

A grayscale photograph of the Florida State Capitol building, featuring a large dome and a balcony. Three flags are flying from a tall pole in front of the building: the United States flag, the Florida state flag, and the Florida Housing Finance Corporation flag. The sky is overcast with clouds.

2021 Catalyst Program Report: Elected Officials Serving on Affordable Housing Advisory Committees

**Report to the President of the Senate, Speaker of the House,
and the Florida Housing Finance Corporation.**

**From the Florida Housing Coalition, the entity providing
statewide training and technical assistance for the
Affordable Housing Catalyst Program.**

January, 2022



we make housing affordable

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2021 Catalyst Program Report Related to Elected Officials Serving on Affordable Housing Advisory Committees

EXECUTIVE SUMMARY

A local government that receives more than the minimum allocation under the State Housing Initiatives Partnership Program (SHIP) is required to create an Affordable Housing Advisory Committee (AHAC) under Section 420.9076, Florida Statutes, as a condition to receiving SHIP funds. These AHACs are required to submit an annual report to their local city or county commission and the Florida Housing Finance Corporation. The report should include recommendations on regulatory reform for affordable housing and consideration of 11 specific affordable housing incentives.

A local government with an AHAC created under Section 420.9076, Florida Statutes, is required to appoint an elected official to the AHAC pursuant to House Bill 1339, signed into law in 2020 and codified at Section 420.9076(2), Florida Statutes. House Bill 1339 (2020) requires these elected officials on local AHACs to attend biannual regional workshops to support their housing initiatives through the sharing of best practices. The Florida Housing Coalition (FHC or Coalition), Florida's nonprofit statewide provider of training and technical assistance for the Catalyst Program, facilitates the regional workshops. Section 420.531(2), Florida Statutes requires that:

In consultation with the corporation, the entity providing statewide training and technical assistance shall convene and administer biannual regional workshops for the locally elected officials serving on affordable housing advisory committees as provided in s. 420.9076. The regional workshops may be conducted through teleconferencing or other technological means and must include processes and programming that facilitate peer-to-peer identification and sharing of best affordable housing practices among the locally elected officials. Annually, calendar year reports summarizing the deliberations, actions, and recommendations of each region, as well as the attendance records of locally elected officials, must be compiled by the entity providing statewide training and technical assistance for the Affordable Housing Catalyst Program and must be submitted to the President of the Senate, the Speaker of the House of Representatives, and the corporation by March 31 of the following year.

In 2021, the 14 AHAC regional workshops were well attended. The elected officials were engaged, asked questions, and shared updates about the latest affordable housing initiatives in their areas. They also discussed land use planning, funding sources, and strategic partnerships that facilitate the production of affordable housing. In the workshops, the elected officials considered the impact of the COVID-19 pandemic on housing needs. Key topics also included using local general revenue or Community Redevelopment Agency (CRA) funding for housing initiatives as well as using publicly owned land and American Rescue Plan Act (ARPA) funds for affordable housing. Accordingly, this document is the annually required report “summarizing the deliberations, actions, and recommendations of each region, as well as the attendance records” under Section 420.531(2), Florida Statutes.

WORKSHOP PREPARATION

ESTABLISHING THE REGIONS

In August 2020, in coordination with the Florida Housing Finance Corporation, the Florida Housing Coalition divided the state into seven regions. These regions were decided by considering demographics, size, number of SHIP jurisdictions, and housing needs. To facilitate peer-to-peer sharing among the elected officials, the Coalition balanced the number of elected officials per region. The regions are as follows:

Region 1 (Panhandle)	Region 2 (East Central)	Region 3 (North Central)	Region 4 (Central)
Bay County	Brevard County	Alachua County	Orange County
Panama City	Melbourne	Gainesville	Orlando
Escambia County	Palm Bay	Citrus County	Osceola County
Pensacola	Titusville	Clay County	Kissimmee
Jackson County	Duval County	Hernando County	Pasco County
Leon County	Flagler County	Lake County	Polk County
Tallahassee	Nassau County	Levy County	Lakeland
Okaloosa County	St. Johns County	Ocala	Winter Haven
Santa Rosa County	Volusia County	Marion County	Highland County
Walton County	Daytona Beach	Putnam County	Seminole County
	Deltona	Sumter County	Hardee County
		Columbia County	
Region 5 (Tampa Bay)	Region 6 (Palm Beach)	Region 7 (Broward-Miami-Keys)	
Charlotte County	Plantation	Broward County	
Collier County	Pompano Beach	Davie	
Hillsborough County	Tamarac	Fort Lauderdale	
Tampa	Indian River County	Lauderhill	
Lee County	Martin County	Hollywood	
Fort Myers	Boynton Beach	Deerfield Beach	
Manatee County	Boca Raton	Miramar	
Bradenton	Palm Beach County	Pembroke Pines	
Pinellas County	Delray Beach	Miami-Dade County	
Clearwater	West Palm Beach	Hialeah	
St. Petersburg	St. Lucie County	Miami	
Sarasota County	Port St. Lucie	Miami Beach	
Cape Coral	Coral Springs	Miami Gardens	
Largo		Monroe County	

Before the first workshop in January 2021, Florida Housing Coalition (FHC) staff reviewed each participating local government's affordable housing policies and made notes on best practices to share among the locally elected officials. This section summarizes the steps taken in preparation.

REVIEW OF POLICIES AND PLANS

For each of the seven regions, the Florida Housing Coalition reviewed each local government's prior Affordable Housing Advisory Committee (AHAC) reports, relevant plans and policies, and local land use and zoning regulations. From this review, staff identified high-performing jurisdictions to highlight as best practices and also identified areas for improvement. The FHC focused on how each local government implements the 11 affordable housing incentives listed at Section 420.9076, Florida Statutes, which each Affordable Housing Advisory Committee is required to consider in accordance with the SHIP program. The 11 affordable housing policies that are statutorily required to be considered are:

- (a) The processing of approvals of development orders or permits for affordable housing projects is expedited to a greater degree than other projects, as provided in s. 163.3177(6)(f)3.
- (b) All allowable fee waivers provided for the development or construction of affordable housing.
- (c) The allowance of flexibility in densities for affordable housing.
- (d) The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons.
- (e) Affordable accessory residential units.
- (f) The reduction of parking and setback requirements for affordable housing.
- (g) The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.
- (h) The modification of street requirements for affordable housing.
- (i) The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.
- (j) The preparation of a printed inventory of locally owned public lands suitable for affordable housing.
- (k) The support of development near transportation hubs and major employment centers and mixed-use developments.

REVIEW OF SHIP ANNUAL REPORTS

The Florida Housing Coalition also reviewed annual funding reports for the SHIP program to record how each local government expends its SHIP funds on various housing activities. The funding reports revealed how each community spends SHIP funds in a variety of combinations of homeownership and rental housing assistance. Results of this research are included in the section *Workshop Preparation: Review of SHIP Funding* of this report.

This research contributed to workshop discussions by highlighting notable uses of funds by a participating community. This preparation also aided FHC in sharing which local governments in each region have innovative affordable housing policies that can be replicated by other regions, or state-wide.

ONE-ON-ONE INTERVIEWS

Additionally, the Florida Housing Coalition conducted one-on-one interviews with the elected officials to learn about their backgrounds, housing experience, local goals, and priorities for their communities. These interviews helped shape the content of the first workshop and led to follow-up discussions with the elected officials. Continuing the conversation helped the elected officials better understand the strategies that could help them meet their housing goals.

WORKSHOP ATTENDANCE REPORTS

Section 420.9076(10), Florida Statutes makes workshop attendance mandatory for the locally elected official serving on the AHAC or a locally elected designee. The locally elected designee must be another city or county commissioner. If a locally elected official or designee fails to attend three consecutive workshops, the Florida Housing Finance Corporation may withhold SHIP funds. To this end, the Florida Housing Coalition took attendance at each meeting. Below is each elected official's attendance record at the regional workshops.

