

THE JOURNAL OF THE FLORIDA HOUSING COALITION, INC.

HOUSING

NEWS NETWORK

JUNE 2024

LEGISLATIVE UPDATE:
Insights from the 2024
Legislative Session

GET READY TO INNOVATE!
Inspire, Ignite, and Implement
New Strategies at the 2024
Affordable Housing Conference

CRISIS TO LEGACY
Stabilizing Florida's Rental
Stock with Permanent
Affordability Solutions

ENDING HOMELESSNESS
What the 2023 HUD Annual
Homeless Assessment Report
Means for Florida

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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

It is 2024, and housing continues to be top of mind. Housing instability is growing as the cost burden increases across a wider spectrum of income levels. Our most vulnerable citizens, specifically older adults, are experiencing homelessness at a growing rate. Home prices remain elevated while interest rates rise, making the goal of homeownership more difficult to achieve. Disaster recovery efforts remain challenged by high rates of uninsured properties.

The good news starts with another fantastic Legislative session. Clarifications and improvements to the Live Local Act will help local governments in their implementation, and continue to spark discussion and evaluation of local incentives for affordable housing development. Over \$900 million in funding was appropriated for housing, including a commitment to the Sadowski Housing Trust Funds and dedication of \$100 million of the State’s American Rescue Plan Act (ARPA) funds to the Hometown Hero program. For some homeowners, insurance prices are beginning to level off due in part to previous Legislative efforts.

As I have stated in previous messages, housing is having a moment. We see the value in our mission of bringing together advocates and resources so that all Floridians have access to a home that is affordable in a suitable living environment. And we are seeing our vision come to reality, that in Florida there exists an ethic to ensure all members of every community, including the most vulnerable and low income, can live in a home of their own choosing that

is affordable to them. This year marks the first year of our new Strategic Plan, which you will find on our new website. We hope that you, our members, partners, and stakeholders, see yourselves in this plan to capture this moment - this energy and interest in housing - and engage with us as we work together to impact our mission.

We remain committed to implementing housing strategies that strengthen Florida’s housing ecosystem. Our Annual Statewide Conference brings together the entire ecosystem for two and a half days of learning and networking to inspire action. We are excited to continue our partnership with Florida Housing Finance Corporation for the Catalyst program and look forward to working with our members and partners to implement new programs that move strategy to action through long-term, targeted training and technical assistance. We will continue providing the information and tools necessary to shape housing policy, such as our new Hurricane Idalia dashboard, identifying gaps in recovery efforts and resources for renters, and our annual soon-to-be-published Home Matters Report. We will work with communities to champion change by identifying ways to maximize existing assets to achieve equitable housing outcomes. And we will work alongside our members and partners in efforts to increase housing stability, not forgetting those most in need in our communities.

As you read this issue and learn about our work and impact, I hope you choose to join us in our mission of expanding housing affordability in every community and for all residents of Florida.

LEGISLATIVE UPDATE: INSIGHTS FROM THE 2024 SESSION

KODY GLAZER, CHIEF LEGAL AND POLICY OFFICER

April 2nd
In God We Trust
Sunshine State
Orange Blossom
67
Key Lime

STATE DAY
STATE MOTTO
STATE NICKNAME
STATE FLOWER
COUNTIES
STATE PIE

Florida
FACTS

LENGTH NORTH & SOUTH
447 Miles Long
St. Mary's River to Key West

WIDTH EAST & WEST
361 Miles Wide
Atlantic Ocean to Perdido River

ACQUIRED BY UNITED STATES
From Spain by Treaty 1821

ADMITTED TO UNION AS STATE
March 3, 1845

RANK AMONG STATES OF ADMISSION
27th

2024 was another strong year for affordable housing at the Florida Legislature. This session gave us a fourth year in a row of full funding for SHIP and SALL, a "glitch bill" to the Live Local Act that will hopefully spur new development of affordable housing, policy reforms for the My Safe Florida Home Program, and other initiatives to build and preserve the housing that Florida desperately needs.

FUNDING

This Session marked the fourth year in a row that the Sadowski Housing Trust Fund programs were fully funded. We will continue to work hard to advocate for the full funding of SHIP and SAIL - our state's core affordable housing programs - with the next crop of legislative leaders in the 2025-26 Legislative Sessions.

Breakdown of affordable housing funding for FY 24/25

1. State Apartment Incentive Loan (SAIL)
\$150,000,000 (Live Local SAIL)
\$84,000,000 (traditional SAIL)
2. State Housing Initiatives Partnership (SHIP)
\$174,000,000
3. Hometown Hero Housing Program
\$100,000,000
4. My Safe Florida Home Program
\$200,000,000 (core program)
\$30,000,000 (condo pilot program)
5. Live Local Tax Donation Program
\$100,000,000
6. Homelessness Programs
\$42,433,851
7. Homelessness Member Projects
\$8,920,750
8. Housing Member Projects
\$29,003,166

Total Housing
\$918,357,767

SB 328 - AFFORDABLE HOUSING

SB 328 was the 2024 Legislative Session's Live Local Act "glitch bill." The bill addressed three components of the Live Local Act (LLA): 1) the land use preemption for eligible affordable housing developments in commercial, industrial, and mixed-use areas; 2) the missing middle property tax exemption at s. 196.1978(3); and 3) funded the Hometown Hero Housing Program at \$100 million for FY 24/25. The LLA land use preemption was the main focus of SB 328.

Senate Bill 328 ended up in a much different place from where it began, as the first version of the bill would have ended the LLA land use preemption's use in industrial areas. But by the end of its legislative journey, the cut to industrial lands was off the table, and the bill made only the following mix of new policy additions and clarifying language to the Live Local land use mandate:

- Newly provides that local governments cannot limit the floor area ratio of a proposed development below "150% of the highest currently allowed floor area ratio on any land where residential development is allowed in the jurisdiction under the jurisdiction's land development regulations."
- Opens the possibility of split multifamily ownership and rental preemption projects as long as 40% of the units are rental and affordable.
- Provides that proposals in a transit-oriented development or area, as defined by the local government, must be mixed-use residential.
- Clarifies that maximum height, density, and floor area ratio entitlements do not include any bonuses.

- Requires local governments to reduce or eliminate parking requirements for preemption projects under certain circumstances. For example, local governments must reduce parking by at least 20% if a proposal is within ½ mile of a major transportation hub as defined in the bill and eliminate minimum parking requirements entirely for preemption projects within a transit-oriented development or area.
- Allows local governments to limit height of a preemption project to certain specifications if the proposal is adjacent to a single-family home community as defined in the bill.
- Requires local governments to post expectations for administrative approval on their websites.
- Includes other additions clarifying when a preemption project becomes a nonconforming use and exemptions and exceptions for proposals in close proximity to a military installation or airport runway.

HB 7073 - TAXATION

This year's Legislative tax package included two important policy reforms regarding property tax exemptions for affordable housing. The first is at lines 1072-1116 of the bill, allowing certain taxing authorities to "opt-out" of the Live Local Act's 80-120% AMI "missing middle" property tax exemption. This new "opt-out" language will be codified at s. 196.1978(3)(o) of the Florida Statutes.

Beginning with the 2025 tax roll, taxing authorities within a metropolitan statistical area (MSA) or region where the number of affordable and available units is greater than the number of renter households for the category entitled

"0-120 percent AMI" in the most recently published Shimberg Center for Housing Studies Annual Report may vote to opt-out of the 80-120% AMI exemption. Each taxing authority must approve the "opt-out" by a two-thirds majority vote, the opt-out must be renewed annually prior to January 1 for it to apply to the next year's tax roll, and the opt-out only applies to the taxing authority making the election. Properties that initially receive an 80-120% AMI exemption are entitled to continue receiving said exemption regardless of whether a taxing authority opts out at a future date.

Per the 2023 Shimberg Annual Report, taxing authorities within fifty counties can "opt-out" of the 80-120% AMI exemption. However, the 2024 Shimberg Annual Report, which will be released near the end of 2024, will likely reduce the number of taxing authorities that are able to opt-out based on the most recent available data.

HB 7073 (lines 1117-1191) also contained a new property tax exemption for properties that 1) have more than 70 affordable units for households at or below 80% AMI; 2) are funded by the Florida Housing Finance Corporation; and 3) have a Land Use Restriction Agreement (LURA) that requires the property to be affordable for 99 years for households at or below 120% AMI.

Only units that serve at or below 80% AMI in these 99-year affordable developments are eligible to receive a 100% property tax exemption. This exemption encourages affordable housing developers to choose a 99-year term of affordability in their deals, and Florida may see more permanently affordable rental options as a result. This new policy will be codified at s. 196.1978(4) of the Florida Statutes.

