

THE JOURNAL OF THE FLORIDA HOUSING COALITION, INC.

HOUSING

NEWS NETWORK

DECEMBER 2023

SUPPORTING SUCCESS
The Affordable Housing
Catalyst Program

HOUSING IS HEALTHCARE
Collaborations that improve
health outcomes and
housing security

HURRICANE IDALIA
Using data and information
sharing to enhance recovery
efforts

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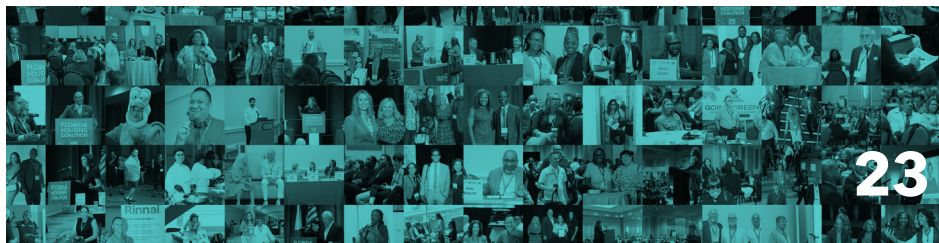
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THE FLORIDA HOUSING COALITION is a nonprofit, statewide membership organization whose mission is to bring together housing advocates and resources so that all Floridians have a quality affordable home and suitable living environment. The Housing News Network is published by the Florida Housing Coalition as a service to its members, housing professionals and others interested in affordable housing issues. Ashon Nesbitt, Editor, Amanda Rosado and William Campbell, Associate Editors.

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MESSAGE FROM THE CEO

ASHON NESBITT

As we enter this season of gratitude and look back over 2023, we have so much to be thankful for in the housing ecosystem. We experienced the beginning of a historic investment in housing through the Live Local Act. The Act's record \$811 million in funding includes the up to \$100 million tax credit program, redirection of \$150 million annually in revenue to the SAIL program, \$100 million for the now permanent Hometown Heroes purchase assistance program, and a host of tools for land use and property tax exemptions.

Communities throughout the state now have significantly more resources to expedite the production and preservation of housing affordable to the state's low- to moderate-income workforce, and vulnerable populations such as older adults. We are already seeing results from this historic legislation as local governments work to deploy, in some cases, nearly double their allocation of SHIP from 2021 and new developments are being proposed and approved utilizing the Act's land use tool.

Federal resources also abound at several agencies, from the Department of Housing and Urban Development to the Department of Energy, in response to the national reach of unaffordability. Housing is at the forefront of public policy at all levels of government. Rising housing costs have resulted in widespread instability, even in households with higher incomes, forcing policymakers and communities of all sizes and types to make housing a priority. With so much attention and resources, it is imperative that we galvanize the energy of this moment to create long-term impacts that will truly move the needle in a positive direction.

The Florida Housing Coalition understands our role in the housing ecosystem to lead the transfer and flow of information, learning, and resources to empower professionals, practitioners, and policymakers to create change and drive results on the ground in their communities. We are so grateful for our partnership with Florida Housing Finance Corporation for the Catalyst program, supported annually by the Florida Legislature, which serves as a key resource in bringing information and learning opportunities that ultimately influences the effective use of resources to address local housing needs.

We are grateful to our members and partners for driving record-breaking attendance at our 2023 Annual Conference. The energy was palpable with many of you staying past the end to continue gaining knowledge and making connections with people across the state and nation. Unfortunately, our Conference was cut short by Hurricane Idalia. Our ability to quickly respond to natural disasters as a state was even seen at the Conference, and of course we are grateful for the resources for recovery coming down from the state and federal governments.

As 2023 draws to a close, we can look ahead to 2024 with hope and excitement for housing. We recognize our members, partners, and all stakeholders as catalysts for change. We look forward to engaging and collaborating more in this coming year as we all work together to accelerate the production and preservation of housing affordable to all Floridians, especially our low- to moderate-income workforce, older adults, and our most vulnerable residents.

SUPPORTING AFFORDABLE HOUSING SUCCESS: THE AFFORDABLE HOUSING CATALYST PROGRAM

**ASHON NESBITT, CHIEF EXECUTIVE OFFICER
KODY GLAZER, CHIEF LEGAL AND POLICY OFFICER**

In 1992, the Sadowski Act, the groundbreaking piece of affordable housing legislation that created a dedicated revenue source for affordable housing in Florida, also created the Affordable Housing Catalyst Program. The Catalyst Program was created with the tremendous foresight that funding must be paired with robust technical assistance to spend state dollars effectively and implement affordable housing strategies. It is in no small part due to the Affordable Housing Catalyst Program that the funding programs supported by the Sadowski Act are highly effective and serve as nationwide models.

Section 420.531 of the Florida Statutes governs the Affordable Housing Catalyst Program “for the purpose of securing the expertise necessary to provide specialized technical support” on federal, state, and local affordable housing initiatives.

Each fiscal year, the Legislature funds the Catalyst Program through proviso language, and this work is contracted by the Florida Housing Finance Corporation to the Florida Housing Coalition, which provides training on a variety of subjects, including compliance with housing program requirements and implementation of homeownership and rental housing programs by local governments and nonprofits. The Coalition’s staff offers webinar instruction, on site visits, face-to-face workshops, and materials for self-instruction.

Per section 420.531 of the Florida Statutes, the Florida Housing Coalition, as the state’s contractor for the program, is obligated to perform the following in coordination with the Florida Housing Finance Corporation:

- Manage the Florida Housing Coalition’s SHIP Hotline at 800-677-4548.
- To provide specialized technical support to local governments and community-based organizations to implement the HOME Investment Partnership Program, State Housing Incentive Loan Program (SAIL), State Housing Initiatives Partnership Program (SHIP), and other affordable housing programs. F.S. 420.531(1).
- To provide training on 1) formation of local and regional housing partnerships as a means to bringing together resources to provide affordable housing; 2) Implementation of regulatory reforms to reduce the risk and

cost of developing affordable housing; 3) Implementation of affordable housing programs included in local government comprehensive plans; and 4) compliance with requirements of federally funded housing programs. F.S. 420.531(1) (a-d).

- To convene and administer biannual, regional workshops for local elected officials who serve on their local affordable housing advisory committees to share best affordable housing practices. F.S. 420.531(2).

CONTINUED SUPPORT OF THE CATALYST PROGRAM

Supporting the Affordable Housing Catalyst Program is a highly effective way to ensure that Florida’s affordable housing programs remain the best in the nation. Here are some reasons why:

ONGOING TECHNICAL ASSISTANCE IS VITAL TO ENSURING THE CONTINUED SUCCESS OF THE SADOWSKI HOUSING TRUST FUND PROGRAMS

Through the Catalyst Program, the Florida Housing Coalition provides accessible technical support to ensure that the 123 SHIP jurisdictions across Florida are expending state dollars efficiently and effectively. The Catalyst Program is foundational to preserving SHIP and SAIL as national models for state-led affordable housing initiatives. The support offered includes topics such as income certification, applicant eligibility, updates to programmatic rules and regulations, program compliance, long-term affordability controls, annual reporting, and much more. This vital program addresses pressing compliance and policy-related questions of local housing administrators.

MORE JURISDICTIONS ARE SEEKING WAYS TO TACKLE THE HOUSING CRISIS

Due to rising prices and housing costs after the COVID-19 pandemic and the monumental passage of the Live Local Act, requests for assistance are at an all-time high by local governments and developers looking for ways to address the housing crisis through policy, regulatory reform, and innovative funding strategies. As a result, there are more requests for guidance and training.

With state support, Catalyst staff will continue to provide training to local governments on local tools to increase the supply of affordable housing with more targeted outreach to areas of the state that are facing the biggest strain on their housing stock. With these dollars, local governments and affordable housing developers can continue to receive training on best practices to implement the variety of tools in the Live Local Act and other land use reforms that facilitate the production of affordable housing as requested by the Florida Legislature.

RESPONDING TO SHIP STAFF TURNOVER

There is a steady rate of turnover among SHIP staff. The role of Catalyst is critical to providing new staff with orientation, often after former staff are gone, and no one locally has worked on SHIP. Franklin County is a recent example of this type of Catalyst support. The County's long-time SHIP administrator recently retired, and through Catalyst and the Coalition's team of Technical Advisors helped new staffers become familiar with SHIP. The new administrator offered this feedback about the training: "Thanks for the systematic way you've addressed SHIP rules, income eligibility, applications and more. I expect we will be able to seamlessly pick up with current SHIP projects."

As we move into the 2024 Legislative Session, we are incredibly pleased that for the sixth year in a row, Governor DeSantis has recommended full funding of the Sadowski Housing Trust Funds. The Governor has a proven track record of supporting affordable housing funding at the state level and the Coalition applauds the housing appropriations in his recommended budget, which includes support for the Affordable Housing Catalyst Program. The Coalition also thanks the Florida Association of Local Housing Finance Authorities (Florida ALHFA) for its partnership and advocacy for the Affordable Housing Catalyst Program.

CONTACT US

Continued support of the Catalyst Program is vital. To find out how you can encourage your representatives in the Florida Legislature to support the Catalyst program, please contact Kody Glazer, Chief Legal and Policy Officer, at glazer@flhousing.org.



KODY GLAZER is Chief Legal and Policy Officer for the Florida Housing Coalition with expertise in land use law, affordable housing planning and development, and policy implementation. Kody provides technical and legal assistance to local governments, community-based organizations, and policymakers on inclusionary housing policies, community land trusts, fair housing, land use, environmental law, and the law generally as it relates to housing. Kody graduated Magna Cum Laude from the Florida State University College of Law, where he was a member of the Florida State University Law Review and the Journal of Land Use & Environmental Law.



ASHON NESBITT is CEO of the Florida Housing Coalition. A respected community and nonprofit leader, Mr. Nesbitt is an expert in housing finance, development and program administration. As a strong advocate for permanent affordability, Nesbitt has championed the expansion and professionalization of community land trusts throughout the state, overseeing the development of the Coalition's nationally recognized Community Land Trust Certification Program. Mr. Nesbitt holds two master's degrees from the University of Florida, one in Urban and Regional Planning and one in Real Estate. He also holds a Bachelor of Science in Architectural Studies from Florida A&M University.

STAY INFORMED ON FLORIDA'S 2024 LEGISLATIVE SESSION: JOIN THE SADOWSKI AFFILIATES TODAY!

The Sadowski Coalition is a collaboration of diverse statewide organizations that urge the legislature to use all the housing trust funds for Florida's housing programs. The Sadowski Act passed in 1992, increased the doc stamp tax paid on all real estate transactions and placed these monies in a dedicated state and local housing trust fund. Today the Sadowski Coalition is comprised of 40 diverse statewide organizations representing millions of Floridians. The Sadowski Affiliates are local and regional organizations in Florida that support the Sadowski Coalition's mission to ensure that all the state and local housing trust funds are used solely for housing.

If you are with a local or regional organization and would like to be a part of this collective state message, you can join as a Sadowski Affiliate. There is no fee for becoming a Sadowski Affiliate—only the mutual agreement of understanding between all Sadowski Coalition and Affiliate members to bring a cohesive message to the Florida Legislature that all the state and local housing trust fund monies be used for existing housing programs.

As a Sadowski Affiliate, you can participate in regular webinars regarding issues related to the housing trust funds and assist in the effort to have all of Florida's housing trust funds used for housing, including regular legislative updates every Friday during session.

For more information, visit www.flhousing.org/sadowski-affiliates or contact Johnitta Wells at wells@flhousing.org




Sadowski
Affiliates

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STRENGTHENING FOUNDATIONS: THE IMPORTANCE OF BUILDING THE CAPACITY OF FLORIDA'S NONPROFITS FOR SUSTAINABLE AFFORDABLE HOUSING DEVELOPMENT

ELISSA PLANCHER

DIRECTOR, AFFORDABLE HOUSING DEVELOPMENT

The Florida Housing Coalition, recognized as the statewide subject matter experts in all things affordable housing and ending homelessness and since 1992, has been the Technical Assistance Provider (TAP) for the Florida Housing Finance Corporation's (the Corporation) Predevelopment Loan Program (PLP) and the contracted agency for the Affordable Housing Catalyst Program. Over time, the Coalition has grown and expanded the wide-ranging expertise of its staff which has helped execute initiatives like the Nonprofit Capacity Building Institute.