REGION 1

Commissioner	Local Government	Attendance
Doug Moore	Bay	Attended 2
Jenna Haligas	Panama City	Attended 1 Absent 1
Lumon May	Escambia	Attended 2
Ann Hill	Pensacola	Attended 2
Eric Hill	Jackson County	Attended 2
Nick Maddox	Leon County	Attended 2
John Dailey	Tallahassee	Attended 2
Nathan Boyles	Okaloosa County	Attended 2
James Calkins	Santa Rosa County	Attended 2
Tony Anderson	Walton County	Attended 2

REGION 2

Commissioner	Local Government	Attendance
Rita Pritchett	Brevard	Attended 2
Paul Alfrey	Melbourne	Attended 1 Absent 1
Kenny Johnson	Palm Bay	Attended 1 Absent 1
Joe Robinson	Titusville	Attended 2
JuCoby Pittman	Duval	Attended 2
Ed Danko	Flagler	Attended 2
Thomas Ford	Nassau	Attended 1 Absent 1
Henry Dean	St. Johns	Attended 1 Absent 1
Billie Wheeler	Volusia	Absent 2
Dannette Henry	Daytona Beach	Attended 1 Absent 1
Maritza Avila-Vazquez	Deltona	Attended 2

REGION 3

Commissioner	Local Government	Attendance
Anna Prizzia	Alachua	Attended 1 Absent 1
Desmon Duncan-Walker	Gainesville	Attended 2
Jeff Kinnard	Citrus	Attended 1 Absent 1
Kristen Burke	Clay	Attended 2
Jeff Holcomb	Hernando	Absent 2
Leslie Campione	Lake	Attended 2
John Meeks	Levy	Attended 2
Michelle Stone	Marion	Attended 2
Bill Pickens	Putnam	Attended 2
Doug Gilpin	Sumter	Attended 2

REGION 4

Commissioner	Local Government	Attendance
Judith George	Hardee	Attended 2
Mayra Uribe	Orange	Attended 2
Jim Gray	Orlando	Attended 2
Cheryl Grieb	Osceola	Attended 2
Olga Gonzalez	Kissimmee	Attended 2
Kathryn Starkey	Pasco	Attended 2
George Lindsey III	Polk	Attended 2
Chad McLeod	Lakeland	Attended 2
Tracy Mercer	Winter Haven	Attended 2
Jay Zembower	Seminole	Attended 2

REGION 5

Commissioner	Local Government	Attendance
Joe Tiseo	Charlotte	Attended 2
Rick Locastro	Collier	Attended 2
Kimberly Overman	Hillsborough	Attended 1 Absent 1
John Dingfelder	Tampa	Attended 1 Absent 1
Ray Sandelli	Lee	Attended 2
Misty Servia	Manatee	Attended 2
Bill Sanders	Bradenton	Attended 1 Absent 1
Pat Gerard	Pinellas	Attended 2
Kathleen Beckman	Clearwater	Attended 2
Amy Foster	St. Petersburg	Attended 2
Hagen Brody	Sarasota	Attended 2
Jennifer Nelson	Cape Coral	Attended 1 NEW REGION
Eric Gerard	Largo	Attended 1 NEW REGION

REGION 6

Commissioner	Local Government	Attendance
Lynn Stoner	Plantation	Attended 2
Tom McMahon	Pompano Beach	Attended 2
Marlon Bolton	Tamarac	Attended 1 Absent 1
Laura Moss	Indian River	Attended 2
Edward Ciampi	Martin	Attended 1 Absent 1
Mack Bernard	Palm Beach	Attended 2
Ryan Boylston	Delray Beach	Attended 1 Absent 1
Kelly Shoaf	West Palm Beach	Attended 2
Cathy Townsend	St. Lucie County	Attended 2
Gregory Oravec	Port St. Lucie	Attended 1 Absent 1
Joshua Simmons	Coral Springs	Attended 1 NEW REGION

REGION 7

Commissioner	Local Government	Attendance
Michelle Gomez	Broward	Attended 1 Absent 1
Caryl Hattan	Davie	Attended 2
Dean Trantalis	Fort Lauderdale	Attended 2
Alexandra Davis	Miramar	Attended 2
Tom Good	Pembroke Pines	Attended 1 Absent 1
Jose "Pepe" Diaz	Miami Dade County	Attended 1 Absent 1
Jaqueline Garcia-Roves	Hialeah	Attended 2
Jeffery Watson	Miami	Attended 1 Absent 1
Michael Gongora	Miami Beach	Absent 2
Katrina Wilson	Miami Gardens	Attended 2
Craig Cates	Monroe County	Attended 1 Absent 1

DELIBERATIONS, ACTIONS, AND RECOMMENDATIONS

WORKSHOP TOPICS

Content for Regional Workshop #1

For the first round of Regional Workshops that took place in January – March 2021, staff introduced the primary purpose of the workshops, facilitated introductions among the elected officials, and provided fundamental best practices on local government's role in affordable housing development. Staff began with an introduction to the SHIP program, the role of local Affordable Housing Advisory Committees (AHACs), and the Affordable Housing Catalyst program. Introductory content also included how local governments could define “affordable housing” in their jurisdiction.

The bulk of the first regional workshop centered around the role of local government in affordable housing. The goal was to provide the elected officials with an overview of relevant affordable housing concepts to bring back to their staff, AHACs, city or county commissions, and communities. The discussion began with a description of the Housing Element requirement in the local Comprehensive Plan, which requires local governments to plan for the provision of housing for all current and anticipated future residents.

From there, staff structured the discussion into the four main roles of local government in affordable housing: 1) financial resources; 2) zoning and land use; 3) land; and 4) strategic partnerships. Staff explored each role in-depth and provided an opportunity for questions and discussion after explaining each topic. Each topic contained examples of best practices from local governments both in the region and statewide. These examples generated discussion, and for each region, the elected officials discussed how their local governments were working on various affordable housing initiatives.

Content for Regional Workshop #2

For the second round of Regional Workshops that took place in May and June 2021, staff provided a 2021 legislative wrap-up, presented best practices on drafting the annual AHAC report, and facilitated discussion on topics that were requested by the elected officials in the first round of the workshops.

For the 2021 legislative wrap-up, staff explained to the elected officials the new era of the Sadowski Trust Funds as passed in Senate Bill 2512. While this bill permanently reduced the State and Local Government Housing Trust Funds, it also included language stating that the monies collected in the Trust Funds could not be swept to General Revenue, as has been done for the past decade. Staff explained that this language preventing future trust fund sweeps will provide better predictability for local government housing offices to plan for funding and encouraged local governments to continue to seek federal and local funding for housing.

Staff also explained the two new infrastructure programs funded in the 2021 session that can have a positive impact on affordable housing: the Wastewater Grant Program and the Resilient Florida Grant Program. Staff provided education on how local governments could use these two new programs to support affordable housing initiatives.

Additionally, staff shared how the federal stimulus money provided in the American Rescue Plan Act (ARP) can be used for affordable housing purposes. FHC encouraged the elected officials to direct their staff persons to use a portion of their ARP Local Fiscal Recovery dollars for affordable housing development, home repair, down payment assistance, non-profit developer support, or other programs. These discussions around funding opportunities generated beneficial conversations on how the local governments can capitalize on available resources for affordable housing.

MORE TOPICS

PREPARING THE ANNUAL AHAC REPORT

There are 75 AHACs now, and the number is growing. Many cities will get additional funding next year to put them over the threshold, and they will need to form an AHAC. Michael Chaney made a presentation on this topic, noting that the AHAC report task is not about funding decisions; rather, it is about regulatory reform. This distinction is important because local policies critically affect housing costs. Elected officials and other AHAC members should learn about what regulatory reform has been considered in the past. They can also learn based on data regarding housing cost burden, the number of homeowners, and what is considered affordable rent in the city, and more.

