



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

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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.



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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.



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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.



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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



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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.



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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.



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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.



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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)



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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)



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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



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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.



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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.



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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%.



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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

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. 8th, 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?