

The Florida Senate
COMMITTEE MEETING EXPANDED AGENDA

**APPROPRIATIONS SUBCOMMITTEE ON
TRANSPORTATION, TOURISM, AND ECONOMIC
DEVELOPMENT**

**Senator Hutson, Chair
Senator Thurston, Vice Chair**

MEETING DATE: Wednesday, September 18, 2019
TIME: 3:30—5:00 p.m.
PLACE: *Toni Jennings Committee Room, 110 Senate Building*

MEMBERS: Senator Hutson, Chair; Senator Thurston, Vice Chair; Senators Brandes, Lee, Perry, Simpson, Taddeo, and Torres

TAB	BILL NO. and INTRODUCER	BILL DESCRIPTION and SENATE COMMITTEE ACTIONS	COMMITTEE ACTION
1	Presentation on Affordable and Workforce Housing in Florida by the Sadowski Housing Coalition		Presented
2	Presentation on Florida's Affordable Housing Needs by the Shimberg Center for Housing Studies - University of Florida		Presented
Other Related Meeting Documents			



SADOWSKI HOUSING COALITION

PRESENTATION TO SENATE APPROPRIATIONS SUBCOMMITTEE ON TRANSPORTATION, TOURISM & ECONOMIC DEVELOPMENT

JAIMIE ROSS, FACILITATOR OF SADOWSKI COALITION; PRESIDENT & CEO, FLORIDA HOUSING COALITION

MARK HENDRICKSON, EXECUTIVE DIRECTOR, FLORIDA ASSOCIATION OF LOCAL HOUSING FINANCE AUTHORITIES

FLORIDA'S FUNDING SYSTEM: THE SADOWSKI HOUSING TRUST FUNDS

- The public and private sector agreed that a dedicated source of revenue was needed for affordable housing
- Beginning in 1992, the documentary tax on deeds was increased to fund the state and local housing trust funds
- As population and prices increase, the need for housing funds increases, making the doc stamp the best vehicle

FLORIDA'S HOUSING PROGRAMS: SHIP AND SAIL

- The State Apartment Incentive Loan (SAIL) program is designed to provide gap financing for the construction or rehabilitation of affordable rental units
- Gap financing means providing the funds between the amount of money a development costs and the amount of those costs that can be financed with debt and tax credit equity
- The State Housing Initiatives Partnership (SHIP) Program provides funds to every county and every entitlement city so they can design the housing program that best meets the needs in their community
- SHIP has a home ownership orientation, with almost every city and county using funds for down payment assistance and home repairs for low income elderly
- SHIP can also be used for a variety of other housing, including rental

FLORIDA'S HOUSING PROGRAMS: NATIONAL MODELS

- SHIP and SAIL are the national models for effective and efficient housing programs.
- They leverage private sector investment and loans for housing at over a 6-1 ratio
- They are flexible, and can deal with changing needs without having to create new programs
- They are accountable, with training and monitoring that ensure funds are spent as they are intended

WHO LIVES IN THE HOUSING FINANCED WITH SHIP AND SAIL?

- The families that live in housing financed with SHIP and SAIL are employed.
- They work in jobs that are vital to the economy and community, including corporate, education, healthcare, hospitality, retail and other professions.
- They don't stay in the apartments long term– they are often workers who are saving money to buy their first home
- And that first home is often financed with down payment assistance from the SHIP Program– moving the family out of the SHIP and SAIL system to housing without direct state assistance

WHERE WOULD WE BE WITHOUT THE SADOWSKI HOUSING TRUST FUNDS?

- Over time, in excess of 1 million Floridians have or currently live in housing financed with SHIP or SAIL
- This number is so high because Florida moves people through the system and out– freeing up units to be used for many families over time
- Without Sadowski Housing Trust Funds, Florida would have a housing crisis of much greater proportion, as opposed to a problem that we can address with the resources in the Housing Trust Funds

WHAT'S NEEDED?

