



**THE AFFORDABLE HOUSING STUDY COMMISSION**  
*Dedicated to Promoting Affordable Housing in Florida Since 1986*

# **MEETING MATERIALS**

**January 31<sup>st</sup> & February 1<sup>st</sup>, 2007**

**Sheraton Ft. Lauderdale Airport Hotel  
1825 Griffin Road  
Dania Beach, FL 33004  
954-920-3500**



## THE AFFORDABLE HOUSING STUDY COMMISSION

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**Tab 1 – ELI Renter Demographic Profile and SHIP Comparative Market Data**

- January 2006 Demographic Profile of Extremely Low Income Renter Households in Florida
- Comparative Market Data Presentation, made November 7<sup>th</sup>, 2006

**Tab 2 – Employer Assisted Housing Materials**

- Cover memo
- AHSC 2001 Final Report section on Employer Assisted Housing
- “Employer Assisted Housing” by Stan Fitterman, Housing News Network Journal 2006
- “Reinventing the Company Town: Employer Assisted Housing in the 21<sup>st</sup> Century” by Stephanie A. Jennings, Housing Fact and Findings, Summer 2000 – Vol.2, Issue 2
- Home From Work fact sheet, produced by the National Association of Realtors
- “Santa Fe School System and Neighborhood Housing Services Provide Benefits to Local Teachers”, HUD Office of Policy Department and Research
- “Baltimore City Employee Home Ownership Program fact sheet, [www.baltimorehousing.org](http://www.baltimorehousing.org)
- Baltimore City Live Near Your Work Program fact sheet, [www.baltimorehousing.org](http://www.baltimorehousing.org)
- City of Orlando SHIP Local Housing Assistance Plan, March 28, 2005 (relevant pages only)

**Tab 3 – Responses from SHIP Administrators to email request sent Dec. 8<sup>th</sup>, 2006**

**Tab 4 – SHIP Statute and Rule**

- Summary of January 16<sup>th</sup>, 2007 SHIP Administrative Issues Workgroup Conference Call
- Florida Statute 420.9071-9079
- Rule 67-37

**Tab 5 – Articles/Reports of Interest**

- Out of Reach 2006 Florida data, National Low Income Housing Coalition
- Paycheck to Paycheck Florida data, National Housing Conference Center for Housing Policy 2007

- “Housing Affordability for Households of Color in Massachusetts”, Michael E. Stone, Ph.D., December 2006
- “Homelessness Counts”, National Alliance to End Homelessness, January 2007



## THE AFFORDABLE HOUSING STUDY COMMISSION

Charlie Crist  
GOVERNOR

Helen Feinberg  
CHAIR

### MEMORANDUM

**To:** Affordable Housing Study Commission  
**From:** Odetta MacLeish-White  
**Date:** January 22<sup>nd</sup>, 2007  
**Subject:** January 31<sup>st</sup> and February 1<sup>st</sup>, 2007 Study Commission Meeting

**MEMBERS**  
Lloyd Boggio  
Joseph J. Campus  
Paul E. Curtis  
Michael W. Davis  
Santos De La Rosa  
Agustin Dominguez  
Dorothy Ellington  
Robert Gregg  
Priscilla L. Howard  
Sharon Jenkins-Owen  
Jane E. Johnson  
Ann R. Kashmer  
Kristin Larsen  
Robin Lunn  
Darlene Pifalo  
Ellen M. Ramsey  
George D. Romagnoli

**STAFF**  
Odetta MacLeish-White

The next Affordable Housing Study Commission meeting is scheduled for January 31<sup>st</sup> and February 1<sup>st</sup>, 2007 in Ft. Lauderdale at the Sheraton Ft. Lauderdale Airport Hotel. Our meeting hotel is located at 1825 Griffin Road Dania Beach, FL 33004 and the direct phone number is 954-920-3500. We expect to begin at 1 p.m. on January 31<sup>st</sup> and adjourn at approximately noon on February 1<sup>st</sup>.

January 31<sup>st</sup> will be devoted to continuing our learning process about SHIP. We will begin with my presentation of workforce housing demographics prepared by Florida Housing policy staff. Following this presentation, Stan Fitterman will help us discuss Employer Assisted Housing as a mechanism for promoting home ownership. Employers have a real economic stake in the provision of and access to affordable housing – how can they be tapped to create even greater opportunities for home ownership and community development? We will close our first day with a panel of SHIP administrators who will describe SHIP programs which have either interpreted an allowable SHIP strategy to address an underserved population or found an innovative way to utilize SHIP dollars to support a much needed affordable housing development.

On February 1<sup>st</sup>, following public comment and a legislative update, we will have time to begin preliminary discussions of the Commission's findings to date and receive a report from the Administrative Issues Workgroup.

Tab 1 of your meeting materials contains data on extremely low income (ELI) renter households and a copy of the comparative SHIP data presented at our November meeting. I provide this to flesh out the context of our workforce housing demographic profile and to help inform our discussion of the pressure on the SHIP program of serve both ELI and workforce populations. Tab 2 contains articles and program descriptions relating to employer assisted housing, while Tab 3 contains a list of the responses received from SHIP administrators when asked how they have addressed ELI or special needs populations.

Tab 4 contains a summary of the SHIP Administrative Issues Workgroup conference call and a copy of the SHIP statute (F.S. 420.9071 – 9079) and Rule 67-37. Finally, Tab 5 contains the usual articles of interest I thought may be of interest to you.

As always, I thank you for taking the time to prepare for this meeting.

***Dedicated to Promoting Affordable Housing in Florida Since 1986***

227 N. Bronough Street • Suite 5000 • Tallahassee, Florida 32301 • 850/488-4197 • Fax 850/488-9809



**THE AFFORDABLE HOUSING STUDY COMMISSION**

**Sheraton Ft. Lauderdale Airport Hotel  
1825 Griffin Road  
Dania Beach, FL 33004  
954-920-3500**

**AGENDA**

January 31<sup>st</sup> and Feb. 1<sup>st</sup>, 2007

January 31<sup>st</sup>:

- |                 |  |
|-----------------|--|
| 1:00pm – 1:45pm | Presentation of ELI and Workforce Demographic Profile<br><i>Odetta MacLeish-White, AHSC</i>                            |
| 1:45pm – 2:45pm | Employer Assisted Housing<br>A Method for Stretching the SHIP Dollar?<br><i>Stan Fitterman</i>                         |
| 2:45pm – 3:00pm | Break  |
| 3:00pm – 5:15pm | Panel Presentation:<br><i>SHIP Programs Addressing Special Needs Populations<br/>or Innovative Use of SHIP Dollars</i> |

Adjourn Day 1

February 1<sup>st</sup>:

- |                   |   |
|-------------------|---|
| 8:30am – 9:00am   | Public Comment  |
| 9:00am – 9:15am   | Legislative Update<br><i>Nancy Muller, Florida Housing Finance Corporation</i>                  |
| 9:15am – 11:00am  | Discussion of Issues and Preliminary Findings   |
| 11:00am – 11:15am | Break   |
| 11:15am – 11:45am | Report and Discussion of SHIP Administrative Issues Workgroup<br><i>George Romagnoli, Chair</i> |

Adjourn Day 2



**THE AFFORDABLE HOUSING STUDY COMMISSION**

*Dedicated to Promoting Affordable Housing in Florida Since 1986*

**2006-2007 Commissioner Contact Information**

<b><u>Commissioner</u></b>	<b><u>Post</u></b>	<b><u>Term Expires</u></b>
Feinberg, Helen (Chairman) RBC Dain Rauscher	Citizen of State of Florida	2007
Boggio, Lloyd CEO Carlisle Development Group, LLC	Residential Developer	2009
Campus, Joe Executive Vice President Mitchell Company	Residential Home Building Industry	2007
Position Vacant	Florida League of Cities	2007
Position Vacant	Regional Planning Council	2007
Position Vacant	Rental Housing Development Management and Operation	2009
Curtis, Paul E. President/CEO Curtoom Companies, Inc.	Apartment Development	2007
Davis, Michael W. Executive Director Florida Housing Coalition	Low and Very Low Income Interests	2007
De La Rosa, Santos Farmworker Housing Specialist Florida Non Profit Housing, Inc.	Low and Very Low Income Interests	2009
Dominguez, Agustin President Greater Miami Neighborhoods	Community Based Organization with Housing Development Experience	2007
Ellington, Dorothy Executive Director Delray Beach Housing Authority	Local Housing Authority	2009

**Affordable Housing Study Commission 2006-2007**

<b><u>Commissioner</u></b>	<b><u>Post</u></b>	<b><u>Term Expires</u></b>
Gregg, Robert Professor, Critical Skills Program Nova Southeastern University	Homeless Housing Interests	2007
Howard, Priscilla L. Principal The Community Solutions Group	Citizen of State of Florida	2007
Jenkins-Owen, Sharon Senior Project Manager/Planner Wilson Miller, Inc.	Statewide Growth Management Organization	2009
Johnson, Jane E. Executive Director Florida Alliance of Assistive Services & Technology	Elderly Housing Interests	2007
Kashmer, Ann R. Director Fannie Mae South Florida Community Business Center	Home Mortgage Lending	2007
Larsen, Kristin Assistant Professor University of Florida	Statewide Growth Management Organization	2007
Lunn, Robin Catholic Charities	Elderly Housing Interests	2009
Pifalo, Darlene ERA Trend Realty	Real Estate Sales	2009
Ramsey, Ellen M. Chief Financial Officer Jacksonville Housing Authority	Community Based Organization With population less than 50,000	2009
Romagnoli, George D. Community Development Manager Pasco County Department of Community Development	Florida Association of Counties	2009



## **THE AFFORDABLE HOUSING STUDY COMMISSION**

### **2006-2007 Study Year Future Meetings Dates**

#### **2007 Schedule**

January 31 & February 1 – Sheraton Fort Lauderdale Airport

April 11 & 12 – Tallahassee Holiday Inn

June 13 & 14 – Orlando Hyatt



THE AFFORDABLE HOUSING STUDY COMMISSION

**Meeting Summary  
November 7 and 8, 2006  
Tallahassee, FL**

Commissioners Attending:

Helen Feinberg (Chair), Jill Collins, Michael Davis, Robert Gregg, Ann Kashmer, George Romagnoli, Jane Johnson, Sharon Jenkins-Owen, Ellen Ramsey, Kristin Larsen, Santos De La Rosa, Priscilla Howard

Commission Staff:

Odetta MacLeish-White

Guests:

Nancy Muller, Florida Housing Finance Corporation; Rob Dearduff, Florida Housing Finance Corporation; Darlene Raker, Florida Housing Finance Corporation; Terry Auringer, Florida Housing Finance Corporation

Presenters and Panelists:

Stan Fitterman, Florida Housing Coalition; Sherri Baker, Florida Housing Finance Corporation; Mandy Hines, DeSoto County SHIP; Randy Wilkerson, Escambia County SHIP; Don Hadsell, Sarasota SHIP; Michael Hervey, City of Tallahassee SHIP

Public Attending:

Bill O'Dell, Shimberg Center for Affordable Housing; Patricia Roset-Zuppa, Shimberg Center for Affordable Housing; Justin Hunkins, Booth Company

\* \* \* \* \*

**November 7, 2006**

The Commission meeting was called to order at 1:05pm with an introduction of the commissioners and members of the public and guests in attendance.

Odetta MacLeish-White, Study Commission staff director, gave a presentation which compared a number of data points from 1992 and 2005 for Florida's housing industry and demographics, federal allocations for affordable housing, and SHIP program performance. This data was compiled to help the Commission determine if SHIP continues to service its targeted populations under changing conditions. The full presentation can be found in Attachment A to this summary. The findings presented were:

- Florida's population has grown significantly. There were 1.9 million additional households in 2005 versus 1990.
- For renters, in both 1991 and 2005 the housing wage (the hourly wage needed to afford a standard 2 bedroom apartment at Fair Market Rent) was higher than the minimum wage. Moreover, in 2005 a minimum wage worker in Florida had to work an additional 8 hours per week, 52 weeks a year, to afford a 2 bedroom apartment than in 1991.
- Median incomes have remained flat while median home prices soared. As a result, the SHIP subsidy needed to get a family into a house has sky rocketed.
- SHIP has leveraged private and public dollars since its inception. However, it leveraged less money in 2002/2003 than in 1996/1997. Possible reasons for this include:
  - A greater proportion of SHIP funds are being used for subsidy now; and
  - Certain strategies, such as owner occupied rehab, do not leverage private or federal dollars.
- Comparing SHIP's unit production and the income levels served between our data points, we can see that the program produced around 3 times more units in 2002/2003 than in 1992/1993 and maintained the total percentage of low and very low income families served.
  - Serving extremely low income families continues to be a challenge and there has been some discussion of moving the upper AMI to 140%.

The Commission discussed the need for full funding of the housing trust fund and the fact that it would be useful to quantify how many more families could be helped if full funding was in place.

### **SHIP Statutory Incentives**

Stan Fitterman reviewed the affordable housing incentives outlined in the SHIP statute, starting with the two required incentives: 1) expedited permitting for affordable housing developments and 2) regular review of the increase in housing costs when fees or other regulations are put in place.

Although both of these incentives are required by statute, local governments have faced obstacles in implementing them. Expedited permitting involves a number of departments besides the housing or SHIP department, including building and permitting departments. While the SHIP departments stand to lose their SHIP allocation if expedited permitting is not in place, the other departments which actually conduct the reviews do not face this consequence. As a result, there is often a disconnect between the pace at which developers expect their permits to be reviewed and the pace at which the building or permitting departments expect they have to process permits. Few local governments are conducting the regular review in housing costs incentive.