It is through this work, in addition to deep engagement with local governments, stakeholders, and developers, that Coalition staff has observed the need for technical assistance aimed at helping nonprofits seeking to emerge into affordable housing development by creating a strong organizational foundation that can support the long-ranging venture into affordable housing development.

The Coalition is the sole TAP for Corporation's Predevelopment Loan Program, through which nonprofits borrow funds for site for pre-development activities, and in some cases site-acquisition. The Coalition staff engage nonprofits in PLP by providing technical assistance to support their endeavors in development. Complimentary to this role, the Coalition's nonprofit capacity building programming helps create a pipeline of nonprofits and their developments for PLP and expanding affordable housing across the state.

Originally funded by a grant from Fifth-Third Bank, the Coalition began to develop the Building Capacity to Build training program, which has evolved into the Nonprofit Capacity Building Institute. It was throughout the years of hands-on technical assistance that the Coalition recognized the need for robust programming to provide support that guides nonprofits through early stages of development, starting with the conceptual phase and into predevelopment processes.

While building the capacity to build among the participating nonprofits, the Coalition identified the importance of using the Institute as a pathway into the Corporation's Predevelopment Loan Program. However, ensuring that the nonprofits are foundationally prepared to proceed with their project and secure a Predevelopment Loan from the Corporation, and subsequent competitive financing when appropriate, requires that the organization itself has the capacity to meet the terms of the loan and prepare itself for the credit underwriting process.

Pivoting to meet the needs of these mission-driven nonprofits who are new to the

development industry, the Coalition's TAPs focus efforts on building the capacity of the participating organizations from the ground up. Instead of doing the work on behalf of the organization like a consultant might do, the Coalition TAPs deploy tools, resources, and training during scheduled meetings so the nonprofit can learn the "how to" of being a developer. Technical Assistance meetings may include training on how to determine feasibility, develop and understand a pro forma, learning about local government planning frameworks that guide development, reviewing contracts and organizational documents with

the intention of mitigating risk to the Borrower and Lender, and instruction about building a capital stack to finance a development project.

Using the stumbling blocks that are known to stall projects as learning opportunities, the TAP

helps the organization preemptively prepare for engaging co-development partners and lenders. Educating the organization about the importance of a robust Board of Directors in which members have specific disciplines associated with residential development and affordable housing is of great importance. Capacity building isn't limited to the senior leadership and staff, and the TAP's engagement with the Board to review participation in these types of programs is essential to advance to the development process.

INTERSECTING THE COALITION'S MISSION, VISION, AND GOALS WITH NONPROFIT CAPACITY BUILDING

Through our work to provide training and education about affordable housing and



ending homelessness, to improve collaboration among stakeholders, local governments, and consumers, to leverage resources that maximizes financial impact when advancing affordable housing initiatives, and to develop and implement strategies, the Coalition is making gains at ensuring that each Florida community has, at minimum, one community-based organization with the capacity to play an important role in delivering housing and related services within their community. With the goal of each Floridian having access to available and affordable housing of their choosing, programs like Nonprofit Capacity Building Institute and the Predevelopment Loan Program provide encouragement to local groups who not only are deeply engaged in their own community, but also can identify areas of opportunity to resolve unmet housing needs for some of the most vulnerable community members.

From the Coalition's Board of Directors to the Technical Advisor staff, the organization in bringing together housing advocates and resources to deploy the best practices and information across the state. Just as the Coalition is focused on casting a wide net to engage members and other important contributors throughout Florida, internally we are coordinating efforts to take a cohesive approach which promotes expanding new opportunities for affordable housing development.

SHOWCASING SUCCESSES OF NONPROFIT CAPACITY BUILDING

The Affordable Housing Development Team prepared a Nonprofit Capacity Building Symposium for this year's Affordable Housing Conference, which is rescheduled to Friday, December 8, 2023 due to the impending hurricane's impact on ending the conference early. To demonstrate the success of the capacity building programs and TA that is offered by the Coalition, nonprofits who have participated in the Building Capacity to Build

and Predevelopment Loan Program were invited to showcase their development projects while Bank OZK moderated. The following nonprofits presented:

- Drew Warren, Community of Hope
Brevard County, FL
Project: Hope Hammock
- Camille Reynolds Lewis and Rebecca Talbert, Hannibal Square Community Land Trust
Orange County, FL
Projects: Townhomes at West Lakes, Promenade at West Lakes, Cornerstone at Sixth
- Terri Murray, Neighborhood Renaissance, Inc.
Palm Beach County, FL
Project: Coleman Park Renaissance
- Dr. Sarah Combs, University Area CDC
Hillsborough County, FL
Project: Uptown Sky

CONTACT US

The Florida Housing Coalition has a team of experts focusing solely on Affordable Housing Development, Nonprofit Capacity Building, and PLP Support. Contact us today to see how our Technical Advisors can help with your next

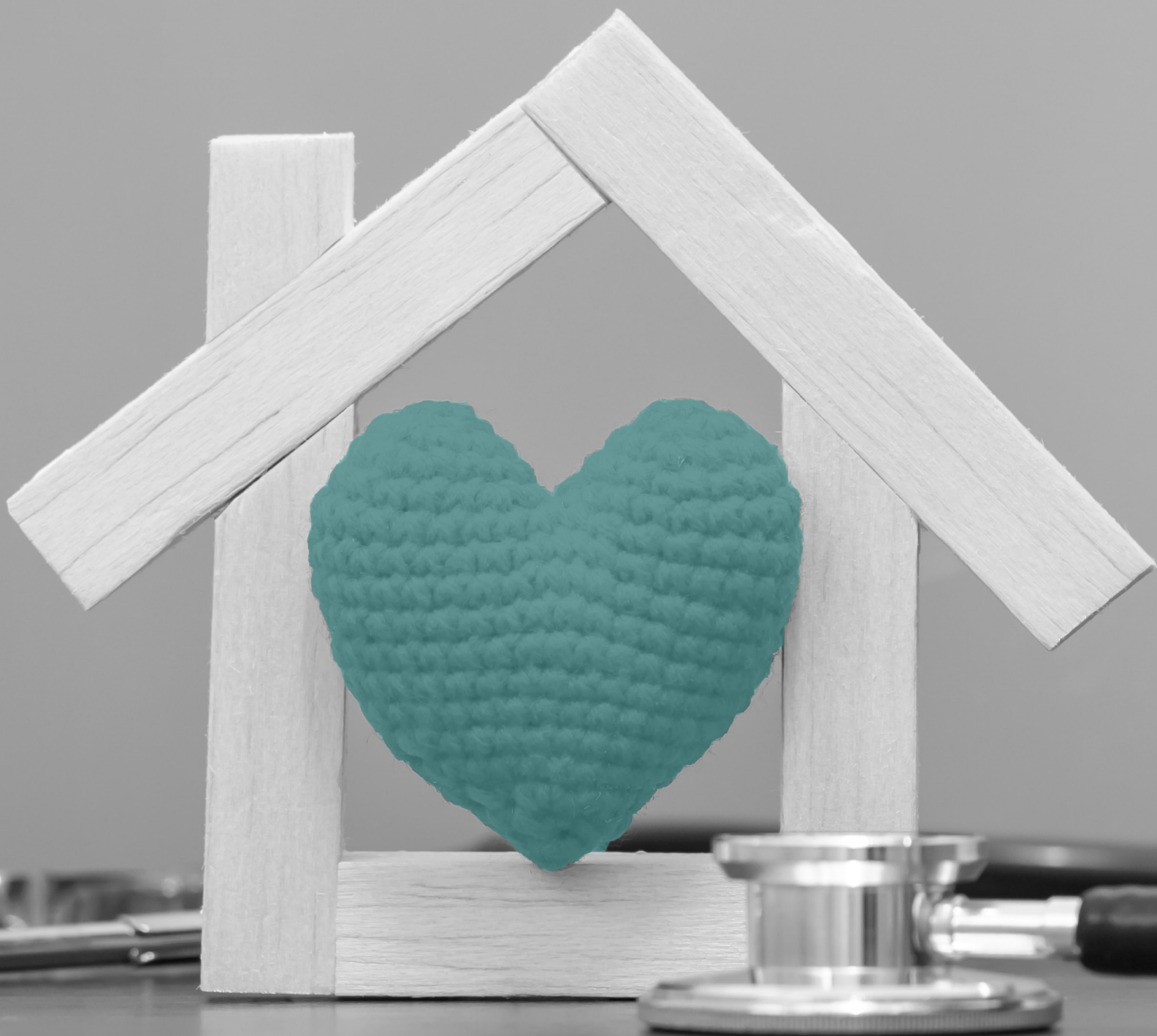


ELISSA PLANCHER is the Director of Affordable Housing Development and a Technical Advisor with the Florida Housing Coalition. Responsible for management of the Predevelopment Loan Program, she works with emerging nonprofit housing developers in the predevelopment process to plan and finance housing projects while building their capacity to navigate the credit underwriting for construction and permanent loan financing processes. Elissa incorporates almost 20 years of experience in the local government and nonprofit sectors in the housing industry and has worked across all of the Coalition's teams, bringing her knowledge of regulations and inter-agency systems to guide local governments, Continuums of Care, and nonprofits to the tools and strategies required to create opportunities to address the unmet needs of affordable housing across Florida. Elissa holds a Master of Real Estate Development degree from the University of Arizona.

HOUSING IS HEALTHCARE

*COLLABORATIONS THAT IMPROVE HEALTH
OUTCOMES AND INCREASE HOUSING SECURITY*

AMANDA WANDER, DIRECTOR, ENDING HOMELESSNESS



Stable housing is a critical social determinant of health. It is often a catalyst for significantly improving a person's overall well-being. Decades of research demonstrate that stable housing leads to better health, socioeconomic, and educational outcomes. This research is now resulting in creative cross-sector collaborations and changes in healthcare practices. Two Florida examples are the Housing Assistance Waiver pilot funded by Medicaid and new Medicare screening requirements set for implementation in 2024. As Florida's Live Local Act, along with several federal funding initiatives, are providing much needed resources to the production and preservation of housing that is affordable, now is the opportunity to leverage these resources to improve health outcomes and increase housing stability.

In 2019, the Agency for Health Care Administration (AHCA) successfully launched a multi-sector collaboration known as the Housing Assistance Waiver pilot program. The pilot program included housing providers and four Statewide Medicaid Managed Care health plans (Aetna, Molina, Simply, and Sunshine), as well as mental health physicians and therapists. While Medicaid's primary role is to provide low or no-cost health insurance coverage, it can play an important role in supporting stable housing for low-income households.

The Housing Assistance Waiver pilot program provides evidence-based community support and services that help secure housing for Medicaid recipients ages 21 and older who are homeless or at risk of homelessness and have a serious mental illness (SMI) or substance use disorder (SUD).¹ This program assists individuals with Medicaid to obtain housing support, including case management and behavioral health treatment. Working with the homeless Continuums of Care (CoCs), eligible Medicaid recipients can be linked with the local Continuum of Care for Rapid Rehousing or Permanent Supportive Housing. Medicaid Regions Five (Pinellas and Pasco County) and Seven (Seminole, Orange, Brevard, and Osceola Counties) are the only areas in Florida where these services are available.

