

FLORIDA 2021 ASSESSMENT OF HOUSING FOR SPECIAL NEEDS AND HOMELESS POPULATIONS

EXECUTIVE SUMMARY

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ABOUT CSH AND FLORIDA HOUSING

Founded in 1991, CSH's mission is to advance solutions that use housing as a platform for services to improve the lives of the most vulnerable people, maximize public resources and build healthy communities. For 30 years, CSH has been the national champion for supportive housing, demonstrating its potential to improve the lives of at-risk individuals and families in desperate need of homes and services. Our efforts have helped house over 385,000 people nationwide. CSH has earned an award-winning reputation as a highly effective, financially stable CDFI, with strong partnerships across government, community organizations, foundations and financial institutions. CSH engages broader systems to fully invest in solutions that drive equity, help people thrive, and harness data to generate concrete and sustainable results. By aligning affordable housing with services and other sectors, CSH helps communities move away from crisis, optimize their public resources, and ensure a better future for everyone. Learn more at www.CSH.org.

Founded more than 40 years ago, Florida Housing Finance Corporation (Florida Housing) is a public corporation of the State, administering federal and state housing programs with a mission to assist in providing a range of affordable housing opportunities for the state's residents. Florida Housing provides financing for both homeownership and rental housing, including permanent supportive housing, working with private and nonprofit developers, lenders, local governments and others to serve Floridians.

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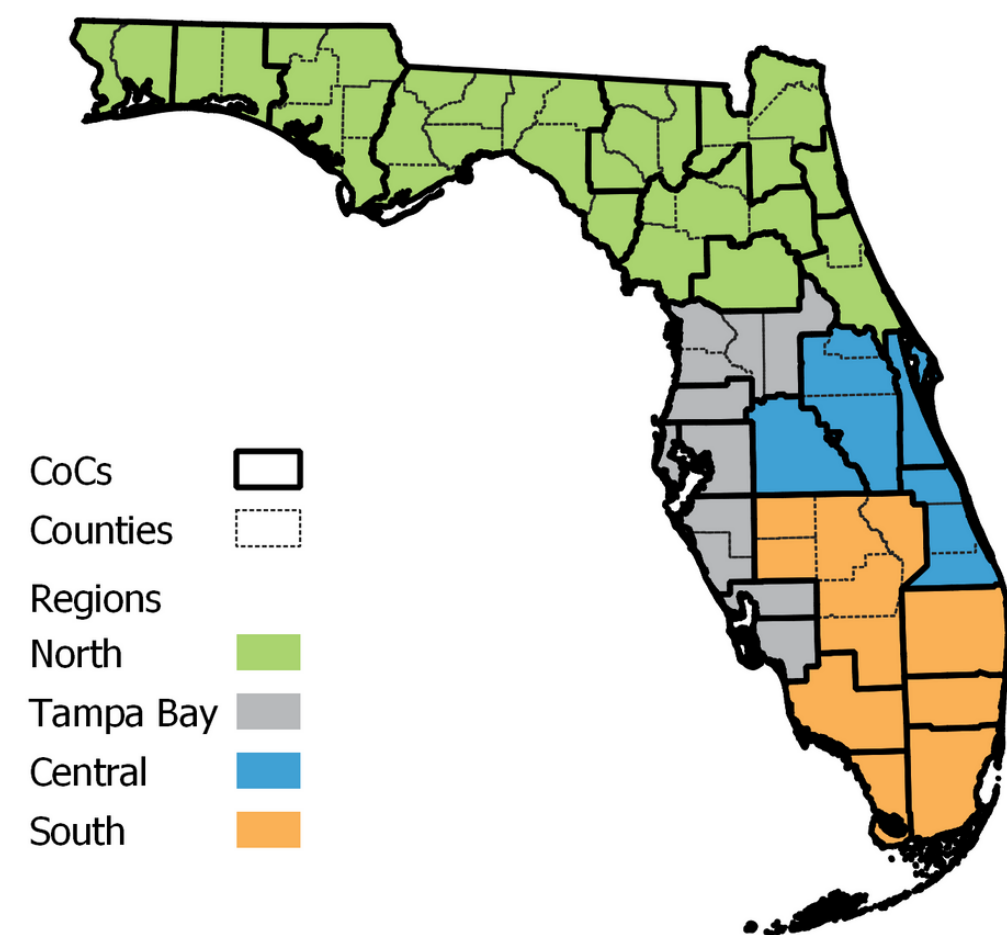
Background and Methodology