- Full appropriation. The programs work.
- We thank the Senate for supporting full appropriation/funding over the years
- Can the programs be improved?
- While SHIP and SAIL work in virtually any economic environment, both programs have been tweaked either in statute or proviso over time. But the fundamental structure of SHIP and SAIL are sound, with an efficient and effective use of public resources
- We welcome the opportunity to work with the Senate to improve the housing delivery system; regulatory reform is an example of improvements recently made
- There are many tools for increasing the delivery of housing that is affordable, none as important as using the Sadowski Housing Trust Funds for Florida's housing programs

This document distributed to the committee at the request of the Sadowski Housing Coalition



AFFORDABLE HOUSING

 IN FLORIDA



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The Florida Housing Coalition has produced this guidebook with funding from the Florida Housing Finance Corporation's Catalyst Program. The views expressed in this book do not necessarily reflect the views of the Florida Housing Finance Corporation.

The photographs in this book are a sampling of single-family and multi-family affordable housing from around the state. The Florida Housing Coalition thanks the following for-profit and non-profit Florida developers for providing photographs of the affordable housing and the people who live there: Boley Centers, Carrfour Supportive Housing, City of St. Petersburg, Keystone Challenge Fund, Inc., The Michaels Development Company, Orlando Neighborhood Improvement Corporation, Partnership in Housing, Inc., The Richman Group Development Corporation, Roundstone Development, Sage Partners, LLC, Sarasota Housing Authority, Sustainable Design Group, Tampa Housing Authority, and The Related Group.



WHAT IS AFFORDABLE HOUSING?

Affordable housing is safe and decent housing. It differs from market rate housing in two ways:

1. The income of the family living in the housing.
2. The financing of the housing.

INCOME RESTRICTED

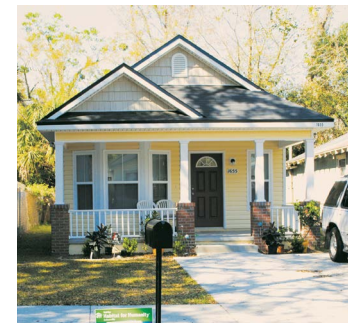
Affordable housing is defined in terms of the income of the people living in the home. The family must be income eligible. Income eligibility is defined in terms of area median income, adjusted for family size.

- Extremely low income describes a family at or below 30% of area median income.
- Very low income describes a family at or below 50% of area median income.
- Low income describes a family at or below 80% of area median income.
- Moderate income describes a family at or below 120% of area median income (at or below 100% of median income for federal programs).

The median income is determined by the Department of Housing and Urban Development (HUD) by county or Metropolitan Statistical Areas (MSAs). Median incomes are updated annually by HUD. You can find this information on the HUD website at www.HUD.gov or on the Florida Housing Coalition's website at www.flhousing.org. Click on SHIP, Income Limits.

Affordable housing is safe and decent housing. If the housing stock in a community is substandard it should not be counted as a unit of affordable housing. In general, the income eligible household is said to be living in affordable housing when it spends no more than 30% of its income on either

In general, the income eligible household is said to be living in affordable housing when it spends no more than 30% of its income on either rent or mortgage payments.



Habitat for Humanity of South Palm Beach County (homes pictured above and below) and Habitat Affiliates throughout Florida, provide affordable home ownership opportunities.

Habitat for Humanity of Florida is one of the 30 statewide organizations that support the use of State Housing Initiatives Partnership program (SHIP) funds to help Florida's lower-income families achieve the dream of homeownership by building and rehabilitating homes through public-private partnerships.





Developed by Carrfour Supportive Housing, Hampton Village pictured above is an attractive 100-unit affordable housing development in Miami that is designated for residents with incomes at or below 60% of the area's median income

The issue of whether housing meets the technical definition of “affordable” ceases to be a societal concern when the income of the occupant exceeds 80% or 120% of the area median income

rent or mortgage payments. There is an assumption that if a very low to moderate income family is spending more than 30% of its income on housing costs, the family will be cost burdened and not have enough money left over to pay for items such as transportation, food, clothing, and healthcare.