SUCCESSFUL PARTNERSHIP FOR AFFORDABLE HOUSING

Some partners bring financing. Others contribute services or technical expertise. Other partners are valuable because of the credible representation they bring from professional and community segments. Successful partnerships eliminate duplication and combine or coordinate resources. They involve stakeholders and community leaders. Michael Chaney's presentation highlighted a current Lakeland Habitat for Humanity project to construct housing for veterans to show partnerships in action. One of the partners donated land on both sides of a road. Habitat also involves volunteer labor and donated building materials in its projects. These contributions are increasingly valuable at a time when material costs are increasing. Corporate donations will also pay for materials and other costs. This will reduce the housing costs for this homeownership or rental project.

COMMUNITY LAND TRUSTS

Community land trust homeownership is of growing interest throughout Florida. Jaimie Ross explained this affordable housing approach to moving families out of rental development and on the path of fee simple homeownership. Purchasing a community land trust home provides an opportunity for homeownership as an alternative to renting for those who may not otherwise be able to purchase a home due to the high cost of housing or limited household income. A community land trust (CLT) refers to the vehicle of separating the land from the building (house) for the purpose of transferring title to the house without selling the land. It also denotes the private non-profit corporation that acquires and holds title to the land and manages the ground leases on that property for the benefit of that community. This approach involves permanent CLT ownership of land, which may be used to develop affordable housing or be leased to lower-income households, who are assisted in buying the homes located on the CLT land. In the context of owner-occupied housing, the CLT will transfer title of the house to the buyer while retaining title to the underlying land. The purchase becomes more affordable because the transfer of title to the homeowner does not include purchasing the land. The CLT then leases the underlying land to the new homeowner at a subsidized rate (usually utilizing a 99-year ground lease). The CLT then manages the ground leases for the properties.

DISASTER PREPARATION AND RECOVERY

After Hurricane Michael, several sources have paid for housing recovery, including Community Development Block Grant Discovery Funds (CDBG-DR) funding for new construction rental projects, CDBG-DR home repair, and SHIP. Michael Chaney made a presentation about Hurricane Housing Recovery Program (HHRP) funds. HHRP started in 2005 with four hurricanes, including Ivan, in the Panhandle region. After Hurricane Michael, the Florida Legislature provided two rounds of HHRP totaling \$85 million. Mr. Chaney provided some highlights from HHRP communities:

Gadsden County has expended or encumbered about half of its \$3.06 million 2019 allocation. So far, 25 of the 35 recipients are special needs households. There have been some contractor COVID-related delays, but they are working well with six reliable contractors.

Gulf County has \$5.9 million from its 2019 HHRP allocation and has expended or encumbered about 85% of this allocation. HHRP partnered with the Mennonites to construct eight replacement homes with great hurricane resistance features. With donated labor, the cost is \$70,000 with HHRP contributing \$45,000.

This section summarizes the deliberations, actions, and recommendations of each region. This section is intended to show the breadth of affordable housing topics discussed by the elected officials.

REGION 1 (PANHANDLE)

Workshop 1: The elected officials began by providing detailed introductions about their housing experience and length of service on their commissions. Many elected officials asked how to define “affordable housing” for the purpose of setting government policy. Additionally, one elected official asked about Appendix Q to the Florida Building Code relating to tiny homes and whether the recent change automatically applies to all zoning ordinances. This elected official mentioned in her introduction that her governing board recently heard a presentation about earth pods with solar heating priced at \$70,000 and requested assistance with drafting ordinances to comply with state law. Another elected official noted that there needs to be more infrastructure development, including water and sewer, to the north to accommodate housing in his area. In follow-up, the attendees discussed how each of their jurisdictions funds infrastructure improvements and where there are gaps in government support.

Example of Housing Networking: One participant asked, “Who has used school board land to develop housing for teachers? How do you determine if it is appropriate for affordable housing? Are there any incentives for school board housing initiatives?” Several elected officials explained their process, while others noted their interest in doing something similar.

Later, one participant discussed a Community Redevelopment Agency (CRA) Down Payment Assistance program that supplements SHIP and HOME Investment Partnership (HOME) funds. Another discussed how his county acquired the Dozier School for Boys, now called ENDEAVOR. It is 1100 acres total with 320 acres set aside for affordable housing. Staff are developing a master plan. The county has waived all county fees for development—a moratorium for 6 months. In addition, one of the elected officials spoke about smaller-sized housing units, which are good for those with a smaller households.

Workshop 2: Notably, a participant provided an update about a hotel conversion initiative in his community. The owners of two old motels have received a land use change to convert the units into affordable housing. Next, the city is working on converting an office complex into about 400 housing units. This demonstrates good momentum with land use changes for housing. The group also discussed disaster recovery topics related to SHIP and HHRP-funded home repair projects.

REGION 2 (EAST CENTRAL)

Workshop 1: One of the commissioners asked about SHIP funding and received a summary of legislative advocacy. Another participant asked about the amount of money available to spend on housing and how much money a household needs on average. FHC Staff noted that more subsidy is needed for lower-income households and that the SHIP annual reporting process is being researched for a project related to household assistance levels and more. This participant also mentioned a local nonprofit that provides rent and utility assistance. The nonprofit wants to use their land to build temporary housing, so the elected official’s housing staff plans to follow up to see how SHIP can help. Another elected official asked about work on a SHIP project: If a local government has land obtained by code enforcement, can this be used for housing? After FHC answered this and other questions, discussion ensued about existing homes, which could be returned to productive use by rehabbing, not having to pay impact fees, making this an attractive alternative to new construction. Later, one participant brought up accessory dwelling units (ADUs). She explained that her city has four colleges with student housing needs, so ADUs could be a solution. Accordingly, the Florida Housing Coalition provided access to its Guidebook on Accessory Dwelling Units to assist.

Example of Housing Networking: A commissioner asked, “How would a person know about this housing funding and how to navigate the topic? What information is available to developers?” Several other elected officials explained how they outreach to the development community. FHC staff also reported that some communities offer a website checklist with all the details, including zoning codes, design prototypes, and more. The Florida Housing Coalition also provided access to the Florida Housing Coalition’s Affordable Housing in Florida Guidebook, a primer on affordable housing produced pursuant to the Catalyst Program.

Workshop 2: A commissioner discussed his county’s new incentives to encourage developers to create housing with long-term affordability. Several developers have reviewed this, which included incentives for affordable rental housing. Another commissioner reported that his city has just qualified for its own AHAC with a large allocation. He explained that developers are interested in the rules the city has in place. Some big developers are currently talking to the city. Habitat is also working on a multifamily rental housing project. This project is in the early stages.

Another commissioner noted that the increases in material costs are affecting affordability. Additionally, one participant has spearheaded ordinances related to tiny homes. This might be for an ADU or a tiny home community. He also spoke about working with nonprofits that provide housing to individuals with mental illnesses. Another county commissioner reported that his county has donated four surplus lots for affordable housing. They have partnered with a community group to acquire a mobile home park, rehab the units, and create a rental community.

Moreover, one participant observed that nonprofits are burdened by high material costs. They are slowly doing some projects, but it is taking months to order windows and other materials, causing delays. Another city commissioner reported that the city is working with the Brevard County Homeless Commission, which is a city initiative for helping homeless households. An additional organization, St Stevens Way, is working with homeless children. Another commissioner explained that the AHAC members have considered some incentive strategies to work with developers.

REGION 3 (NORTH CENTRAL)

Workshop 1: A commissioner asked about the House Bill 1339 (2020) provision in which affordable housing can be built on commercial land. This is a new provision, and the county is starting to think about all relevant questions. Another commissioner noted that her county used the surplus land strategy, has identified parcels, and conveyed them to housing nonprofits. However, the county has not used CDBG to buy dilapidated land for housing. This might be done using HB 1339 for housing on commercial land. She reported that the commissioners are working with the school board to find land for housing. The local group is bringing groups together for housing initiatives, including representatives from the business community.