In September 2020, Florida Housing Finance Corporation (Florida Housing) contracted with Corporation for Supportive Housing (CSH) to develop a state-level housing needs assessment designed to identify the supportive and affordable rental housing needs of Special Needs and Homeless populations with incomes at or below 60% of area median income (AMI). This effort also included financial modeling to estimate the number of units required to meet the various housing needs of the specified populations in Florida, as well as the costs associated with meeting that need. These costs specifically include the capital costs of financing unit development to meet the rental housing need; operating costs and replacement reserves to maintain that housing; and an analysis of funding support needed to lower barriers to entry to housing.

This report defines the populations and subpopulations specific to this effort describes the methodology⁽¹⁾ utilized to determine the affordable and supportive rental housing needs of those populations, details the assumptions utilized in the analysis, and presents the resultant projected need, as well as the costs associated with meeting that need. The findings presented herein are designed to clearly summarize the results of this effort, with more extensive methodology and reference information provided in the Appendix. Data utilized in this analysis is provided with this report via supplemental Excel tables that can be found on Florida Housing's website.

As utilized throughout this report, the term "Rate of Need" refers to the share of a specified population that, based on the analysis of state and regional data and national research, is assumed to have needs that are consistent with supportive housing. To that end, this analysis grouped housing need into two "buckets" of rental housing types: Supportive Housing, (SH) and Affordable Housing (AH), and grouped populations into Homeless Households and Persons with Special Needs, although this assessment must acknowledge there is overlap between these two broad populations.

The analysis of the need for SH and AH among Homeless Households and Special Needs populations are informed by CSH's National Needs Assessment⁽²⁾ and refined utilizing extensive state and regional data tailored to the specific subpopulations and geographies assessed in this project. In many instances, Point-in-time⁽³⁾ or census-style data was utilized to assess the housing need across multiple sectors while seeking to avoid duplication, or double-counting, of individuals and households wherever possible.



Florida Housing divides the state into four regions, North Florida, Central Florida, South Florida and Tampa Bay, in order to allocate financing for homeless housing; this report aggregates the cumulative need for housing into those same regions. Costs associated with developing housing in each of the four regions were applied to the cumulative need, providing a cost summary that reflects the nature of housing development in different parts of the state. The following key findings summarize the housing need, and the costs to meet that need, among the analyzed populations.

(1) Detailed Methodology is available in Appendix I.

(2) <https://cshorg.wpengine.com/supportive-housing-101/data/>

(3) Refers to a snapshot of the size of a given population at a particular point in time.

Key Findings Summary

Statewide Perspective

- In Florida, an estimated 156,962 homeless and/or Special Needs households have a need for either supportive or affordable housing.
- In total, of the 156,962 households in this analysis with a housing need, 12,811 (8%) require SH, while the remaining 144,151 households (92%) require AH. Of these, 104,894 (67%) are comprised of one- or two-person households and 52,068 (33%) are households of three or more.
- One- and two-person households account for 95,745 (66%) of the 144,151 AH unit need, and households of three or more persons account for 48,406 units (34%).
- Of the one- and two-person households with AH needs, 63% fall within the 0-30% AMI range and 37% fall within the 30.01-60% AMI range.
- Households of three or more persons with AH needs are evenly split between the 0-30% and 30.01-60% AMI ranges.

Homelessness

- An estimated 70,756 households experiencing homelessness in Florida need either supportive or affordable housing.
- Of those, 8,931 (13%) have a need for SH, while 61,825 (87%) have an AH need.
- Individuals experiencing Chronic Homelessness who need supportive housing amount to 4,664 persons, constituting the largest share (52%) of SH need out of all homeless subpopulations. Families experiencing Chronic Homelessness make up just under 10% of the Chronic population in Florida.

