

NCSHA 2015 Annual Awards Entry Form

(Complete one form for each entry)

Deadline: Wednesday, June 10, 2015

Visit ncsha.org/awards to view the Annual Awards Call for Entries.

Instructions: Type entry information into the form and save it as a PDF. Do not write on or scan the form. If you have any questions contact Matt Cunningham at mcunningham@ncsha.org or 202-624-5424.

Fill out the entry name *exactly* as you want it listed in the program.

Entry Name: _____

HFA: _____

Submission Contact: (Must be HFA Staff Member) _____ **Email:** _____

Please provide a 15-word (maximum) description of your nomination to appear on the NCSHA website.

Use this header on the upper right corner of each page:

HFA: _____

Entry Name: _____

Select the appropriate subcategory of your entry and indicate if you are providing visual aids.

Communications	Homeownership	Legislative Advocacy	Management Innovation
Annual Report	Empowering New Buyers	Federal Advocacy	Financial
Creative Media	Encouraging New Production	State Advocacy	Human Resources
Promotional Materials and Newsletters	Home Improvement and Rehabilitation		Operations
			Technology
Rental Housing	Special Needs Housing	Special Achievement	Are you providing visual aids?
Encouraging New Production	Combating Homelessness	Special Achievement	Yes
Multifamily Management	Housing for Persons with Special Needs		No
Preservation and Rehabilitation			

HFA: Florida Housing Finance Corporation
CATEGORY: Legislative Advocacy- Federal
ENTRY NAME: Establishing Advocacy Efforts

OVERVIEW

Florida Housing Finance Corporation (Florida Housing) is a public corporation of the State of Florida. The Corporation's mission is to provide a range of affordable housing opportunities for residents that help make Florida communities great places in which to live, work and do business. As a financial institution, Florida Housing administers federal and state resources to achieve this mission by providing funding for various homeownership and rental housing programs for the development and preservation of affordable housing, and for homeownership opportunities. Without funding—from both levels of government—we cannot achieve our mission.

THE ADVOCACY LANDSCAPE

As in most states, advocacy in Florida can be a challenging and time consuming adventure. Our state's size and diversity further complicates these efforts. The Federal programs Florida Housing administers are crucial to providing affordable housing in the state. Given the limited availability of resources to funds these programs, Florida Housing recognized a need to begin sharing our story with our federal delegation.

Prior to 2014, Florida Housing's federal advocacy endeavors primarily centered on meetings with congressional members and staff during NCSHA's annual Legislative Conference in Washington, DC. The ability to stand out among an elected official's day long series of 15-minute appointments is no easy feat. Florida Housing realized that we needed to augment our once a year message in ways that encouraged meaningful dialogue and made affordable housing resonate personally.

ESTABLISHING OUR ADVOCACY EFFORTS

Florida Housing works to establish advocacy efforts through the following methods:

Statewide Development Tours and Ribbon-Cutting Ceremonies

Because we provide a range of housing options statewide, Florida Housing decided to take our message on the road in conjunction with our regularly scheduled board meetings. 'Piggy-backing' on board meetings held in different regions of the state represented a cost effective approach with a broad geographic footprint. Prior to each meeting, staff hosted development tours in the county and surrounding counties where the board meeting was taking place. We highlighted a development funded with state and federal resources and invited the state and federal delegation and their staff from the counties to attend (see visual aid 1). In addition, we increased our presence at ribbon cutting ceremonies, including state and federal officials as participants in the ceremonies (see visual aid 1). This approach also allowed our board members, who live in different areas of the state, to attend these development tours and ribbon cutting ceremonies in their hometowns, and thereby become more involved in our advocacy efforts as well.

These events, while relatively simple grassroots advocacy, are highly effective forums for telling the story of affordable housing in the state. We provide up close and personal demonstrations of our work, while legislators receive tangible sensory experiences of our impact. Any misconceptions about affordable housing can be quickly dispelled and elected officials and their representatives are always pleasantly surprised by the quality of the affordable developments seen.

Simplified and Targeted Legislative Marketing Material

With the majority of our communications materials targeted at the programmatic level, Florida Housing had never really developed a legislative-specific marketing piece for either state or federal officials. Given the complex financial nature of our work we struggled with ways to correctly, yet efficiently, convey our message. To ensure a full and complete understanding of our mission and operations, we have relied on a 10 page summary overview document to educate and orient legislators with our work. In 2014, the decision was made to complement our detailed, written overview with a shorter, visually-oriented, card-stock piece targeting major federal-specific issues with district (see visual aid 2) and statewide information (see visual aid 3), while showcasing the impact of the federal resources in Florida (see visual aid 4).