One elected official reported that a developer bought lots of land and rezoned it to commercial use, although it is surrounded by housing. Some of the land was meant for mobile home lots, but they were not allowed to use it for that, since it is commercial zoning. The FHC confirmed that HB 1339 could help the commission with this.

A city commissioner asked about Leon County’s revolving loan fund. FHC staff explained that developers can get a construction loan and pay it back in one and a half years. They then mentioned that SHIP can be used in this way for either homeownership or rental housing. Several commissioners asked if it is new for local school boards to contribute their land. One commissioner noted that he has started this conversation with the local school board by asking for land that is not being used. He also wants to explore more public/private partnerships. He plans to have the county’s housing staff contact the FHC for more information. Another participant explained that HB 1339 stood out to him. His county is revamping its Comprehensive Plan, and the commission will soon discuss how to expedite permits for affordable housing.

Workshop 2: A commissioner explained that homeowners can build a second dwelling on their property that is half the size of the current dwelling. The county is looking at a 1 cent sales tax and received a legal opinion that this can be used for affordable housing. In addition, \$500,000 has been seeded into a local trust fund for affordable housing.

One participant discussed a new request for proposal (RFP) on county-owned land with many incentives. They will waive some fees but most likely not waive the utilities. In the end, 660 units may be built. The county set up a housing trust fund with almost \$1 million, and commissioners are looking to establish a recurring funding source for this.

Example of Housing Networking: One participant asked for an update on another community's housing partnerships. The group received an update about progress with the school board, which has 30 acres of land that cannot be used for school facilities. It may donate land for workforce housing for teachers, nurses, and other professionals. The elected official mentioned the ADU actions in another community and noted that her county is looking at this. They want to have a study to determine if more impact fees are needed.

Another county commissioner explained that the county passed a housing trust fund by public vote. They will now discuss the ways to fund it, including expanding the sales tax. She asked about tools to weigh the pros and cons of an incentive strategy.

REGION 4 (CENTRAL)

Workshop 1: One elected official has focused on transportation and housing intersecting issues. Another commissioner asked about the infrastructure surtax that may go to a referendum during the funding discussion. FHC staff reported that Collier County is one of the first to do this for land acquisition along with Pinellas County. A participant talked about Cannon Preserve, a housing development with HOME funds. They noted that it is hard to find housing in this popular location but that transit problems arise the farther out you go. Osceola County also helped build 100 units with enough room for a second phase, although the county is looking for a subsidy. The county has the largest impact fees, so they have a \$1 million fund for a developer of affordable housing to pay the mobility fee of the impact fees. Another housing project is on a transit route, and the county is partnering with a city mayor to expand the homeless Park Place property. During the land use discussion, one county commissioner discussed her county's ADU ordinance.

One elected official noted that the Lennar Development Group wanted to do ADUs but doing so would double the impact fees, so they scrapped the project. The county waives the transport fee for affordable housing projects. Seminole County has an ADU ordinance that was recently cleaned up. Accordingly, the main home must be at least 50% bigger, and the deeded owner must occupy the main residence. A city commissioner explained that she wants to commit funds to some type of affordable housing. FHC staff mentioned that they are working with the city's housing department and will do a presentation to the commission. Another commissioner noted that his older constituents do not feel comfortable with the CLT approach.

Workshop 2: A county commissioner described the partnership with a local business on rental housing in mixed housing development. A developer is working with the Salvation Army to build housing for women with children. This development will offer transportation options. Another elected official explained her jurisdiction is considering what to do with the Federal rescue funds.

Inter-Governmental Coordination: The group received an update about a city/county housing partnership in Osceola County. They received funding for Park Place (30 units for those with mental health and/or substance abuse issues). The County bought land at the rail station area for 25 acres of affordable housing. This project can be funded with county funds in the same approach as the State Apartment Incentive Loan Program (SAIL). An elected official in another area noted that city and county officials took a field trip to a mental health/substance abuse facility, which will be like the city's 'Park Place' development.

One participant reported that they are looking at an inventory of surplus property and the school's property for housing. They are also offsetting setbacks for affordable housing. A city commissioner reported that her city's population is elderly but has started to change to younger families within the last 5 years. They are also working with Habitat.

REGION 5 (TAMPA BAY)

Workshop 1: A city commissioner asked how she can learn what types of funding are available for affordable housing. FHC staff answered that we have a funding publication, and more details are available from city staff that work on SHIP. Another participant talked about a CLT in development. An additional participant asked if there is a distinction between attainable and affordable housing. Who monitors affordability once a developer is approved was also discussed. Staff answered that rental housing is monitored annually. One city commissioner noted that his city has a missing middle housing problem. They are encouraging more density as a solution to housing. They want to create a zoning code that encourages building smaller and more affordable housing. They received 9% tax credits for a \$15 million project for 82 units for up to 60% AMI. Another commissioner spoke of the challenges resulting from professionals leaving for a nearby county. He wants more affordable housing in the north part of his community, which will reduce the congestion on transportation.

Example of Training Provided: The commissioners asked about HB 1339's land use flexibility for affordable housing, seeking the technical details on how this new state law bypasses zoning meetings. FHC staff explained that the City of Tampa has worked on this, and they followed up with details of the city's work. This should be delegated to housing/planning staff. A real solution is to assign staff the job of identifying the proper placement of housing. This can help avoid Not In My Back Yard Syndrome (NIMBYism).

A city commissioner noted the impact on the environment. People are voting that they want to maintain green space, however, balance is necessary. Density must be near mass transit, but they are running out of space in the county.

Workshop 2: A city councilman came across a five-acre parcel in his city, which he believed could be an opportunity to partner with the City of Tampa on affordable housing development. However, it is a hot housing market, and the private sector outbid their housing proposal by at least 20%.

One elected official is a planner by profession. She advocates for putting aside money to pay impact fees on behalf of affordable housing and asked if others are doing this. Lee County used to reduce fees for affordable housing. Another commissioner discussed how her county waived fees for affordable housing developers, but now with the market so hot and fees previously being so low, the county does not see lots of value savings for affordable housing. The county raised its fees to cover the cost of new development, and the industry complained. She also talked about density bonuses but admits the formula is not perfect yet.

A county commissioner asked about Senate Bill 2512. Another commissioner noted that the average home sales price is \$405,000, but average salaries are not keeping up with that price. A third participant discussed creating a balance—do not increase density for all the land in a development unless you negotiate an acceptable number of affordable units. A developer might find a sweet spot at a certain level of density. One elected official noted that he is considering ADUs on single-family properties. FHC noted that ADU policy is plentiful in this region and mentioned the Coalition's ADU publication. The Coalition also suggested that elected officials ask planning department staff about what is happening with surplus land in each of their communities.

REGION 6 (PALM BEACH)

Workshop 1: A city commissioner reported that her city used general revenue to finance workforce housing. Regarding funding, one participant invited her state representative to the AHAC meeting to receive a Sadowski funds update. Another participant noted that they do not want to concentrate affordable housing in only one area of the community. For this reason, they might need to look at school board-owned land. City staff are currently looking at condemned property owned by the school board and are also considering possible land use regulatory reform. One commissioner thanked FHC for the support and training as city staff have worked with the Housing Coalition on a housing development with long-term affordability.

Workshop 2: A commissioner said she recently visited some affordable housing properties to see the difference between them and Section 8 housing. The layout and amenities were the same in the two properties she saw. She asked about the profit margin and their financing. Another commissioner similarly reported that he toured a newly completed rental property and noted that there are more projects in the works for the city.

Example of Training Provided: A participant asked a CLT question: "What if a jurisdiction does not have available land?" FHC staff noted that it is ideal for a local government to donate land to a CLT. The next option is to buy land, but it cannot be mortgaged.