Special Needs

- There are an estimated 86,206 Special Needs households in Florida in need of either supportive or affordable housing.

- Of that total, 3,880 households (5%) are estimated to need SH, while the remaining 82,326 (95%) need AH.
- Child Welfare-involved families with one or more adults with a Special Need comprise the largest share of SH need among the Special Needs subpopulations examined in this assessment; 2,180 (56%) of the 3,880 Special Needs households in need of SH are Child Welfare-involved families.
- Of note, Severe and Persistent Mental Illness (SPMI) and/or Substance Use Disorder (SUD) is a contributing factor to housing instability across all subpopulations, including Homeless, assessed in this analysis.
- During Q2 of the fiscal year 2021, 45,723 Floridians utilized Substance Abuse and Mental Health Services. Of those, 2,685 were identified as homeless, 8,291 were independent living settings with either relatives or non-relatives, and 702 were in correctional facilities.

Cost of Housing

- It would cost \$36.32 Billion (B) to develop enough new construction units of Supportive Housing and Affordable Housing to meet the estimated need.
- Of that cost, \$3.24B is required to develop sufficient SH to meet the need, and the remaining \$33.08B reflects the development cost to offset the deficit in AH for these populations.
- Operating costs for all units of supportive and affordable housing, after accounting for tenants' ability to contribute rent, amounts to \$21.9B over 15 years. Replacement Reserve costs, which are a component of operating costs, to maintain all units in good condition total \$706.3 Million (M) over 15 years.
- An additional \$219.6M over 15 years is needed to lower cost barriers to entry, such as application fees and security deposits, for homeless and special needs households.

The following table summarizes the estimated need for SH and AH for subpopulations examined in this analysis. Please note that throughout this report, numbers reflected may be off by +/- 1 due to rounding.

Figure 1: Summary Table Detailing the Estimated SH and AH Unit Need for All Subpopulations Examined at the Time of This Analysis.

Subpopulations Assessed	Estimated SH Unit Need (households)	Estimated AH Unit Need (households)	Unit Need Totals (SH+AH)
Individuals Experiencing Chronic Homelessness	4,664	518	5,128
Individuals Experiencing Non-Chronic Homelessness	1,580	13,866	15,446
Families Experiencing Homelessness*	296	913	1,209
Families Living Doubled Up or in Hotels/Motels	1,346	43,508	44,854
Individuals Exiting Prison	319	1,278	1,597
Youth Aging Out of Foster Care	625	1,875	2,500
Homeless Individuals with Severe and Persistent Mental Illness (SPMI) and/or Substance Use Disorder (SUD) in Residential or Inpatient Treatment Settings**	726	1,742	2,468
Persons with Intellectual/Developmental Disabilities (I/DD) Requiring Independent Living Services	995	1,990	2,985
Survivors of Domestic Violence	80	1,520	1,600
Child Welfare-Involved Families with an Adult with Special Needs	2,180	***	2,180
Individuals and Families Receiving SSDI, SSI, or Veterans Disability Benefits	****	76,941	76,941
State Totals	12,811	144,151	156,962

Table Note: This table provides a summary of the overall estimated unit need for SH and AH for the subpopulations assessed in this analysis. Duplication across subpopulations has been accounted for in the methodology and removed wherever possible, but the potential for some duplication may continue to persist in the totals listed above. See Appendix I: Methodology for more details. Numbers reflected in this report may be off +/- 1 due to rounding.

*Chronically Homeless Families make up less than 10% of the chronically homeless population and a small percentage of families experiencing homelessness. As such, this category includes both non-chronic family households and those with chronically homeless adults with a qualifying disability. (HUD defines a Chronically Homeless family as a family with an adult head of household with a qualifying disability who meets the definition of a Chronically Homeless individual).

**Assessment of need for individuals for whom no subsequent residence has been identified upon discharge.

***This category assessed child welfare involved families where one or more adults in the household have a Special Need. A rate of 18% was applied to the total number of all child-welfare involved families in the state to estimate the share with Special Needs.