The legislative marketing piece is the main advocacy tool the Legislative Office and Executive Director used during visits on Capitol Hill with Congressional Members and their staffs. The succinct, visual format is especially helpful in focusing conversations when meeting time is limited and also provides recipients with ready-made talking points about Florida Housing's federal programs and use of federal resources in their district or statewide.

The marketing piece was conceptualized by Florida Housing's Legislative Director, with assistance on design and production from the Communications Office, resulting in only minimal printing cost. The Legislative Director used first-hand knowledge of the challenges of sharing our message and explaining the crucial role federal funding plays in delivering affordable housing.

SUMMARY

The need for affordable housing in the State of Florida is continuously growing. Simplifying and targeting the message in our marketing piece, along with showcasing the developments funded by federal resources, has allowed Florida Housing to establish advocacy efforts that educate our Congressional delegation on the lasting impact these resources have in the State and in their communities.

DEVELOPMENT TOURS AND RIBBON CUTTING CEREMONY- Visual Aid 1

Former Chairman and current Florida Housing Board member, Len Tylka, and Legislative Director, Jacqui Peters, were joined by Representative Lori Berman and her staff along with staff from Senators and Representative's office in Palm Beach County to tour Green Cay Village. Funded with Florida Housing resources of SAIL, SHIP, and Housing Credits in 2007, this 160 unit development is helping families find a place to call home in Boynton Beach.



In Broward County, Representative Gwyndolen "Gwyn" Clarke-Reed, along with staff from Senators and Representative's office in Broward County joined General Counsel, Wellington Meffert, and Legislative Director, Jacqui Peters, in touring a 2006 Housing Tax Credits development, Highlands Gardens II. Located in Deerfield Beach, this development was a joint venture with the Broward Housing Authority containing 80 units for elders and 20 for families.

Senator Rene Garcia, Senator Anitere Flores, Senator Dwight Bullard, Representative Jose "Pepe" Diaz, City of Doral Councilwoman Sandra Ruiz, along with staff from Senators and Representative's office in Miami Dade County, joined Executive Director, Steve Auger, General Counsel, Wellington Meffert, and Legislative Director, Jacqui Peters, in touring Doral Terrace. Funded in 1999 with SAIL and Housing Tax Credits, this development has 256 units targeted to serve families in Doral.



From left to right, St. Petersburg City Councilman Wengay Newton, HUD Field Office Director, Alesia Scott-Ford, PCHA Chairman Joseph Triolo, PCHA Commissioner Alan Swartz, Stephani Lavelly representing the Honorable Congressman David Jolly, PCHA CEO Debra Johnson, PCHA Vice Chair Angela Rouson, PCHA Commissioner Michael Guju, Raymond James Bank Exec. VP Thomas Macina, Florida Housing Finance Corporation Legislative Affairs Director Jacqui Peters, Florida State Rep. Kathleen Peters, Raymond James Tax Credit Funds Senior VP Sam Shupe. Landings at Cross Bayou was funded with federal Low Income Housing Tax Credits.



Duval Park is an 88 unit permanent supportive rental housing development in St. Petersburg that will serve veterans with disabilities, including those with significant service-connected disabling conditions that are transitioning from facilities within a designated VA Hospital or medical center. It is funded with the state's SAIL funds and federal Low Income Housing Tax Credits. Congressman David Jolly and Representative Kathleen Peters were keynote speakers and included in the groundbreaking photo below.



THANKS FOR MAKING A **DIFFERENCE**



Congressman Mario Diaz-Balart

District 25

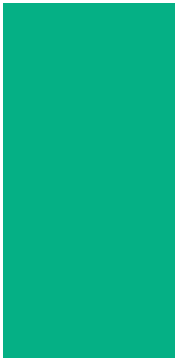
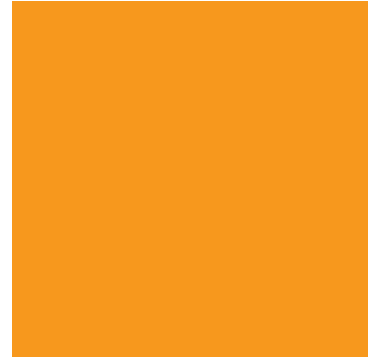
SUPPORTING AFFORDABLE

FLORIDA HOUSING OVERVIEW

Florida Housing Finance Corporation is a public corporation and housing finance agency for the State of Florida. Florida Housing's mission is to help our fellow Floridians obtain safe, decent housing that might otherwise be unavailable to them.