One commissioner announced that \$275,000 of the county's ARPA funds are being dedicated for an incentive for a housing development called Gifford Gardens. Another county commissioner said that his county has \$290 million of ARPA funds, and he is pushing to allocate \$50 million to housing assistance. The county's Housing Leadership Council is working on a \$200 million housing bond that the voters will vote on. One participant noted that a developer had spoken with the county's zoning staff, and the county has allocated about \$2 million of ARPA funds for housing assistance. Decisions are not finalized yet, but some money will be dedicated to housing. Another participant described a new program involving expedited permitting for a quick development turnaround. An additional participant reported that staff have inventoried the housing the city owns. The commissioners have decided to dedicate one parcel to affordable housing.

REGION 7 (BROWARD-MIAMI-KEYS)

Workshop 1: A city commissioner reported on an inclusionary housing ordinance that is generating \$300,000 for payment in lieu of a developer producing affordable housing. Another community has a Carrfour Supportive Housing property as well as a new development by Carrfour, which offers housing for mentally ill and homeless populations. It is soon to come before the city council. Commissioners asked if there is a difference between "low-income housing" and "affordable housing." FHC staff explained that some programs dictate only assisting those at 80% AMI or below. Other funding sources allow for assisting households with moderate incomes. One commissioner talked about elderly people who need help finding something affordable on a fixed income. Some do not fall into low income, but they also need homes or they own a home and need help with repairs.

Workshop 2: A participant reported that her city has started an affordable housing trust fund by selling land. The city is revitalizing historic neighborhoods. They have some land and want to build housing, focusing on homeownership options like townhomes or condos. A commissioner said that he is experiencing the same issue. The county has done lots, including leading a program with developers called the P3 Ordinance that shares county-owned land with developers for workforce housing. Another county commissioner talked about how the commission is considering a linkage fee to help fund affordable housing. A city mayor noted that there is a reason why density rules are in place. Neighborhoods complain when there is more density. Developers are calculating the cost of including affordable housing. This re-zoning approach changes it by expanding the amount of land in question. The mayor's city is planning to make a denser neighborhood, but it is not an easy sell. FHC staff noted resources to address NIMBY opposition.

WORKSHOP PREPARATION: REVIEW OF SHIP FUNDING REPORTS

Before the first workshop at the beginning of 2021, FHC staff reviewed each participating local government's affordable housing policies and made notes on best practices to share among the locally elected officials. Staff also reviewed annual funding reports for the State Housing Initiatives Partnership (SHIP) program to note how each local government has spent its SHIP funds on various housing activities. The results of this research are included here. These funding report summaries reveal how different communities spend SHIP funds in a variety of combinations of homeownership and rental housing assistance.

REGION 1: Percentage of SHIP Funds by Assistance Strategy

Local Governments	Bay County	Panama City	Escambia County	Pensacola	Jackson County	Leon County	Tallahassee	Okaloosa County	Santa Rosa County
Purchase Assistance	69	17	63		14		5	16	42
Rehabilitation	6	65	26		65	48	85	63	38
Demolition/ Reconstruction			11			52	7		20
Homeownership New Construction									
Rental Acquisition, Construction or Rehab									
Rental Assistance to a Tenant	23	18							
Disaster Assistance	2				21		3		
Other Strategies									

REGION 2: Percentage of SHIP Funds by Assistance Strategy

Local Governments	Brevard County	Melbourne	Palm Bay	Titusville	Duval County	Flagler County	Nassau County	St. Johns County	Volusia County	Daytona Beach	Deltona
Purchase Assistance		18		17	18	96	47	94	49	79	
Rehabilitation	82	43	47	83	30		53		18	21	92
Demolition/ Reconstruction	17								14	17	
Homeownership New Construction					12						
Rental Acquisition, Construction or Rehab		39			36				19		
Rental Assistance to a Tenant						4					8
Disaster Assistance	1				4			6			
Other Strategies											

REGION 3: Percentage of SHIP Funds by Assistance Strategy

Local Governments	Alachua County	Gainesville	Citrus County	Clay County	Hernando County	Lake County	Levy County	Marion County	Putnam County	Sumter County
Purchase Assistance	28	9		24	78	33	51	61		7
Rehabilitation	57	60	49	3	15		49	32		2
Demolition/ Reconstruction		25	26	55		48				90
Homeowner-ship New Construction			20		7					
Rental Acquisition, Construction or Rehab	15		5	2		19				
Rental Assistance to a Tenant		6		16				7		
Disaster Assistance										1
Other Strategies										

REGION 4: Percentage of SHIP Funds by Assistance Strategy

Local Governments	Hardee County	Orange County	Orlando	Osceola County	Kissimmee	Pasco County	Polk County	Lakeland	Winter Haven	Seminole County
Purchase Assistance	29	68	9	22		19	32	16	44	4
Rehabilitation	46	16	61	39	75	23	10	15		78
Demolition/ Reconstruction	25						49	32		7
Homeownership New Construction						38				
Rental Acquisition, Construction or Rehab			15							7
Rental Assistance to a Tenant			15	17	15	20		18		4
Disaster Assistance		2		21	10		7			
Other Strategies		14	1	1			2	19	56	

REGION 5: Percentage of SHIP Funds by Assistance Strategy

Local Governments	Charlotte County	Collier County	Hillsborough County	Tampa	Lee County	Manatee County	Bradenton	Pinellas County	Clearwater	St. Petersburg	Sarasota
Purchase Assistance	40	12	22	27	8	21		37	10	29	
Rehabilitation	53	9	43	45	20	23	79	5	22	54	51
Demolition/ Reconstruction		32				56					
Homeownership New Construction		33		13	39			23	38	5	20
Rental Acquisition, Construction or Rehab	2	14	35		33		21	35	30	6	
Rental Assistance to a Tenant	5			14							21
Disaster Assistance				1							
Other Strategies										6	8

REGION 6: Percentage of SHIP Funds by Assistance Strategy


Local Governments	Plantation	Pompano Beach	Tamarac	Indian River County	Martin County	Palm Beach County	Delray Beach	West Palm Beach	St. Lucie County	Port St. Lucie
Purchase Assistance		24	16	31	6	62	41			4
Rehabilitation	83	26	83	61	93	22	54		17	96
Demolition/ Reconstruction		43							80	
Homeownership New Construction								67		
Rental Acquisition, Construction or Rehab								22		
Rental Assistance to a Tenant	14				1	7	5	11		
Disaster Assistance		7	1						3	
Other Strategies	3			8		9				

REGION 7: Percentage of SHIP Funds by Assistance Strategy


Local Governments	Broward County	Davie	Ft. Lauderdale	Miramar	Pembroke Pines	Miami-Dade County	Hialeah	Miami	Miami Beach	Miami Gardens
Purchase Assistance	40	12	22	27	8	21		37	10	29
Rehabilitation	53	9	43	45	20	23	79	5	22	54
Demolition/ Reconstruction		32				56				
Homeownership New Construction		33		13	39			23	38	5
Rental Acquisition, Construction or Rehab	2	14	35		33		21	35	30	6
Rental Assistance to a Tenant	5			14						
Disaster Assistance				1						
Other Strategies										6

APPENDIX I

PRESENTATION EXAMPLES



SHIP
housing a stronger Florida



**AHAC Elected Official
Regional Workshop**

Region 4
February 4, 2021
Biannual Workshop 1 of 2

1



AFFORDABLE HOUSING CATALYST PROGRAM

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2

Florida Housing Coalition

- Statewide training and technical assistance provider under the Catalyst Program.
- Provide specialized technical support to local governments and community-based organizations on implementing federal, state, and local affordable housing programs.
- Professional staff located throughout the state.
- Works on issues ranging from ending homelessness and first-time homeownership to regulatory reform and Legislative advocacy.