HB 1365 - UNAUTHORIZED PUBLIC CAMPING AND PUBLIC SLEEPING

HB 1365 prohibits local governments from authorizing or otherwise allowing any person to regularly engage in overnight public camping or sleeping on public property unless done on a designated encampment site authorized by the bill. Although there is no financial penalty for local governments associated with this prohibition, the bill authorizes residents, business owners, and the Florida Attorney General to bring action, under certain parameters, against a local government to remedy instances of overnight public sleeping or camping.

The Coalition will work with the Florida Coalition to End Homelessness, the Florida Supportive Housing Coalition, the Florida League of Cities, and the Florida Association of Counties to create a toolkit for local policymakers on how best to serve people experiencing homelessness in light of HB 1365.

SB 7028 - MY SAFE FLORIDA HOME PROGRAM

SB 7028 funded the My Safe Florida Home Program at \$200 million for FY 24/25 and established new priorities for receiving inspection and mitigation grants. Starting July 1, 2024, funding must be prioritized for applicants in the following order: 1) low-income and at least 60 years old; 2) low-income of all ages; 3) moderate-income and at least 60 years old; 4) moderate-income of all ages; 5) all other applications.

HB 1049 - FLOOD DISCLOSURE IN THE SALE OF REAL PROPERTY

House Bill 1049 provides new flood disclosure requirements for sellers of residential properties. Starting on October 1, 2024, sellers are required to disclose 1) whether they have filed a claim with an insurance provider relating to flood damage on the property and 2) whether they have received federal assistance for flood

damage to the property. The required flood disclosure also encourages the buyer to discuss the need to purchase separate flood insurance with their agent and defines "flooding" for the purposes of the disclosure.

SB 1465 - AFFORDABLE HOUSING IN COUNTIES DESIGNATED AS AREAS OF CRITICAL STATE CONCERN

This bill exempts areas designated as areas of critical state concern from meeting the SHIP income set-asides for five years. It also allows areas of critical state concern that levy a tourist development tax and a tourist impact tax to use surplus tax revenue for affordable housing for tourism workers.

OTHER HOUSING-RELATED BILLS THAT PASSED

- HB 7054: Private Activity Bonds
- HB 1029: My Safe Florida Condominium Pilot Program
- HB 267: Building Regulations
- SB 1082: Housing for Legally Verified Agricultural Workers
- SB 812: Expedited Approval of Residential Building Permits
- SB 1526: Local Regulation of Nonconforming or Unsafe Structures
- HB 1021: Community Associations
- HB 1503: Citizens Property Insurance Corporation
- HB 293: Hurricane Protections for Homeowners' Associations
- HB 1611: Insurance



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 can be reached glazer@flhousing.org.

LEARN MORE AT THE 37TH ANNUAL AFFORDABLE HOUSING CONFERENCE



Join us at the 2024 Statewide Affordable Housing Conference and explore workshops on policies shaping the future of affordable housing:

Public Policy Forum: Unraveling National Trends in State and Local Policy

Building the Future: Local Policy, Partnerships, and Permanent Affordability in Housing

Live Local Act Case Studies: Early Successes and Future Implications

Funding through the Florida Housing Finance Corporation

Turn Opposers to Supporters: Tips for Engaging Elected Officials and Stakeholders to Overcome NIMBYs

Updates and Outlook on Insurance

INTRODUCING THE FLORIDA HOUSING COALITION'S NEW WEBSITE: A HUB FOR HOUSING ADVOCACY AND RESOURCES

WILLIAM CAMPBELL
DIRECTOR, COMMUNICATIONS

We are excited to announce the launch of the Florida Housing Coalition's revamped website, a significant step forward in our mission to provide comprehensive support, tools, and knowledge to strengthen affordable housing across the state. This redesigned online platform is more than just a fresh look—it's a powerful tool designed to better serve our members, partners, and communities.

A MODERN, USER-FRIENDLY EXPERIENCE

The new website features a modern design that prioritizes user experience. Navigation has been streamlined to ensure that visitors can quickly and easily find the information they need.

Whether you are a housing advocate, a local government official, a developer, or a community member seeking resources, our website offers intuitive access to vital tools and information.

DEDICATED FOCUS AREAS

Each focus area of the Florida Housing Coalition now has its own dedicated space on the website, ensuring that all aspects of our work are highlighted. Our teams cover a broad range of critical housing issues:

- Affordable Housing Development

(Federal Funding Planning and Compliance)

- Housing and Community Development
- Land Use and Innovation
- Preservation and Permanent Affordability
- Resilience and Recovery
- Supportive Housing and Ending Homelessness
- Support for SHIP and Other Programs

These sections provide targeted resources and information specific to each area, making it easier for visitors to find relevant support and guidance.

IMPACT AREAS WITH DEDICATED RESOURCES

We have also created dedicated pages for our key impact areas, which include:

- Implementing Housing Strategies
- Increasing Housing Stability
- Strengthening Housing Ecosystems
- Shaping Housing Policy (the Sadowski Affiliates)

Each impact area page features specialized resources, success stories, and tools to help stakeholders understand and contribute to our mission.

ENHANCED MULTIMEDIA AND INTERACTIVE DASHBOARDS

Our new site is rich with multimedia content designed to engage and inform. Enhanced videos, infographics, and photo galleries bring our work to life, providing a dynamic user experience.

Additionally, we have integrated interactive dashboards from the Home Matters report, allowing users to explore key data and trends in an accessible and visually compelling way.

ROBUST TRAINING RESOURCES AND PUBLICATION LIBRARY

We are proud to offer an expanded training section, with robust resources that include detailed guides, webinars, and training materials. Our comprehensive publication library is now fully accessible online, providing easy access to our extensive collection of reports, research papers, and policy briefs.

NEW BLOG AND NEWS SECTION

To keep our community informed and engaged, we have launched a new Blog/News section. This feature will provide regular updates on the latest developments in housing policy, insightful commentary from experts, and success stories from across Florida.

IMPROVED RESPONSIVE DESIGN AND ADA COMPLIANCE

Accessibility and usability were top priorities in our redesign. The website now features an improved responsive design, ensuring a seamless experience across all devices—desktops, tablets, and smartphones. We have also enhanced ADA compliance, making our content accessible to all users, including

those with disabilities. This commitment to accessibility ensures that everyone can benefit from the resources and information we provide.

MEMBER ENGAGEMENT FEATURES

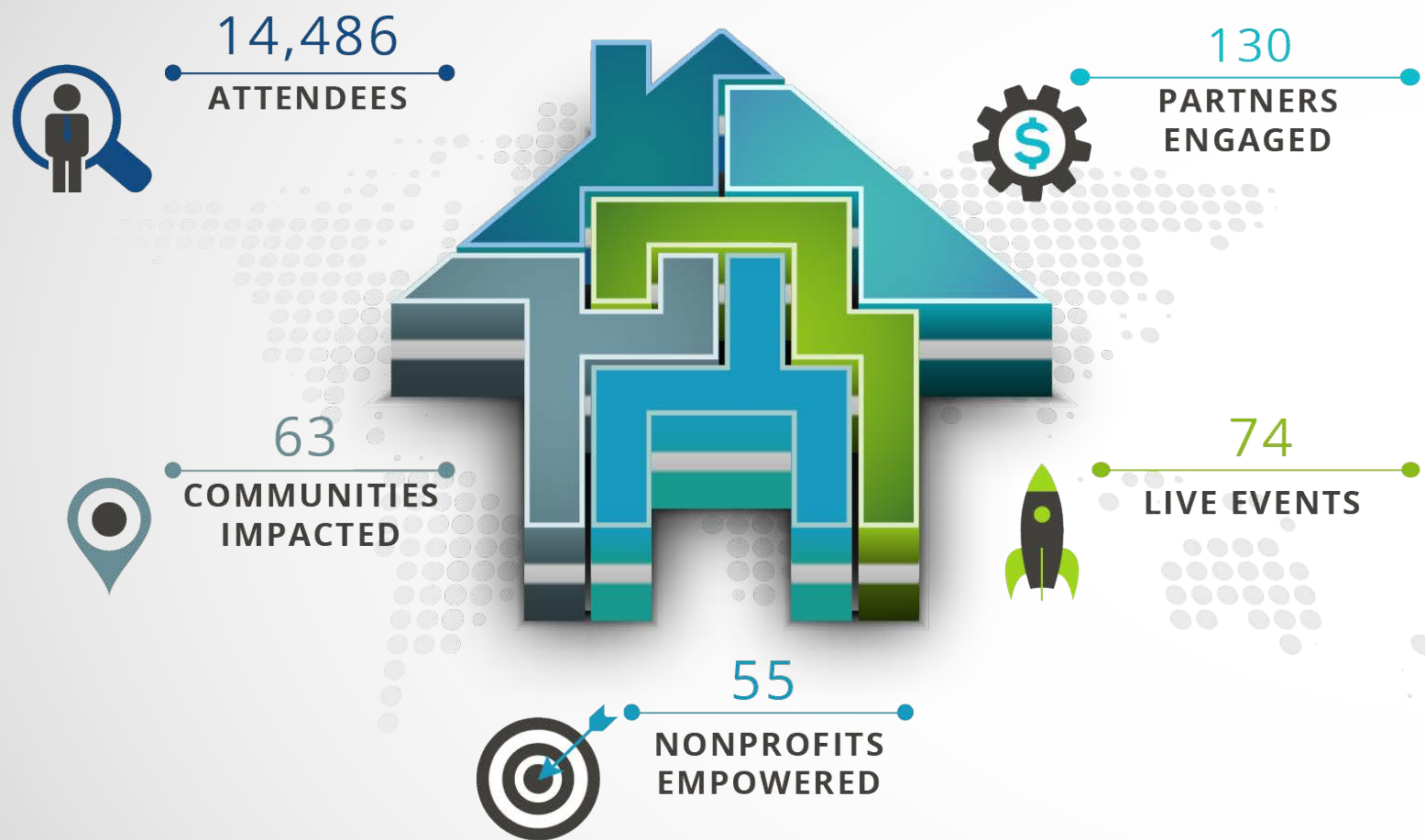
We will be introducing several new features later this year to foster greater engagement with our members. Launching this fall, the member portal will offer exclusive content, including policy updates, funding opportunities, and networking tools. Clear calls to action encourage visitors to join our efforts, donate, or become members, helping us build a more engaged and active community dedicated to promoting affordable housing solutions.