Since 1980, when Florida Housing was created, we have used state and federal resources to finance the development of more than 230,118 rental units, assist thousands of homebuyers, and fund the rehabilitation and development of thousands of homeowner units. These include federal allocations for the First Time Homebuyer program, Low Income Housing Tax Credits, Mortgage Revenue Bonds and the HOME Investment Partnership program; and state programs, including the Homeownership Assistance Program, the State Housing Initiatives Partnership program and the State Apartment Incentive Loan program.

During these difficult economic times, Florida Housing has continued to work hard at providing the highest level of service while maintaining a fiscally responsible approach to the development and growth of affordable housing.



ENSURING ACCOUNTABILITY

Florida Housing provides a comprehensive approach to managing housing programs. Each financing resource brings with it certain financial risks and requires accountability. Florida Housing's broad housing responsibilities across state and federal programs require us to establish and maintain good working relationships with a variety of financial entities, including the three major rating agencies, credit enhancers, investment bankers, tax credit syndicators, bond investors, and various offices of state and federal government that oversee or monitor these transactions.

Florida Housing has comprehensive procedures in place to manage credit underwriting and construction draw processes for all programs. We also ensure that long-term monitoring is carried out to confirm that properties remain in good physical condition, and are in compliance with applicable federal and state statutes and rules.

If problems are found, Florida Housing works with the developments until the problems are solved. If exigent health and safety issues are not promptly resolved, Florida Housing notifies local code enforcement. Chronic non-compliance of a property may result in the suspension of the developer's ability to participate in Florida Housing's future funding cycles.



RENTAL HOUSING IN FLORIDA...

RENTAL HOUSING

Since 2004, Florida Housing has financed **355** affordable rental units in **3** developments throughout District 25. These units serve families and elders with incomes at or below 60% of the area median income. More than **\$3,014,000** in tax-exempt bonds, Low Income Housing Tax Credits and HOME funds have been used to finance the construction or rehabilitation of these properties.

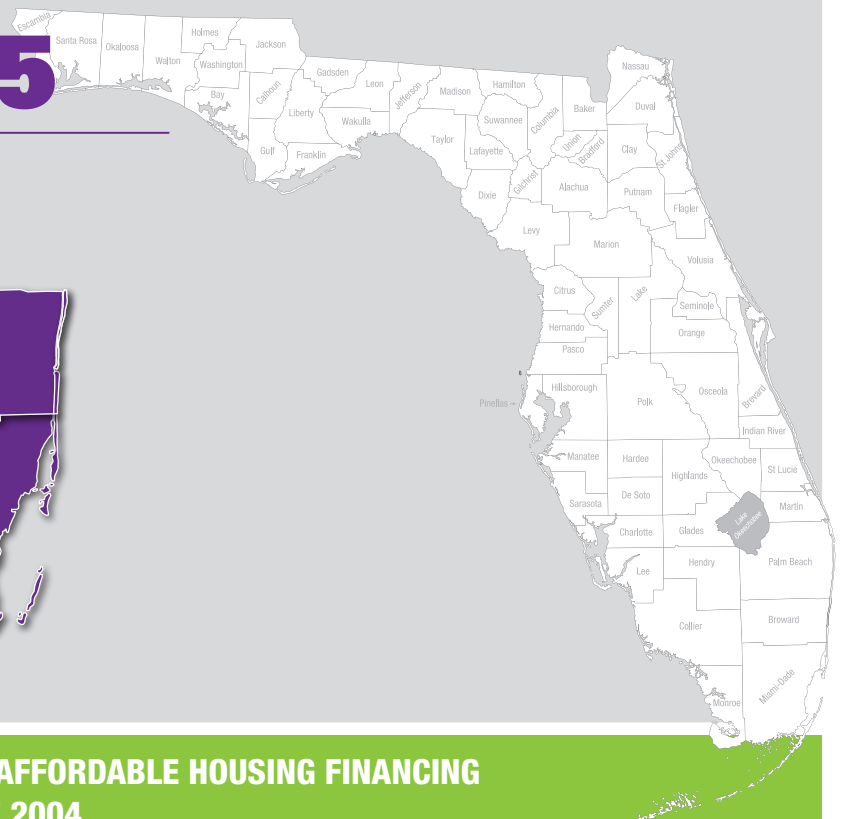
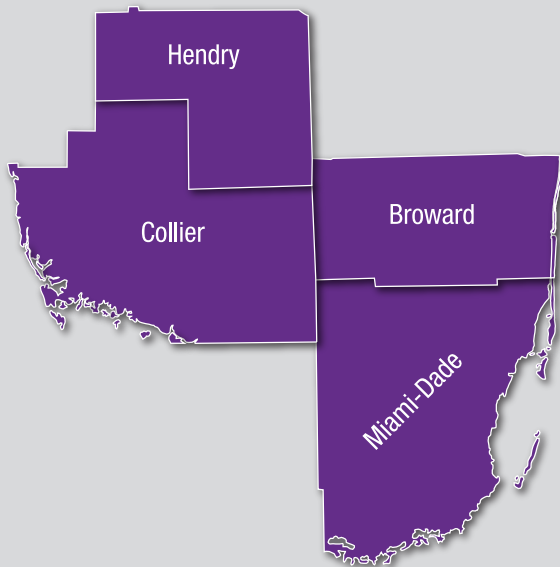
HOMEOWNERSHIP

