and the subsequent Frequently Asked Questions (FAQ) make it clear that program participants are still obligated to affirmatively further fair housing as mandated by the Fair Housing Act. This means planning around fair housing and identification of barriers to fair housing choice must continue at the local level.

Additionally, entitlement jurisdictions must still annually certify that they will affirmatively further fair housing (AFFH) to continue to receive grant funds from HUD. The definition of AFFH differs pre-and post- the AFFH Final Rule, and the notice requires that program participants meet the federal regulatory requirements that existed prior to the AFFH Final Rule until they are required to submit an AFH to HUD.

In other words, program participants must revert to the old definition of AFFH that is included in the HUD Fair Housing Planning Guide, Volume 1. This definition includes the following three components.

1. Conduct an analysis to identify impediments to fair housing choice within the jurisdiction;
2. Take appropriate actions to overcome the effects of any impediments identified through the analysis; and
3. Maintain records reflecting the analysis and actions taken in this regard.



## How to proceed in the local fair housing planning process

First, program participants should determine when their Analysis of Impediments to Fair Housing Choice (AI) must be conducted or updated and how they will format their AI. Federal regulations require that program participants conduct or update their AI based on their Consolidated Planning cycle. Therefore, program participants should be preparing their AI in the same timeframe they have a Consolidated Plan due to HUD. Regarding formatting, the HUD Fair Housing Planning Guide includes a suggested format for AIs. HUD is also permitting program participants to utilize the AFH tools – the AFH Assessment Tool and the AFFH data and mapping tool – implemented after the AFFH Final Rule to prepare their AIs. The options available to program participants to conduct or update the AI include the following.

1. Follow the suggested format in the Fair Housing Planning Guide;
2. Use the AFH Assessment Tool template (recommended if program participants have already started an AFH); or
3. Adopt a custom approach such as a hybrid planning document that combines elements of the AI-suggested format and the AFH Assessment Tool.

The Florida Housing Coalition recommends adopting the third, the custom approach. The custom approach recognizes that there are areas in both the AI-suggested format and the AFH Assessment Tool that can be enhanced by merging the formats.

Benefits of a hybrid planning document include identifying initial fair housing issues by utilizing the AFFH HUD-provided

data and mapping tool, and expanding the analysis of factors such as zoning regulations, lending practices, and housing options for persons with disabilities that are examined at different levels in the AI and AFH formats. Further, the AFH process improved on the pre-AFFH Final Rule planning process by requiring a robust community participation process, refining the goal setting and implementation process, and linking the fair housing goals to the Consolidated Plan and thus the federal resources. All of these practices have significant value to the local community, regardless of whether they are explicitly required by HUD.

A final component to consider is collaboration with other program participants or PHAs when conducting the AI. Under the AFFH Final Rule, HUD encouraged program participants to prepare joint or regional AFHs, including formal collaboration with neighboring entitlement jurisdictions and PHAs. HUD continues to affirm this position for AIs going forward. A Consolidated Plan program participant can partner with one or more Consolidated Plan program participants to prepare a Regional AI.

## Fair Housing Advocacy

Despite the delay in the implementation of the AFFH Final Rule, the Florida Housing Coalition remains a steadfast champion of fair housing. We will continue to support local governments through training that encourages communities to use AFFH as an instrument to leverage federal funding with other public and private resources to eliminate segregation and support vibrant, prosperous communities and opportunities accessible to all. **HNN**



KIMBERLY SPENCE

**Kimberly Spence** is a Technical Advisor for the Florida Housing Coalition and has more than 10 years of experience administering local planning, housing, and community development programs, and providing consulting services with a focus on data collection and analysis for preparation of Consolidated Plans, Annual Action Plans, and Analyses of Impediments to Fair Housing. Spence specializes in collecting and interpreting social, economic, and physical data; preparing Consolidated Plans, Annual Action Plans, and Analyses of Impediments; development of policies and procedures; setting up tracking and reporting program progress in IDIS; and grant monitoring.