It follows that the concept of affordable housing is not applicable to wealthy households. If a household earning \$200,000 per year chooses to spend as much as 50% of its income on housing cost, it could do so without being cost burdened. Generally, the issue of whether housing meets the technical definition of “affordable”

Affordable Housing Resource Guide

INCLUDING, BUT NOT LIMITED TO:

SINGLE FAMILY MORTGAGE REVENUE BOND

HOUSING CHOICE VOUCHER (HCV) PROGRAM

PROJECT BASED VOUCHERS – Section 8

PREDEVELOPMENT LOAN PROGRAM (PLP)

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP)

HOME INVESTMENTS PARTNERSHIP PROGRAM (HOME)

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

COMMUNITY CONTRIBUTION TAX CREDIT (CCTC)

USDA RURAL HOUSING SERVICE – Ownership

USDA RURAL HOUSING SERVICE – Rental

WEATHERIZATION ASSISTANCE PROGRAM (WAP)

NEIGHBORHOOD STABILIZATION PROGRAM (NSP)

LOW INCOME HOUSING TAX CREDITS (HC)

STATE APARTMENT INCENTIVE LOAN (SAIL) PROGRAM

MULTIFAMILY MORTGAGE REVENUE BOND PROGRAM

HUD SECTION 202

HUD SECTION 811

The Affordable Housing Resource Guidebook can be found on the Florida Housing Coalition's website at: <http://www.flhousing.org/wp-content/uploads/2016/03/Affordable-Housing-Funding-Sources-2015-06.pdf>

ceases to be a societal concern when the income of the occupant exceeds 120%, or in some jurisdictions, 80% of the area median income.

FINANCING

What makes the housing affordable is a decrease in monthly rent or mortgage payments, so that the income eligible family is able to pay less for the housing than it would otherwise cost at “market rate.” Lower monthly payments or down payment assistance is a result of affordable housing financing. The financing of affordable housing is made possible through government programs such as the Low Income Housing Tax Credit Program (referred to as the Housing Credit program by the Florida Housing Finance Corporation) and the State Housing Initiatives Partnership (SHIP) program. The major financing programs for affordable housing are covered in the guidebook, Affordable Housing Resource Guide, which can be downloaded from the Florida Housing Coalition's website www.flhousing.org. You will find a summary of each program along with contact information. You can also find information about Florida's Affordable Housing Finance Programs by going to the Florida Housing Finance Corporation (FHFC) website www.floridahousing.org.

There was a time, not too long ago, when affordable housing was synonymous with public housing. Historically, public housing was housing built and operated by the government. Oftentimes (especially in the Northeast part of the United States) the public housing of yesteryear was built in a large barrack type of style, easily distinguishable from market rate housing. The government is no longer in the business of building and operating affordable housing, unless it is doing so in partnership with the private sector.



The Lodges at Pinellas Park (shown on page 1 and above) was developed by Roundstone Development Group and comprises 120 one-, two-, three- and four-bedroom apartments. The complex includes a computer center, library, fitness center, pool, playground, picnic area and conference room. It also offers residents a variety of classes including literacy tutoring, life-safety classes, swimming lessons, first-time homebuyer seminars, job training classes and health and nutrition classes. Apartments are available to residents who make 60 percent or less of the area median income.

Today's public housing uses the benefit of land owned by the public housing authority and financial subsidies specifically available to public housing authorities or nonprofits to have private sector built and managed affordable housing. The affordable housing built this way is physically indistinguishable from the market rate housing. In summary, affordable housing is market rate housing, built by the private sector with financial subsidy from government, which allows the developer to pass on savings in the form of reduced sales prices or rents.

MOVING RESIDENTS TOWARD HOMEOWNERSHIP

While homeownership may be the ultimate goal for many

low income families, homeownership requires a continuum of housing opportunities. Affordable housing built for low income families using the multifamily revenue bond program of Local Housing Finance Authorities, such as the Hillsborough and Jacksonville HFAs, and the Florida Housing Finance Corporation's programs, including Housing Tax Credits and SAIL, provide programs for moving residents into homeownership. These programs include financial literacy, home buyer counseling and a lease incentive which provides the family with 5% of its rental payments for down payment assistance, should they purchase a home.



Bennett Creek is a 264-unit, multi-family housing community developed by the Richman Group to serve low income residents in Jacksonville. Its amenities include a pool, fitness center, laundry facility and grilling area.



Located in Sarasota, Janie's Garden Phase I is an 86-unit complex comprising public and low income housing along with 20 market rate apartments.

Generally, the government is no longer in the business of building and operating affordable housing, unless it is doing so in partnership with the private sector.

Resident amenities and programs commonly found in Florida's affordable housing rental developments include on-site after school programs, computer labs, financial literacy training, and a down-payment assistance program to move residents toward homeownership.