LOOKING FORWARD

The launch of our new website marks a significant milestone for the Florida Housing Coalition. It embodies our commitment to innovation and excellence in serving our communities. We encourage you to explore the site, take advantage of the resources available, and join us in our mission to ensure that all Floridians have access to safe, affordable housing. Visit www.flhousing.org today to discover all that the new Florida Housing Coalition website has to offer.



MEASURING OUR IMPACT: FLORIDA HOUSING COALITION'S CONTRIBUTIONS TOWARDS AFFORDABLE HOUSING



At the Florida Housing Coalition, our core belief is that decent and affordable housing is a human necessity and an integral part of community revitalization and economic development. As a genuine coalition, we bring together the largest group of affordable housing professionals in Florida to work towards a common goal—ensuring all Floridians have a quality affordable home and a suitable living environment. Our impact reflects the dedication of our funders, policymakers, members, and partners who contribute to transforming the state’s affordable housing landscape.

IMPLEMENTING HOUSING STRATEGIES

The heart of housing transformation is where vision meets action. We drive innovation and progress in affordable housing by empowering communities with education, resources, and actionable strategies. Through collaborative partnerships, data-driven solutions, and expert implementation, we work with local governments, nonprofits, developers, and communities to turn vision into reality. Our comprehensive approach recognizes each community’s unique housing ecosystem, helping them rise to the challenge and innovate for a better future.

INCREASING HOUSING STABILITY

A home is more than just a place to live—it’s the cornerstone of health, education, personal success, and community well-being. For millions of Floridians, access to safe, affordable housing remains a challenge. Through the annual Home Matters Report and ongoing efforts, we highlight the critical importance of housing stability and advocate for solutions that create lasting change. Our partnership with PNC Bank allows us to provide valuable insights, data-driven strategies, and helpful talking points that promote innovative housing solutions.

STRENGTHENING HOUSING ECOSYSTEMS

Meeting Florida’s affordable housing needs is complex, requiring the harmony of several partners, resources, and policies. We are dedicated to strengthening housing ecosystems across the state, ensuring everyone has access to safe, affordable housing options that provide stability, security, and opportunity. By bringing stakeholders together and facilitating the flow of resources and information, we help communities identify gaps, address disparities, and strengthen overall resilience.

SHAPING HOUSING POLICY THROUGH THE SADOWSKI AFFILIATES

Our advocacy efforts, encapsulated in the Sadowski Affiliates initiative, focus on educating legislators, partners, and the public about affordable housing issues. We advocate for the full and appropriate use of the Sadowski Fund for Florida’s housing programs. Local and regional organizations across Florida support our mission by ensuring all state and local housing trust funds are used solely for housing initiatives.

OUR 2023 IMPACT: A YEAR IN REVIEW

In 2023, we measured our impact in several key areas:

- 1. 14,486 attendees reached** in online, in-person, and conference workshops, marking an 18.7% increase from 2022.
- 2. 63 communities impacted** through technical assistance and support efforts, including securing millions in federal funds to expand local housing supplies.
- 3. 130 partner organizations engaged**, increasing our reach and contributing their expertise and financial support.
- 4. 74 live events held**, including FREE webinars and workshops—a 33% increase from 2022.
- 5. 55 nonprofits empowered**, which will produce over 1,700 units and expand permanent affordability throughout the state.

The Florida Housing Coalition remains committed to measuring our impact and driving progress in affordable housing. With your support, we continue to advance our mission of ensuring all Floridians have access to safe, affordable housing.

INNOVATE

FLORIDA HOUSING COALITION STATEWIDE AFFORDABLE HOUSING CONFERENCE

August 26-28, 2024

GET READY TO INNOVATE AT THE FLORIDA HOUSING COALITION'S 37TH ANNUAL STATEWIDE AFFORDABLE HOUSING CONFERENCE!

We are thrilled to announce that the Florida Housing Coalition's 37th Annual Statewide Affordable Housing Conference will center around the theme of Innovation. As we navigate the evolving landscape of affordable housing, our focus on innovation will drive new solutions, inspire creative thinking, and foster groundbreaking collaborations.

Join us this August as we explore cutting-edge ideas, hear from visionary leaders, and participate in transformative discussions that will redefine the future of affordable housing in Florida. Let's innovate together and build a brighter, more inclusive future for all.

INSPIRE: HARNESSING THE POWER OF STORYTELLING

Prepare to be inspired by thought leaders and visionaries who will share their groundbreaking ideas, transformative experiences, and bold strategies to tackle the challenges of affordable housing. These powerful sessions will not only inspire you but also equip you with the insights and tools needed to turn innovative concepts into practical solutions.



Wemimo Abbey

August 26, 2024 | 9:45 AM

Wemimo's journey from the streets of Lagos to the forefront of innovation is nothing short of remarkable. Faced with the challenge of accessing credit without a score, Wemimo and his co-founder embarked on a mission to revolutionize the rental industry.



Jonah Sachs

August 26, 2024 | 11:30 AM

Jonah is not just an entrepreneur or a social change advocate—he's a pioneer in the art of storytelling for impact. As the co-founder of Free Range Studios, Jonah spearheaded some of the world's most groundbreaking digital social change campaigns.

IGNITE: SPARKING CREATIVITY AND PASSION FOR CHANGE

Our collaborative forums and caucuses are designed to ignite the passion and innovation needed to drive the affordable housing sector forward. Engage with experts, share your ideas, and participate in dynamic discussions that will fuel your creativity and inspire groundbreaking solutions.

Interactive Forums:

- Preservation Forum: Overcoming Hurdles and Seizing Opportunities in Affordable Rental Housing Preservation
- Business and Philanthropy Forum: Leading Advocacy, Collaboration, and Investment in Housing
- Construction Forum: Lego Blocks and Robots Turbocharging Housing Production
- Homeownership Forum: Empowering Middle Incomes and Middle Neighborhoods for Homeownership Success
- Public Housing Forum: Pioneering Innovation, Community Development, and Revitalization
- Resilience and Recovery Forum: Supporting Rental Households and Housing in Disaster Recovery
- Ending Homelessness Forum: Breaking the Emergency of Unsheltered Homelessness
- Public Policy Forum: Unraveling National Trends in State and Local Policy

Engaging Caucuses:

- Community Land Trust and Shared Equity Practitioners
- Counselors
- Habitat for Humanity Affiliates
- NeighborWorks Affiliates
- Realtors
- Utilities

IMPLEMENT: TURNING IDEAS INTO ACTION

Our workshops are designed to bridge the gap between innovative ideas and real-world impact. These hands-on sessions will equip you with the tools and strategies needed to implement creative solutions that enhance housing stability and affordability.