BEN TORO-SPEARS

**Ben Toro-Spears** is a Technical Advisor for the Florida Housing Coalition with an extensive background in fair housing, affordable housing and community development, real estate finance, and data management. Toro-Spears has a focus on data collection and analysis for preparation of Consolidated Plans, Annual Action Plans, and Analyses of Impediments to Fair Housing. He provides training to local governments, nonprofit housing developers, and their partners on compliance with affordable housing program regulations, financial and data management, and best practices for organizational management.

# Inclusive Housing Starts with Inclusive Planning: Engaging Individuals with Intellectual & Developmental Disabilities

By: Carter Burton

## Getting in The Know

As of 2016, there were nearly 2.5 million persons living with a disability in the State of Florida, including those with impairments in hearing, vision, cognitive ability, mobility, or other difficulty living independently. In Florida, 55% of the general population is employed; among those with disabilities, the employment rate is only 19%. About 80% of individuals with intellectual and developmental disabilities lack gainful employment to help support themselves financially.

We know that, depending on the disability, an individual may not have the physical or cognitive ability to perform in certain capacities of employment. Consistent with Florida statistics, a 2016 economic news release by the Bureau of Labor Statistics revealed that “persons with a disability were less likely to be employed than those with no disability.” Further, the Florida Developmental Disabilities Council (FDDC) 2015 analysis, “Housing: Serving the Diverse Needs of the Community of Individuals with Developmental Disabilities in a Dynamic Environment,” determined that those with developmental disabilities face especially complex barriers to finding affordable, accessible, inclusive housing.

## The Importance of Affordable, Accessible, Inclusive Housing

1. Many persons with special needs are low income. Further, many of those with a disability may rely solely on supplemental security incomes (SSI) of \$750 monthly to cover living costs including housing, food, transportation, and essential services. In addition,

according to “The State of the States in Developmental Disabilities,” there are more than 75,000 Floridians with intellectual or developmental disabilities who live with family members and have a caregiver age 60 or over. Therefore, it is likely that within the next few years many of those individuals will need to transition from family care to facility or group home based care.

2. Currently there are only two state developmental disabilities centers and 86 intermediate care facilities in Florida, which are typically at capacity. It is also important that individuals living with disabilities be housed in the least restrictive and most independent environment possible. The shortage of affordable, accessible, inclusive housing in Florida only exacerbates the challenges faced by those with intellectual and developmental disabilities.
3. Additional options are needed to provide access to affordable integrated housing for people living with disabilities. These options could be in the form of federal, state, or local housing subsidies; designated housing choice vouchers through housing authorities; or land use and zoning policy revisions at the local level to incentivize the integration of private group homes. Local government leadership has never been more critical, starting with community-based planning efforts guiding affordable housing strategies.

## Inclusive Community Engagement Is Key!

Community-based planning is a primary method for prioritizing and allocating funding at the local level. All





municipalities and counties engage in community-based planning to address local challenges. A major element of community-based planning is community engagement. The Florida Housing Coalition (FHC) team of experts has facilitated numerous public meetings, focus groups, stakeholder meetings, and public hearings in support of local planning efforts. Affordable housing is almost always the leading topic of discussion.

However, we find that special needs populations, such as individuals with intellectual and developmental disabilities, tend to be underrepresented during the planning process. In the absence of the voiced concerns of those with disabilities, it is not uncommon that this population's need for affordable, accessible, inclusive housing fails to be identified as a high priority in the local planning process.

Public opinion is a strong voice for driving policy, so participation in community-based planning is vital to influencing local funding decisions. Though federal regulations require inclusion of special needs populations in the planning process, such as community participation requirements for HUD's Consolidated Plan and Fair Housing plans, this guidance may not be enough. It is essential that local government officials, residents, service providers, and advocates take an active role in conveying the importance of engagement in planning efforts and that each party take responsibility for its role in the process.