A joint project developed in 2011 by the Michaels Development Company and the Sarasota Housing Authority, Janie's Garden Phase I replaced a former distressed public housing site with a stunning development that includes a library, computer lab, exercise facility, laundry equipment, and community meeting space. The computer lab in the Janie's Garden Phase I development is used daily by residents for reasons ranging from submitting job applications to completing school work. Janie's Garden Phase I was Awarded the Gold Medal by the National Association of Home Builders' Best in American Living Awards for Best Community Design in 2012 and was LEED Certified upon completion.

Affordable Housing Facts

The only difference between market rate housing and affordable housing is that affordable housing uses government subsidies for construction costs in addition to its conventional financing. The facts about affordable housing in Florida are that most new developments carry a 50-year land use restriction agreement, which requires the development to have professional management, offer substantial resident amenities and services, and meet strict compliance standards for the eligibility of the residents and the condition of the units. The State monitors each development at least once a year for compliance. Developments that have both low income units and market rate units are identical in every way, other than the income of the family living in the unit.

WHO LIVES IN AFFORDABLE HOUSING?

The Workforce...

Affordable housing is sometimes referred to as “workforce housing.” This is because affordable housing serves the needs of people employed in the jobs that we rely upon to make every community viable. They are people such as teachers, teacher’s aids, nursing assistants, medical technologists, retail workers, government employees, emergency services providers and law enforcement. These are some of the low- and very low-income members of your community.

A person working a minimum wage job in Florida earns approximately \$16,848 per year, assuming they work 40 hours per week, 52 weeks per year.



They are people such as teachers, teacher’s aids, nursing assistants, medical technologists, retail workers, government employees, emergency services providers and law enforcement.



Tampa-based Sage Partners, LLC purchased the St. Paul AME Church in downtown Tampa along with some related property and converted it into affordable workforce housing in 2011. The development features two floors of parking below four floors of residential units, which totals 120 units. Metro 510's amenities include an outdoor spray park, community garden, movie theatre area and an outdoor museum devoted to the history of the church. The 15,000 sq. ft. church was converted into a community center that houses a fitness area, computer lab, library, and a learning and play area for children. The development is located near the Marion Transit Center facility and a block from a planned high-speed rail terminal.



WHO LIVES IN AFFORDABLE HOUSING? METRO 510 RESIDENT PROFILE

Embassy Suites - *Front Desk Clerk*

Law Firm - *Legal Assistant*

Red Lobster - *Busboy*

Hair Salon - *Hair Stylist*

Hillsborough County Schools - *Cafeteria Worker*

Fly Bar and Restaurant - *Chef*

Tampa Police Department - *Police Officer*

Alessi Bakery - *Cashier*

Moffitt Cancer Center - *Medical Assistant*

University of South Florida - *Instructor*

Publix - *Cashier & Manager*

Atlas Aviation - *Flight Instructor*

Finish Line - *Sales Associate*

Progressive Insurance - *Claims Admin Support*



THE ELDERLY...

Approximately 10% of all elderly households in Florida (65 years of age and older) live at or below the poverty level (American Communities Survey, 2014). According to the Shimberg Center for Affordable Housing, of the 206,869 lower income, cost-burdened, renter households (renter households at or below 80% of area median income that are paying more than 30% of their incomes on housing) aged 65 and over in Florida, 66% are paying more than 50% of their income toward housing costs.

CHILDREN...

Children who are homeless, live in overcrowded housing, or are shuffled about as families search for decent housing, will suffer substantially in school.



AND PEOPLE WITH DISABILITIES AND THOSE WHO MIGHT OTHERWISE BE HOMELESS . . .

Affordable housing is also needed by people with physical and/or mental disabilities. These populations may have the very lowest income in your community. For example, a person living on Supplemental Security Income may be living on less than \$8,800 per year. There are a number of nonprofit organizations throughout the state of Florida in the business of providing housing in partnership with others for these special needs populations. The developers of affordable housing, whether for profit or nonprofit, will usually include a mix of units in a development to meet the needs of a continuum of extremely low to low income families.

Affordable housing for special needs populations may also be provided in “intentional communities” which may include the concept of co-housing.



Affordable housing is also needed by people with physical and/or mental disabilities.

WHY INCLUDE AFFORDABLE HOUSING IN YOUR COMMUNITY?