First Time Homebuyer Program: Since 2004, more than **1,690** first time homebuyers throughout District 25 have received affordable fixed-rate, 30-year mortgages to help them buy their homes. These homebuyers were required to complete a homebuyer education course before they could qualify for assistance. A total of **\$225,302,201** in first mortgages has been made available through single family bond financing.

Purchase Assistance with HOME Funds: Since 2004, a total of **\$31,546,250** in HOME funds has been provided for purchase assistance to more than **257** homebuyers throughout District 25 to help them buy their first homes. All of these homebuyers also qualified for the First Time Homebuyer Program. All of these homebuyers completed a homebuyer education course in order to receive this assistance.

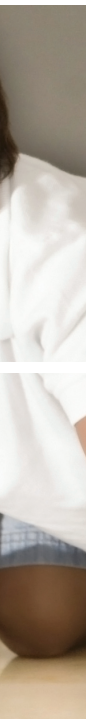
Construction Financing and Purchase Assistance with HOME Funds: Since 2004, **\$1,683,110** in HOME funds has been provided through eligible builders to finance the construction of and help **35** homebuyers purchase homes.

DISTRICT 25



USE OF FEDERAL AFFORDABLE HOUSING FINANCING STATEWIDE SINCE 2004

	Units	HOME	Bonds	Tax Credits
RENTAL HOUSING	63,351	\$149,933,789	\$857,845,876	\$1,276,014,410
HOMEOWNERSHIP	24,776	\$378,467,740	\$2,698,270,700	N/A



WE'VE MADE A DIFFERENCE...

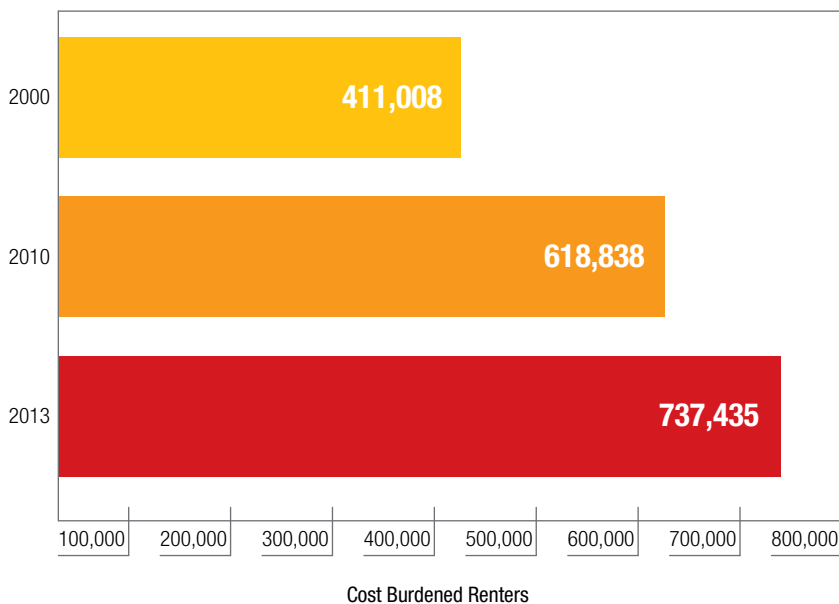
FEDERAL RESOURCES PROVIDE ≈ \$1.4 billion in total economic activity and 11,124 jobs for the state.