The remaining incentives listed in the SHIP statute are often included in a local government's local housing assistance plan but they are not mandatory and there is no mechanism in place to follow up on their implementation.

Nancy Muller, Policy Director for Florida Housing, shared that HB 1363 requires all newly formed SHIP programs to implement all of the incentives listed in the statute. HB 1363 also now requires local governments to inventory all public land available for affordable housing development. Ms. Muller further shared that the House Interim Workgroup on Affordable Housing has discussed the possibility of recommending the resurrection of the Affordable Housing Advisory Committees (AHAC). Currently, AHACs are formed when a new SHIP

program is created to make recommendations on incentives and partnerships to the local government. Following this task, they can be either disbanded or maintained.

### **Florida Housing Finance Corporation Green Building Work Group**

Sherri Baker, Policy Analyst at Florida Housing Finance Corporation, presented the work to date of the newly formed Green Building Workgroup. Last fall, Florida Housing first began looking at the issue of green building and how green building elements might be incorporated into Florida Housing's Universal Application cycle.

Elements of green building include:

- Water reclamation;
- Preserving green space through infill development;
- Energy conservation;
- Using recycled building materials in construction;
- Using durable building materials; and
- Design issues, such as site location and architecture.

Use of green building techniques can ultimately assist low income families by reducing their monthly expenses. Moreover, the additional construction expenses caused by using green building materials and/or construction techniques may be outweighed by reduced operating costs. Some local governments have begun green building initiatives, including Palm Beach Housing Authority, Bonita Springs and City of Gainesville. Ms. Baker's presentation is attached to this summary as Attachment B.

Commissioner Priscilla Howard noted that the Coalition of Affordable Housing Providers has begun to discuss how green building may help contain utility costs, which are rising at an alarming rate.

### **SHIP Administrators Panel**

- Randy Wilkerson, Neighborhood Enterprise Foundation, Inc. (Pensacola/Escambia County SHIP)
- Mandy Hines, DeSoto County SHIP
- Michael Hervey, City of Tallahassee SHIP
- Don Hadsell, Sarasota County/City SHIP

Each of the panelists gave a brief description of their communities and the trends they are experiencing:

#### Pensacola/Escambia

There is a low growth rate, with population concentrated in the southern area of the county. Northern part of the county is more rural. There are strong health care and government employment bases, with some retail and tourist related industry as well. Since the Hurricane season of 2004-2005, both rents and home sales prices have risen sharply. This county lost almost 900 units of affordable rental housing due to the hurricanes. A persistent problem is that incomes continue to remain far below housing prices, both purchase and rental.

### Sarasota County/City

Sarasota SHIP is a joint city and county agency with pooled funds from SHIP and HOME. They prepare a local housing assistance plan every 5 years in conjunction with their HUD consolidated plan. SHIP is used for down payment assistance, rehabilitation projects and rental units. Condos are now being rented and landlords are looking at the SHIP program as a source of relief from taxes and insurance and repair costs.

### DeSoto County

This is a very rural county with a 23% poverty rate and a median income of \$30,000. The major industries in this area are citrus and cattle. Growth from Sarasota is pushing into DeSoto, and they are also facing the challenge of replacing rental housing lost in the hurricanes; this lost housing included pre-1994 mobile homes. This SHIP program receives the minimum allocation of \$350,000 which doesn't go far with new construction.

### City of Tallahassee

The City of Tallahassee is an urban center in a rural county, with a population that is approximately 50% students. There is also a high median income of \$58,000 but there are significant homeless and special needs populations. Currently the City's SHIP program is focusing on single family and home ownership opportunities. Rental is used to address special populations' needs on a case by case basis.

### Question 1: What are the challenges facing your SHIP program today?

- All of the panelists named the steeply escalating subsidy requirement as a major challenge. Families that needed \$25,000 or less to get into a home now require \$50,000. For example, in Sarasota, the SHIP program went from helping 200 families to helping 40. In Escambia, waiting lists are building back up again. This trend also makes it very difficult to assist ELI families.
- Income has not grown relative to the appreciation on land values.
- Land is becoming less available.
- DeSoto County struggles to meet special needs housing requirements because there are no nonprofits to act as conduits for funding to special needs populations and to provide the supportive and operational services that are needed to properly serve special needs families or households.
- Some families can only receive sub-prime lending and they do not fully understand mortgage options and their repercussions, conditions which lead to foreclosure. Overall, the SHIP program experiences a 2-3% rate of foreclosure. DeSoto has been working on lowering its foreclosure rate which has been a very high 33% - this was due to the presence of predatory lenders. With more restrictive requirements in place that close out predatory lenders, this rate has started to decline.
- DeSoto and Escambia SHIP programs received Hurricane Housing Recovery Program funds, but the upcoming state budget will not be allocating HHRP funds again. The capacity of these programs will be drastically reduced without HHRP dollars, and this will force them to focus on fewer strategies.

### Question 2: As prices have gone up, and funding has remained relatively stable, how have you adjusted your recapture requirements? Do you use your program income?

- Sarasota has created a community land trust that keeps 75% of the appreciation and gives the home owner 25%. All loans are a 0% interest, deferred with no monthly payments. The loan is due when the property is sold, transferred, no longer occupied by the buyer or 30 years whichever comes first.

- For Tallahassee SHIP, down payment assistance loans must be repaid at the end of the term, which is usually based on a 30 year mortgage. Other kinds of loans, such as repair loans, in amounts less than \$5,000, do not require repayment unless the homeowner defaults.
- Escambia County has moved away from loan forgiveness and their program income of approximately \$350,000 will be used for the program activities that are in highest demand.
- In DeSoto County, they are moving towards recapture on all their programs with small grants for code enforcement repairs and emergency repair loans less than \$10,000. Their program income is still small at this time but should be going up.
- Commissioner George Romagnoli pointed out that program income is a solution to new construction and home ownership requirements set out in the statute. The panel agreed that program income is a source of unrestricted revenue, although it comes in limited amounts to smaller counties.

Question 3: Lack of communication between SHIP and other departments (building, zoning, permitting) in local jurisdictions seems to be a problem in expediting affordable housing developments. How smoothly do permits flow between these departments in your community and do you have any thoughts on how to improve lines of communication?