The pilot project demonstrates the impact of housing assistance on health outcomes and healthcare utilization for low-income adult Floridians with mental illness and/or addiction specifically located within the six identified Florida counties. The pilot uses a Housing First approach and adds transitional housing services, tenancy sustaining services, mobile crisis management, self-help peer support, and one-time payments for moving expenses. As of July 2023, the pilot had recruited and served over 2,000 Floridians with a median age of 49 years.¹

Initial analysis of the pilot indicates higher numbers of younger adults and the elderly presenting with housing instability in the program.² This substantiates the need for resources directed towards the housing needs of older adults, such as the additional SAIL funding in the Live Local Act, as they are increasingly at risk of homelessness, being literally homeless, and at higher risk of chronic diseases. Initial results from the pilot also show decreased narcotic overdoses, decreased suicidal ideation, emergency department usage, hospitalizations, and cost avoidance of over \$27 million for the entire program when compared to homeless Medicaid recipients not enrolled in the pilot program. The return on investment (ROI) is currently estimated at least 3X.³

AHCA is considering options on how to scale the collaborative housing assistance pilot to broaden the benefits across the entire state and promote housing stability. AHCA reported the two greatest challenges in scaling the program are enrolling housing providers as Medicaid providers and receiving individual referrals from CoCs and physicians. Other states utilizing this Medicaid program have modeled the collaboration and data sharing necessary to

address these challenges.

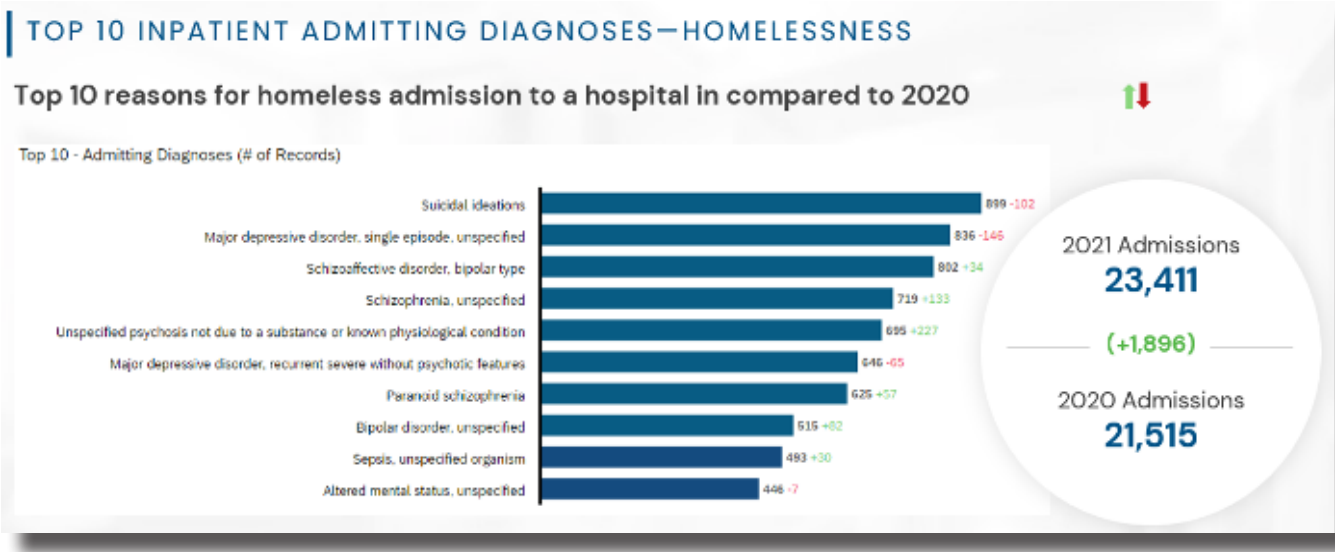
New practices in the Medicare program will also further collaboration across healthcare and housing. The Florida Hospital Association reports that in 2024 all Medicare patients will be screened for social drivers of health, including: food insecurity, housing instability, transportation needs, utilities difficulties, and interpersonal safety.⁴ Simply asking patients questions about their housing stability and status can help identify longstanding housing insecurity and prevent issues with maintaining housing. The concept is that the medical provider would then refer the patient to a local organization that can help with their housing needs so that it can be addressed immediately in conjunction with their medical needs.

Some healthcare providers already ask social determinants of health screening questions, and the results, according to the Florida Hospital Association, indicate that costs associated with treating patients with a secondary diagnosis of homelessness were higher and more aligned with a more severely ill patient.⁵ This suggests that addressing housing needs among those experiencing homelessness would also drive down medical treatment costs among this population and improve their overall health outcomes.

Available in the AHCA Discharge Data from 2021 and presented by the Florida Hospital Association are the top ten reasons for admission to a hospital among those identifying as homeless.⁶ Nine of these reasons are related to behavioral health, which further demonstrates the need to expand the Medicaid Housing Waiver program as it is intended to serve those that have a serious mental illness (SMI), or substance use disorder (SUD) and at risk of or experiencing homelessness.

1-3 Florida's Council on Homelessness 2023 Annual Report Florida's Council On Homelessness Annual Report 2023.pdf (myflfamilies.com)

4-6 Mayhew, Mary C., 2023, August, Florida Hospital Association, Hospitals Addressing Homelessness



Graphic courtesy Florida Hospital Association

Data presented through the Medicaid Housing Waiver Pilot Program and Florida Hospital Association admission data, and new Medicare practices evidence an understanding and substantiate that housing truly is healthcare. As a state, we have demonstrated our commitment to expanding access to affordable housing through the adoption of the Live Local Act. Now is the time to fully leverage all resources from both the homeless and housing system and the healthcare system. With a focus on housing, we can improve health outcomes and increase stability for Floridians most in need.



AMANDA WANDER is the Director of Ending Homelessness for the Florida Housing Coalition. She has worked with non-profits for the past 15+ years advocating for housing and comprehensive services addressing homelessness. Amanda has a passion for meeting the needs of our most vulnerable residents with complex needs and barriers to housing through effective policy and system design. Amanda was born in the Big Bend area of North Florida and has committed to serving her community by helping to equalize socioeconomic status that impact residents of the Big Bend’s overall health, well being, and long-term stability. She previously served as the Executive Director at the Big Bend Continuum of Care where she oversaw the homelessness and housing system of care for eight counties in Florida.



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HURRICANE IDALIA: HOW DATA AND INFORMATION SHARING ADVANCES EFFICIENT AND EQUITABLE RECOVERY EFFORTS

CJ REYNOLDS
DIRECTOR, DISASTER RECOVERY AND RESILIENCE



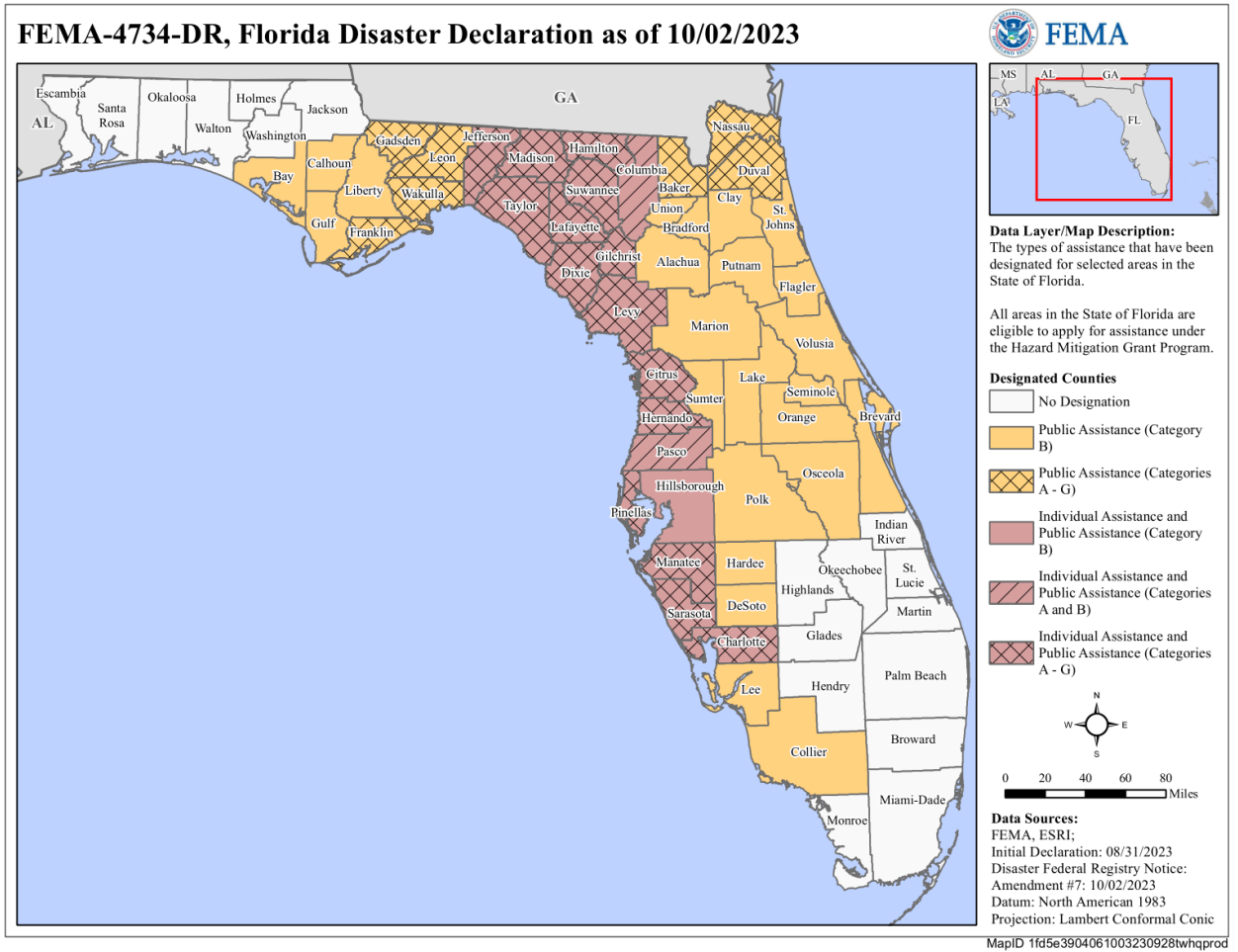
With maximum winds of 125 mph, Hurricane Idalia slammed ashore as a powerful Category 3 hurricane at Keaton Beach on Wednesday, August 28, 2023. Idalia was the strongest hurricane to make landfall in Florida's Big Bend region in more than 125 years.

As Idalia moved up the Gulf of Mexico on Tuesday, it strengthened from a Category 1 hurricane to a Category 4 by early Wednesday before weakening slightly to a Category 3 when it made landfall. Climate and weather experts reported that the exceptionally warm waters in the Gulf helped fuel the rapid intensification. Conditions in the Gulf resulted in major flooding from storm surge and wind in multiple coastal counties that Hurricane Ian previously impacted.

After damage assessments were completed, FEMA designated 18 counties for Individual

Assistance (IA), including Citrus, Charlotte, Columbia, Dixie, Gilchrist, Hamilton, Hernando, Hillsborough, Jefferson, Lafayette, Levy, Madison, Manatee, Pasco, Pinellas, Sarasota, Suwannee, and Taylor. Nine counties, all in the Big Bend area, were declared eligible for Direct Housing Assistance: Dixie, Gilchrist, Hamilton, Jefferson, Lafayette, Levy, Madison, Suwannee, and Taylor.

The Florida Division of Emergency Management launched FloridaRecovers.org in partnership with the American Red Cross to provide temporary sheltering assistance to Floridians impacted by Hurricane Idalia. The state-led sheltering program provided temporary sheltering options – such as travel trailers and hotel rooms – for households whose needs were unmet through insurance or FEMA's Individual Assistance program.



Immediately after the hurricane, the Florida Housing Coalition reached out to impacted SHIP offices to provide information, discuss program needs, and offer guidance on a variety of housing recovery activities. Additional guidance will be available once the Florida Housing Finance Corporation announces the disbursement of SHIP Disaster Recovery funds. To support local planning to optimize funding, the Coalition's staff will help housing departments update and implement their SHIP disaster strategy and other relevant strategies. The Coalition can assist local staff in considering priorities for applicant selection, identifying documentation to collect, addressing staffing needs, avoiding duplication of benefits, and more.

