MISSION

Provide a range of affordable housing opportunities for residents that help make Florida communities great places to live, work and do business.

VISION

Florida Housing will be recognized as an outstanding provider of innovative, data-driven and fiscally sustainable solutions to the affordable housing challenges of our state.

PRIORITIES

I. PRIORITY: Promote and support sustainable homeownership

- **Homeownership Lending Strategies**
  A. Maintain a continuous lending model, including the availability of down payment assistance, particularly through the state Homeownership Assistance Program, for credit worthy homebuyers
  B. Continue the use of mortgage backed securities as a means of limiting financial risk
  C. Evaluate alternative servicing opportunities to ensure the continuing delivery and purchase of loans
  D. Explore new/emerging financing opportunities to diversify mortgage lending options
  E. Recruit and retain reputable lending partners, and ensure that lenders and Realtors® know about and are trained on Florida Housing’s programs
  F. Enhance financing opportunities for active duty military and veterans

- **Homeownership Development Strategies**
  G. Market Mortgage Credit Certificates to lenders and builders to support development
  H. Continue partnering with self-help builders
  I. Work with state, regional and local disability organizations to tie the homeownership needs of their consumers into local SHIP and Florida Housing programs
  J. Incorporate design techniques into housing that will make units functional for different family types, including the aging population and multi-generational families
  K. Incentivize the inclusion of green building features in homeownership development programs
  L. Ensure that local governments receive training and technical assistance to implement SHIP development strategies, including rehabilitation, accessibility and green building techniques

- **Homeownership Sustainability Strategies**
  M. Encourage homebuyer education for borrowers
  N. Provide training and technical assistance to support strong local housing counseling agencies, including training on operating successful nonprofit businesses
O. Support post-purchase and post-loan modification education and training
P. Promote financial management/literacy education

II. PRIORITY: Ensure that rental programs are flexible enough to respond to housing needs in Florida’s diverse communities and can respond to changing market conditions

A. Use market, investment and housing need data to assist in targeting resources to match needs throughout the state
B. Enhance the capacity to use property construction cost and operating expense data to assist in allocating resources and in credit underwriting
C. Continue work on a comprehensive preservation strategy to save critical, aging affordable properties that are worthy of preservation, including those in Florida Housing’s portfolio
D. Implement strategies to target development that will support local revitalization and economic development efforts
E. Continue to develop a more integrated approach between Florida Housing’s asset management and development teams to keep development costs down while incentivizing sustainable development that lowers operating costs over the long term
F. Incentivize the inclusion of green building features to lower operating costs, and accessibility/visitability features that accommodate the physical disabilities and frailty of household members and their visitors
G. Incentivize high quality management of properties in Florida Housing’s portfolio
H. Develop partnerships with public/private utilities to build a more robust energy retrofit strategy for properties in Florida Housing’s portfolio
I. Provide liquidity for future affordable housing needs by thoughtfully managing Guarantee Program assets and safeguarding the risk to capital ratio while ceding risk

III. PRIORITY: Enhance opportunities for special needs and homeless households to access rental housing paired with supportive services

A. Enhance implementation of the Link strategy as a way to integrate units for extremely low income households with special needs into general occupancy units throughout Florida Housing’s portfolio
B. Develop a supportive housing model that supports elders aging in place by facilitating and supporting partnerships between developers and health care and other supportive service providers
C. Continue work to support development of a range of supportive housing options to assist veterans with special needs to live independently in their communities
D. Strengthen partnerships with state agencies responsible for Medicaid and supportive services
E. Continue outreach and partnerships with stakeholders in the supportive housing community
F. Work with state agencies, supportive service providers and developers to compile data for policy makers that evaluates resident outcomes and public cost savings of permanent supportive housing

G. Work with partners to bring federal rental assistance funding into Florida to help extremely low income elders and persons with disabilities

IV. PRIORITY: Ensure that information about Florida Housing’s programs and the role that affordable housing plays in our state’s economy is accessible and understandable to government officials, stakeholders and the public

   A. Inform federal, state and local officials about affordable housing programs, issues and solutions
   B. Provide easy access to information about Florida Housing programs through various communication media, including internet, print and broadcast
   C. Create a customer focused approach to help different types of developers access Florida Housing’s programs, from application for financing, to credit underwriting, to property and asset management
   D. Develop and maintain relationships with local, state and business partners to deliver programs

V. PRIORITY: Strengthen Florida Housing’s operational capacity

   A. Attract, support and engage a skilled and productive workforce
   B. Preserve the corporation’s financial strength in order to serve the needs of Floridians well into the future
   C. Automate efficient work processes that are supported by technology
   D. Continue to enhance data and records management through a systematic, planned approach to ensure information is accurate, complete and accessible
   E. Establish an environment in which risk assessment and mitigation is integrated into all business practices and decisions