- All of the panelists spoke of the benefits of bringing these departments into closer proximity to one another:
  - Tallahassee is building a one stop facility, to house growth management, planning and SHIP departments.
  - In Escambia, the hurricanes scattered departments that had previously been located near each other and this has made the communications somewhat slower, but a one stop center is being planned to create a single location for permitting.
  - In Sarasota, all affordable housing is funded with either SHIP or Florida Housing programs, and their SHIP department handles all affordable housing developments. Additionally, the small number of affordable housing developments that come up for review makes it easier to expedite their permitting.
  - Finally, DeSoto County is a small enough community that affordable housing permits can be moved quickly through the required departments.
- Another common element to successfully expediting permits was the presence of a strong working relationship between the SHIP administrator and the heads of the other departments, or an informal ombudsman responsible for shepherding permits through the review process. However, none of the SHIP programs represented on the panel have a formally designated ombudsman.
  - None of the programs have a formal definition of “expedited” and processes such as site plan approval or Department of Community Affairs (DCA) or water management district permitting are not in the control of local departments and backlogs at these levels contribute to delays. In Escambia County, the building department is also struggling with a high work load that contributes to backlog.
  - Don Hadsell noted that for Sarasota, CDBG funds are now being directed to housing because SHIP funds do not cover all of the need and the recent focus on workforce housing will require closer communication and relationship with planners.

In concluding the panel session, the SHIP administrators impressed on the Commission their belief that the SHIP program is a vital resource for local governments to provide affordable housing. According to Randy Wilkerson, SHIP is the glue that holds together the multiple layers

from other funding programs. Don Hadsell also encouraged the Commission not to estrange members of the Sadowski coalition, namely homebuilders and realtors, as they are key voices in support of full funding and may not want to see changes in the key statutory percentages.

Meeting recessed at 5:25pm.

### **November 8, 2006**

The meeting was reconvened at 8:40 am. There was no public comment.

#### **Discussion of Hurricane Housing Recovery Program (HHRP)**

Mandy Hines and Randy Wilkerson joined the Commission to discuss the use of the HHRP in their SHIP programs. Robert Dearduff, Florida Housing SHIP Program Administrator, gave an overview of the HHRP which was designed to take advantage of existing SHIP program infrastructure with added flexibility in how the funds could be used. Local governments submitted a hurricane housing assistance plan, but with a more streamlined process of less public advertising and priority review by Florida Housing. Key differences in the HHRP program are:

- Funds can be used purchase mobile homes;
- Funds can be used to provide rental assistance for displaced families (Florida Housing is waiting for annual reports to see how many local governments used this option);
- Administrative fee was raised to 15%; and
- Local governments can petition Florida Housing for an exemption from the 65% home ownership requirement to allow more rental units.

The HHRP program also set aside pools of funding for extremely low income families (ELI) and community collaborations:

- 15% of the HHRP allocation was available for families;
- 10% of the HHRP was available for community collaborations; and
- The 2006 legislature also appropriated funds for training local governments in disaster relief strategies.

Both Ms. Hines and Mr. Wilkerson underscored the flexibility of the HHRP funds which allowed them to respond to opportunities and situations as they arose. Both Escambia and DeSoto counties used their HHRP to purchase FEMA trailers, which helped them to reach ELI families, and to support re-building rental units that were lost in the hurricanes. Being able to provide FEMA trailers has allowed these programs to assist a core group of intensely needy people who cannot be helped with other strategies. Both administrators also shared anecdotal evidence that households are moving out of Florida to nearby south Georgia and Alabama to take advantage of more affordable homeownership insurance. These families would rather commute longer distances to their jobs in Florida.

Mr. Wilkerson's SHIP program utilized their existing SHIP strategies but focused them on areas where hurricane recovery was needed. HHRP allowed them to do more for rental and transitional housing for the homeless, and the funds were distributed by a network of non-profits and agencies which work more extensively with these populations. When it was necessary to amend the hurricane assistance plan to respond to challenges or opportunities, the amendment process was flexible and responsive which allowed the program to continue moving funds to those who needed it. HHRP funds were also leveraged by allocating the dollars to replacement rental units which are already receiving financing from other Florida Housing programs.

Escambia also took advantage of the 10% community collaboration pool and contracted their funds to Rebuild West Florida, Inc., an agency that was created to assist disaster recovery and teach building techniques and skills.

DeSoto County is using its HHRP dollars to produce modular housing, in addition to purchasing the FEMA trailers. A joint city/county request makes use of the community collaboration pool. Around 55% of the HHRP funds are going towards replacing rental units – the ability to petition for exemption from the 65% home ownership requirement made this possible.

### **Legislative Update**

Nancy Muller updated the Commission on the meetings of the House of Representatives Interim Workgroup on Affordable Housing. At the most recent of these meetings, the workgroup heard presentations from a variety of affordable housing stakeholders. At this time, the workgroup will likely not recommend major program changes but will focus instead on land use planning and how it affects affordable housing. Final recommendations are scheduled for January 2007.

The loss of hurricane recovery funds will mean Florida Housing's budget of \$243 million is about half what it has been receiving. Moreover, state leadership does not seem to be moving towards lifting the funding cap on state housing trust fund dollars. They may allocate funding above Florida Housing's \$243 million budget for specific targets. A number of specific targets exist: extremely low income households, workforce housing, special needs or supportive housing, project based rental assistance or insurance relief. No final decisions have been made regarding which of these may end up receiving additional allocation.

Florida Housing has seen a dramatic increase in the use of its first time home purchase program. At the end of October 2006, Florida Housing originated 2300 new mortgages, up from 300-400.

Commissioner Priscilla Howard shared that the Coalition of Affordable Housing Providers has also been discussing approaching the Legislature for seed funding for a self insurance fund.

### **Discussion of SHIP Topics**

Odetta MacLeish-White facilitated the Commission in further developing the issues they will be discussing in their review of the SHIP program. The draft version of these topics is attached to this summary as Attachment C.

The meeting adjourned at 11:35am.

ATTACHMENT A



**THE AFFORDABLE HOUSING STUDY COMMISSION**

# Comparative Market Data Presentation

Odetta MacLeish-White, Director

November 7, 2006

Tallahassee, FL



## THE AFFORDABLE HOUSING STUDY COMMISSION

# Background

- We are all aware that in the 15 years since the inception of the SHIP program, Florida's demographics and housing industry have changed significantly.
- At our last meeting, the Study Commission posed the question: is SHIP still effective in the face of these changing conditions?
- Staff was directed to research and present a comparison of a number of data points from 1992 and 2005 or 2006 (when available) at our November 2006 meeting.



**THE AFFORDABLE HOUSING STUDY COMMISSION**

# Data Collection Challenges

- Some of the requested data points are not available for 1992. Where this was the case, we chose data as close to 1992 as possible and used the most complete data sets available.
- Household income data are available from a number of sources, each using different sample sizes or collection methods. This presentation uses 1990 U.S. Census and 2005 American Community Survey data.



## THE AFFORDABLE HOUSING STUDY COMMISSION

# Data Collection Challenges (cont.)

- SHIP data are maintained in a number of different reports. This presentation uses data from the close out reports from 1996/1997, SHIP's first full three year cycle, and 2002/2003, the latest full cycle. Close out reports provide final numbers for SHIP programs.
- Dollar amounts for 1990s data have been adjusted by the consumer price index to reflect their 2005 or 2006 value. This was done using the Bureau of Labor Statistics Inflation Calculator.