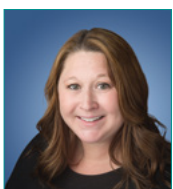
### FHC Advocacy Efforts

FHC is partnering with the Florida Developmental Disabilities Council (FDDC) to develop a Community-Based Housing Initiatives Study. This partnership will provide an opportunity to determine local methods currently in place to engage in the planning process those with intellectual and developmental disabilities. Best practices for community engagement will be identified to enhance local strategic planning.

The study will focus on two main outcomes: 1) inform those with intellectual and developmental disabilities so they can better navigate and engage in the community planning process; and 2) recommend strategies to monitor and influence existing initiatives intended to increase the availability of, and access to, affordable and inclusive housing.

The Community-Based Housing Initiatives Study will be a useful tool for individuals, service providers, and local governments to increase the representation of those with intellectual and developmental disabilities in all facets of the planning process. The Study will also highlight housing challenges relevant to decision makers administering housing funds and bring those issues to the forefront of local funding and planning efforts.

Join us at our 2018 Annual Conference where we have dedicated an entire caucus to this topic. [HNN](#)



CARTER BURTON

**Carter Burton** is a Technical Advisor for the Florida Housing Coalition and has more than 15 years of experience administering HUD housing and community development programs, specifically the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Programs. Burton specializes in HUD Consolidated Planning and has developed numerous Consolidated Plans, Annual Action Plans, Analysis of Impediments to Fair Housing, and Consolidated Annual Performance and Evaluation Reports for in multiple states and jurisdictions.





# AFFORDABLE HOUSING CONFERENCE HOME MATTERS

IN FLORIDA

*Monday, August 27*

## KEYNOTE ADDRESS



**TREY PRICE**

Executive Director,  
Florida Housing Finance Corporation



**EDDY MORATIN**

Executive Director,  
LIFT Orlando

**SPONSORED BY:**



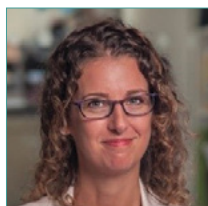
## STATE OF THE STATE: HOME MATTERS

The Sadowski Act funds Florida's state and local housing trust fund programs that work in tandem with federal housing programs as well as the statewide effort to end homelessness. This is a fast-paced conversation with key nonprofit and government professionals working at the state and federal level addressing critical housing programs and addressing critical housing programs and initiatives.



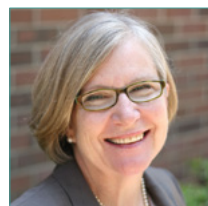
MODERATED BY

**MARK  
HENDRICKSON**



**DIANE YENTEL**

President & CEO,  
National Low Income  
Housing Coalition



**DR. SUSAN  
POURCIAU**

Director of Homeless  
Training & Technical  
Assistance,

Florida Housing Coalition



**JULIE DENNIS**

Director of Community  
Development,  
Florida Department of  
Economic Opportunity

## SHOWCASE OF INNOVATIONS AND HOUSING SUCCESS

Join us for a showcase of why Home Matters in Florida, featuring award winning properties and programs. Developing and preserving affordable housing is no simple feat; this is time to celebrate your colleagues' success by lifting up approaches and strategies that have worked while gaining inspiration for future work.



## PARTNER/CAUCUS MEETINGS

This is a somewhat unstructured time for you to meet with your colleagues about opportunities and challenges relevant to your organizations. You will find subject matter experts in each caucus and plenty of time for discussion. There are seven caucuses to choose from:

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



## RECEPTION

**Gather to enjoy friends, colleagues, food, beverages, and music.**

The reception is an opportunity to have fun and network with conference participants and presenters.