DATA AND INFORMATION SHARING FOR EFFECTIVE DECISION-MAKING

FEMA collects vast amounts of data on disasters – including Individual Assistance and Public Assistance– all of which can be used to inform housing leaders and decision makers better. OPEN FEMA¹ provides access to key data sets but requires expertise in software and analytics. Local governments can request data to provide additional support; however, the request process for obtaining Personally Identifiable Information can be challenging because it must protect the privacy of individuals.

Post-Ian, the State Disaster Housing Task Force members had defined the goal to improve coordination of FEMA PII data sharing and discussed common gaps and needs. In early 2023, the Coalition's Resilience and Disaster Recovery team and FDEM began working with FEMA to discuss the development of data tables and model forms that would support housing offices in requesting FEMA data. The teams also discussed the importance of sharing

aggregated data to support early analysis and provide context of impacted households and damage levels across the state.

In May 2023, Ian Ohlin, Individual Assistance Officer, Florida Department of Emergency Management, was appointed FDEM Task Force co-chair. Supported by Shannon Hagan and Rachel Woofter, the FDEM team worked with FEMA Recovery Reporting & Analytics Division (RAD) to provide current data to the Task Force.

At the September 21 Task Force meeting after Hurricane Idalia, FDEM provided the new aggregated FEMA Individual Assistance charts showing key registration data. The charts defined registration levels by population demographic, county, trends over time, registration method, and assisted and functional needs by age and income.

More than 126 FEMA Disaster Survivor Assistance (DSA) specialists worked in the initially designated counties to help people apply for federal assistance. According to FEMA, DSA specialists visited over 120,000 homes, more than 7,000 businesses, and community facilities and met with 3,000 people at FEMA's mobile centers in various locations. The deadline to register for FEMA assistance closed on Nov. 29.

The FEMA data as of Oct. 30 indicated 71,503 valid registrations with 39,322 owners and 31,940 renters. Of the five counties with the most FEMA IA registrations, three were in the Big Bend region, and two were in the Tampa Bay region: Pinellas, 15,471; Suwannee, 9,746; Hillsborough, 6,374; Taylor, 5,971; and Columbia, 5,212. It's also crucial to understand the scale of housing impacts. For example, there were nearly 6,000 applications from a total of 7,200 households in Taylor County.

With the support of Bank of America, the Coalition will collaborate with FEMA and FDEM to develop new recovery planning resources

¹ Available at: <https://www.fema.gov/about/reports-and-data/openfema>.

and provide technical assistance to local government and nonprofits to facilitate data sharing. Also, through connections made at the National Low Income Housing Coalition's Disaster Recovery working group, the Coalition is collaborating with Texas Appleseed to provide access to a new interactive Disaster Housing Dashboard that will visualize aggregate data of Hurricane Idalia impacts using assistance applicant information.

Users will be able to look at residence type, estimated damage level, income level of applicants, and whether the applicant owned or rented (percent of owner/renters). These data-sharing and analysis efforts will provide an early understanding of the impacts by housing type for renters and owners. Data can greatly enhance local government housing staff's ability to optimize and coordinate housing assistance and repair programs to support low-income households.

LEGISLATIVE UPDATE: SPECIAL SESSION ADDRESSES HURRICANE IDALIA RELIEF

In early November 2023, the Florida Legislature met in a Special Session to address several policy items including a legislative package to address Hurricane Idalia disaster recovery and resiliency. The Legislature passed House Bill 1C/Senate Bill 2C which provided tax relief and financial assistance for damages resulting from Hurricane Idalia, among other policies.

On the hurricane housing recovery front, the Legislature appropriated \$25 million from the Local Government Housing Trust Fund towards the Hurricane Housing Recovery Program (HHRP) for SHIP jurisdictions impacted by Hurricane Idalia. The Florida Housing Finance Corporation (FHFC) will manage the program and distribute these funds based on damage assessment data and population. These HHRP dollars may be used by eligible SHIP jurisdictions

for: site preparation, demolition, repair, and replacement of housing; repair, replacement, and relocation assistance for manufactured homes; acquisition of building materials for home repair and construction; assistance to homeowners to pay insurance deductibles; down payment assistance; housing reentry assistance; and other strategies that are eligible through HHRP.

HB 1C/SB 2C also appropriated \$176,170,000 in nonrecurring General Revenue Funds for the My Safe Florida Home Program - a robust statewide program that provides matching grants and inspections to strengthen Florida homes against hurricane damage and to lower insurance costs.

HB 1C/SB 2C covered a range of other recovery and resiliency topics including amended language from 2023's Senate Bill 250 that has been a hot topic in the resiliency and planning world. Senate Bill 250 prohibited local governments within 100 miles of where Hurricanes Ian or Nicole made landfall from proposing or adopting "more restrictive or burdensome amendments to its comprehensive plan or land development regulations" before October 1, 2024. HB 1C/SB 2C removed the 100-mile radius requirement, narrowed this prohibition to ten Hurricane Ian-affected counties, and extended the prohibition to October 1, 2026.



CJ REYNOLDS is the Director of Resilience and Disaster Recovery for the Florida Housing Coalition. She served as the Director of Resiliency and Engagement at the Tampa Bay Regional Planning for nearly four years and led the Regional Resilience Coalition which includes 32 local governments.

2023 Home Matters Report Online

The digital version of the 2023 Home Matters Report is now available online, with several interactive dashboards, an advocacy toolkit, and many other resources.

When it comes to housing, Florida has seen both triumphs and ongoing challenges in 2022. Compared to other states in the nation, Florida enjoys access to an incredible source of funding for housing: the Sadowski State and Local Government Housing Trust Funds. In the final budget for the 2022-2023 fiscal year, the Florida Legislature appropriated over \$362 million of these funds for affordable and workforce housing, the highest total in 15 years. In addition, the Coronavirus State and Local Fiscal Recovery Fund (SLFRF), created by the American Rescue Plan Act, has presented a once-in-a-generation opportunity for local governments to address the affordable housing crisis. Yet, these positive developments are counter-balanced by housing costs at all-time highs and a shrinking supply of affordable housing. The COVID-19 Pandemic dramatically increased the cost of homeowner housing while tens of thousands of Floridians fell behind on their rent or mortgage payments.



Quick Facts

Florida still has a housing affordability crisis.

- Over 2.4 million low-income Florida households pay more than 30% of their income towards housing, the maximum amount considered affordable by experts, with over half, 1.3 million low-income households, paying more than 50%. This makes it nearly impossible to save for retirement or emergencies and difficult to afford other basic necessities like food and childcare.
- Though Florida has seen a significant decrease in homelessness over the past ten years, there are still over 25,000 individuals and families experiencing literal homelessness on any given night throughout the state and over 78,277 students without a permanent place to live.
- Florida has only 23 affordable and available rental units for every 100 extremely low-income renters (those with incomes at or below 30% of the area median). No community in Florida provides enough housing to support this group which, is primarily made up of low-income workers, retirees, and people with disabilities.
- Over 83,687 units are at risk of being permanently lost from the privately owned affordable housing stock by 2043.



Why Does Home Matter?

The health, safety, and welfare of Floridians and the strength of Florida's economy depend on a sufficient supply of housing that is affordable for all of Florida's households, including working families, older adults, and people with disabilities living on fixed incomes.

SECTION ONE

Introduction: Why Does Home Matter?

- The Benefits of Housing Affordability
- Economic Benefits
- Health and Education Benefits

What is Housing that is Affordable?

Affordable housing isn't just about rundown urban projects—it's a misconception. Public Housing Authorities, regardless of size, maintain well-managed properties. Beyond public housing, it includes safe, reasonably priced units in the private market, both publicly and privately owned, with subsidies ensuring affordability for low- to moderate-income families. Substandard housing doesn't fit the affordability criteria.

SECTION TWO

By The Numbers: Housing Cost Burden in Florida

- Housing Costs for Low-Income families
- Housing Cost Burden and Tenure
- Low-Wage Jobs
- Can the Workforce Afford to Live in Florida
- Homeless

Over 2.4 million low-income Florida households pay more than 30% of their incomes for housing.



SECTION THREE

Challenges for Renters

- Shortage of Affordable and Available Rental Units
- Loss of Affordable Rental Housing
- Rising Rents

Over 70% of Florida's low-income renter households are cost burdened, and close to 45% of low-income renters are severely cost burdened. Severe cost burden is especially widespread among very low-income renter households (those with incomes <50% AMI). This section dives into further detail about specific factors that drive high housing cost burdens among low-income renters.

SECTION FOUR

Challenges for Homebuyers

- Rising Home Prices
- Racial Disparities in Homeownership and Housing Instability
- New Single-Family Home Construction Levels Out While Supply of Inventory is Up



SECTION FIVE

Resilience and Disaster Recovery

- Hurricane Ian
 - ✓ Impacted Publicly Assisted Housing
 - ✓ Impacted Underserved Households
- Resilience and Disaster Recovery Planning
 - ✓ Analytical Inputs
 - ✓ Engagement & Coordination

Affordable housing faces threats from natural disasters like hurricanes, floods, tornadoes, and wildfires. Certain properties, especially older ones and those in flood zones, face a higher risk of damage or loss. Housing agencies can integrate resilience and disaster recovery strategies into their operations, potentially saving lives, money, and property.

SECTION SIX

Solutions

- Land
 - ✓ Permanent Affordability and Community Land Trusts
 - ✓ Surplus Land
- Public Funding Programs
 - ✓ Federal
 - ✓ State
 - Sadowski Trust Funds & Impact of the Live Local Act
 - Funding to End Homelessness
 - ✓ Local
- Land Use Policies & Developmental Regulations
 - ✓ Zoning Reform
 - ✓ Inclusionary Housing
 - ✓ Impacts of the Live Local Act
- Community-Based, Nonprofit & BIPOC Developer Capacity



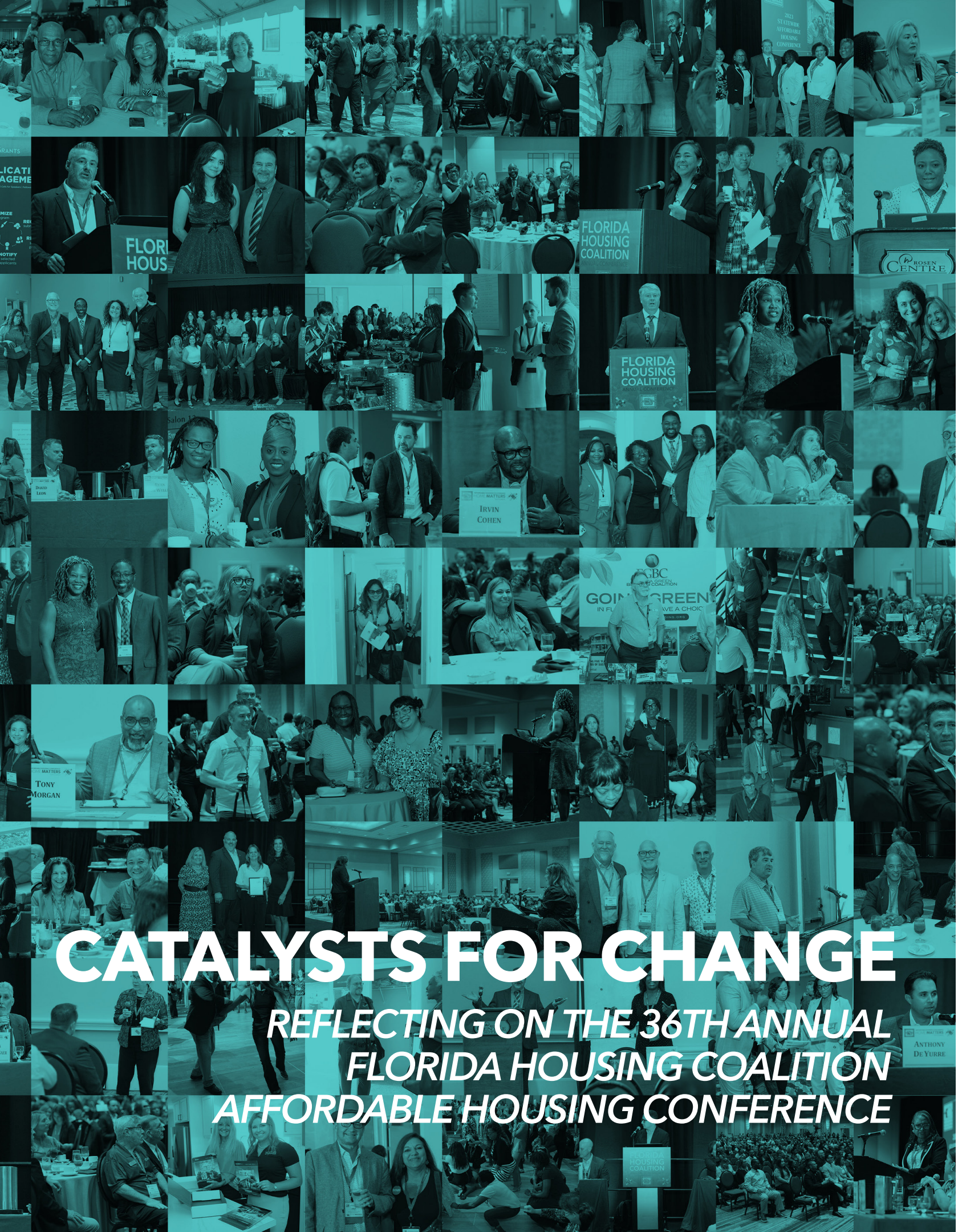
Scan this QR Code to review the 2023 Home Matters Report online today!