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# Data Collection Challenges (cont.)

- Section 8 voucher data were not readily available – requires a FOIA request for even recent years.
- Most importantly, keep in mind that by comparing two points in time we are not capturing trends and cannot see peaks or valleys that may have occurred during the 15 years between our data points.



**THE AFFORDABLE HOUSING STUDY COMMISSION**

# Florida's Households

1990

5,129,691 households

0-30% AMI 566,465

31-50% AMI 559,275

51-60% AMI 299,801

61-80% AMI 609,137

81-120% AMI 1,095,782

2005

7,090,153 households

0-30% AMI 756,834

31-50% AMI 751,886

51-60% AMI 401,431

61-80% AMI 832,874

81-120% AMI 1,469,890

Source: 1990 U.S. Census; 2005 American Community Survey



## THE AFFORDABLE HOUSING STUDY COMMISSION

# Challenges to Renters

- The housing wage represents the hourly wage a HH must earn (working 40 hours a week, 52 weeks a year) in order to afford the fair market rent for a 2BR apartment, and not spend more than 30% of their income.
- Florida's housing wage is higher than the minimum wage for both 1991 and 2005.
- In 1991, a minimum wage worker would have had to work 94 hours per week to afford \$520 2BR FMR. In 2005, this number went up to 102 hours per week.
- Further, in 1991 the housing wage was 2.35 times greater than the minimum wage while in 2005 it was 2.55 times greater.



## THE AFFORDABLE HOUSING STUDY COMMISSION

# Challenges to Homebuyers

- In 1990, a SHIP family earning median income of \$28,857 could purchase a median priced home of \$79,000 with \$5,700 in subsidy.
- By 2005, a SHIP family earning median income of \$42,433 needed \$142,827 in subsidy to purchase a median priced home of \$226,000.
- Moreover, in inflation adjusted dollars we see that median income , while median sales prices almost doubled.



## THE AFFORDABLE HOUSING STUDY COMMISSION

# Select Federal Programs Allocations

- The federal programs included in this calculation are Community Development Block Grant, HOME, Emergency Shelter Grants and Housing Opportunities for Persons with AIDS.
- Comparing inflation adjusted numbers, Florida received \$16,271,138 less in 2006 than in 1993, the earliest data available.
- The 2006 per capita allocation for these programs comes to \$39.31, but if HUD had been keeping up with inflation the per capita allocation would have been \$57.60. Using the real per capita allocation, Florida would have received \$408,392,812.



**THE AFFORDABLE HOUSING STUDY COMMISSION**

## SHIP Leveraging

1996/1997

Every dollar of SHIP funds leveraged \$7.64 in private, public and owner equity funds.

(\$9.66 in 2006 dollars)

2002/2003

Every dollar of SHIP funds leveraged \$5.22 in private, public and owner equity funds.

(\$5.76 in 2006 dollars)



## THE AFFORDABLE HOUSING STUDY COMMISSION

# Unit Production

### 1992/1993

- SHIP allocated  
\$16,800,541 (\$23,600,000 in 2006 dollars)
- Produced 3,233 units  
(Homeownership and Rental)
- \$5,196 per unit (\$7,296 in 2006 dollars)

### 2002/2003

- SHIP allocated  
\$99,276,386 (\$109,500,000 in 2006 dollars)
- Produced 10,328 units  
(Homeownership and Rental)
- \$9,612 per unit (\$10,599 in 2006 dollars)



## THE AFFORDABLE HOUSING STUDY COMMISSION

# Income Levels Served

### 1996/1997

- 6,566 units (53.9%) for very low income families
- 4,314 (35.01%) units for low income families

### 2002/2003

- 7,269 units (48.94%) for very low income families
- 5,814 (39.14%) units for low income families



## THE AFFORDABLE HOUSING STUDY COMMISSION

### Findings

- Most people are aware that Florida's population has grown significantly. 1.9 million additional households in 2005 compared to 1990.
- For renters, in both 1991 and 2005 the housing wage was higher than the minimum wage. Moreover, in 2005 a minimum wage worker had to work an additional 8 hours per week, 52 weeks a year, to afford a 2 bedroom apartment.



## THE AFFORDABLE HOUSING STUDY COMMISSION

### Findings

- As we heard at our Sept. meeting, median incomes have remained flat while median home prices soared. The result – SHIP subsidy needed to get a family into a house has sky rocketed.
- SHIP has leveraged private and public dollars since its inception. However, it leveraged less money in 2002/2003 than in 1996/1997:
  - Greater proportion of SHIP funds being used for subsidy.
  - Certain strategies, such as owner occupied rehab, do not leverage dollars.



## THE AFFORDABLE HOUSING STUDY COMMISSION

# Findings

- Comparing SHIP's unit production and the income levels served between our data points, we can see that the program produced around 3 times more units in 2002/2003 than in 1992/1993 and maintained the total percentage of low and very low income families served.
  - One new challenge is serving extremely low income families and there has been some discussion of moving the upper AMI to 140%.



**THE AFFORDABLE HOUSING STUDY COMMISSION**

Special Thanks to:

Bill O'Dell and Patricia Roset-Zuppa, The Shimberg Center for Affordable Housing

Stan Fitterman, Florida Housing Coalition

Nancy Muller, Florida Housing Finance Corporation

Darlene Raker, Florida Housing Finance Corporation

ATTACHMENT B

**To:** Affordable Housing Study Commission  
**From:** Sherri Baker, Policy Analyst, Florida Housing Finance Corporation  
**CC:** Odetta MacLeish-White, Director, AHSC  
**Date:** 12/19/2006  
**Re:** Green Building Work Group

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Studies have shown that green, sustainable housing benefits lower income families in a variety of ways. During September 2005, Florida Housing Finance Corporation began to consider examining ways to incorporate Green Building practices in the Universal Application process. At a minimum they considered updating the energy conversation features in the Application to promote more energy efficiency. However, given the lack of expertise by Florida Housing staff and the complexity of the subject, it made sense for a group of individuals to educate itself about what Green Building best practices exists and which of those practices would be best for affordable multifamily housing and Florida Housing.

### **What is Green Building?**

Green building is a whole-systems approach to the design, construction and operation of buildings from the early stages of development through the final finishes. This approach benefits the entire community by increasing building longevity, reducing utility and maintenance costs, and enhancing comfort and livability.