Affordable housing is a legal obligation

Every unit of local government in the state of Florida has a legal obligation to provide for the housing needs of its entire community pursuant to the Local Government Comprehensive Planning and Land Development Regulation Act of 1985 (Chapter 163, Part II, Florida Statutes, commonly referred to as the Growth Management Act). The Growth Management Act sets forth certain requirements for each plan element.

The requirements for housing are found in 163.3177 (6)(f), Florida Statutes:

1. A housing element consisting of principles, guidelines, standards, and strategies to be followed in:
 - a. The provision of housing for all current and anticipated future residents of the jurisdiction.
 - b. The elimination of substandard dwelling conditions.
 - c. The structural and aesthetic improvement of existing housing.
 - d. The provision of adequate sites for future housing, including affordable workforce housing as defined in 380.0651(3)(h), Florida Statutes, housing for low income, very low income, and moderate income families, mobile homes, and group home facilities and foster care facilities, with supporting infrastructure and public facilities. The element may include provisions that specifically address affordable housing for persons 60 years of age or older. Real property that is conveyed to a local government for affordable housing under this sub-subparagraph



- Housing all current and anticipated residents
- Providing adequate sites
- Eliminating substandard housing

shall be disposed of by the local government pursuant to Florida Statutes Section 125.379 for counties and Section 166.0451 for municipalities.

- e. Provision for relocation housing and identification of historically significant and other housing for purposes of conservation, rehabilitation, or replacement.
 - f. The formulation of housing implementation programs.
 - g. The creation or preservation of affordable housing to minimize the need for additional local services and avoid the concentration of affordable housing units only in specific areas of the jurisdiction..
2. The principles, guidelines, standards, and strategies of the housing element must be based on data and analysis prepared on housing needs, which shall include the number and distribution of dwelling units by type, tenure, age, rent, value, monthly cost of owner-occupied units, and rent or cost to income ratio, and shall show the number of dwelling units that are substandard. The data and analysis shall also include the methodology used to estimate the condition of housing, a projection of the anticipated number of households by size, income range, and age of residents derived from the population projections, and the minimum

housing need of the current and anticipated future residents of the jurisdiction.

3. The housing element must express principles, guidelines, standards, and strategies that reflect, as needed, the creation and preservation of affordable housing for all current and anticipated future residents of the jurisdiction, elimination of substandard housing conditions, adequate sites, and distribution of housing for a range of incomes and types, including mobile and manufactured homes. The element must provide for specific programs and actions to partner with private and nonprofit sectors to address housing needs in the jurisdiction, streamline the permitting process, and minimize costs and delays for affordable housing, establish standards to address the quality of housing, stabilization of neighborhoods, and identification and improvement of historically significant housing.
4. State and federal housing plans prepared on behalf of the local government must be consistent with the goals, objectives, and policies of the housing element. Local governments are encouraged to use job training, job creation, and economic solutions to address a portion of their affordable housing concerns.

The state, through a contract with the Shimberg Center for Affordable Housing, provides every local government with data showing how many units of homeownership and rental units are needed within the jurisdiction.

HOUSING ELEMENT DATA AND ANALYSIS REQUIREMENTS

The housing element is to be based on data from the latest decennial United States Census or more recent estimates, including the affordable housing needs assessment that is provided by the state.

Local governments in Florida have easy access to housing needs information from the Florida Housing Data Clearinghouse at the Shimberg Center for Housing Studies at the University of Florida <http://flhousingdata.shimberg.ufl.edu/>

AFFORDABLE HOUSING IMPROVES THE ECONOMIC HEALTH OF THE COMMUNITY AND ENHANCES THE LIVABILITY OF THE COMMUNITY FOR EVERYONE

When a community has dilapidated housing stock, or people living on the streets, the entire community suffers. Those who are in the dilapidated housing or without any housing certainly suffer the most. But inadequate housing effects everyone in the community.

None of us want to explain to our children why the richest country in the world has people living in shacks or without homes at all. Some would argue that adequate housing is a moral imperative as much as a legal obligation.

Aside from the legal obligation to provide housing for the entire current and anticipated population, every local government in Florida should provide a mix of housing so that it can continue to grow economically. When new industries evaluate a prospective community, one of the factors they consider is whether adequate workforce housing is available. New industries provide jobs and a substantial property tax base. To attract new industry and raise the property tax base of your community through the development of nonresidential properties, you must have an adequate inventory of affordable housing. In some communities, where housing is extremely expensive, such as the Florida Keys, Naples, and any number of other waterfront communities, there is a very real threat of losing basic services, such as teachers and police protection due to a lack of affordable housing.



