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December 27, 2007

Mr. Wayne Connor  
Deputy Development Officer  
Florida Housing Finance Corporation  
227 North Bronough Street, Suite 5000  
Tallahassee, FL 32031-1329

RE: Proposed Rules for Universal Application Cycle 2008  
67-21 F.A.C.  
and SAIL Distribution Plan

Dear Mr. Connor,

I am concerned that the Universal Application Instructions still do not award any points or make any requirements to serve persons who are extremely low income, when an applicant is apply for only SAIL funds (without Housing Tax Credits). House Bill 1363 specifically amended section 420.5087 of the Florida Statutes governing the State Apartment Incentive Loan Program ("SAIL") and now requires the corporation to establish by rule, a scoring system for competitive ranking of applications based on criteria listed in the statute, including: "projects that reserve units for extremely low-income persons." §420.5087 (6)(c)15, Florida Statutes. Neither the rule nor the incorporated instructions proposed provide for any points to incentive the development of such units, in violation of the intentions of the elected legislature. There is extra funding provided, but this only serves to cover the costs of the units, and does not provide any competitive advantage in the scoring process.

In addition, Section 420.5087(1), Florida Statutes, calls for State Apartment Incentive Loan (SAIL) funds to be distributed over successive three year periods to meet the need for very low income housing both geographically and to specific demographic groups, as determined by using the most recent statewide low income rental housing market study. I am concerned that the proposed distribution plan is based on questionable numbers of homeless residents and there is also insufficient data and priority placed on providing for housing for persons with disabilities and persons who are extremely low income.

The proposed distribution plan states "The 2007 Rental Market Study estimates the overall number of homeless households at 37,475 (separated into those unaccompanied by children – 31,009, and those with children – 6,466). These counts generally include people living on the street and/or staying in emergency shelter of some sort." I would like the corporation to review the reliability of this number presented since it appears to be very different from two other

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numbers reported by two other reports publicly distributed and produced by the State of Florida. The Florida Council on Homelessness Annual report lists the number of homeless at 60,168. The State's Consolidated Plan reports: "It is estimated that on any given day in Florida, 76,000 people are homeless."

As stated in my previous comments regarding the proposed rule, I believe that the Universal Cycle is intended to address the housing needs of all Floridians, with the greatest emphasis on those most in need. Therefore, the entire state allocation and tax credits should be equitably distributed to address those with a greatest housing need. Since ELI and persons with special needs have the greatest housing needs according to Shimberg Center affordability data, their needs should be addressed. The percentage of units targeted to this group should be based on their percentage of need, not on any special allocation. While I am very pleased to see an additional funding cycle for Special Needs Housing, this alone cannot be expected to meet the housing needs of persons with disabilities who want to live in the mainstream apartments funded through the Universal Cycle.

**I would like to request** an increase in the ELI threshold requirement, and/or an additional threshold requirement for special needs units for persons with disabilities at 18% AMI. I would also like to see the affordability period of the ELI units extended beyond the 15 years. There should also be points awarded for ELI units, whether the applicant is applying for SAIL alone, or in combination with other funding in order to abide by statutory requirements.

The percentage distribution of units targeted for persons with special needs should mirror the percentage distribution of current housing needs data of special needs populations. If there is insufficient data in the first year, the distribution should be at least 22 percent as identified by the Florida Housing Finance Corporation's *Demographic Profile of Extremely Low Income Households*, dated January 2006<sup>1</sup>. The percentage distribution of units targeted for extremely low income should mirror the percentage distribution of current housing needs data of extremely low income, and may not be less than 20 percent of the units.

## **HOME**

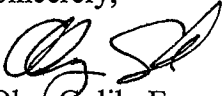
The National SNAPSHOT of HOME Program Performance reports that Florida is 49 in the national ranking for their use of HOME funds. Only 17.86% on average was set aside for units at 30% AMI (extremely low income), while the national average is 36.39%. I request that the number of units for ELI be increased to at least the national average and that the HOME dollars also be allowed to be utilized for Tenant Based Rental Assistance to meet the urgent housing needs.

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<sup>1</sup> As of 2004, there were an estimated 2,011,009 renter households in Florida, representing almost 30% of 6,815,639 total households statewide. 446,408 total renter households in Florida include one or more members with a self reported disability. *Demographic Profile of Extremely Low Income Households*, dated January 2006

I would be happy to provide further information if requested. Thank you for this opportunity to comment on the proposed rules.

Sincerely,

A handwritten signature in black ink, appearing to read 'O. Golik', written in a cursive style.

Olga Golik, Esq.  
Director of Housing and Advocacy

cc: Steve Auger, Executive Director, FHFC  
Nancy Muller, Policy Director, FHFC