During the last funding cycle, Florida Housing approved \$82,463,299 million of federal funding for 57 rental developments (3,990 total units). These developments will generate a total development cost of \$641,128,413 million.

BUT, WE STILL NEED MORE AFFORDABLE HOUSING

2013 Rental Market Study: 20% more renters are spending a greater portion of their income on rent and utilities now than they did in 2010.

Today, 38% of all renters are cost burdened; however, of renters at incomes served by Florida Housing's programs, **70%** are cost burdened.



A household is "cost burdened" when it pays more than 40% of its income for rent and utilities.

Since 2000, rents have been increasing, even as incomes have been decreasing.

	2000	2005	2011
Median Gross Rents	\$816	\$933	\$950
Median Renter Incomes	\$34,480	\$34,051	\$30,343

- Florida is among the states with the most severe affordable housing gap, and this problem is slowly growing over time. Considering families with incomes at or below 50% of median income, there is a deficit of over 240,000 affordable, available rental units.
- Another way to look at Florida's deficit (based on the National Low Income Housing Coalition's analysis):
 - ▶ Just 23 affordable, available units per 100 extremely low-income renter households (\$15,000 for a two-person family);
 - ▶ Just 38 affordable units available per 100 very low-income households (\$23,350 for a two-person family); and
 - ▶ There are 86 affordable units available for every 100 low-income households (\$37,360 for a two-person family).
- This gap means that many renter households spend excessive portions of their limited income on rent and utilities, leaving them with little money for necessities such as food, medicine, transportation and childcare.

CONTACT

Wellington Meffert, General Counsel
Wellington.Meffert@floridahousing.org

Jacqueline Peters, Legislative Director
Jacqueline.Peters@floridahousing.org

THANKS FOR MAKING A DIFFERENCE



Florida

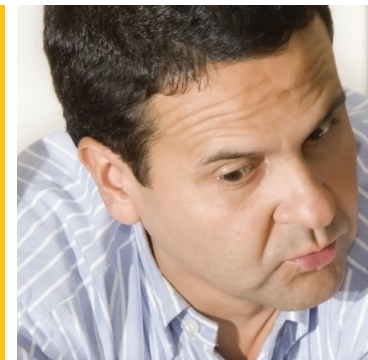
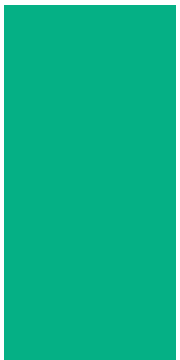
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During these difficult economic times, Florida Housing has continued to work hard at providing the highest level of service while maintaining a fiscally responsible approach to the development and growth of affordable housing.