### **Objectives of Green Building:**

- Conserve Natural Resources
- Increase Energy Efficiency
- Improve Indoor Air Quality

### **Elements of Green Building:**

- Energy Conservation / Renewable Energy
- Water Conservation / Alternative Sources
- Preservation of Wildlife Habitat / Green Space
- Healthy Atmospheric Environment
- Material Conservation / Recycling & Waste Management
- Building Durability / Longevity & Surviving Disasters
- Access & Transportation

### **Benefits of Green Building:**

- Increased affordability through lower operating costs recovered via lower utility costs and maintenance requirements
- Improved indoor and ambient air quality
- Lower water use
- Enhanced comfort and durability
- Increased property value

## **Why Green Affordable Housing**

- Lower utility costs allow residents to income for other expenses
- Improved indoor air/environmental quality reduces health risks and respiratory ailments thereby reducing medical expenses
- Infill developments & developments located in proximity to transit and service areas improve resident's employment and education opportunities

## **Green Building Certification Programs**

There are certification programs throughout the country where developers can have their projects certified as "Green" based on meeting certain criteria. Listed below are two popular certification programs.

- U.S. Green Building Council's Leadership in Energy and Environmental Design (LEED®)
- Enterprise's Green Communities™

## **Green Building & Local Governments**

Listed below are a few local governments that have implemented incentives for Green Building. These governments can be used as a guide for other local governments interested in Green Building.

- Gainesville – ½ bldg. permit fee; fast track permitting; marketing for builders
- Sarasota County – same as Gainesville
- Miami-Dade – targeted job incentives & renewable energy credits

## **Florida Housing Finance Corporation Green Building Workgroup**

Consists of ten members:     five – green building experts  
  four – affordable housing developers  
  one – underwriter

### **Purpose of the Workgroup:**

To assist Florida Housing in updating the energy conservation features in the Universal Application for the 2008 cycle, along with making recommendations for the incorporation of green building standards by examining the best practices of Green Building, considering the costs & benefits of each practice and which of those practices make sense for affordable multifamily housing.

### **First Meeting**

The first meeting for the Workgroup was basically an educational meeting. There were three presentations made: Green Building – National Perspective and Florida Perspective, Universal Application Process. During our discussion of Green Building, SHIP was mentioned as a possible avenue for incorporating Green Building practices. However, in this initial phase of examining best practices of Green Building, Florida Housing has chosen to concentrate its efforts on affordable multifamily housing and the Universal Application. Eventually, we will look at ways of incorporating Green Building practices in other Florida Housing programs.

### **The Workgroup will review/discuss at a minimum:**

- Various Green Building Criteria

- Green Building (Multifamily) Case Studies
- Costs and Benefits of Green Building
- Green Building Materials

Source: Florida Green Building Coalition, Florida Solar Energy Center, Florida Green Communities, Alameda County Waste Management Authority, Global Green USA

ATTACHMENT C

**Affordable Housing Study Commission**

**Nov. 8<sup>th</sup>, 2006**

**Possible SHIP Topics (for discussion and decision)**

1. Who Do We Believe SHIP Should Be Serving and Does the Program Reach Them?
  - a. Who are the populations in Florida today and what do they need?
    - i. ELI
    - ii. Supportive services clients
    - iii. “workforce housing”
    - iv. Should we consider a panel for next meeting to educate us on the needs of populations such as ELI, supportive service clients, workforce?
  - b. Once we establish who we believe SHIP should serve, does the existing statutory set-up support these populations?
    - i. Do the 65% homeownership/75% construction requirements work?
    - ii. Do the income targets work?
  - c. If we develop changes to the statute, are they politically “do-able”?
    - i. How do we engage stakeholders to present our case for changes and get their responses?
2. Administrative Issues with Statute – a workgroup could be set up to explore this area and bring findings back to Commission as a whole
  - a. Recommendations on Affordable Housing Advisory Committees
  - b. Review Incentives
  - c. Is the \$350,000 minimum still the right amount?
  - d. Verifying income eligibility
  - e. Other “tweaks” that could make the program easier to use or layer with other programs
3. “Stretching the Money” – ideas and best practices.
  - a. Green Building as a way to reduce operating costs
  - b. Employer Assisted Housing – local governments leveraging employer dollars
  - c. Working with PHAs or Local HFAs
  - d. Design elements that reduce construction and/or operating costs
  - e. Other ideas for bringing new money to the table or saving money
4. Allowable Strategies
  - a. Modular homes
  - b. Using SHIP for rental assistance
  - c. Other ideas?
  - d. Do any new strategies require changes to the statutory percentages for home ownership, construction and/or income?

# **A Demographic Profile of Extremely Low Income Renter Households in Florida January 2006**

## **Introduction**

In an effort to gain a better understanding of Florida's extremely low income (ELI)<sup>1</sup> renter households, Florida Housing Finance Corporation has completed a preliminary demographic profile of this population. Using a special cross tabulation of the 2004 American Community Survey (ACS)<sup>2</sup> prepared by the Shimberg Center, Florida Housing isolated and examined the population of ELI renter households.<sup>3</sup> This profile examines the age,<sup>4</sup> size of household, prevalence of self-reported disabilities, types of income and housing cost burden among ELI renter households. This information does *not* consider impacts on minimum wage workers and others from the constitutional amendment passed last year that increases the minimum wage in Florida. Additionally, homeless people, who are not generally counted in the Census, and those in group quarters, including health care facilities, are not included in the data.<sup>5</sup> Although we do not have demographic data on these individuals and families, we recognize that these households often have extremely low incomes.

## **Overview**

As of 2004, there were an estimated 2,011,009 renter households in Florida, representing almost 30% of 6,815,639 total households statewide. Of total households in the state, 745,312 (10%) are ELI and of these ELI households, 393,472, or 52%, are renters. As income increases, the proportion of renters decreases: Less than 40% of households earning between 50 and 80% of the area median income (AMI) and less than 20% of households earning over 80% of AMI are renters. This profile considers only ELI renter households; in the following sections, references to all households include only renter households.

## **Student and Recent Graduate Households Under Age 30**

Out of 393,472 ELI households in Florida, 34,930 are non-family<sup>6</sup> student households without a disability under the age of 30 or households without a disability whose heads are under 30 and already have college degrees. Florida Housing assumed that many of these households are extremely low income by choice or for a relatively short time until householders obtain jobs in their designated fields. Householders with a college degree are more likely to be in a position to earn more than non-degree holders, even if they do not immediately avail themselves of their opportunities. For this reason, Florida Housing removed these sub-populations from the rest of the ELI population for this analysis. This leaves 358,542 ELI households under examination in this profile.

## **Age and Size of ELI Renter Households**

Over 28% (103,708) of the 358,542 ELI households in Florida are headed by a person aged 62 or older, while elder households make up just 16% of all renter households statewide. There are 167,464 ELI households (46%) between the ages of 31 and 61 and 87,370, or just over 24%, under age 30.

A large portion of the ELI population, 65%, is comprised of small, 1-2 member households. Almost 95%, or 98,493, of ELI elder households are 1-2 person households. This represents over 41% of all 1-2 person ELI households. Approximately 53% of households whose head is under age 62 are comprised of 1-2 members; 35% of these younger households are comprised of 3-4 members, and 12% have 5 or more household members.