Learn from industry leaders, gain practical insights, and develop actionable plans that you can bring back to your community. Whether it's new financing models, policy innovations, or cutting-edge construction techniques, our workshops will provide the knowledge and inspiration you need to turn your vision into reality. With nearly 30 workshop sessions, you'll find invaluable tools and resources designed to help you implement new innovations in affordable housing. Featured workshops include:

- Rediscovering the Missing Middle: Creating Attainable Housing Solutions
- Revolutionizing Workforce Housing: From Vision to Vitality
- Eyesore to Asset: Repurposing Properties to Expand Housing Affordability
- Emerging Voices: Showcasing the Future of Housing Research
- Turn Opposers to Supporters: Tips for Engaging Elected Officials and Stakeholders to Overcome NIMBYs
- Hot Ideas for Cool Communities: Heat, Health, and Multifamily Design
- Grounding Your Housing Strategies: Resources through the US Census
- Sheltering in Crisis: Innovative Models for Homelessness and Disaster Response



Scan here for the full conference agenda!

IMAGINE: COLLABORATIVE BRAINSTORMING FOR INNOVATIVE APPROACHES

We invite you to imagine new possibilities for the future of affordable housing. Our networking opportunities, vibrant exhibit hall, and engaging social events provide the perfect backdrop for collaborative brainstorming and envisioning innovative approaches to housing challenges.

Connect with industry leaders, explore cutting-edge products and services, and participate in dynamic discussions that will inspire fresh ideas and creative solutions. These interactive experiences are designed to foster meaningful connections and stimulate the imagination, paving the way for transformative changes in affordable housing.

REGISTER TODAY: SECURE YOUR SPOT AND BECOME PART OF OUR STORY!

Don't miss out on this unique opportunity to be at the forefront of innovation in affordable housing. Register now to join us at the Florida Housing Coalition's 37th Annual Statewide Affordable Housing Conference.

Registration Information

Regular Rate (June 30 - Aug 22):

Member: \$605
Non-member: \$830

At the Door (after August 23):

Member: \$730
Non-member: \$1,030

HOTEL INFORMATION

The Rosen Centre Hotel has a block of rooms available for conference participants at the discounted rate of \$139 per night plus tax. To receive this discounted rate, guest room reservations must be made before July 24, 2024. Call the hotel directly at 800-204-7234 and reference the FHC Conference.

LET'S INNOVATE TOGETHER

Join us to expand your horizons, build lasting partnerships, and imagine a future where everyone has a place to call home. This year's event promises to be bigger and better than ever, and we expect to reach capacity this year.

Don't miss your opportunity to attend the premier affordable housing event of the year! Visit our website to register and learn more about the full conference program.



Scan Here To Register

A photograph of two hands, one from the left and one from the right, holding two interlocking puzzle pieces. The hands are positioned as if they are about to fit the pieces together. The background is a solid teal color. The puzzle pieces are light-colored and have a subtle shadow on the surface below them.

THE POWER OF PARTNERSHIP: WHY YOUR ORGANIZATION IS ESSENTIAL TO THE FLORIDA HOUSING COALITION

ASHON NESBITT
CHIEF EXECUTIVE OFFICER

Since its inception, the Florida Housing Coalition has championed the mission of ensuring every Floridian has access to safe, affordable housing. This mission, however, is not achievable without the unwavering support and collaboration of dedicated partners like you.

Our work revolves around supporting local governments, nonprofit organizations, and mission-driven businesses to serve diverse communities and uplift those in need. Through expert consultation, training, and technical assistance, we promote affordable housing as a cornerstone of sustainable economic growth and community strength. Your partnership is crucial in making this vision a reality.

DRIVING CHANGE IN HOUSING STRATEGIES

At the Florida Housing Coalition, our partnerships are the backbone of our efforts to advance affordable housing throughout the state. These collaborations with local governments, nonprofits, developers, and financial institutions empower us to make significant strides in transforming housing strategies into reality. Through these strategic alliances, we address critical issues, foster stability, and create a robust housing ecosystem. Below are the key areas where our partners have made a tremendous impact:

- 1. Implementing Housing Strategies:** Partners empower us to transform housing visions into actionable plans. By collaborating with local governments, nonprofits, and developers, we turn innovative ideas into tangible outcomes. For example, our partners helped us impact 63 communities last year, securing millions in federal funds and expanding the local housing supply.
- 2. Increasing Housing Stability:** Stable housing is foundational to health, education, and economic prosperity. Our Home Matters Report, enriched with insights from partners like Shimberg Center, shines a light on housing stability issues and advocates for lasting change. This collaborative effort is crucial in ensuring all Floridians have access to safe, affordable housing.
- 3. Strengthening Housing Ecosystems:** The complexity of Florida's housing landscape requires a coordinated approach. Partners enable us to bring together stakeholders, facilitating resource flow and information exchange. This collaboration strengthens housing ecosystems and ensures a comprehensive approach to meeting the diverse needs of communities across the state.

JOIN US IN MAKING A DIFFERENCE

Your organization's support is not just an investment—it's a commitment to creating lasting change and building stronger, more resilient communities. By becoming a partner, you align with a cause that makes a tangible difference in the lives of many Floridians.

Ready to make an impact? Contact Ashon Nesbitt, Chief Executive Officer at nesbitt@flhousing.org, or Johnitta Wells, Conference and Sponsor Manager at wells@flhousing.org, to learn more about how you can become an essential part of our work.

Together, let's build a brighter future—one partnership at a time.

BENEFITS OF PARTNERING WITH THE FLORIDA HOUSING COALITION

AMPLIFIED IMPACT THROUGH COLLECTIVE EFFORTS

By partnering with the Florida Housing Coalition, your organization becomes part of pivotal initiatives like the Sadowski Affiliates, our statewide working groups, and Blueprint projects. These collaborations drive positive change and address housing challenges at a scale that individual efforts cannot achieve alone.

VISIBILITY AND RECOGNITION

Your commitment to social responsibility and community engagement is showcased through our platforms, such as the Housing News Network journal. With a wide reach among policymakers, advocates, and community members, your organization's leadership in affordable housing will be prominently recognized.

ACCESS TO COMPREHENSIVE RESOURCES

Partnership grants access to invaluable resources, including localized data and insights from the Home Matters Report. These tools provide the information needed to drive housing initiatives forward, ensuring your efforts are informed and impactful.

NETWORKING AND COLLABORATION OPPORTUNITIES

Engage with industry leaders and like-minded organizations at our events, including the Annual Conference. With over 1,200 attendees, expert speakers, and thought-provoking sessions, these gatherings offer a premier platform for knowledge exchange, collaboration, and innovation.

TAILORED SUPPORT FOR YOUR GOALS

Our webinars and training events, attended by over 14,000 annually, provide targeted engagement opportunities. Whether increasing awareness, fostering partnerships, or building capacity, our training events help you achieve your specific objectives.

INVESTING IN A BRIGHTER FUTURE

As a 501(c)(3) nonprofit, the Florida Housing Coalition relies on the generous contributions of partners to fuel our mission-driven initiatives. Your support is essential in creating affordable, accessible housing solutions for all Floridians. We offer multiple partnership levels to accommodate various budgets and preferences, ensuring everyone can contribute to our shared mission.



CRISIS TO LEGACY: STABILIZING FLORIDA'S RENTAL STOCK WITH PERMANENT AFFORDABILITY SOLUTIONS

MATTHEW WYMAN
MANAGER, COMMUNITY LAND TRUST INSTITUTE

Florida is confronted with a pressing challenge: the imminent expiration of affordability restrictions on numerous rental units that continuously diminishes the state's affordable housing stock. This necessitates the development, funding, and construction of new affordable homes to sustain supply. Owners of rental units subsidized by federal, state, and local funding are obligated to maintain affordable rents for tenants in specific income categories for a designated period, usually ranging from 15 to 50 years, contingent on the housing subsidy utilized. Unfortunately, between 2000 and 2023, Florida witnessed a loss of 65,332 units of subsidized rental housing from the affordable housing inventory¹ (Shimberg Center for Housing Studies, 2019).

Projections from the Shimberg Center for Housing Studies indicate that over 80,000 units are at risk of being lost by 2043, considering factors such as the age of developments, subsidy sources, and subsidy expiration dates. It is crucial to note that beyond affordability periods tied to subsidies, units can also be lost due to owner prepayments, foreclosures, or, in rare instances, removal of subsidies due to poor property management.

The conversion of once affordable units to unrestricted market-priced rentals can have adverse effects on communities, including the loss of irreplaceable housing in desirable neighborhoods, displacement of current tenants, further disinvestment in distressed communities, and a continued decline in the already limited federally subsidized housing stock.