PNC

The Florida Housing Coalition appreciates PNC for funding the Home Matters report.





CATALYSTS FOR CHANGE

REFLECTING ON THE 36TH ANNUAL
FLORIDA HOUSING COALITION
AFFORDABLE HOUSING CONFERENCE

FRANTS
LICATI
AGEME

FLORI
HOUS

FLORIDA
HOUSING
COALITION

ROSEN
CENTRE

DAVID
LEON

IRVIN
COHEN

GOING
GREEN
IN FLORIDA
HAVE A CHOICE

TONY
MORGAN

ANTHONY
DE YURRE

Despite Hurricane Idalia impacting portions of the schedule, the 36th Annual Affordable Housing Conference drew more than 1,200 participants from around the state and across the country.

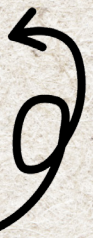
This year's conference was full of innovations and firsts: from virtual presenters to the construction of two manufactured affordable housing model homes in the parking lot outside of the conference area, a record-breaking number of sessions offered to keynotes delivered by Majora Carter and Margaret Huang, attendees spent two jam-packed days learning about the latest developments in affordable housing while exchanging ideas with their peers in an environment of collaboration.

Enjoy this look back at the 2023 Affordable Housing Conference and mark your calendars for the 37th Annual Affordable Housing Conference on August 26-28, 2024.

WANT TO SEE MORE? SCAN THE QR
CODE ON THE RIGHT TO SEE ALL
THE PHOTOS, VIDEOS, AND HANDOUTS
FROM THIS YEAR'S EVENT!



SCAN ME





A pair of hands is shown from the palms up, holding a white paper cutout of a house. The house has a red heart cutout in the center of its roof and a window with four panes. The background is a solid light blue color.

MASTER LEASING STRATEGIES TO INCREASE HOUSING

TIFFANY ADAMS, TECHNICAL ADVISOR

Master Leasing is an effective strategy used to broaden access to rental units among those with the highest barriers to entering a lease on their own. This type of lease agreement, better known as a corporate lease to landlords, allows a property owner (lessor) to reduce risks and maximize return by leasing their property to a single tenant (master lessee), who in turn sub-leases to renters who would not be able to enter into a direct lease for various circumstances (e.g., history of justice involvement, credit or eviction history, and low income).

In the nonprofit space, particularly in homeless services, nonprofit service organizations have successfully used the master leasing strategy to house those with the highest barriers and service needs to attain and sustain housing. While there are several variables involved in negotiating a master lease agreement, there are benefits for each party involved, including guaranteed rental income, increased occupancy rates for the property owner, more access to affordable units for the master lessee and sub-lessee, and connection to support services that mitigate the cost and risk of eviction.

HOW IT WORKS

The master leaseholder (master lessee), usually a not-for-profit organization, manages and leases multiple existing rental units as the primary tenant. The master lessee may also contract a property manager to handle the managing duties or work with the existing property manager for a subset of units being leased.

Leading with a housing first approach, the property owner/manager and master lessee determine the most appropriate way to lease up the units. Tenants can be added to the original lease as an occupant or, more commonly, enter a lease with the master lessee.

Tenants typically receive support services through a local nonprofit service organization

to focus on maintaining housing stability.

The property owner/manager and master lessee communicate closely to ensure timely repairs, rent payments, and lease compliance. Ideally, staff from the master lessee are easily accessible and communicative with the property manager/owner so that case management and supportive service can be provided as needed to support tenants living in the unit.

CONSIDERATIONS FOR MASTER LESSEES

The master lessee is responsible for unit turnover, occupancy, and paying the rent to the property owner for the life of the lease, whether the unit is occupied or not. A coordinated entry process or unit turnover time may be impacting factors, but units should not remain vacant for longer than 15-30 days.

Depending upon the agreement of the master lessee and property owner/manager, the master lessee might be responsible for minor cosmetic repairs needed to turn over a unit to a new occupant, including unit cleaning, painting, and carpet cleaning. To decrease costs, it is also common for nonprofit organizations to develop a robust volunteer program to support unit turnover by managing simple cosmetic repairs like painting, touch-ups, and cleaning.

Various funding sources are available to cover costs related to rent, deposits, utilities, and support services, including Emergency Solutions Grant (ESG), HUD Continuum of Care Program Funds, and Community Development Block Grants (CDBG); however, most uses of these funding sources are tied to a specific person needing assistance rather than a specific rental unit, meaning there needs to be flexible funding to cover a vacant unit in the process of being turned over.

Tenant contributions or occupancy fees are often put in place if the tenant has income.

This is encouraged by HUD and can generate program income to invest back into services that benefit the program and/or authorized activities under the grant (e.g., hiring a property manager to delineate roles, property management software to streamline operations, Homeless Management Information System (HMIS), and excessive unit repairs.)

To ensure nonprofit organizations are supported and incentivized as master leasing partners, Landlord Risk Mitigation funds should be accessible to nonprofit organizations serving as master leaseholders rather than just private landlords in the community. These funds can increase landlord participation and pay for things like damages, up-front expenses, signing bonuses, and more. You can read more about operationalizing these funds in the linked resources below.

CONSIDERATIONS FOR PROPERTY OWNERS

A primary advantage for the owner is steady rental income and help to maintain the unit once the master lessee has taken responsibility. In some instances, nonprofits receive funding that allows for up to 24 months of rental assistance and can cover sign-on bonuses for property owners. Property owners may also be able to take advantage of new mandatory or local option property tax exemptions offered under the Live Local Act for offering units for rent below market rates, depending on the location, total number of units, and age of the property. This would further increase profitability.

Nonprofits using HUD funding are restricted to HUD's rent limits at either Fair Market Rent and/or rent reasonableness standards, along with regulations around utilities. Master Lessees may negotiate a utility allowance to be included in the rent. If the tenant exceeds the utility allowance, the master lessee typically pays the overage.

It is important to note that fair housing laws may be a concern in an earnest effort to do good in the community. Being flexible with tenant selection criteria for applicants participating in this type of lease agreement does not violate fair housing law so long as determinations are not based on race, color, religion, sex (including gender identity and sexual orientation), disability, familial status, or national origin.

Most owners are familiar with corporate leasing and have established documents and procedures that can be adapted by adding addendums and enforcing time limitations ranging from 6 - 12 months or ongoing while building trust with the master lessee. While the master lessee may be willing to absorb some costs related to unit turnover, the property owner is still responsible for maintaining the property, including major repairs.

ACTUAL AND PERCEIVED RISKS

Property owners and managers may view low-barrier or flexible screening criteria as a risk; however, the support and services tenants receive contribute to decreased unit turnover, timely rent payments, lease compliance, and overall housing stability. While master leasing reduces owner liability, most of the actual risk is carried by the partner agreeing as the master lessee, and thus may be difficult to acquire organizations willing to take on this role. Each party should consider the risks and benefits, and negotiate terms that work for all parties, including the tenant.



TIFFANY ADAMS is a Technical Advisor for the Florida Housing Coalition and works with the Ending Homeless Team. Tiffany has over a decade of experience mobilizing and cultivating skills and community knowledge to provide tailored case management in the Jacksonville community. In addition to work experience, Tiffany's lived experience of homelessness helps communities foster

inclusive, meaningful strategies and implementation to end homelessness.

EXAMPLES IN ACTION



WHY HOMELESS ORGANIZATIONS IN OREGON ARE BECOMING LANDLORDS (NPR): Many cities are seeing a dramatic increase in homelessness. To answer the crisis, advocates in Portland, Ore., are turning to a strategy used in commercial real estate. Tiffany Camhi from Oregon Public Broadcasting explains.

SAN FRANCISCO'S DEPARTMENT OF PUBLIC HEALTH'S DIRECT ACCESS TO HOUSING PROGRAM: Established in 1998, the San Francisco Department of Public Health's (SFDPH) Direct Access to Housing (DAH) program provides permanent housing with on-site supportive services for approximately 400 formerly homeless adults, most of whom have concurrent mental health, substance use, and chronic medical conditions.



ADDITIONAL RESOURCES



HUD EXCHANGE PROJECT FUNDING AND STRUCTURE BRIEF MASTER LEASING: Master leasing can provide flexibility on tenant screening criteria because the master leaser takes on responsibility for the unit. This system is also beneficial for landlords, as they will receive rent on the master leased properties regardless of whether they are occupied and can manage the units with a single lessee rather than multiple individuals.

THE HOMELESS HUB: LANDLORD ENGAGEMENT TOOL: Important features of the Housing First approach—such as separation of housing and clinical services, community integration and participant choice—largely depend on access to private market housing. Positive relationships with landlords can support the well-being of program participants, facilitate recovery and contribute to successful tenancies.



NATIONAL ALLIANCE TO END HOMELESSNESS: HOW MASTER LEASING CAN HELP WITH THE HOUSING CRISIS: To offer an immediate solution to housing shortages, many cities and municipalities are turning to master leasing and third-party leasing, with a particular focus on multi-bedroom housing units being used as shared housing. Master leasing and third-party leasing offer many benefits for low-income and homeless prospective renters.

URBAN INSTITUTE: MASTER LEASING IN LOS ANGELES: On any given night in 2020, nearly 50,000 people endured unsheltered homelessness in Los Angeles County (Henry et al. 2021). In response to stagnating progress on placing people in housing, local and statewide agencies have been experimenting with various distinct strategies commonly referred to as “master leasing.”



FLEXIBLE AND NEUTRAL: HOW SHIP CONTRIBUTES TO NEIGHBORHOOD EQUITY

ANNE RAY
UF SHIMBERG CENTER FOR
HOUSING STUDIES

Florida's State Housing Initiatives Partnership (SHIP) program annually helps thousands of households buy and fix up houses, serves as a resource in funding affordable rentals, and responds to natural disasters and other emergencies each year. From 2014 to 2018, SHIP helped 31,902 homeowners and 4,692 renters. SHIP stands as a national model demonstrating the effectiveness of local administration of housing trust funds to address housing needs, particularly in communities that might not otherwise have local capacity since they do not receive direct federal funding. Can this model also address longstanding inequities in homeownership and disaster recovery?