3

Meet Our Catalyst Team



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4

Agenda

- Elected Official Introductions
- Workshop Orientation
- Substantive Topics
 - Role of local government in affordable housing
 - AHAC required incentives – a) Expedited permitting; and b) Ongoing process of review
 - Where to start? Directing staff to assess local policies.
- Open Discussion



5

Roll Call & Introductions

- | | |
|-------------------|-----------------|
| • Hardee County | Judith George |
| • Orange County | Mayra Uribe |
| • Orlando | Jim Gray |
| • Osceola County | Cheryl Grieb |
| • Kissimmee | Olga Gonzalez |
| • Pasco County | Kathryn Starkey |
| • Polk County | George Lindsey |
| • Lakeland | Chad McLeod |
| • Winter Haven | Tracy Mercer |
| • Seminole County | Jay Zembower |




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7

AHAC Elected Official Regional Workshops

- Created by House Bill 1339 (2020)
- Main purpose: to “facilitate peer-to-peer identification and sharing of best affordable housing practices among the locally elected officials” serving on the SHIP Affordable Housing Advisory Committees (AHACs). Fla. Stat. § 420.531
- Share ideas, concerns, and engage in discussion on affordable housing policies to implement locally
- Occur twice per calendar year
- If a locally elected official or a locally elected designee fails to attend three consecutive workshops, FHFC may withhold SHIP funds pending the person’s attendance at the next scheduled meeting.



8

The Sadowski Act

Money or cutting regulations alone will not solve the affordable housing crisis.

The SHIP program is unique to Florida with its three elements of funding, land use planning, and training.



9

What is affordable housing?

- Affordable housing is safe and decent housing. It differs from market rate housing in two ways:
 - 1) The income of the family living in the housing
 - 2) The financing of the housing
- Fla. Stat. § 420.0004: “affordable” means that monthly housing payments including taxes, insurance, and utilities do not exceed 30 percent of the gross annual income for extremely-low (0-30% AMI) to moderate-income households (120% AMI)
- Different terms are used (affordable, attainable, workforce, housing that is affordable)
- Look at your local code for your definition of affordable housing. Consider updating if necessary to reflect local priorities.



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First Workshop Approach

- Overview of affordable housing concepts and role of local government
- We want to help you brainstorm ideas to bring back to your community and ideas for what to direct your staff to look further into
- If there is a topic that interests you, we can cover it more in depth at the next workshop
- Contact us for questions and follow-up

FLORIDA HOUSING COALITION

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Housing Element of the Comprehensive Plan

- Required element of the local Comp Plan. Fla. Stat. § 163.3177(6)(f)(1).
- Requires local governments to plan for the “provision of housing for all current and anticipated future residents” and the “provision of adequate sites for . . . housing for [lower income] families.”
- The housing element must express principles that reflect “the creation and preservation of affordable housing for all current and anticipated future residents of the jurisdiction, elimination of substandard housing conditions, adequate sites, and distribution of housing for a range of incomes and types, including mobile and manufactured homes.”
- Principles of the housing element must be based on data and analysis prepared on housing needs.
- SHIP program created, in part, “to further the housing element of the local government comprehensive plan specific to affordable housing.” Fla. Stat. § 420.9072.



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Local Government Role in Affordable Housing Development



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Financial Resources

- Local government can devote financial resources to its affordable housing goals.
 - Down payment assistance
 - Home repairs
 - Land acquisition
 - Development subsidies
 - Revolving loan fund
 - Homeowner counseling
 - Rent assistance
- Look at your available funding sources and how they are allocated.
 - SHIP
 - SAIL & Tax Credits
 - General Revenue
 - Federal Funds (CDBG; HOME; ESG)
 - Infrastructure Surtax
 - Bonds
 - Philanthropy



15

Innovative Funding Programs

- In 2020, Orange County committed \$10 million/year in general revenue, increasing by 10% per year, for ten years to its affordable housing trust fund.
- City of Tallahassee uses local dollars to fund a revolving loan fund for affordable housing construction.
- City of Miami issued a General Obligation Bond to fund \$100 million towards affordable housing development.
- Hillsborough County devotes \$10 million/year in general revenue to its affordable housing goals.
- Collier County uses infrastructure surtax dollars on land acquisition for affordable housing.
- City of Pensacola has deployed CDBG funds to purchase land to sell to a developer through an RFP process to build affordable housing.



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Zoning & Land Use

- Zoning and land use policies impact the cost of development and the amount of housing units that can be produced in a jurisdiction, both which can negatively affect housing affordability
- Regulations/policies to look at:
 - Zoning map – how much of buildable land is low-density, single-family zoning?
 - Allowable uses & densities
 - Parking, setback, and minimum lot size requirements
 - Permitting, inspection, & other fees
 - Design standards
 - Permitting process – is it easy to navigate?
- Goal: structure codes to facilitate and encourage the production of affordable housing



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House Bill 1339 (2020) & House Bill 7103 (2019)

- Two recent pieces of legislation affected land use planning for affordable housing – both amended Fla. Stat. §§ 125.01055 and 166.04151
- HB 1339 (2020)
 - “Notwithstanding any other law or local ordinance to the contrary, the governing body of a [county or municipality] may approve the development of housing that is affordable . . . on **any parcel zoned for residential, commercial, or industrial use.**”
- HB 7103 (2019)
 - To require affordable housing under an inclusionary zoning ordinance, the local government must “**fully offset all costs**” associated with the required affordable units.



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Using Government-Owned Land for Housing

- In areas where land is especially valuable, leveraging government owned land can be a great boon for affordable housing
- Look at your surplus land policies
 - Fla. Stat. §§ 125.379 and 166.0451 require an inventory of government owned lands “appropriate for use as affordable housing”
 - If it is appropriate for market-rate housing, it is appropriate for affordable housing
- School board land (Fla. Stat. § 1001.43)
- Explore using available funds to purchase land for affordable housing
- Create an RFP for developers to build housing on government-owned land – local government can control outcomes on the land it owns through deed restrictions



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Strategic Partnerships

- Local government can be a place where developers and the community can intersect
- The AHAC can play a valuable role in creating strategic partnerships
- Partners to look for:
 - Major employers
 - Financial institutions
 - Community based non-profits
 - Philanthropy
 - Religious Organizations



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Open Discussion



The image shows a 3D rendering of ten stylized human figures in various colors (blue, purple, green, orange, brown, yellow, green, blue, purple, blue) sitting around a circular brown table. They are surrounded by several large, colorful puzzle pieces (blue, green, purple, red) scattered on the table. The scene is set against a white background with a soft shadow under the table. The Florida Housing Coalition logo is located in the bottom left corner of the slide.

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**Required
AHAC Incentives**



The image is identical to the one on slide 21, showing ten stylized human figures around a table with puzzle pieces. The Florida Housing Coalition logo is in the bottom left corner. The text on the right side of the slide is "Required AHAC Incentives".

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Expedited Permitting

- This is a great place to start when looking at improving local affordable housing policies.
- SHIP jurisdictions must process development orders or permits for affordable housing “to a greater degree than other projects.”
- Time is money!
- An easy-to-navigate development process can greatly encourage private sector involvement.
- Best practices:
 - Define which projects can receive expedited approval (tied to a funding source? What % of affordable housing needed?)
 - Expedite *all* reviews involved in the development process
 - Designate a staff member as ombudsman responsible for shepherding an application through the process
 - Make the steps of the process as clear as possible



23

Ongoing Process of Review

- SHIP jurisdictions must establish a process by which a local government “considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.”
- This review does not require a specific action to be taken, but it does require local government to consider the development costs associated with a proposed regulation.
- Best practices:
 - Train staff on how to assess the financial impact of proposed government actions
 - Identify staff to conduct the housing economic impact analysis
 - Utilize the collective experience on the AHAC



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First Workshop Takeaways

- Local government can have a prime role in the development of affordable housing
- Local government can remove unnecessary barriers to development, use its financial and legal authority to regulate long-term or permanent affordability, and utilize other available resources
- Direct staff to review local plans and policies of interest to you
- Utilize the expertise on the AHAC



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FLORIDA HOUSING COALITION PUBLICATIONS