## KEYNOTE SPEAKER

**DR. TIFFANY MANUEL**

Vice President for Knowledge,  
Impact, and Strategy,  
Enterprise Community Partners



*Tuesday, August 28*

## WORKSHOPS PROVIDE TRAINING IN ALL ASPECTS OF AFFORDABLE HOUSING,

Including an opportunity to tailor your conference training with the following tracks:

- 🏠 Community Land Trusts (CLT)
- 🏠 Financial Resources for Affordable Housing
- 🏠 Housing for Elders and Persons with Special Needs
- 🏠 Homelessness

## TRAINING SESSIONS (subject to change)

- Affordable Housing Viewed Through the Economics Lens
- Bankers Can be your Best Partners
- Creating and Preserving Affordable Communities Through CLTs
- Homeless to Rapid ReHousing: How to Make it Work
- One of Florida's Best Programs for Nonprofits: The Predevelopment Loan Program
- Mission Driven Success in Rural Communities
- Affirmatively Furthering Fair Housing: Beyond the Rule
- Exploring the Possibilities for Affordable Communities Through CLTs
- HUD Policy Changes: Is There Any Good, or Just the Bad, and the Ugly?
- Law Enforcement and Homeless Outreach Teams
- The Value of Associations in Carrying Your Message
- Our Homes, Our Votes: Stop the Sadowski Sweeps
- Adding It Up: Maps and Data for Your Affordable Housing Story
- Stewarding Affordable Communities for the Future Through CLTs
- Creating Effective Homeless Emergency Shelters
- Disasters and the Road to Recovery
- Federal and State Tax Law Changes Affecting Affordable Housing
- Legal Hot Topics for Nonprofit Developers and Housing Providers
- Increasing Possibilities for CLTs with Certification Standards
- FHFC Funding Resources
- Innovations in Affordable Housing
- Preserving Affordable Housing
- Putting the "Supportive" in Homeless Permanent Supportive Housing
- Take Surplus Land to the Land Bank

*Don't Miss....*

**Nonprofit Raffle Presented by PNC Bank, Wells Fargo, & Fifth Third Bank**

\$1,000 to three lucky nonprofits



**Visit [www.FLHousingConference.org](http://www.FLHousingConference.org) to register now!**

For more information regarding the FHC Conference, contact Johnitta Wells at 850-878-4219 or [wells@flhousing.org](mailto:wells@flhousing.org).



## Wednesday, August 29

### SHIP ADMINISTRATORS TRAINING | 9:00 am - Noon

Join the SHIP Administrators Training sponsored by Florida Housing Finance Corporation. This three-hour session will feature several timely and important SHIP topics, including assistance repayment policy options and Hurricane Irma disaster recovery.

Learn from the experience of others, especially during the small group discussion session, in which participants will address current practices, challenges, and administrative best practices. Florida Housing staff will provide an update on SHIP monitoring and program compliance. In addition, presenters will share ideas about engaging the development disabilities community in the LHAP process and using SHIP with a community land trust (CLT) to create permanent affordability.

SPONSORED BY:



### BUILDING CAPACITY TO BUILD: THE NONPROFIT AS AFFORDABLE HOUSING DEVELOPER | 9:00 am - Noon

The Building Capacity to Build Symposium, sponsored by Fifth-Third Foundation, will highlight the Florida Housing Coalition's work with nonprofit organizations throughout the state. This symposium focuses on building capacity to enter the field of affordable rental development or expand an organization's existing reach. The symposium will feature leaders from the five organizations that are currently participating in the capacity building program under a Fifth-Third Foundation grant: Society of St. Vincent de Paul CARES; Miracles Outreach Community Development Center; University Area Community Development Corporation; ROOF Housing Trust; and Crisis Housing Solutions. This symposium is open to all conference attendees. You will learn about a variety of issues from how to evaluate potential partnerships, how to expand your business line, strategic planning, building financial capacity, reputational enhancement, and even some legal issues! Attendees will learn how the Florida Housing Coalition can assist nascent and experienced nonprofits to build capacity and attain their goals. The format will be casual and conversational but with inspirational take-aways. This is a time to learn from your peers and learn about new opportunities too.