### Households with One or More Members with a Disability

An estimated 446,408 renter households of all incomes in Florida include one or more members with a self-reported disability.<sup>7</sup> While 20% of all renter households in the state are ELI, almost 30% (137,633) of renter households with a disability are ELI. Households with a disability represent 38% of the ELI population, while households with a disability make up just 22% of renter households of all income levels. In other words, households with a disability are more likely to be ELI; 20% of renter households with a disability fall into the 30-50% AMI category, and 21% of renter households with a disability fall into the 50-80% AMI category. While the 80%+ AMI category represents 39% of all renter households in Florida, only 27% of households with a disability fall into this higher AMI category.

Of ELI households with a disability, 60,111 (43%) are headed by people aged 62 and older, 63,829 are aged 31 to 61, and 13,693 are aged 30 or younger. ELI households with a disability are primarily smaller in size than the general renter population, with over 65% of these households having 1-2 household members, as compared with ELI households without a disability, of which 55% are 1-2 person households.

### Level and Sources of Income

Over 47% of Florida’s 358,542 ELI households have incomes of \$7,000 or less annually, and less than 6% receive more than \$13,000. Approximately 47% of ELI households (168,242) earn wages, salary or self-employment income, indicating that at least one member of these households are employed. Of these employed households, 36% earn \$7,000 or less annually.

TABLE 1: ELI Renter Households by Income, Source of Income and Severe Cost Burden

Household Income	Number of Households	Wage, Salary, Self-Employment	Social Security	Supplemental Security	Public Assistance	Retirement and Interest	Other Income <sup>8</sup>	No Income	Cost Burden Over 50%
\$0 to \$7,000	171,648	60,469	42,201	20,497	13,848	11,548	20,968	32,046	59%
\$7,001 - \$13,000	167,160	90,045	65,408	17,266	9,989	11,687	26,588		67%
\$13,001 - \$26,000	19,734	17,728	2,353	1,682	2,913	1,505	4,711		69%
<b>Total</b>	<b>358,542</b>	<b>168,242</b>	<b>109,962</b>	<b>39,445</b>	<b>26,750</b>	<b>24,740</b>	<b>52,267</b>	<b>32,046</b>	<b>63%</b>

Note: 23% of ELI renter households receive multiple sources of income. Due to the overlap in sources of income, the number of households reporting income will not total to the number of ELI households.

### Elder Households

Of the 103,708 elder ELI households, 44% receive \$7,000 or less in annual income, and an estimated 54% have income between \$7,001 and \$13,000. An estimated 86,616 elder ELI households (83%) reported receiving Social Security income, with over 72% of this subset reporting Social Security as their only source of income. Less than 8% of elder ELI households reported income from wages, salary or self-employment.

Almost 12% of elder ELI households reported income from Supplemental Security Income (SSI),<sup>9</sup> with 4% reporting SSI as their only income. Of elder ELI households receiving SSI, 39% collect \$7,000 or less and over 59% collect between \$7,001 and \$13,000.<sup>10</sup> Approximately 3,100 elder ELI households reported public assistance income,<sup>11</sup> and about 10% reported income from retirement or interest income.<sup>12</sup> Finally, 4,415 elder ELI households reported no income at all.

TABLE 2: ELI Households Age 62+ by Income, Source of Income and Severe Cost Burden

Household Income	Number of Households	Wage, Salary, Self-Employment	Social Security	Supplemental Security	Public Assistance	Retirement and Interest	Other Income	No Income	Cost Burden Over 50%
\$0 to \$7,000	45,872	2,202	33,854	6,546	1,670	4,541	2,875	4,415	52%
\$7,001 - \$13,000	56,013	4,417	51,411	5,147	502	5,805	3,651		46%
\$13,001 - \$26,000	1,823	1,651	1,351	247	932	172			86%
<b>Total</b>	<b>103,708</b>	<b>8,270</b>	<b>86,616</b>	<b>11,940</b>	<b>3,104</b>	<b>10,518</b>	<b>6,526</b>	<b>4,415</b>	<b>49%</b>

Note: Due to the overlap in sources of income, the number of households reporting income will not total to the number of elder ELI households.

### Households with One or More Members with a Disability

Of the 77,522 ELI households under the age of 62 with one or more household members with a disability, 49% have annual incomes of \$7,000 or less and 46% have incomes between \$7,001 and \$13,000. Approximately 40% (30,586) of these households are employed, reporting income from wages, salaries or self-employment, with 66% of this subset reporting wages, salaries or self-employment as their only income. An estimated 14,538 households with a disability under age 62 reported income from Social Security and about one-half of this subset reported Social Security as their only income.

Over 33% (25,721) of these households reported income from SSI, with approximately one-half of this subset reporting SSI as their only source of income. Public assistance income is received by 9,360 ELI households under the age of 62 with a disability (12%), with just over 700 of these households relying on this as their only source of income. Just over 10% (7,846) of these households receive retirement or interest income, with over 38% of this subset receiving no other income. Another 2,876 households reported all of their income from other sources, and 7,508 (9%) reported no income at all.

TABLE 3: ELI Households Under Age 62 with One or More Household Members with a Disability by Income, Source of Income and Severe Cost Burden

Household Income	Number of Households	Wage, Salary, Self-Employment	Social Security	Supplemental Security	Public Assistance	Retirement and Interest	Other Income	No Income	Cost Burden Over 50%
\$0 to \$7,000	37,834	12,623	3,028	13,065	2,220	2,768	2,702	7,508	64%
\$7,001 - \$13,000	35,340	14,752	10,739	11,918	6,495	4,378	6,324		78%
\$13,001 - \$26,000	4,348	3,211	771	738	645	700	831		65%
<b>Total</b>	<b>77,522</b>	<b>30,586</b>	<b>14,538</b>	<b>25,721</b>	<b>9,360</b>	<b>7,846</b>	<b>9,857</b>	<b>7,508</b>	<b>70%</b>

Note: Due to the overlap in sources of income, the number of households reporting income will not total to the number of ELI households under age 62 with one or more household members with a disability.

### Households Under the Age of 62 with No Disabilities

There are 177,312 ELI households under the age of 62 with no self-reported disability. Of this subset, 129,386 (73%) households are employed, reporting wages, salary or self-employment income. Just over 99,000 of employed households (77%) rely solely on this source of income. An estimated 8,808 households under 62 with no disabilities (5%) reported income from Social Security (44% of this subset has no other source of income). Approximately 8%, or 14,286, of these households receive public assistance income, with less than 2% reporting no other source of income. Over 3% of these ELI households received retirement or interest income, and 11% (20,123) of ELI households under the age of 62 with no disabilities report no income.