Given the severe consequences of affordability expiration, it is imperative to establish provisions for permanent affordability consistently and proactively for new and expiring units. Permanent affordability can be instituted when units are at risk of being converted from expiring affordability periods, preventing their loss to the open market. Additionally, these provisions should be implemented proactively for new units during development to eliminate the risk of future expiration.

¹ Shimberg Center for Housing Studies. (2019). Lost Properties Inventory Data for Florida. Retrieved from <http://flhousingdata.shimberg.ufl.edu/assisted-housing-inventory/results?nid=1>.

Typically spanning 99 years or more, permanent affordability agreements often require creative financing models to bridge funding gaps. This may include tax reductions or exemptions, development incentives, and low-cost financing. For example, via a no-interest, deferred payment loan, a recipient of development funding of \$150,000 could be authorized to build and own improvements on an infill parcel zoned for a single-family detached unit through a 99 year lease with the local government. In exchange, the recipient is obligated to rent the home to households with incomes not exceeding 80% of the area median income and at a rent not exceeding 30% of the occupant's income.

Stakeholders, such as affordable housing advocates, community-based organizations, and local governments, must act deliberately and swiftly to implement long-term affordability provisions before existing requirements expire or during the development and funding phases of new units. The inclusion of a Right of First Refusal (ROFR) is an example of a policy that can provide a future opportunity to preserve long-term or ongoing affordability.



A ROFR is desirable to protect the intentions of a donor, funder or developer to provide affordable housing. It is usually provided to the donor, funder or developer, or a selected mission-based organization. If the party with

ROFR declines to enter into a transaction, the seller is then free to seek out and entertain other offers.

Provisions designed to institute permanent affordability, such as the right of first refusal, can be incorporated into various legal instruments utilized to implement affordability requirements. These include:

- **Conveyance Agreement:** Used when a property is donated or sold for a nominal price to support development.
- **Development Agreement:** specifies the incentives, standards, and conditions governing property development.
- **Funding or Grant Agreement:** Establishes the terms and conditions of granted funds and may be accompanied by a no, low, or deferred payment and low-cost loan.
- **Land Use Restriction Agreement (LURA):** In exchange for financing such as an allocation of tax credits, a property owner agrees to provisions restricting use and ensuring affordability during a specified period of time.
- **99-year Ground Lease:** An agreement granting the right to utilize the land, including developing and owning improvements during the lease period. Like a LURA, 99-year ground leases establish permissible uses and provisions to ensure affordability. Such documents are utilized by or in connection with a Community Land Trust (CLT). A CLT is an independent non-profit organization holding title to land,

administering a 99-year lease to create permanently affordable housing, and counseling residents on home maintenance and financial planning.

Several communities in Florida have recognized the vital need for a perpetually affordable inventory of rental housing to mitigate the adverse effects of affordability period expiration and showcase a proactive approach to addressing the critical issue of affordable housing. Notable among recent projects that embrace this vision are Skyway Loft I & II, Seminole Square, and Bear Creek Commons in Pinellas County.

Altogether, these developments add 312 one- and two-bedroom units to the County's housing stock, mostly affordable to households with incomes at or below 60% of the County's area median income. These developments will remain affordable via a 99-year ground lease within Pinellas County's land trust framework. The acquisition of land under this lease structure is funded by the Penny for Pinellas program, an infrastructure surtax initiative that has afforded the creation of nearly 900 units of affordable rental housing since its inception.

Another example is the planned construction of 354 units as part of the redevelopment of the Fun Lan drive-in movie theatre in Tampa. This project was recently approved to receive substantial support from the City of Tampa in the form of a \$12 million investment. This financial backing, facilitated through a funding agreement, a mortgage and note, and a 99-year deed restriction, mandates that all units within this development maintain affordability over the term.

The commitment of Florida's communities to permanent affordability is crucial. By leveraging existing programs, instituting policy changes, and fostering collaboration, we can secure a future where every Floridian has access to safe, stable housing. The Florida Housing Coalition

provides expertise to organizations committed to ensuring their community has a legacy of homes that endure for generations. Reach out to find out more about the preservation of affordable housing.



MATTHEW WYMAN is the Community Land Trust Institute (CLT) Manager for the Florida Housing Coalition, focusing on building the capacity of community land trusts. Matthew can be reached via email at wyman@flhousing.org.



Learn More

Scan the QR Code above to learn more about Community Land Trusts and Preservation and Permanent Affordability of the state's housing supply.

WHAT THE 2023 HUD ANNUAL HOMELESS ASSESSMENT REPORT MEANS FOR FLORIDA

AMANDA WANDER
DIRECTOR, ENDING HOMELESSNESS

In 2010, Florida saw its highest homeless count, with 57,551 people reported as experiencing literal homelessness in the HUD Annual Homeless Assessment Report (AHAR). Mid-December 2023 marked the release of the 2023 AHAR by HUD, revealing a notable achievement for Florida: a 46.6% decrease in homelessness since 2010, with 30,756 individuals experiencing homelessness in the past year. This accomplishment reflects the collective efforts of our state. Yet, it also underscores the ongoing need to further our endeavors and refine our systems to effectively prevent and eradicate homelessness among all Florida residents.

In 2023, twenty-six out of twenty-seven Continuums of Care (CoCs), encompassing 96% of Florida CoCs, reported increased unsheltered homelessness.

In 2023, twenty-six out of twenty-seven Continuums of Care (CoCs), encompassing 96% of Florida CoCs, reported increased unsheltered homelessness. The 2023 AHAR documented 15,482 individuals experiencing unsheltered homelessness in Florida, indicating that they were residing on the streets, in vehicles, or other unsuitable living conditions. Of particular concern is the fact that older adults constitute more than a third of this unsheltered population, with 4,989 individuals (32%) aged 55 years or older. This underscores the urgent need for targeted interventions to address homelessness among older adults.

While five CoCs across Florida reported a reduction in overall homelessness (both sheltered and unsheltered) from 2022 to 2023, the majority, comprising 81.5% of Florida CoCs, reported an increase in overall homelessness.

FLORIDA HAS THE SECOND-HIGHEST COUNT OF THOSE EXPERIENCING UNSHELTERED HOMELESSNESS

4% OF THE NATION'S UNACCOMPANIED HOMELESS YOUTH RESIDE IN FLORIDA

14 OUT OF EVERY 10,000 PEOPLE IN FLORIDA EXPERIENCED HOMELESSNESS

FROM 2022 TO 2023, FLORIDA EXPERIENCED ONE OF THE LARGEST INCREASES IN VETERAN HOMELESSNESS (12%)

HENDRY, HARDEE, AND HIGHLANDS COUNTIES HAVE SOME OF THE NATION'S HIGHEST RATES OF UNSHELTERED HOMELESSNESS

Additional key data points on Florida and its homeless population from the 2023 AHAR are as follows:

On a single night in January 2023:

- Nationwide, Florida had the second-highest count of those experiencing unsheltered homelessness, with a total of 6% (15,482) of the nation’s unsheltered homeless population.
- Hendry, Hardee, and Highlands Counties of Florida had some of the nation’s highest rates of unsheltered homelessness, with 88% of the homeless population being unsheltered. Notably, these are rural counties with significantly fewer resources than more developed and urban communities.
- 53% of people experiencing homelessness reside within four states, with Florida ranking third highest, accounting for 5% (30,756) of the nation’s homeless population. California leads with 28% of the nation’s homeless population.
- 14 out of every 10,000 people in Florida experienced homelessness.
- Although Florida was among the five states with the largest decrease in homelessness between 2007 to 2023, it ranks among the five states with the largest increase in homelessness from 2022 to 2023, with an increase of 18.5% (4,797).
- 4% (1,213) of the nation’s unaccompanied homeless youth were identified in Florida, with 473 of those experiencing unsheltered homelessness.
- Florida accounts for 7% of

the entire homeless veteran population in the United States.

- Florida experienced one of the largest increases in veteran homelessness, with 12% (279) more veterans homeless in 2023 compared to 2022.
- Florida had the second-largest increase in chronic patterns of homelessness, with 1,167 more individuals experiencing chronic homelessness from 2022 to 2023.

WHAT WE KNOW WORKS

A balanced housing ecosystem means all households have their housing needs met. In Florida, that proves difficult in every county. Presently, only 23 affordable housing units are available for every 100 extremely low-income renters in Florida. The statistics provide a bleak snapshot of the current affordable housing landscape. However, that has not deterred the communities, organizations, local governments, and legislators from working to meet the housing demand. The work is about scaling effective solutions.