SPONSORED BY:



### MOBILE CLASSROOM | 9:00 am - Noon | Eddy Moratin, Executive Director of LIFT Orlando will begin the guided tour as soon as the bus departs from the Rosen Centre



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

SPONSORED BY:



LIFT Orlando is also building The Community Campus at West Lakes. This complex will house a cradle to career pipeline in partnership with the existing schools and boldly address the educational, health and wellness needs of the community. The Campus will include a world-class Boys & Girls Club facility, neighboring a state-of-the-art Early Childhood Education Center, and an innovative new Health and Wellness Center across the street from LIFT Orlando's three phases of new mixed-income housing.

LIFT Orlando will serve as a "community quarterback" for the Purpose Built Community that will remove barriers to opportunity for children and families. This approach will offer high-quality early childhood education, after-school programs for children, access to healthcare services, fitness, and nutritional resources and community support programs – all within a walkable neighborhood community.



# AFFORDABLE HOUSING CONFERENCE HOME MATTERS

IN FLORIDA



**REGISTRATION: PLEASE SUBMIT A SEPARATE FORM FOR EACH REGISTRANT. PLEASE PRINT CLEARLY.**

Organization: \_\_\_\_\_  
(Please write the organization's complete name, not just initials.)

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

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Business Phone: \_\_\_\_\_ Business Fax: \_\_\_\_\_

Email: \_\_\_\_\_ Website: \_\_\_\_\_

## CONFERENCE REGISTRATION RATES

Register before July 13<sup>th</sup> for the Early Bird Rate.

	Member	Non-Member
Early Bird Rate	\$425	\$625
Regular Rate	\$475	\$675
At-the-Door	\$525	\$725

## PAYMENT INFORMATION

- Credit cards are only accepted with online registration: [www.FLHousingConference.org](http://www.FLHousingConference.org)

☐ Check enclosed

(Please remit payments to the Florida Housing Coalition.)

## WAYS TO REGISTER

**ONLINE:** [www.FLHousingConference.org](http://www.FLHousingConference.org)

**MAIL:** Complete registration and mail with payment to:

Florida Housing Coalition  
1367 E. Lafayette Street, Suite C  
Tallahassee, FL 32301

## CANCELLATION/REFUND POLICY

Cancellations must be received in writing no later than August 3, 2018, to receive a refund, less a \$50 administrative fee. After August 3, 2018, an alternative person from your organization may register at no extra charge; however, no refund will be made. Absolutely no refunds will be made for any registrant who does not attend the Conference.

## PHOTO, VIDEO & AUDIO RECORDING CONSENT

In the event there is photography, video, or audio recording, the undersigned consents to the publication, reproduction, or use of the same, without further approval, by the Florida Housing Coalition.

## SPECIFIC ACCOMMODATION(S) REQUEST

Please explain any dietary, access, and/or participation requirements. \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

# FREQUENTLY ASKED SHIP QUESTIONS

## State Housing Initiatives Partnership Program

**QUESTION:** We provide rent assistance in the form of utility and rent deposits. The applicant is required to participate in tenant counseling, including a review of the household budget to ensure long-term sustainability in the unit. Do we have to use the SHIP rent limits?

**ANSWER:** No, not for the specific situation you describe. Florida Housing Finance Corporation has provided recent guidance about SHIP rent assistance compliance for several activities described below. For the first three activities, the SHIP rent limits chart must be used.

- **Rent subsidies.** Ongoing payment by SHIP of the monthly rent (e.g., rent subsidies for rapid rehousing) requires compliance with the SHIP rent limits chart.
- **Eviction prevention.** Similarly, since eviction prevention is the payment of multiple months of past due rent, SHIP can provide this assistance only when an applicant occupies a unit where rent is at or below the amount on the rent limits chart.
- **Developing rental housing.** The same is true for SHIP spent on rental development activities such as new construction or rehabilitation.
- **Rent and utility deposits only.** The utility and rent deposits you ask about fall outside of the requirements listed above. Under this strategy you do not have to comply with the SHIP rent limits, regardless of whether rental counseling is required of program participants.

**QUESTION:** You note that ongoing rent payments, eviction prevention and rental development are activities that must comply with the SHIP rent limits chart. Please provide details about how to comply.