To find out more, the Florida Housing Coalition and University of Florida's Shimberg Center for Housing Studies embarked on a 3-year research project funded by the Robert Wood Johnson Foundation's Policies for Action program. The research looked at three questions: 1) Does SHIP support neighborhoods that have been underfunded in private mortgage markets? 2) Following disasters, does SHIP enable equitable distribution of housing resources to neighborhoods under served by federal post-disaster programs? 3) What administrative

factors are associated with equitable outcomes?

Numerous previous studies have shown that Black and Hispanic neighborhoods and households have trouble accessing mortgage credit for home buying. Black or Hispanic mortgage applicants tend to pay higher interest rates than non-Hispanic white applicants, and the rate of loan rejection tends to be higher for people of color than for white applicants.

We were interested in whether a locally driven, decentralized program like SHIP could lead to more equitable outcomes. Florida's rules for the SHIP program set out broad categories for local expenditures that prioritize assistance to low- and moderate-income households, homeownership, and construction. Specifically, SHIP requires at least 75% of funding to be used for new construction or rehabilitation and 65% for homeownership activities, including home purchases, emergency repairs, and rehab; the construction and homeownership activities can overlap. At least 30% of all revenue must be allocated to those making 50% of the area median income (AMI) or less and at least 60% for those making less than

80% AMI. However, SHIP rules do not require the identification of target neighborhoods, community development goals, or racial and ethnic equity objectives.

In the absence of any requirements, can SHIP, and race-neutral programs like it, produce equitable results? The first paper from the project, published in *Housing Studies* as “Do localized housing programs lead to racial equity? Evidence from the State Housing Initiatives Partnership program,” shows that SHIP by and large does contribute to addressing inequities.

Our study compared the distribution of SHIP resources with flows of traditional mortgage credit to predominantly Black and Hispanic neighborhoods in Florida. We used SHIP household data reported by city and county governments and federal Home Mortgage Disclosure Act (HMDA) loan approval data from 2014 to 2018 to compare neighborhoods by racial composition and their shares of SHIP-assisted households and home purchase mortgages. Our models controlled for social, economic, and housing market characteristics that might affect the availability of mortgage capital in a neighborhood, including income and poverty levels, housing prices, the availability of banks nearby, and social conditions that might make it harder for households to qualify for loans such as self-employment, overcrowded housing, and citizenship and immigration background.

First, we looked at the two types of funding separately. We found that, controlling for the other factors, neighborhoods with higher proportions of Black and Hispanic households

tended to attract more SHIP assistance. The picture was more mixed for private mortgage capital: a larger share of Black households was associated with lower mortgage availability, but mortgages were slightly *more* prevalent in neighborhoods with a larger share of Hispanic households.

Putting the two types of funding together, however, we found that SHIP was particularly helpful in filling in gaps in neighborhoods where mortgage capital was scarce to begin with. As the share of Black and Hispanic households increased, neighborhoods were more likely to be “low-mortgage/high-SHIP”; they combined relatively fewer mortgage loans with greater numbers of households assisted by SHIP. While SHIP operates at a much smaller

scale than private lending, these results confirm that SHIP funds can fill capital gaps in Black and Hispanic neighborhoods under served by traditional mortgage lending.

Not surprisingly, results varied across cities and counties for a locally

administered program. In most places, a greater share of households of color was associated with higher rates of SHIP flow to neighborhoods, but the relationships varied across communities; occasionally, the relationship was statistically insignificant or even negative. Alongside the data analysis, our team conducted qualitative research through surveys and interviews with local SHIP office staff. We are analyzing those personal reflections to learn more about how local conditions such as staffing levels, total SHIP award size, social ties to communities and non-profits, and staff perceptions might lead to more equitable outcomes for the SHIP program.



The next study from the project will examine similar questions comparing equity in the neighborhood distribution of SHIP and Federal Emergency Management Agency (FEMA) disaster recovery assistance. The analysis addresses the availability of SHIP and FEMA assistance to help households recover after Hurricane Irma cut a wide swath through the state in 2017. The research focuses on neighborhoods with concentrations of “socially vulnerable” households that have been traditionally under served by disaster recovery programs, including neighborhoods with greater numbers of Black and Hispanic households, renter-occupied units, and mobile homes. Preliminary results show that while social vulnerability factors were, in fact, associated with greater neighborhood concentrations of households served by FEMA’s Individual Assistance program, SHIP served as a key supplement in socially vulnerable neighborhoods to fund recovery from damage unaddressed by FEMA.

Decentralized programs are often criticized for enabling local officials to practice exclusionary housing and land use policies. In this research, we find the opposite—SHIP resources in many counties and cities send capital into neighborhoods under served by traditional housing financing. The SHIP research points to the potential of neutral and flexible program rules combined with local, “close to the ground” decision-making to address inequity.

Special thanks to Dr. Seungbeom Kang (formerly of University of Florida) and Jooyoung Kim of Yonsei University for their leadership on the SHIP and mortgage flows research; to Nasim Yeganeh of the Shimberg Center and to Dr. Kang for leading the SHIP/FEMA research; and to Dr. Maria Watson of the Shimberg Center and Blaise Denton (formerly of Florida Housing Coalition) for leading the survey and interview project.



ANNE RAY is the manager of the Florida Housing Data Clearinghouse, a free, online source of data on affordable housing needs and supply. Since joining the Shimberg Center in 2001, she also has performed research on public housing, preservation of affordable rental housing, energy efficiency in the affordable housing stock, the housing needs of persons with disabilities, farmworker housing, homelessness among Florida children and youth, and the Low-Income Housing Tax Credit. Ms. Ray is responsible for producing the Center’s triennial Statewide Rental Market Study and has co-authored numerous reports on statewide and local housing needs. Ms. Ray received a BA in History from the University of Michigan and a Masters in Urban Planning and Policy from the University of Illinois at Chicago.

The full paper, “Do Localized Housing Programs Lead to Racial Equity? Evidence from the State Housing Initiatives Partnership Program, Housing Studies” by Seungbeom Kang, Jooyoung Kim, Anne Ray, Maria Watson, Diep Nguyen, Ashon Nesbitt, Aida Andujar & Blaise Denton is available via open access at:

<https://www.tandfonline.com/doi/full/10.1080/02673037.2023.2248920>

NEW PUBLICATION ANNOUNCEMENT: MAKING YOUR SHIP PROGRAM MARKET RESPONSIVE



Real estate markets are constantly changing with local and national economic conditions, including natural disasters, and global health emergencies, most recently COVID-19. Though different market conditions present various barriers to affordable housing, access to state and federal resources is critical in all cases. Many Florida communities rely upon the State Housing Initiatives Partnership Program (SHIP) as a dedicated funding source to implement affordable housing efforts primarily for homeownership, but recent shifts in the housing market have proven difficult to navigate programmatically.

This pamphlet provides best practices for structuring strategies that are effective in hot and cold markets and offers guidance on building flexibility into program policies to quickly respond to shifting market conditions. Subject matter speaks to using valuable subsidies toward activities that can maximize access to affordable units in changing markets and examines strategy design that can help

address challenges such as cost escalation, increased purchase prices, low home valuations, low purchase price limits, failed home inspections, and more.

Since addressing affordable housing is a multi-faceted approach, this pamphlet provides practical solutions for addressing the immediate housing needs of low-income and vulnerable populations as well as suggests practical long-term strategies to make your SHIP program market responsive.

**FOR MORE INFORMATION, VISIT
WWW.FLHOUSING.ORG/PUBLICATIONS**

LOCAL GOVERNMENT'S CRITICAL ROLE IN FINANCIALLY SUSTAINABLE COMMUNITY LAND TRUSTS

MATTHEW WYMAN
COMMUNITY LAND TRUST MANAGER



As housing costs increase and the financing of affordable housing requires more resources, a growing number of local governments are embracing permanent affordability as a key strategy to building up the stock of affordable homes. Permanent affordability is best accomplished by removing land from the speculative market by keeping it under local government control or in the hands of a mission-based organization working in partnership with the local government and retaining subsidies through restrictions on the resale of properties. The community land trust model is the primary vehicle through which local governments are accomplishing this. CLTs are nonprofit organizations that acquire and steward land primarily by offering permanently affordable rental or homeownership opportunities to eligible low- and moderate-income households.

Like other nonprofits, CLTs endeavor to be multiple in their revenue sources, however the mission, goals and objectives of local government often align with that of CLTs making the two logical partners. The CLT stewardship role is an exceptional benefit for local governments. The ongoing relationship of CLTs with homeowners has proven to minimize foreclosure rates, outperforming the market and other traditional housing programs. Individual homeowners are more successful, neighborhoods are more stable, and the public investment is extremely secure due to the stewardship function of CLTs. In this way, CLT stewardship is a public



service like public health, police, or fire and benefits all residents.

There are many benefits that CLTs provide for home buyers and tenants, communities, and the environment which are desired by local government in its programs and services. For home buyers and tenants, CLTs offer access to affordable and quality housing, security of tenure, wealth building opportunities, and support services. For communities, CLTs contribute to social and economic diversity, neighborhood stability, and civic engagement. For the environment, CLTs promote sustainable development, green building practices, land conservation, and climate resilience. These shared benefits give way to the notion that although a CLT is an independent organization, it could be considered an effective extension of local government.

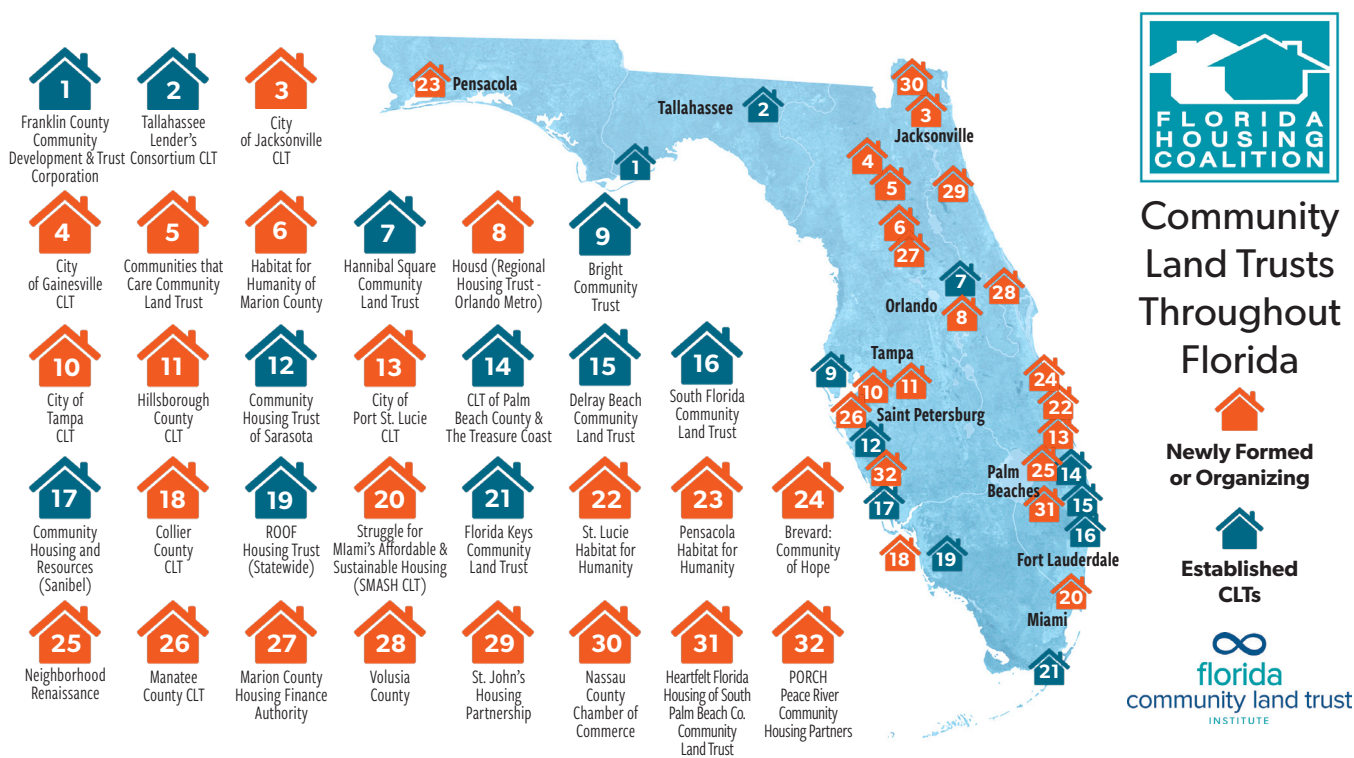
Accordingly, local government leadership and staff that identify, plan, and execute how they can best partner and financially support the mission of CLTs are vital to a CLT's development of jointly beneficial permanently affordable housing, especially as new CLTs try to establish self-sustainable operations. Ideally, governments provide a combination of the following forms of support:

- Land disposition policies: Local government can convey public land to CLTs at below-market prices, including donation. Alternatively, local governments can liquidate land to acquire land better suited for residential development or provide monetary assistance, as described in the following points. Land disposition policies that ensure the availability of desirable parcels for the development of housing can help CLTs access land in strategic locations, such as near transit hubs, job centers, or amenities. The new requirements established by the Live
- Local Act encourage local governments to develop land disposition policies that can best support the development of affordable housing.
- Grant funding: Local governments can allocate state and federal funds, such as State Housing Initiative Partnership (SHIP) which was funded in record amounts by Senate Bill 102 (Live Local Act); HOME Investment Partnership Program (HOME); or Community Development Block Grants (CDBG), to support CLTs in acquiring, developing, and maintaining their land and housing portfolios. Grant funding can help CLTs reduce the initial cost of land and housing and provide subsidy that is retained, allowing units to be made available to subsequent home purchasers or renters at below-market levels.
- Local funding: A local government can provide support from its General Fund (including utilizing reserves), an infrastructure surtax (e.g., Penny for Pinellas, Collier County), revenue bond or housing trust fund through grants or low-interest or forgivable loans, or create revolving loan funds, to help CLTs finance their projects. Loan funding can also help CLTs leverage other sources of capital, such as bank loans, tax credits, or social investments.
- Operational support: Local governments can provide funding to support administrative and operational costs associated with a functioning nonprofit. Strong operational resources support the necessary capacity to provide quality customer service, buyer readiness programs, land stewardship, compliance monitoring, and other functions that programming and development-oriented funding may not support. This type of support is especially important to consider during the first few years of a CLTs operation.

- Regulatory support: Local governments can also provide regulatory support to CLTs, such as waiving or reducing fees, taxes, or zoning restrictions; granting density bonuses or expedited permits; and protecting CLT interests in planning public projects or eminent domain proceedings. Regulatory support can help CLTs overcome legal and administrative barriers and create a favorable environment for their operations.

These forms of local government assistance, combined with a CLT’s adoption of best practices, can help CLTs overcome some of the challenges they face in expeditiously building and sustaining a successful operation. However, without a bona fide local government partner to provide support in the production of a mutually beneficial stock of permanently affordable housing, a CLT will likely impact its community far less than its potential and may struggle to survive the infancy of its existence.

The Florida Housing Coalition provides training and technical assistance to local governments for CLT setup, policy and program design, and funding support. For more information, please contact Matthew Wyman at wyman@flhousing.org.



MATTHEW WYMAN is the Community Land Trust Institute (CLT) Manager for the Florida Housing Coalition. As an award-winning efficiency expert and permanent affordability advocate, Matthew’s work focuses on building the capacity of community land trusts while equipping them to operate at the highest standards including the long-term stewardship responsibility that makes the community land trust an attractive housing model for renters, home buyers, developers, local governments, and lenders. Matthew holds a master’s degree in business administration and is a U.S. Marine Corps Combat Veteran (Iraq - 2005).

SPOTLIGHT: COMMUNITY LAND TRUST INSTITUTE CERTIFIED ORGANIZATIONS

MATTHEW WYMAN COMMUNITY LAND TRUST MANAGER

The Florida Housing Coalition is pleased to announce the addition of two organizations to the ranks of Certified Community Land Trusts: St. Lucie Habitat for Humanity and community of Hope, Inc. of Brevard County. Community Land Trusts in Florida have the opportunity to participate in the Florida Community Land Trust Training and Certification Program, a nationally recognized capacity-building program designed to help CLTs maximize access to mortgage financing for their buyers and increase opportunities to receive resources for development and operational support.

ST. LUCIE HABITAT FOR HUMANITY

St. Lucie Habitat for Humanity (St. Lucie Habitat) Executive Director Bob Calhoun and his staff were seeking ways to increase community impact by building an inventory of homes with long-term affordability. This led to the adoption of the CLT model. Although the traditional Habitat for Humanity model focuses on fee simple ownership (owning the land and improvements), as an organization, St. Lucie Habitat decided to transition its programming to exclusively offer CLT homes.



To support this transition, St. Lucie Habitat enrolled in the CLT Training and Certification Program. “The materials and training platform were well designed and in keeping with the advice of practitioners in Florida and around the country,” Mr. Calhoun states, having previous experience operating a CLT at another Habitat affiliate. “The Florida Housing Coalition’s certification program was a valuable asset to increase skills and knowledge within our entire organization.”

Currently, SL Habitat reports having 14 single family dwellings in its CLT construction pipeline, showing its commitment to providing the community with permanently affordable homeownership opportunities. Mr. Calhoun believes that removing the high cost of the underlying land from the sales price is critical and has allowed SL Habitat to continue to provide affordable homeownership opportunities even as construction costs, home prices, and interest rates have spiked, further fueling the affordability crisis.

COMMUNITY OF HOPE - BREVARD COUNTY

In October 2023, Community of Hope (COH) achieved Gold Standard Certification, demonstrating excellence in implementing industry best practices that exceed standard certification. Community of Hope (operating in Brevard County) has provided affordable rental housing for the past 20 years.

Drew Warren, Executive Director, detailed that the affordability crisis made COH consider a new focus to increase the affordable housing supply and create a continuum of opportunity for former renters to move to equity and wealth-building through permanently affordable homeownership. "It was easy and natural for us to enroll in the CLT Institute," Mr. Warren stated. "The Institute programming and materials are easy to use...This made completion of the governing documents, policies, and basic CLT infrastructure very easy."



As a result of its experience with the Institute, COH has been empowered to purchase and rehabilitate its first 14 affordable CLT rental units with subsidy from the City of Palm Bay. COH is in discussion with Brevard County and local municipalities on access to land for both CLT home ownership and rental development opportunities and anticipates serving its first new CLT homeowners in the near future.

Currently, there are 32 community land trusts (including CLT programs operated by nonprofits) seeking to address the housing affordability crisis and challenges of their communities in Florida, and the number is likely to grow to more than 40 by the end of 2024. The journeys of SL Habitat and COH are examples of the innovation and effectiveness of the CLT model as the premier way to create affordable housing while preserving the units for future generations. With the support of the Florida Community Land Trust Institute, communities throughout the state can expect more CLTs to emerge and thrive.

ABOUT THE FLORIDA COMMUNITY LAND TRUST INSTITUTE'S TRAINING AND CERTIFICATION PROGRAM

The Florida Community Land Trust Institute (Institute), a program of the Florida Housing Coalition, provides technical assistance and advocacy for CLTs in Florida. The CLT Training and Certification Program, developed in partnership with Freddie Mac, is the Institute's marque program and aims to strengthen the capacity and visibility of the CLT model in Florida as a viable solution to the housing crisis.

The program promotes CLT and general non-profit best practices and encourages the standardization of key documents and procedures to optimize the performance of CLTs. The program includes comprehensive training and rigorous evaluation of CLT operations. To date, eight CLTs have successfully completed the program, demonstrating that their organizations meet or exceed industry standards. Partners of Certified Community Land Trusts benefit from knowing that the CLT has attained a level of distinction that assures that their support is well-placed and provides confidence to lenders that loans made to their buyers may be treated with streamlined processing when sold on the secondary market. For more information on the CLT Training and Certification Program and the Florida CLT Institute, please contact Matthew Wyman at wyman@flhousing.org.

FREQUENTLY ASKED SHIP QUESTIONS

State Housing Initiatives Partnership Program

MICHAEL CHANEY, SHIP PROGRAM DIRECTOR

Question: I have heard that the income rules used for SHIP are changing. What are the changes, and when do they take effect?

Answer: Most SHIP communities use the income rules in 24 Part 5 of the Code of Federal Regulations and the HUD Handbook 4350.3 Chapters 3 and 5. There are changes to these income qualification rules resulting from the Housing Opportunity Through Modernization Act (HOTMA). While most rules remain the same, HOTMA modifies rules for determining household income and assets in HUD's HCV, Public Housing, PBRA, Section 202/811, HOPWA, HOME, and Housing Trust Fund programs. Compliance with these changes is required for income certification forms signed on or after January 1, 2024. Please notify your sub-recipients, sponsors, and community partners of this change.

There are significant changes involving income from assets:

1. SHIP staff must calculate an applicant's asset income, including imputed asset income.



HOTMA increases the imputed asset threshold from \$5,000 to \$50,000. Going forward, staff will not calculate imputed income by multiplying the passbook savings rate unless the value of an applicant's assets exceeds \$50,000. This will save time since few applicants have this value in assets.

2. HOTMA also changes how imputed income is calculated. Housing administrators must now add up the actual income from any assets for which actual income can be calculated, then calculate the imputed income for the assets where actual income cannot be calculated, and then combine both amounts to account for income on assets valued over \$50,000. The passbook rate has been .06 percent, but it is now changing. For 2024, the passbook rate will be 0.40 percent. The recently published HOTMA Implementation Guide reports this change to the passbook rate. It also explains that HUD calculates the passbook rate by averaging the most recent three

months of FDIC updates to the National Deposit Rate for savings accounts, rounded to the nearest hundredth of 1 percent.

3. There are more asset changes designed to incentivize earning and savings goals. Educational savings accounts and retirement accounts will no longer be considered assets. Assisted households are allowed to accumulate significant savings with these changes. Some SHIP applicants are retired and receive monthly income from retirement accounts. Although retirement accounts are not counted as assets, SHIP staff must still count income received periodically from retirement assets.

Finally, because of HOTMA, rental tenants will no longer be required to sign an authorization to release information form annually. This is relevant to the SHIP communities that fund rental housing construction and conduct annual monitoring. In the future, a rental housing tenant must only sign the authorization once when first applying for a rental.

Throughout 2023, HUD has shared updates and webinars about the HOTMA changes. HUD will soon issue a final implementation notice, provide additional webinars, and issue an updated HUD Handbook 4350.3. Please visit https://www.hud.gov/program_offices/housing/mfh/hotma for all HUD guidance.

Question: The data input tab on the SHIP Annual Report includes a table for the “Number of Affordable Housing Applications” that asks about submitted, approved, and denied applications. What are

the beginning and end dates for which we should report?

Answer: On the 20/21 annual report, include all applications that were submitted from July 1, 2020, to June 30, 2021, as well as applications that were approved and applications denied. Note that the number of approved and denied applications will not add up to the number of submitted applications since approved and denied applications were often received in a prior fiscal year. This question about applications will be included in all future SHIP annual reports. If you have not already done so, establish a system to track application activity from July 1st to June 30th of every state fiscal year.

Question: When additional repairs are necessary that will increase the cost of a rehabilitation project above the LHAP maximum award amount, what is the process for approving exceeding the maximum? Is there a need to officially increase the maximum award for the rehabilitation strategy in the LHAP?