During the COVID-19 pandemic, the Emergency Rental Assistance Program (ERAP) was pivotal in maintaining stable housing for households and averting homelessness as eviction moratoria ended. Robust ERAP initiatives, along with long-term voucher programs for housing expenses like the Emergency Housing Vouchers, have proven effective in preventing homelessness while offering crucial support to extremely low-income households burdened by high housing costs. Sustaining and expanding these programs, alongside efforts to augment the supply of affordable housing for those with extremely low incomes, will continue to reduce the incidence of homelessness among Floridians.

In 2023, the Live Local Act was passed in a legislative response to Florida’s affordability crisis. The Act’s passage and recent changes aim to bolster access to affordable housing and enhance the quantity and quality of safe, affordable housing options, thereby addressing the acute housing crisis prevalent across Florida. Florida’s affordable housing trust fund, homeless assistance grants, and other housing initiatives were funded at over \$900 million this legislative season.

People with the lowest incomes are impacted the most by housing unaffordability. Addressing housing unaffordability also means dedicating efforts to promote upward economic mobility. Expanding workforce housing initiatives, facilitating homeownership programs for low-income homebuyers, and gradually increasing wages will collectively contribute to the state’s success in fostering a balanced housing ecosystem where all households have their housing needs met.

For perspective, \$49.35 per hour represents the income necessary for individuals to afford housing in Florida’s costliest rental market, namely the Miami-Fort Lauderdale-West Palm Beach MSA (Florida Housing Coalition, Inc., 2023). Presently, rental and homeownership remain out of reach for those employed in

entry-level or service industries across the state. It is worth noting that individuals working in the homeless service and housing crisis system often contend with low wages, which further imperil their own housing stability.

The data clearly demonstrates the need, but it also demonstrates the effectiveness of some of Florida’s approaches to addressing the housing needs of people facing housing instability. Communities, organizations, legislators, and advocates must leverage federal, state, and local funding and programs to scale permanent housing solutions.

Additional information on the 2023 AHAR



2023 AHAR: Part 1 2023 AHAR: Part 1 - PIT Estimates of Homelessness in the U.S. | HUD USER



NAEH Blog HUD Releases 2023 AHAR Data: 12 Key Data Points to Understand the Current State of Homelessness in America - National Alliance to End Homelessness



NLIHC Memo to Members HUD Releases 2023 Annual Homeless Assessment Report | National Low Income Housing Coalition



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COALITION SUPPORTS NEW DISASTER DASHBOARD TO ENHANCE RECOVERY PLANNING

CJ REYNOLDS
DIRECTOR, RESILIENCE AND DISASTER RECOVERY

Getting access to data quickly post disaster is a crucial need for local governments and housing recovery partners to be able to identify survivors and provide assistance. To help local efforts, the Coalition partnered with Texas Applesseed to develop the first publicly-available interactive disaster housing dashboard based on data from OpenFEMA¹. Launched in February 2024, the Hurricane Idalia dashboard provided local governments and recovery organizations with access to aggregated FEMA data to understand impacted areas and enhance local repair and rental assistance efforts, and support more equitable recovery.

“The disaster housing dashboard is a much-needed resource to enhance targeted recovery assistance coordination,” said Ashon Nesbitt, CEO of The Florida Housing Coalition. “It can support an open and integrated analysis of recovery needs across impacted communities.”

In the fall 2023, the Coalition connected with Texas Applesseed, which had created the Disaster Equity Portal featuring past hurricanes. The Coalition provided recommendations on FEMA data sets that would be most useful for housing recovery analysis and planning for current storms.

“From our equity advocacy work, we knew there was a need to make FEMA data more publicly accessible,” said John Laycock, research analyst with Texas Applesseed who developed the tool. “The Idalia dashboard is an early model, but we think this type of tool can help identify population needs and support recovery planning.”

More than 150 people attended the launch in February. Additional webinars were held in April and training was provided at the Governor’s Hurricane Conference in May. Since the launch, the Coalition staff have used the dashboard in meetings with SHIP staff, recovery organizations, and disaster case management contractors.

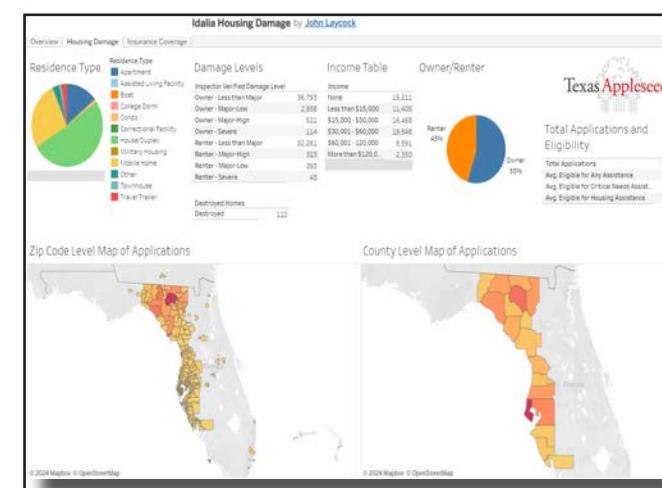
“The disaster housing dashboard is a much-needed resource to enhance targeted recovery assistance coordination. It can support an open and integrated analysis of recovery needs across impacted communities.”

UNDERSTANDING GAPS AND IMPACTS TO RENTERS

Using the Idalia dashboard, the Coalition evaluated renters earning less than \$30,000 living in single-family and manufactured housing who applied for assistance. The percentage of renters in single family homes, duplexes, and mobile homes was higher than the number of renters in multi-family properties. The Big Bend area had the largest number of renters in MHUs.

Because FEMA does not provide full damage assessment amounts on these rented properties, the housing damage picture is incomplete. This results in an incomplete projection and can potentially impact HUD CDBG-DR funding and potentially increased loss of rental units.

The Coalition has been able to work on this project and provide data assistance to SHIP offices with a grant from Bank of America. The Coalition is committed to creating data tools and resources to help local government housing staff and nonprofits strengthen and streamline disaster recovery programs. The Coalition Resilience and Recovery team plans to work with Texas and other partners to create a dashboard, if needed this hurricane season.



HOW TO USE THE DASHBOARD

The dashboard can be used to identify the number of impacted housing units by type – it includes 12 categories of housing, damage levels/categories for property and personal property, income levels, and filters by county and zip code. Information can be sorted by renter and owners. The interactive mapping feature is helpful for quickly identifying geographic concentrations. By selecting multiple counties, it can also provide a regional perspective of impacts and recovery needs. The tables dynamically update when a user clicks on a selected field.

The dashboard also includes a filter which shows categories/reasons of denial for FEMA assistance and patterns of higher denial rates in certain communities. That function is useful for legal services and non-profits who can allocate staff resources to support survivors in making appeals to FEMA.



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Disaster Housing Dashboard

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

MOBILIZING COMMUNITY RESOURCES THROUGH ASSET MAPPING

CARTER BURTON DIRECTOR, HOUSING AND COMMUNITY DEVELOPMENT

Planning for growth and sustainability often involves assessing community strengths and gaps. A needs assessment is a popular approach local governments use to support community initiatives and inform strategic planning. However, while effective, the needs-based approach often starts from the perspective of what is missing, resulting in the perception that the community is “deficient,” that networks and relationships are damaged, and that programs and services are lacking.

A different approach gaining traction nationwide is the capacity-focused method of asset mapping. This process adopts a positive, strengths-based perspective that identifies and maps community assets to provide additional perspective. Asset mapping supports unlocking community potential for greater impact by taking inventory of existing resources, building upon them, and mobilizing them to address community needs. Instead of depending solely on statistical data, which often misses the connection between needs and resources, asset mapping helps communities understand they may not be lacking resources, but rather, resources are not functioning at maximum capacity.



THE BENEFITS OF ASSET MAPPING

Asset mapping aims to use research to understand community relationships, structures, and problem-solving abilities by identifying resources. This approach differs from other planning methods in that it focuses on what a community has rather than what it lacks.

Asset mapping offers tangible benefits to communities. By empowering individuals and neighborhoods to recognize their own strengths and capacities, it fosters a sense of ownership and community pride. It also helps identify overlaps and gaps, leading to a more efficient allocation of resources. Furthermore, it provides a deeper understanding of community needs, enabling more targeted and effective community development initiatives.

Asset mapping plays a crucial role in community transformation. It helps answer key questions such as the skills and abilities needed to address an issue, who or what is available to do the work, and the asset limitations. By providing these insights, asset mapping acts as a catalyst, connecting skilled organizations with community members needing those skills and vice versa.