**ANSWER:** In the case of rent payments, eviction prevention, and rental development, SHIP is available only when an applicant occupies a unit with rent at or below the amount on the rent limits chart. Generally speaking, you comply by finding the proper amount based on the household's income category

and number of bedrooms. Special situations are outlined below.

**Compliance for ELI households.** Note that extremely low-income tenants are considered part of the very low-income category when you consult the SHIP rent limits chart. As such, they cannot be charged a rent that is unaffordable to a tenant at 50% of the area median income. The reason for this is included in the SHIP program's definition of affordable, which mentions only three income categories. The definition references the percentage of the median annual gross income for households that have "low-income household," moderate-income household," and "very-low income household."

**Compliance for voucher holders.** The approach is different when SHIP provides rent assistance to a Housing Choice Voucher holder (Section 8). In that instance you must look at the amount of monthly rent that the voucher holder pays as the amount to be compared with the SHIP rent limits. This answer is based on guidance from HUD Housing Notice H 00-12 on preparing, submitting, and reviewing rent comparability studies. It addresses the topic of rent affordability for a voucher holder and confirms that you should consider only that portion of the rent to be paid by the voucher holder when evaluating rent affordability.

**Compliance for rent subsidies.** There is one type of assistance for which the rent limits requirement is not based on the household's income category: rent subsidies, such as ongoing rent assistance or rapid rehousing rent assistance. This occurs when SHIP funds help pay rents for a VLI homeless household or special needs household. In this situation, you must check the rent limits, but compliance is achieved if the rent does not surpass the 120% AMI amount on the rent limits chart, irrespective of the household income.

**QUESTION:** Please provide guidance on monitoring SHIP-assisted rental units.

**ANSWER:** The SHIP monitoring requirements for rental housing are included in the SHIP Rule:





Rental units constructed, rehabilitated or otherwise assisted from the local housing assistance trust fund must be monitored annually by the local government, or to the extent another government entity or Corporation program provides periodic monitoring, the local government may rely on that entity's monitoring for 15 years or the term of assistance, whichever is longer, for compliance with tenant income and affordability requirements, except as referenced in Section 420.9075(4)(e), F.S... In determining the maximum allowable rents, 30 percent of the applicable income category divided by 12 months shall be used based on the number of bedrooms... A rental limit chart based on the above calculation adjusted for bedroom size will be provided to the local governments by the Corporation annually. 67-37.007(11), F.A.C.

An exception is stated in section 420.9075(4)(e) of the SHIP Statute, which indicates that no monitoring is required when rental developments receive relatively little SHIP assistance: "Any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements." The \$10,000 limit refers to the total of SHIP funds received for multiple units in a development.

Monitoring is required only for SHIP-funded rental developments, when rental units are constructed, rehabilitated or otherwise assisted. This monitoring requirement does not apply when providing households with rental assistance, such as a rent deposit, eviction prevention assistance, or rent subsidies.

The passage above from the SHIP rule includes a time saving measure that might pertain to your SHIP-assisted properties. If the rental development also includes SAIL, Tax Credits (LIHTC), or Florida Housing Finance Corporation (FHFC) bonds, you can rely on the periodic monitoring information collected by the FHFC's contracted monitors for those programs. Note that in cases where the data collected by the FHFC's contracted monitors does not cover all the elements of compliance with the SHIP rental agreement, you are required to collect the additional data. You must check each rental property for 1) income eligibility, 2) rent limits for affordability requirements, and 3) the property's physical condition. These factors are described further below.

**Income Eligibility.** Each time you monitor a rental property, you must confirm that the tenants living in SHIP-assisted rental units are still income-eligible. You must review the written agreement between the property owner and your city or county. The agreement will indicate if all or a portion of the rental units in a

multifamily property must be occupied by SHIP-eligible tenants. It may also reserve some or all of the SHIP-assisted units for very low- or low-income households. The agreement will also likely require the property managers of your SHIP-assisted units to complete annual re-certifications of income eligibility. Once a year you should review and confirm if the number and income levels of tenants comply with the requirements of the agreement.