Answer: It is not necessary to officially increase the maximum award. However, your City or County Commission may authorize an exception to the maximum award for specific hardship cases. Local government staff should not approve exceptions administratively. Instead, bring this case to your elected officials at their next meeting. Provide an estimate of the total repair cost and request that they authorize an exception to the maximum award for the relevant SHIP strategy. Keep a copy of the commission meeting minutes in this applicant’s file to document that the elected officials authorized an exception to the maximum award.

Question: We have recently received rehabilitation assistance applications from homeowners with reverse mortgages. Is there any SHIP guideline that prohibits assistance to owners with reverse mortgages? If assistance is allowable, are there best practices to follow?

Answer: A local government may provide rehabilitation assistance to an eligible household with a reverse mortgage. This is a local decision. Local governments can use the logic that the home is owner occupied, the repairs are needed, and they are providing decent housing to an income eligible household.

Consider the reverse mortgage when calculating income eligibility. If the homeowner receives the reverse mortgage funds as a lump sum drawn down and deposited in an account, count that as an asset. If funds are being received monthly, count this as a source of recurring income. HUD provides additional guidance on reverse mortgage income calculation here: <https://www.hudexchange.info/faqs/programs/cdbg-entitlement-program/income-determination/when-determining-income-for-a-homeowner-to-qualify-for-an-owner-occupied/>.

You must also prepare for the SHIP recapture agreement. Check with the lender to learn if the reverse mortgage prohibits the placement of a second mortgage on the property. Your City or County Attorney may also be able to review the terms of the recorded mortgage and determine this as well. The chances are low for recouping SHIP assistance if the property is sold, but you should follow your policy related to recording a recapture agreement.

BENEFIT FROM CATALYST TRAINING AND ASSISTANCE

The Catalyst Program funds a variety of SHIP training and technical assistance. The Affordable Housing Catalyst Program in Section 420.531 of the Florida Statutes is designed to provide specialized technical support to local governments and community-based organizations to implement HOME, SHIP, and other affordable housing programs. Visit <http://www.flhousing.org/events/> to register for upcoming Catalyst workshops and webinars. Contact chaney@flhousing.org to request customized training for your office or region.

MORE GUIDANCE IS AVAILABLE IN SHIP TECHNICAL BULLETINS

Florida Housing Finance Corporation provides SHIP-specific written guidance in Technical Bulletins. These bulletins have addressed subjects like record retention, NOFA advertisements, and SHIP audit and monitoring requirements. You may access the bulletins on Florida Housing's website, www.floridahousing.org. Type 'SHIP Technical Bulletins' in the 'search for the site' field in the upper right corner.



MICHAEL CHANEY is the Catalyst Program Director for the Florida Housing Coalition with 27 years of experience providing technical assistance. Chaney co-wrote the Coalition's Disaster Preparedness Manual and has assisted the statewide network of SHIP administrators with disaster response. Michael has offered foreclosure prevention training and has served as a Neighborworks instructor for Florida-based 5-day certification trainings for housing counselors. Mr. Chaney holds a bachelor's degree from Loyola University in New Orleans and a Master of Social Work Administration from Florida State University, where he has served as an adjunct faculty member of the housing department.

FREE LEARNING? YES PLEASE!

Register today for one of our SHIP Webinars!

Did you know that the Florida Housing Coalition presents more than 50 free webinar events annually? With topics ranging from SHIP Funding to Housing Rehabilitation, New Housing Development and Land Use to Disaster Resiliency and Recovery, valuable webinars are presented each week.

The best part, they're all FREE and you can attend from the comfort of your home or office.

Visit www.flhousing.org/events or scan the QR code below to view our workshop schedule and register today.



THE FLORIDA HOUSING COALITION ADDS HOUSING AND COMMUNITY DEVELOPMENT, AFFORDABLE HOUSING DEVELOPMENT, AND HOUSING POLICY STAFF

AMANDA ROSADO, CHIEF OPERATING OFFICER

The Florida Housing Coalition has a wide and deep bench of affordable housing experts. As the need for affordable housing increases, the Coalition has added some remarkable team members bringing expertise in affordable housing finance and development, affordable housing policy and law, and HUD-funded Community and Planning Development programs.

The Coalition is committed to helping our members and partners stay at the forefront of affordable housing policy, program administration, and development. The Coalition's goal is to offer training, technical assistance, and consulting on any housing or community development topic with which you may need assistance. The Coalition helps local governments, nonprofits, and their developer and financial partners. To learn more, view our Consulting Services Brochure.



MEET OUR NEW TEAM MEMBERS



CRYSTAL HARRISON is a Technical Advisor specializing in Housing and Community Development. Crystal has over 10 years of experience in HUD programs, including administering housing authority and continuum of care programs. In her role at the Coalition, Crystal works with local governments to provide strategic, programmatic, and oversight technical assistance for federal, state, and local grants. She partners to develop Consolidated Plans, Analysis of Impediments, and Equity profiles and plans to ensure local governments maximize and prioritize their affordable housing investments. Prior to joining the Coalition, Crystal served as the Executive Director of the Homelessness and Housing Alliance - a Continuum of Care Lead Agency. Crystal holds a Bachelor of Applied Science, Management, and Supervision from Northwest Florida State College.



CHARLES KNIGHTON II is a Technical Advisor on the Affordable Housing Development team with the Florida Housing Coalition. In this role, Charles provides technical assistance and consulting to nonprofit developers from their development concept through construction. Charles brings a decade of experience in housing finance, having facilitated nearly \$300 million in loan originations in previous roles with multifamily lenders. His proficiency extends to navigating the intricacies of closing and originating opportunities with Freddie Mac, Fannie Mae, and FHA/HUD for both market rate and affordable projects. Charles earned a Master of Real Estate from the University of Florida and a Bachelor of Arts from the University of South Florida.



RYAN MCKINLESS is a Policy Analyst with the Florida Housing Coalition. Ryan actively conducts research and analyses on public policies related to affordable housing. His specialized research areas of interest include land use, affordable housing preservation, affordable housing development, and housing policy best practices for inclusion in the Coalition's training and technical assistance. Prior to starting with the Florida Housing Coalition, Ryan worked as a Policy Coordinator with the Florida Housing Finance Corporation. Ryan oversaw day-to-day multifamily development finance processes for the organization, such as developing credit underwriting process improvements and implementing rehabilitation standards for affordable housing developments. Ryan holds a Master of Public Administration from Florida State University.



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AMANDA ROSADO is Chief Operating Officer and a Technical Advisor for the Florida Housing Coalition. Amanda leads the organization's strategic planning, facilitates process improvement, and supports staff in incorporating strategic initiatives. Amanda provides training, technical assistance, and consulting to ensure communities have an effective housing crisis response system. Amanda holds a master's degree in Social Work with a concentration in Organizational and Community Practice.



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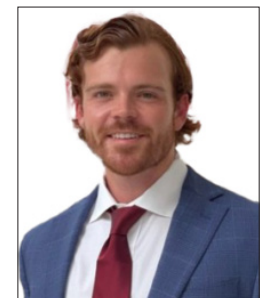
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PARTNERS FOR BETTER HOUSING

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)
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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

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THE FLORIDA HOUSING COALITION

Helping local governments, nonprofits, and businesses solve complex affordable housing issues with tried and true best practices.

Housing is paramount to equitable, healthy, and sustainable communities. As Florida's premier statewide mission-based housing expert on everything from ending homelessness to first time homeownership, we understand the housing and development challenges that communities face. Our professional

team increases your capacity to implement effective solutions embraced by public and private sector stakeholders. The Coalition assists government and community-based organizations involved in producing and preserving housing for the workforce and Florida's most vulnerable populations.

"Long-term community improvements and future affordable housing units will be directly attributable to the Coalition's participation in our strategic plan. [The Coalition's] effort, analysis, recommendations, and collegiality were over-the-top professional and I would absolutely recommend you for similar engagements." --Bruce Lyon, Winter Haven EDC

"There is truly nothing that happens in the Florida housing space where the Coalition is not advocating, influencing, leading, partnering, and/or working on. Thank you for your leadership!" -- Esther Marshall, Fifth Third Bank

WHAT THE FLORIDA HOUSING COALITION CAN DO FOR YOU:

- ✓ Set up a Community Land Trust
- ✓ Design and Facilitate Housing Forums
- ✓ Develop Implementable Plans to End Homelessness
- ✓ Provide Recommendations for Land Development Code Revisions
- ✓ Develop Housing Resilience, Disaster Mitigation, and Recovery Plans
- ✓ Draft an Inclusionary Housing Ordinance
- ✓ Evaluate Capital Stack to Right Size Subsidy
- ✓ Write Consolidated Plans
- ✓ Facilitate Community Engagement Efforts

And so much more!

GIVE US A CALL! 850-878-4219



All our services are grounded in data analysis and best practices.

“In partnering with the Coalition, we got a clear and unbiased assessment of our CoC’s current state. [The team’s] work ethic, expertise and ability to lead staff and volunteers has been masterful and the results tangible.” -- Don Anderson, Coalition for the Homeless of Pasco County



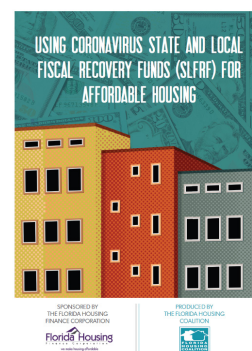
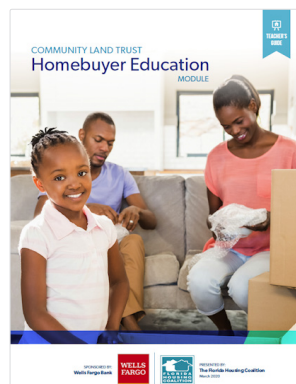
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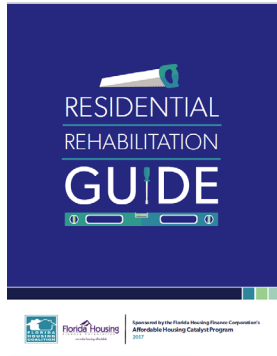
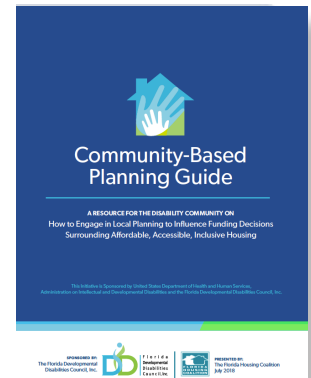
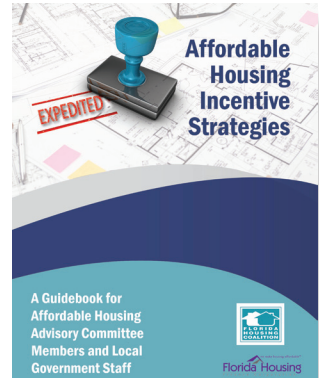
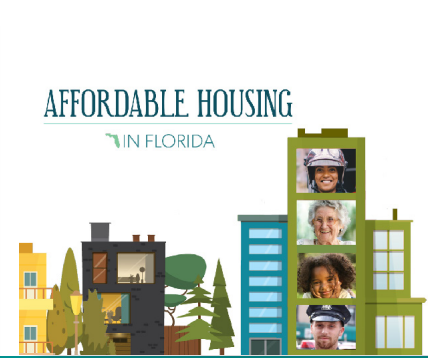
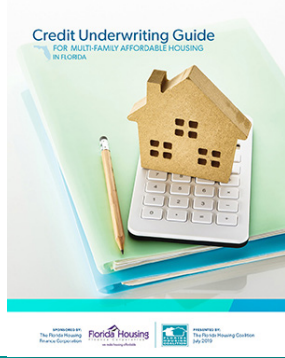
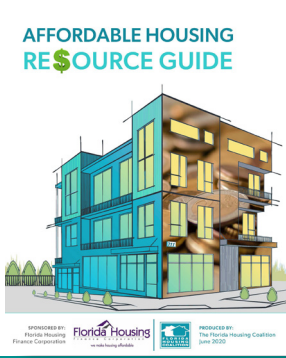
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