ENSURING ACCOUNTABILITY

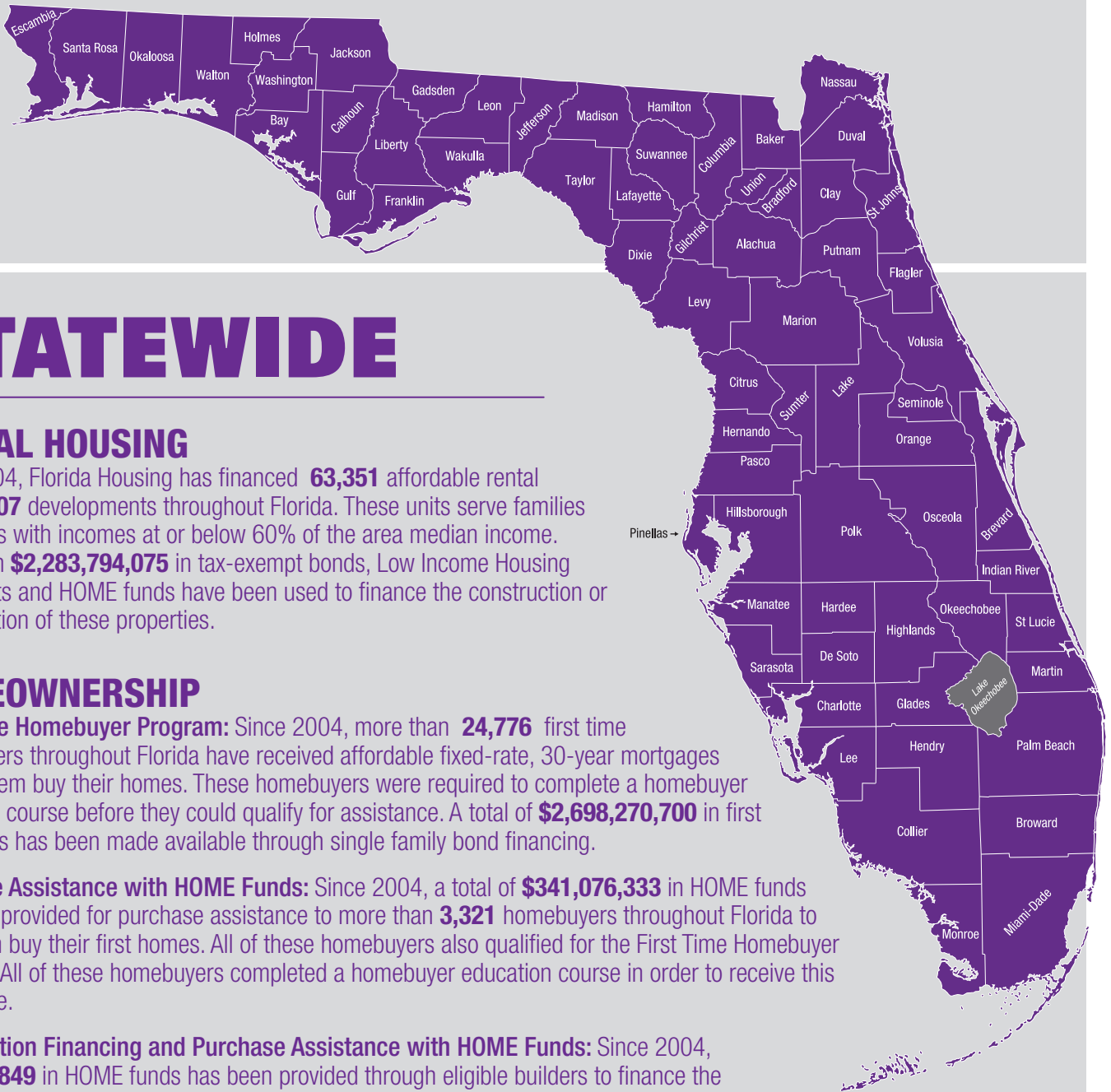
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HOUSING IN FLORIDA...



STATEWIDE

RENTAL HOUSING

Since 2004, Florida Housing has financed **63,351** affordable rental units in **507** developments throughout Florida. These units serve families and elders with incomes at or below 60% of the area median income. More than **\$2,283,794,075** in tax-exempt bonds, Low Income Housing Tax Credits and HOME funds have been used to finance the construction or rehabilitation of these properties.

HOMEOWNERSHIP

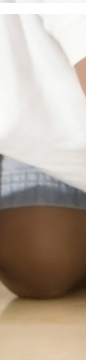
First Time Homebuyer Program: Since 2004, more than **24,776** first time homebuyers throughout Florida have received affordable fixed-rate, 30-year mortgages to help them buy their homes. These homebuyers were required to complete a homebuyer education course before they could qualify for assistance. A total of **\$2,698,270,700** in first mortgages has been made available through single family bond financing.

Purchase Assistance with HOME Funds: Since 2004, a total of **\$341,076,333** in HOME funds has been provided for purchase assistance to more than **3,321** homebuyers throughout Florida to help them buy their first homes. All of these homebuyers also qualified for the First Time Homebuyer Program. All of these homebuyers completed a homebuyer education course in order to receive this assistance.

Construction Financing and Purchase Assistance with HOME Funds: Since 2004, **\$25,218,849** in HOME funds has been provided through eligible builders to finance the construction of and help **705** homebuyers purchase homes.

USE OF FEDERAL AFFORDABLE HOUSING FINANCING STATEWIDE SINCE 2004

	Units	HOME	Bonds	Tax Credits
RENTAL HOUSING	63,351	\$149,933,789	\$857,845,876	\$1,276,014,410
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WE'VE MADE A DIFFERENCE...