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

Housing News Network Journal
 Florida Home Matters Report
 Accessory Dwelling Unit (ADU) Guidebook
 Adaptive Reuse of Vacant Rentals
 Affordable Housing Resource Guide
 Affordable Housing Incentive Strategies
 CLT (Community Land Trust) Primer
 CLT Homebuyer Education – Teacher’s Guide
 CLT Homebuyer Education – Buyer’s Guide
 Community Allies Guide to Opportunity Zones
 Community-Based Planning Guide
 Creating a Local Housing Disaster Recovery
 Creating Inclusive Communities in Florida

Credit Underwriting Guide for Multi-Family Affordable Housing in Florida
 Developing & Operating Small Scale Rental Properties
 Disaster Management Guide for Housing
 Landlord Collaboration Guidebook
 PSH Property Management Guidebook
 Residential Rehabilitation Guide
 SHIP Administrators Guidebook
 Surplus Lands Guidebook
 Supporting Households Moving Out of Homelessness
 Using SHIP For Rental Housing



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Contact Us



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AHAC Elected Official Regional Workshop

Region 7
May 25, 2021
Biannual Workshop 2



1



AFFORDABLE HOUSING CATALYST PROGRAM

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The Florida Housing Coalition's Catalyst Team



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- Provide specialized technical support to local governments and community-based organizations on affordable housing programs
- Works on issues ranging from ending homelessness and first-time homeownership to regulatory reform and Legislative advocacy



3

Agenda

- Elected Official Opening Remarks
- Legislative Wrap-Up
 - New era of the Sadowski State and Local Housing Trust Funds
 - Bills & new state programs that affect housing
 - Federal stimulus funding available for housing
- Substantive Topics
 - Preparing the Annual AHAC Report
 - Successful Partnerships for Affordable Housing
- Open Discussion



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REGION 7 Roll Call & Opening Remarks

ATTENDED LAST MTG

Broward County	Mayor Michelle Gomez	
Davie	Vice Mayor Caryl Hattan	✓
Fort Lauderdale	Mayor Dean Trantalis	✓
Miramar	Alexandra Davis	✓
Pembroke Pines	Vice Mayor Tom Good	✓
Miami-Dade County	Jose Diaz	
Hialeah	Jaqueline Garcia-Roves	✓
Miami	Jeffery Watson	
Miami Beach	Michael Gongora	
Miami Gardens	Katrina Wilson-Davis	✓
Monroe County	Craig Cates	✓



5

Legislative Wrap-Up



6

New Era for Sadowski Housing Trust Funds

- Senate Bill 2512, to be signed by the Governor, permanently reduces the state and local government housing trust funds by over 50%.
- How? By changing the percentage of documentary stamp tax collections that go towards these trust funds.
- SB 2512 codifies that the Sadowski Trust Funds cannot be swept to General Revenue.

	Before SB 2512	After SB 2512
% of Documentary Stamp Tax Collections after required distributions	24.17%	9.70254%
SEED	Less \$75 million	No SEED
Available for Housing	\$423.1 million	\$209.2 million*
Sweeps	Permitted	No Sweeps
Appropriation Status	Non-Recurring	Recurring

*This amount will go up or down each year depending upon documentary stamp tax collections.

7

What does this new era mean for local governments?

- More predictability for annual SHIP distributions. This will help local governments plan better for affordable housing projects in the pipeline.
- Continue to seek out and maximize federal and local sources of funding for affordable housing including:
 - General Revenue
 - Infrastructure Surtax
 - Community Redevelopment Agencies (CRAs)
 - Linkage Fees
 - Philanthropy
 - HUD funds (CDBG, HOME, ESG, & more)



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REGION 7 Estimated SHIP Funding for FY 21/22

Hialeah	\$1,003,026	Broward County	\$2,282,529
Miami	\$2,081,841	Davie	\$692,524
Miami Beach	\$393,158	Fort Lauderdale	\$1,247,562
Miami Gardens	\$478,421	Miramar	\$915,303
Monroe County	\$526,099	Pembroke Pines	\$1,112,622
		Miami-Dade County	\$7,613,284



9

SHIP Funding Set-Asides

At least 65% for homeownership

No more than 25% for rental

At least 75% for construction, rehabilitation, or emergency repair

At least 20% for persons with special needs

No more than 20% for manufactured housing



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State Housing Initiatives Partnership (SHIP) Program Uses

1. Homeownership

- Down payment and closing cost assistance
- Acquisition, construction or renovation
- Land acquisition
- Owner-occupied rehabilitation
- Disaster relief
- Homeownership counseling



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State Housing Initiatives Partnership (SHIP) Program Uses

2. Construction

- Construction/rehab of rental housing
- Construction/rehab of ownership housing
- Matching dollars for federal housing programs
- Land acquisition



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State Housing Initiatives Partnership (SHIP) Program Uses

3. Special Needs

- Home modifications
- Technological enhancements
- Independent living
- Rental subsidies for persons experiencing homelessness
- Eviction/foreclosure prevention



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State Legislation + New Programs that Affect Housing

- 1) Wastewater Grant Program ("Septic to Sewer Program") (\$616 million)
 - Administered by the Department of Environmental Protection (DEP); created in 2020
 - Provides funding to local governments for projects that:
 - 1) Retrofit existing septic systems to upgrade them to nutrient-reducing systems
 - 2) Construct, upgrade, or expand facilities to provide advanced waste treatment; or
 - 3) Connect onsite septic systems to central sewer
 - Priority given to:
 - 1) Projects that subsidize the connection of septic systems to wastewater treatment facilities
 - 2) Projects that expand a collection or transmission system that promotes efficiency by planning wastewater facilities concurrently with other construction projects
 - 3) All other connections of onsite septic systems to wastewater treatment facilities.
 - Each grant requires 50% local match unless local government is within a rural area of opportunity



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State Legislation + New Programs that Affect Housing

2) Resilient Florida Grant Program (\$616 million)

- Administered by Department of Environmental Protection; created in 2021
- DEP may provide grants to cities and counties to fund the costs of community resilience planning and necessary data collection for such planning.
- Funded activities will include:
 - 1) Comprehensive plan amendments that address the requirements of the Peril of Flood law
 - 2) Vulnerability assessments that identify or address risks of flooding and sea level rise
 - 3) Development of projects, plans, and policies that allow communities to prepare for threats from flooding and sea level rise
 - 4) Projects to adapt **critical assets** to the effects of flooding and sea level rise
- "Critical assets" include "affordable public housing". Local governments can use these funds to adapt affordable public housing to the effects of flooding and sea level rise.



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American Rescue Plan Funds Available for Housing

• State and Local Fiscal Recovery Funds –

- Funds intended to support COVID-19 response efforts, replace lost revenue for state and local governments, support economic stabilization for households and businesses
- Eligible uses:
 - 1) Public health expenditures
 - 2) Address negative economic impacts caused by the pandemic, **including assistance to households, small businesses, and nonprofits**, or aid to impacted industries such as tourism, hospitality, and travel
 - 3) Replace lost public sector revenue
 - 4) Provide premium pay to essential workers
 - 5) Invest in water, sewer, and broadband infrastructure
- How to use these funds for affordable housing:
 - Direct assistance to renters and homeowners
 - Aid to COVID-impacted housing nonprofits/small businesses to build affordable housing
 - Permanent affordable housing to house persons displaced by COVID-19's economic effects



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REGION 7 ARP Local Fiscal Recovery Funds

Broward County	\$379.3 million	Hialeah	\$66.8 million
Davie	\$17.9 million	Miami	\$137.6 million
Fort Lauderdale	\$38.1 million	Miami Beach	\$23.5 million
Miramar	\$22.0 million	Miami Gardens	\$27.1 million
Pembroke Pines	\$25.4 million	Monroe County	\$14.4 million
Miami-Dade County	\$527.7 million		



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American Rescue Plan Funds Available for Housing

- **Homelessness assistance**
 - Jurisdictions that receive HOME funds are eligible for ARP funds for homelessness assistance
 - Can be used for:
 - Rental Assistance
 - Development of housing for persons experiencing homelessness
 - Conversion of non-congregate sheltering into permanent affordable housing
 - Emergency shelter
- **Emergency rental assistance**
 - 32 local governments in Florida eligible for direct allocation
 - Department of Children & Families administers statewide funds
- **Homeowner Assistance Fund**
 - Administered by DEO



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Legislative Wrap-Up Takeaways

- New era for the Sadowski Trust Funds – local governments can better plan for future SHIP funding
- The Wastewater Grant Program and the Resilient Florida Grant Program can benefit affordable housing
- Federal relief funds are available for affordable housing



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Annual Task: Preparing the AHAC Report



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Affordable Housing Advisory Committee (AHAC) Annual Report

- Each local government that receives more than \$350,000 in SHIP funds must submit an annual AHAC report.
- In bringing together leaders from across the local housing industry, producing the AHAC report can be a catalyst for positive change.
- Each AHAC “shall review the established policies and procedures, ordinances, land development regulations, . . . comprehensive plan . . . and shall recommend specific actions or initiatives to encourage or facilitate affordable housing while protecting the ability of the property to appreciate in value.” Fla. Stat. § 420.9076(4).