**Affordability requirement.** After you confirm that tenants are income-eligible, you must determine if their monthly rents are set at an affordable level. Annually, FHFC posts to its website a rent limits chart. Using the area median rent for a county or metropolitan statistical area, the chart lists rent information that you may use to confirm affordable rents for SHIP households at 50, 80 or 120 percent of the area median income. You must document each tenant's monthly rent and confirm that it complies with the rent limits chart.

**Physical condition.** While this is not required by the SHIP statute, conducting an annual physical inspection is a recommended best practice. You should examine the exterior of all properties and the interior of sample units to assess each building's physical condition and ensure that property standards are maintained. Issues of disrepair or deferred maintenance should be addressed with the property owner and a plan of action developed. You should also examine current policies for property and liability insurance coverage to ensure that insurance is maintained as required by the agreement.

Once you complete your annual monitoring of SHIP-assisted rental properties, you must report to FHFC the amount of rent for each bedroom size per unit by rental strategy; this is reported on the second page of the SHIP annual report. In practice, you will collect many more details during your rental monitoring. All monitoring records should be completed and properly filed. You may be asked to provide them during your next visit from the SHIP monitor.

**QUESTION:** We are planning to provide SHIP funding to assist a group home for persons with developmental disabilities. SHIP funds will be used for roof and bedroom repairs, along with accessibility modification in the kitchen and bathrooms. Do we have to income-qualify everyone living in the facility?

**ANSWER:** This is an important question to ask, since this project proposes to spend SHIP on repairs to the roof and common areas, which will benefit all residents. The number of residents to income-qualify depends on SHIP's relative contribution to total repair cost. If SHIP pays 100 percent of

the costs of these repairs, then 100 percent of residents must be determined to be SHIP income-eligible. Alternatively, if SHIP pays for 50 percent of the costs, then only 50 percent of residents are required to be certified as income-eligible.

This group home is rental housing, so be mindful of the homeownership set-aside. You may only spend funds on rental housing after reserving 65 percent of the SHIP allocation for homeownership activities, along with another 10 percent for administration. The remaining amount of the allocation may be spent on rental housing, along with all program income. In some cases, the amount left for rental housing may be too small to fully fund the costs of a group home repair project. However, you may split these costs between two or more allocations.

In addition to the initial income qualification of some or all residents, the SHIP statute requires you to monitor the SHIP-assisted bedrooms in a group home for at least 15 years if \$10,000 or more of SHIP funding is spent on the entire project. Even if you are awarding funds to a sponsor or subrecipient (e.g., a nonprofit partner), the requirement remains in place. The local government is responsible for ensuring monitoring is done correctly. SHIP Technical Bulletin 2017-02 may assist you in this effort. Entitled “Income Compliance on Small Rental Properties,” this technical bulletin addresses the very subject of your question. Some highlights of its guidance include:

- Confirm that assistance is provided under an approved LHAP strategy.

- Local governments should review all income certifications performed by sponsors/subrecipients to ensure accuracy and compliance with program requirements rather than solely relying on the sponsor/subrecipient to ensure that tenants are properly income qualified.
- The local government should ensure that all requirements included in its agreement with a sponsor/subrecipient be monitored.

**QUESTION:** I have a question about SHIP rental occupancy standards. If there is a household of two that is a married couple, would SHIP rental assistance only be provided for a one-bedroom unit?

**ANSWER:** Yes. The SHIP Rule, Chapter 67-37 of the Florida Administrative Code, answers this question. Section 67-37.007(15) states:

(15) ... In determining the maximum allowable rents, 30 percent of the applicable income category divided by 12 months shall be used based on the number of bedrooms. A one-person household shall be used for an efficiency unit, and for units with separate bedrooms, one and one-half persons per bedroom shall be used.