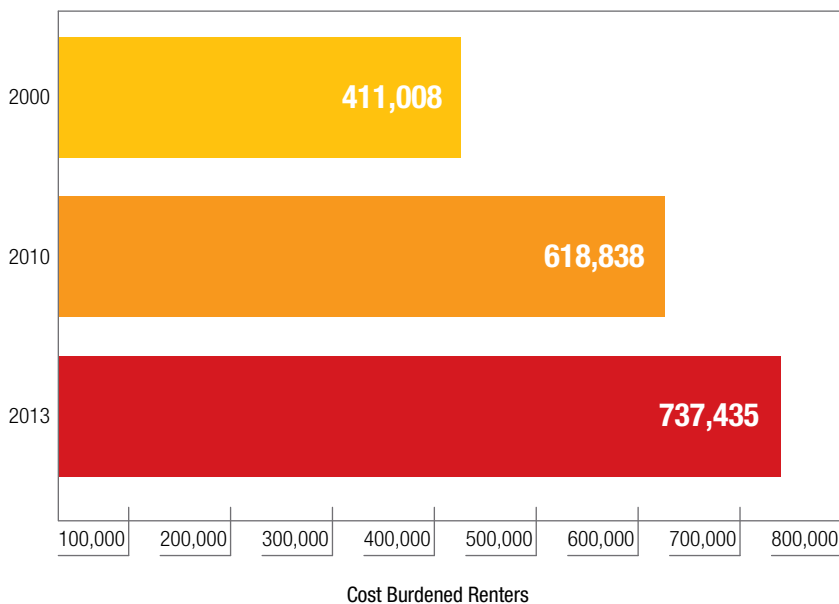
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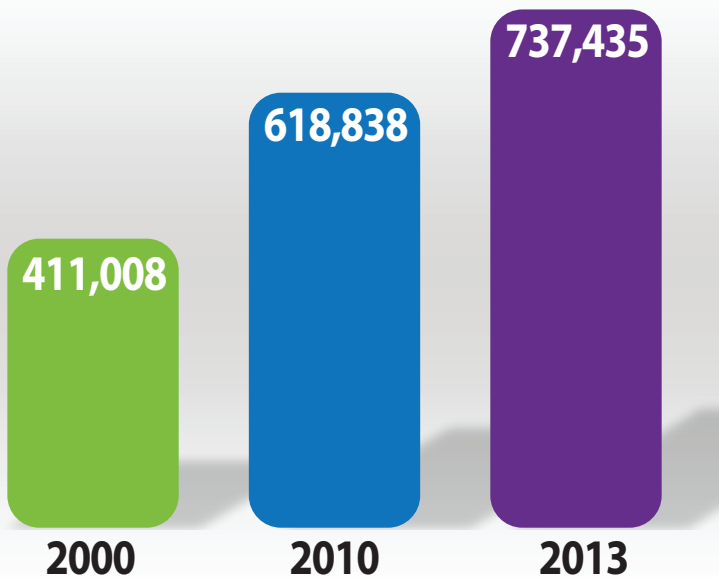
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We make housing affordable

Federal Low Income Housing Tax Credits, HOME, & Private Activity Bonds: Addressing Florida's Growing Affordable Rental Needs

Since 2005, Federal resources have financed **68,512** affordable rental units in **537** developments

The Growth of Low-Income, Cost-Burdened Renters in Florida from 2000 to 2013



A household is "cost-burdened" when it pays more than 40% of its income for rent and utilities.

Low Income Housing Tax Credit

\$1.18 Billion

Tax Exempt Bonds

\$1.17 Billion

HOME Funds

\$183 Million

We make housing affordable

Federal Private Activity Bonds & HOME Funds: Making Homeownership a Reality



First Time Home Buyer Program

Program has used Private Activity Bonds and HOME funds to originate over \$3.2 Billion in 30-year, fixed rate mortgage loans throughout the state.

In 2014...



Average Purchase Price:
\$127,222

Homeownership



Since 2005, these Federal resources have helped **28,779** Floridians become homeowners.



Average Income of Homeowner:
\$47,686

Homeowner Income

Legislative Contact

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Jacqueline Peters, Legislative Director - Jacqueline.Peters@floridahousing.org

(850) 488-4197