TABLE 4: ELI Households Under Age 62 with No Household Members with Disability by Income, Source of Income and Severe Cost Burden

Household Income	Number of Households	Wage, Salary, Self-Employment	Social Security	Supplemental Security	Public Assistance	Retirement and Interest	Other Income	No Income	Cost Burden Over 50%
\$0 to \$7,000	87,942	45,644	5,319	886	9,958	4,239	15,391	20,123	61%
\$7,001 - \$13,000	75,807	70,876	3,258	201	2,992	1,504	16,613		78%
\$13,001 - \$26,000	13,563	12,866	231	697	1,336	633	3,880		67%
<b>Total</b>	<b>177,312</b>	<b>129,386</b>	<b>8,808</b>	<b>1,784</b>	<b>14,286</b>	<b>6,376</b>	<b>35,884</b>	<b>20,123</b>	<b>68%</b>

Note: Due to the overlap in sources of income, the number of households reporting income will not total to the number of ELI households under age 62 with no household members with a disability.

## Housing Cost Burden

Overall, 226,938 ELI renter households in Florida are severely cost burdened. In other words, approximately 63% of ELI renter households spend over half of their income on rent and utilities. Elder ELI households are less cost burdened proportionally; 49% have severe cost burdens, while, with few exceptions, over 70% of households in other subgroups face severe cost burdens. At the most extreme, 78% of ELI households reporting wages, salary or self-employment income are severely cost burdened.

## Conclusion

- 10% of total households in the state, 745,312, are ELI, and 52% of these ELI households (393,472) are renters. Note: as income increases, the proportion of renters decreases.
  - Of the renter households, 34,930 are:
    - Non-family student households without a disability under the age of 30; or
    - Households without a disability whose heads are under 30 and already have college degrees.
    - Potential for these households to avail themselves of career opportunities later; thus
    - *These households are removed from this profile, leaving 358,542 ELI renter households under examination.*

## Age

- 28% (103,708) of the 358,542 ELI households in Florida are headed by a person aged 62 or older, while elder households make up just 16% of all renter households in Florida.
- 46% (167,464) are between the ages of 31 and 61, and 87,370, or just over 24%, are under age 30.

## Household Size

- 65% are small, 1-2 member households.
- 95% (98,493) of *elder* ELI households are 1-2 person households.
- 35% of those under age 62 are 3-4 members.
- 12% have 5 or more household members.

## ELI Households with One or More Disabilities

- 446,408 total renter households in Florida include one or more members with a self-reported disability, and 30% (137,633) of these households are ELI.

- 38% of ELI households have a member with disabilities, while households with a disability make up 22% of renter households of all income levels.
- Households with a disability are more likely to be ELI.

### **Income**

- 47% of Florida's 358,542 ELI households had annual incomes of \$7,000 or less; 6% received more than \$13,000 annually.
- 47% of ELI households (168,242) were employed and earn wages, salary or self-employment income. Of these households, 36% earn \$7,000 or less annually.
- Elders
  - Of these 103,708 households, 44% receive \$7,000 or less in annual income; 54% have income between \$7,001 and \$13,000.
  - 86,616 households (83%) reported receiving Social Security income.
- Under Age 62 with Disabilities
  - Of these 77,522 households, 49% have annual incomes of \$7,000 or less; 46% have incomes between \$7,001 and \$13,000.
  - 40% (30,586) are employed, reporting income from wages, salaries or self-employment.
  - 33% (25,721) of these households reported income from SSI.
  - 12% (9,360) receive public assistance income.
  - 9% (7,508) reported no income at all.
- Under Age 62 with No Disabilities
  - Of these 177,312 households 129,386 (73%) households are employed, reporting wages, salary or self-employment income; 99,000 of this subset (77%) rely solely on this source of income.
  - 11% (20,123) of ELI households under the age of 62 with no disabilities report no source of income.

### **Cost Burden**

- Overall, 226,938 ELI renter households in Florida are severely cost burdened; i.e., 63% spend over half of their income on rent and utilities.
- Elder households are somewhat less proportionately cost burdened, with just over 49% severely cost burdened.
- With few exceptions, over 70% of households in the various non-elder subgroups face a severe cost burden.
- At the most extreme, 78% of ELI households reporting wages, salary or self-employment income are severely cost burdened.

## Endnotes

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<sup>1</sup> Extremely low income households have incomes of no more than 30% of the area median income. See note 3, below, for the particulars of this profile relative to AMI.

<sup>2</sup> The American Community Survey (ACS) is an annual nationwide survey performed by the U.S. Census which collects information from U.S. households similar to what was collected on the Census 2000 long form. More information about the ACS can be found at [www.census.gov/acs](http://www.census.gov/acs).

<sup>3</sup> Due to the limited availability of county level demographic data, for this profile The Shimberg Center calculated a household's percentage of area median income based not on the U.S. Department of Housing and Urban Development's median income limits, but rather, on a statewide median income figure calculated using the ACS data. This has the effect of increasing the number of ELI households in rural counties, where the AMI tends to be lower than the statewide median, and decreasing the number of ELI households in metro counties, where the AMI tends to be higher. Data are reported with the following divisions: 0-30%, 30.01-50%, 50.01-80% and greater than 80% of AMI.

<sup>4</sup> Age categories are based on the age of the head of the household, so other household members may be of any age.

<sup>5</sup> The 2004 Rental Market Study estimates the overall number of homeless people at 70,769, including 20,696 people in 6,922 homeless households and 30,467 homeless single people. Census data include information about people in group quarters, which includes people who are institutionalized, such as hospitals and correctional institutions, and non-institutionalized quarters, such as education and military dormitories and group homes, but there is no differentiation between the types of institutions. Therefore, it is impossible to pull demographic characteristics for people with disabilities who are living in these situations.

<sup>6</sup> A non-family household consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related.

<sup>7</sup> Disabilities include sensory or physical limitations, limitations in cognitive functioning, self-care limitations, or going-outside-home limitations. These disabilities are self-reported and must affect the household member for 6 months or more. For a household to be placed in the "Household with a disability" category, any one or more members of the household must have one or more self reported disabilities.

<sup>8</sup> Other income sources include unemployment compensation, Veterans' Administration payments, alimony, child support, military family allotments and other kinds of periodic income not included in the other categories.

<sup>9</sup> Supplemental Security Income is a federal income supplement program designed to help aged, blind and people with disabilities meet basic needs for food, clothing and shelter.

<sup>10</sup> SSI payments for 1 person may be as high as approximately \$7,000 per year, so these households either are receiving other sources of income, or more than 1 person in the household receives SSI.

<sup>11</sup> Public assistance income includes general assistance as well as Temporary Assistance to Needy Families, also known as TANF. It does not include vendor payments for medical care, SSI or non-cash benefits, like Food Stamps.

<sup>12</sup> The Retirement and Interest income category includes income from retirement pensions and survivor benefits, workers' compensation, disability income (but not SSI), annuities, insurance, IRA and Keogh plans, dividends, net rental income, net royalties and payments from estates or trust funds.