In many cases, building an inventory of assets complements the traditional deficit-oriented needs assessment, creating a hybrid approach that can address community needs more holistically. Coordinating the two strategies better identifies gaps while incorporating strengths and expands boundaries to involve not only who should define needs but also who should deliver solutions.

USING ASSET MAPPING

Asset mapping can be useful for mobilizing community resources to start new programs or

redirecting existing ones. For example, it can be applied specifically to affordable housing initiatives to determine areas of opportunity based upon relationships between housing, employment, and transportation, or map racial/ethnic concentrations in relation to cultural assets. While the approach can be tailored to a community’s specific needs, there are guiding principles to consider.

- 1. Identify Assets:** Start by inventorying community assets or focusing on project-specific assets. Assets are anything that improves quality or creates value, tangible or intangible, including community members, physical structures or places, businesses, associations, and public or private institutions or organizations.
- 2. Categorize Assets:** Categorizing assets helps to clearly understand what exists versus what is needed and provides an opportunity to determine what resources can be leveraged to achieve outcomes. This step also identifies gaps in programs and services.
- 3. Map Assets:** Once assets are categorized, identify the capacity of individuals, organizations, and institutions in your community. This step establishes a baseline for building on existing resources and determining the necessary partnerships to achieve desired outcomes.
- 4. Analyze Assets:** Analyzing assets’ strengths and weaknesses helps to determine their potential value and impact. It will also determine how assets can be mobilized at maximum capacity to achieve outcomes.
- 5. Leverage Assets:** Use asset mapping results to identify opportunities and address challenges. Asset mapping can be an impactful tool for strategic planning, program development, and community engagement.

PEOPLE AS ASSETS

A core concept of asset mapping is that people are assets, and everyone has a gift or talent that can serve the community. This idea stems from the Asset-Based Community Development (ABCD) model, which holds that strong, safe, and healthy neighborhoods and communities are built on their residents' and associations' strengths and capacities. According to D. Duncan's "Asset Mapping Toolkit: Eight Steps to Increase Residential Engagement," "We cannot build strong, caring neighborhoods without unlocking the potential of residents" (resources.depaul.edu).

The asset mapping approach is community-driven, supports inclusion, and credits individuals and associations for their skills and knowledge. This builds powerful communities and healthy neighborhoods. Asset mapping allows and encourages community members to be proactive in solutions and recognizes that individuals and associations can address certain community needs. This fosters independence and makes improvement efforts more effective.



Image credit: ABCD Toolkit

PUTTING ASSET MAPPING INTO PRACTICE

The Florida Housing Coalition believes in uplifting our Florida community partners and has recently begun employing asset mapping in our work. This method, often paired with the components of the needs assessment, has successfully promoted positive conversations about community change, altered perceptions about community deficiencies, and fostered an understanding that while there are needs, our communities are strong and prosperous.

Through this work, we help communities lean into their strengths and mobilize resources for maximum impact.

We encourage communities to experiment with traditional planning methods and consider alternative or hybrid approaches for determining needs.



CARTER BURTON is the Director of Housing and Community Development, focusing on assisting local governments serve individuals and communities most in need. Carter can be reached via email at burton@flhousing.org.

For More Information



Introduction to Community Asset Mapping, 26 August 2009, Mary E. Homan, MA, Missouri Institute of Mental Health, University of Missouri School of Medicine.



NA TIG Week: Combining Needs Assessment and Asset Mapping in Complex Evaluations by Madhawa "Mads" Palihapitiya, Sheila Robinson, March 20, 2018.



The Power of Asset Mapping - Charting Opportunities: The Art of Asset Mapping, Updated: 12 Apr 2024



UCLA Center for Health Policy Research, Health DATA Program - Data, Advocacy and Technical Assistance



D. Duncan Asset Mapping Toolkit Eight Steps to Increase Residential Engagement



Introduction To Community Asset Mapping, Uploaded by Jace Bacolor, Center for Court Innovation.

FREQUENTLY ASKED SHIP QUESTIONS

State Housing Initiatives Partnership Program

MICHAEL CHANEY, DIRECTOR, CATALYST PROGRAM

TAMARA WEST, TECHNICAL ADVISOR

Question: Does the SHIP program allow for rehabilitation assistance to a homeowner with a life estate?

Answer: Yes, you may assist a homeowner with a life estate or an enhanced life estate under certain parameters. A life estate is a legal arrangement that grants a close friend or loved one access to a property, providing the rights to the property eventually revert to the remainderman or their estate. The SHIP program uses HUD guidelines on providing rehabilitation assistance to applicants with a life estate. See the guidance in 24 CFR 92.254(c) regarding how to assist life estates with homeowner rehabilitation. Eligibility Criteria:

- The applicant should have the ability to mortgage the property.
- The property must be the applicant's primary residence.
- The applicant has the right to live on the property for the remainder of their life without paying rent.
- The applicant must meet income eligibility requirements.



File documentation should include a copy of the deed showing the life estate. Work with the applicant to confirm their ability to mortgage the property for SHIP purposes. By adhering to these parameters and guidelines, you can choose to have a

policy to assist homeowners with life estates in accessing rehabilitation assistance through the SHIP program.

Question: When monitoring rental units built or repaired with SHIP funds, may we complete our review on a sampling of the SHIP-assisted units? Also, you noted rental housing subsidized with both SHIP and Low-Income Housing Tax Credits (LIHTC) will be monitored by Florida Housing Finance Corporation every three years. Should SHIP staff complete their own monitoring visits in the two interim years in between FHFC's three-year monitoring schedule?

Answer: Firstly, it is imperative to monitor each SHIP-assisted rental unit. The SHIP statute and rule do not provide the option to monitor only a subset of assisted units. SHIP staff must identify the number of rental units in an overall property that receive SHIP assistance and monitor all of them for a minimum of 15 years. Keep in mind that SHIP funds invested in a multifamily development do not have to be attributed to all of the units. You can choose to fund a portion of units with SHIP, reducing the number of units that will need to be monitored.

Additional monitoring guidance is available in the recording and PowerPoint from the recent trainings, accessible at <https://flhousing.org/webinar-recordings/>

Regarding the second question about Florida Housing's monitoring schedule, SHIP staff are not obligated to conduct monitoring in the interim years if they relied on FHFC monitoring.

This policy is stipulated in section 420.9075(4) (e) of the Florida Statutes, which states, "...to the extent another governmental entity or corporation program provides periodic monitoring and determination, a municipality, county, or local housing financing authority may rely on such monitoring and determination of tenant eligibility."

In instances where SHIP and LIHTC have similar requirements related to tenant income eligibility and rent affordability, SHIP staff may review and retain FHFC's monitoring reports that confirm SHIP compliance. However, it's essential to consider that your SHIP office may have requirements beyond the standard scope of an FHFC monitoring visit.

For instance, a specific SHIP community might mandate that SHIP-assisted units be leased to tenants with disabilities in support of SHIP's special needs set-aside. To confirm compliance with such requirements not covered in an FHFC monitoring visit, it is advisable to address them

in the agreement between the developer and SHIP office. An example of the text to include is:

The developer agrees that, in consideration of the SHIP funds provided for this development, it will engage the compliance monitoring firm assigned to this project by FHFC to also monitor for compliance with the set-aside requirements for the SHIP funded units. Ten SHIP-Assisted units must be occupied by persons with special needs as defined in section 420.004 of the Florida Statutes. The term for compliance monitoring will be concurrent with the term required under the extended use agreement that is recorded in the public records.

Florida Housing uses one of several monitoring firms for rental housing monitoring. When they are on-site for compliance monitoring of the project, they should be able to also monitor for compliance with the SHIP set-aside for a small additional cost paid by the developer.

Question: We increasingly hear from low-income homeowners on a limited income about how unaffordable property taxes have become. What resources are available to address this?

Answer: Property taxes can indeed pose a significant burden for very low and low-income homeowners. FHC strongly encourages SHIP administrators to educate applicants about various exemptions designed to alleviate the strain of property taxes. In Florida, there are several types of exemptions available:

- Homestead exemption: Applies to your primary residence and can be up to \$50,000.
- Disability exemption: Applicable if you are permanently disabled.

- **Widow/Widower exemption:** Applies if your spouse has passed away.
- **Property tax benefits for persons sixty-five (65) or older:** Eligibility for property tax exemptions depends on certain requirements.
- **Save Our Homes assessment limitation:** Assists homeowners in saving money on their property taxes every year.
- **Property Tax Benefits for Active-Duty Military and Veterans.**
- **Tax Exemptions for Disabled First Responder and their Surviving Spouse.**
- **Calamity for homestead property:** In the event of a calamity (hurricane, fire, tornado, etc.), any changes, additions, or improvements made to the dwelling are protected from being assessed at full market value.

received Hurricane Housing Recovery Program (HHRP) funds to offer housing assistance to those impacted by these hurricanes. Communities must report these funds alongside the 21/22 allocation.