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Affordable Housing Advisory Committee (AHAC) Annual Report

- Best practices:
 - 1) Recruit active members of the housing industry who will be engaged throughout the process
 - 2) Engage key housing & planning staff to educate AHAC members on existing policies and localized housing data
 - 3) Take time to review existing policies and seek out new strategies to meet local needs
 - 4) Encourage input from all AHAC members
 - 5) Implement the recommendations in the AHAC report



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AHAC Incentives

- Expedited Permitting (required to implement)
- Fee Waivers
- Flexibility in densities
- Reservation of infrastructure capacity
- Accessory dwelling units
- Reduction of required parking/setbacks
- Flexible lot configurations
- Housing impact statement (required to implement)
- Modification of street requirements
- Inventory of surplus lands
- Support of mixed-use development, development near transit, and development near major employment centers



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Required Incentive: Expedited Permitting

- This is a great place to start when improving local affordable housing policies. Time is money!
- SHIP jurisdictions must process development orders or permits for affordable housing "to a greater degree than other projects."
- An easy-to-navigate development process can greatly encourage private sector involvement.
- Best practices:
 - Define which projects can receive expedited approval (tied to a funding source? What % of affordable housing needed?)
 - Expedite *all* reviews in the development process
 - Designate a staff member as ombudsman responsible for shepherding an application through the process
 - Make the steps of the process as clear as possible



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Required Incentive: Housing Impact Statement

- SHIP jurisdictions must establish a process by which a local government “considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.”
- This review does not require a specific action to be taken, but it does require local government to consider the development costs associated with a proposed regulation.
- Best practices:
 - Train staff on how to assess the financial impact of proposed government actions
 - Identify staff to conduct the housing economic impact analysis
 - Utilize the collective experience on the AHAC



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AHAC Materials

- See the Florida Housing Coalition's "Affordable Housing Incentive Strategies" guidebook available at www.flhousing.org/publications (new version coming in Summer 2021)
- Stay tuned for a Catalyst webinar in the Fall on best practices for running an effective AHAC

Affordable Housing Incentive Strategies:
A Guidebook for Affordable Housing Advisory
Committee Members and Local Government Staff



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Successful Partnerships for Affordable Housing



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Key Partner: Local Government

- Funding: SHIP, CDBG, HOME, local sources
- Donated Land and Land Use Reform
- Expedited Attention and Political Support for Affordable Housing initiatives

Key Partner: Nonprofit Organization

- Building houses, apartment units
- Finding and educated homebuyers
- Credibility in targeted neighborhoods
- Ability to negotiate and most effectively leverage funds



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Types of Partnerships

- Rehabilitation Partnership: Nonprofit does outreach, intake, contractor selection, oversees repairs for a service delivery fee
- Homebuyer Class: Presentations by Lenders, Realtors, Insurance Providers, Home Inspectors, and more
- Joint Venture: For-profit developer teams with a housing nonprofit to build rental housing with Housing Credits subsidy



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Lakeland Housing for Veterans

- Family donated land
Habitat nonprofit developer
- Donated materials
- Volunteer labor
- Corporate donations
- Habitat Board of Directors' expertise

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Who are your Community Partners?

- Nonprofit Organizations/Developers
- Local Government
- Lenders
- Real estate professionals
- For profit developers
- Architects
- Utility Companies
- Social Service Providers
- Credit Counselors
- The Academic Community
- Community organizations providing services to low-income persons
- Legal advocates for the poor
- Communities of Faith, Faith-based partners in low-income communities
- Technical Assistance Providers
- Social Security Administration representative (for special needs populations)
- Anyone who may have a resource of value to the delivery of affordable housing



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Open Discussion



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Workshop Takeaways

- New era of the Sadowski Trust Funds
- Federal stimulus funding is available for housing
- AHAC Report is required and if done right, can be a catalyst for improving affordable housing policy



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FLORIDA HOUSING COALITION PUBLICATIONS

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

Housing News Network Journal
 Florida Home Matters Report
 Accessory Dwelling Unit (ADU) Guidebook
 Adaptive Reuse of Vacant Rentals
 Affordable Housing Resource Guide
 Affordable Housing Incentive Strategies
 CLT (Community Land Trust) Primer
 CLT Homebuyer Education – Teacher’s Guide
 CLT Homebuyer Education – Buyer’s Guide
 Community Allies Guide to Opportunity Zones
 Community-Based Planning Guide
 Creating a Local Housing Disaster Recovery
 Creating Inclusive Communities in Florida

Credit Underwriting Guide for Multi-Family
 Affordable Housing in Florida
 Developing & Operating Small Scale Rental
 Properties
 Disaster Management Guide for Housing
 Landlord Collaboration Guidebook
 PSH Property Management Guidebook
 Residential Rehabilitation Guide
 SHIP Administrators Guidebook
 Surplus Lands Guidebook
 Supporting Households Moving Out of
 Homelessness
 Using SHIP For Rental Housing



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APPENDIX II

CATALYST STATUTE 420.531

420.531 Affordable Housing Catalyst Program.

(1) The corporation shall operate the Affordable Housing Catalyst Program for the purpose of securing the expertise necessary to provide specialized technical support to local governments and community-based organizations to implement the HOME Investment Partnership Program, State Apartment Incentive Loan Program, State Housing Initiatives Partnership Program, and other affordable housing programs. To the maximum extent feasible, the entity to provide the necessary expertise must be recognized by the Internal Revenue Service as a nonprofit tax-exempt organization. It must have as its primary mission the provision of affordable housing training and technical assistance, an ability to provide training and technical assistance statewide, and a proven track record of successfully providing training and technical assistance under the Affordable Housing Catalyst Program. The technical support shall, at a minimum, include training relating to the following key elements of the partnership programs:

- (a) Formation of local and regional housing partnerships as a means of bringing together resources to provide affordable housing.
- (b) Implementation of regulatory reforms to reduce the risk and cost of developing affordable housing.
- (c) Implementation of affordable housing programs included in local government comprehensive plans.
- (d) Compliance with requirements of federally funded housing programs.

(2) In consultation with the corporation, the entity providing statewide training and technical assistance shall convene and administer biannual regional workshops for the locally elected officials serving on affordable housing advisory committees as provided in s. 420.9076. The regional workshops may be conducted through teleconferencing or other technological means and must include processes and programming that facilitate peer-to-peer identification and sharing of best affordable housing practices among the locally elected officials. Annually, calendar year reports summarizing the deliberations, actions, and recommendations of each region, as well as the attendance records of locally elected officials, must be compiled by the entity providing statewide training and technical assistance for the Affordable Housing Catalyst Program and must be submitted to the President of the Senate, the Speaker of the House of Representatives, and the corporation by March 31 of the following year.

History.—s. 19, ch. 2004-243; s. 16, ch. 2020-27.