A two-bedroom unit is limited to households with at least three people. Consider another common household: a married couple with two children. Using the guidance in the SHIP Rule, such a household could receive SHIP assistance for a rental with no more than three bedrooms. **HNN**

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



MICHAEL CHANEY

**Michael Chaney** is a Technical Advisor for the Florida Housing Coalition. Chaney’s responsibilities include providing training and technical assistance through workshops, on-site visits, and telephone consultation on a variety of affordable housing topics, including capacity building for housing nonprofits; financial tracking of housing funds; fair housing; compliance with housing program requirements (SHIP, HOME, CDBG); operational/administrative procedures, housing rehabilitation strategies, and energy efficiency topics. He has also served as an adjunct faculty member of the housing department at Florida State University.

## 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.**

# The Florida Housing Coalition

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



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



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



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

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

Contact us today! 850-878-4219 | [info@flhousing.org](mailto:info@flhousing.org) | [www.FLHousing.org](http://www.FLHousing.org)





**Aida Andujar**  
Technical Advisor



**Carter Burton**  
Technical Advisor



**Michael Chaney**  
Technical Advisor



**Gladys Cook**  
Technical Advisor



**Pam Davis**  
Workshop Coordinator



**Jason Goldfarb**  
Consultant



**Katherine Gray**  
Executive Assistant &  
Internship Coordinator



**Pamela Jo Hatley**  
Technical Advisor



**Priscilla Howard**  
Consultant



**Ashon Nesbitt**  
Technical Advisor &  
Research Analyst



**Lori Pampilo-Harris**  
Consultant



**Deidre Park**  
Operations Director



**Susan Pourciau**  
Director of Homeless  
Training & Technical Asst.



**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    Jaimie Ross

### NORTHEAST FLORIDA

Amanda Rosado

### CENTRAL FLORIDA

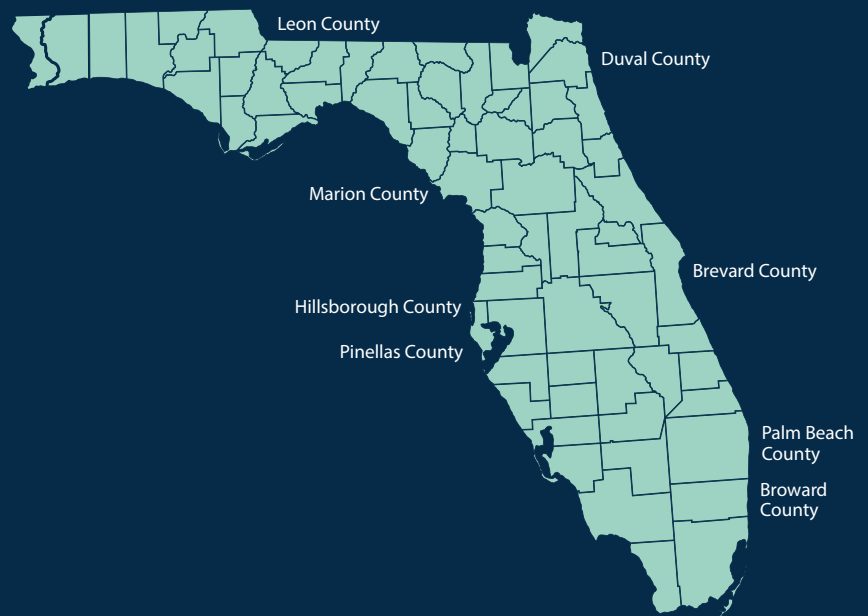
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Aida Andujar    Jason Goldfarb  
Kimberly Spence





# Affordable Housing Consulting Services

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

## PUBLIC SECTOR

We Can Assist the Public Sector with:

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

## PRIVATE SECTOR

We Can Assist the Private Sector with:

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

## SPECIAL PROJECTS

Everything from Needs Analysis to Document Preparation:

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



### CONTACT

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



### DISCUSS

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



### PROPOSAL

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



# MEMBERSHIP APPLICATION

## PARTNERS FOR BETTER HOUSING

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

- Complimentary conference registration (Patron Level or higher only, quantity indicated)
- Unlimited membership-rate conference registrations
- ☐ \$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: \_\_\_\_\_

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