- **22/23 SHIP allocation:** The 21/22 spreadsheet is also used to track 22/23 expenses and encumbrances on rows labeled as "Interim 1" in Column U.
- **HHRP Funds from Hurricane Idalia:** Impacted communities received Hurricane Idalia HHRP funds during the 22/23 state fiscal year. They must track HHRP activity and label it "Interim 1" alongside the 22/23 allocation.

To discover more about these exemptions and others specific to your county, please reach out to your local property appraiser's office. They can provide detailed information and guidance tailored to your specific circumstances.



Scan here to view all upcoming SHIP webinars!

UPDATE ON DATA SPREADSHEET

The data spreadsheet for 21/22 SHIP funds has been recently updated and is available for download from the 'References' tab on the SHIP Annual Report website. Here is guidance about tracking a variety of funds:

- **21/22 SHIP allocation:** In 2023, your community closed out its 20/21 annual report by uploading a 20/21 SHIP data spreadsheet. This spreadsheet included 21/22 data labeled "Interim 1" in Column U. Copy and paste this data onto your new 21/22 spreadsheet.
- **HHRP Funds from Hurricane Ian/Nicole:** Several SHIP communities



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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 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 webinar schedule and register today.



COALITION NEWS: THE FLORIDA HOUSING COALITION ADDS NEW STAFF, RECOGNIZES RETIRING AND NEW BOARD MEMBERS

AMANDA ROSADO, CHIEF OPERATING OFFICER

We are excited to share some significant updates with you. Our Board of Directors has welcomed new members while also saying goodbye to two long-standing members whose contributions have been invaluable. Additionally, we are proud to recognize a staff change.

STAFF CHANGES

We proudly recognize Elissa Plancher’s outstanding contributions to the Coalition over the past five years. Elissa joined us in 2018 from Miami Beach, starting her journey as a Technical Advisor. Her expertise, dedication, and leadership led her to the role of Director of Affordable Housing Development. Her informed and compassionate approach has left a lasting impact on our organization and the communities we serve.

As we bid farewell to Elissa, we welcomed Steve Kropp to the Director of Affordable Housing Development role in February. Steve brings a wealth of experience as a seasoned developer, real estate broker, former appraiser, and current Technical Advisor for the Coalition. His deep understanding of the development process, combined with his commitment to our mission, will add value to the organizations and communities working to expand affordable housing in Florida.

BOARD UPDATES

FAREWELL TO DEDICATED BOARD MEMBERS

We extend our deepest gratitude to Mark Hendrickson and Chuck Elsesser, who have each dedicated decades of service to our board.



Mark Hendrickson is a pivotal figure in Florida’s affordable housing advocacy, policy, and leadership. With a career spanning over four decades, Mark served as the Executive Director of the Florida Housing Finance Agency from its inception in 1981 until 1994. He was instrumental in the passage of the Sadowski Act in 1992, which significantly advanced affordable housing in Florida. Since 1994, he has been the President of The Hendrickson Company, which assists in all areas of affordable housing, including finance, economic analysis, and legislative issues, and whose clients include the Florida Association of Local Housing Finance Authorities and numerous local

housing finance authorities and developers. Throughout his tenure on the Board, Mark served as a key advisor and liaison for the Coalition. Mark continues to lead the Sadowski Affiliates, an education campaign that supports advocacy for full funding of the Sadowski Affordable Housing Trust funds and provides information on important state legislation impacting affordable housing.

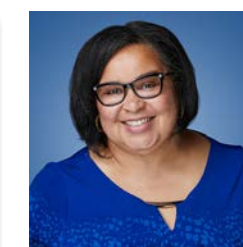


Chuck Elsesser, Esq., has been an unwavering advocate for social justice and civil rights, and has significantly contributed to affordable housing advocacy in South Florida through his extensive legal work and community activism. Chuck co-founded the Community Justice Project (CJP) in Miami, which focuses on supporting grassroots movements for racial and economic justice. He has been instrumental in various initiatives, including advocating for tenant rights, fighting against unjust evictions, and addressing systemic housing issues. His work with CJP and other organizations highlights his commitment to using legal tools to empower marginalized communities and address inequalities.

We thank Mark and Chuck for their decades of service and impact on our organization and Florida’s affordable housing ecosystem. Their legacies will continue to inform our work.

WELCOME NEW MEMBERS

We are excited to welcome AJ Meyer and Jane Dixon to our Advisory Council. Their collective expertise will greatly contribute to guiding our strategic initiatives. Additionally, we are pleased to announce that Cheryl Martin and Thais Sullivan have been elevated to roles on the Board of Directors, and current board member Cheryl Howell has been appointed to the Executive Committee. Cheryl’s extensive housing and community development expertise and leadership will ensure strong governance.



AMANDA ROSADO is the Chief Operating Officer and a Technical Advisor for the Florida Housing Coalition, leading the organization’s strategic planning, facilitating process improvement, and supporting all staff in incorporating strategic initiatives. She also provides training and technical assistance throughout the state. Amanda can be reached via email at rosado@flhousing.org.



TIFFANY ADAMS



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

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

ADDITIONAL BENEFITS FOR PLATINUM, GOLD & SPONSOR LEVELS

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

ADDITIONAL BENEFITS FOR CO-SPONSOR, PATRON & CONTRIBUTOR LEVELS

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

BASIC MEMBERSHIP

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

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

Authorized Representative (Please Print or Type:)

Name: _____ Title: _____

Organization: _____ Signature: _____


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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.



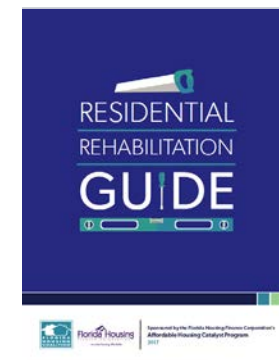
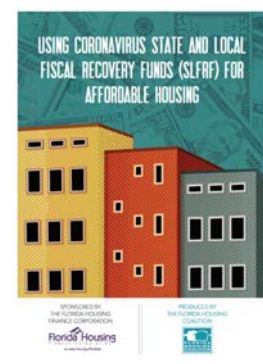
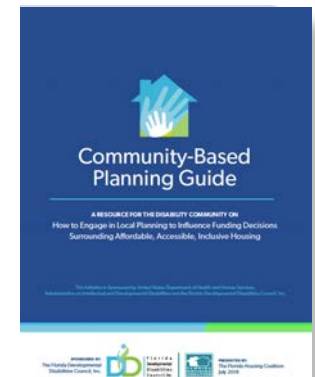
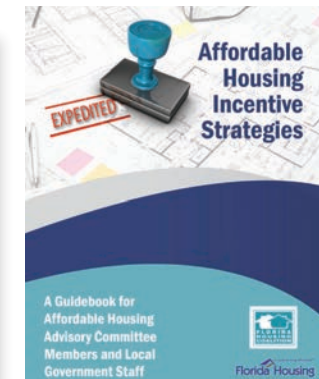
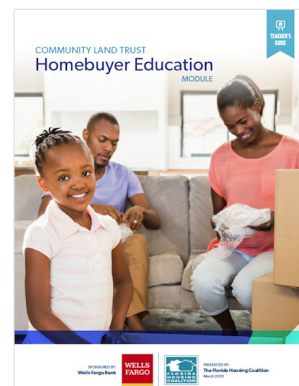
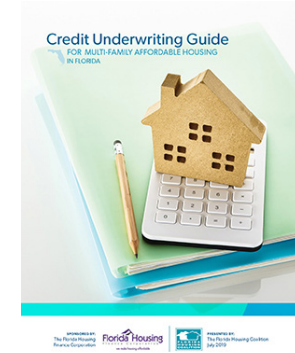
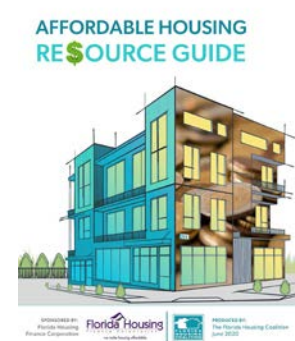
FOR MORE INFORMATION, CONTACT:
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 Tallahassee FL 32301
 (850) 878-4219
 info@flhousing.org
 FLHousing.org

Follow us on LinkedIn for trainings and updates:
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“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

FLORIDA HOUSING COALITION PUBLICATIONS

Access these valuable resources and more at www.flhousing.org/resource-library





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