Over forty years ago, a teachers' association used HUD Section 236 funding to develop the Tampa-based 197 unit CTA River Apartments to house retired teachers, living on fixed incomes. With its HUD Section 236 loan maturing, it was in a real danger of being converted to a market rate development which would displace over 200 low income senior residents. Sage Partners stepped in and gutted the old, dilapidated high-rise, transforming it into Aqua - a Hillsborough Riverfront beauty. In addition to providing residents with new kitchens, bathrooms, and appliances in every apartment, common area amenities include community, fitness and yoga rooms, an arts and crafts center, a computer lab, and a library.



Hospitals... Schools...Technology/Business Parks all need housing for employees

To attract new industry and raise the property tax base of your community through the development of nonresidential properties, you must have an adequate inventory of affordable housing.

Affordable housing should be located throughout the jurisdiction to provide maximum housing opportunities for all families. It is not necessary to avoid a “concentration” of affordable housing in the way we have learned to avoid a concentration of government-built housing. The premise behind avoiding a concentration of the public housing built and operated by the government is that the public housing population may suffer from social ills associated with unemployment and poverty.

The concentration of extremely low income families in poorly managed and maintained properties has, in some instances, led to problems with drug or other criminal activity. Affordable housing built, managed, and maintained by the private sector is typically housing for working families; families that should be located near job centers, good schools and, whenever possible, public transportation.

HOW IS AFFORDABLE HOUSING DEVELOPED?

The legal obligation to provide for the housing needs of the entire current and anticipated population, as outlined in Chapter Three, does not mean that local government is expected to develop or construct housing. Local government is expected to use its land use authority to encourage and assist the private sector to produce affordable housing. Local government has a number of tools to encourage and assist the private sector in developing affordable housing. Those tools include: (1) Planning, (2) Financing, and (3) Regulatory Reform.



PLANNING FOR AFFORDABLE HOUSING

Planning is an essential part of producing affordable housing. In Florida, planning for affordable housing begins with comprehensive planning. Every local government is required to plan, in its housing element, for the housing needs of its entire population: existing residents, anticipated residents, and those with special needs such as farmworkers and people in need of group homes. Part of comprehensive planning for affordable housing is the designation of adequate sites for affordable housing on the future land use map. The future land use map is a required element in the

comprehensive plan. Another part of planning for affordable housing is implementation of the comprehensive plan housing element and future land use map through consistent land development regulations and development orders.

ADEQUATE SITES

Homeownership is what many favor for themselves and for others. Unfortunately, the number of persons earning wages too low to afford homeownership means that rental housing is the type of affordable housing most needed in Florida. Rental housing generally takes the form of high

Local government has a number of tools to encourage and assist the private sector in developing affordable housing.

rise apartments, garden apartments, townhouses, and quadruplexes, triplexes, or duplexes. Providing adequate sites for rental housing means that local government future land use maps and local zoning codes designate sites for multifamily housing. These sites should be within the urban service boundary, close to major employment, transportation, schools, day care, and other community and social services. To promote a mix of incomes and provide housing choice, affordable housing could be permitted in all residential areas, subject to design standards, as well as in mixed-use areas where traditional neighborhood design is encouraged.

When adequate sites are not designated for multi-family housing the result is a deficit of housing for residents and employees within the jurisdiction. This is because developers are not likely to undertake the task of comprehensive plan or zoning changes to accommodate multifamily housing. If the developer does brave an application for a zoning change, he or she is often subjected to abusive behavior. Police escorts from city and county commission chambers to protect developers from the (Not In My Backyard) NIMBY crowd are not atypical enough. In addition to emotional stress, the developer suffers substantial time delays, and increases in the cost of development, which may result in higher costs to the residents.

In 2004, the Florida Legislature amended Section 163.3177, Florida Statutes to encourage local governments to allow



accessory dwelling units in any area zoned for single-family residential use for the purpose of providing affordable rental housing. Land development codes that permit “pocket neighborhoods” are essential for providing “tiny houses” which are becoming an increasingly popular product for serving single millennials, veterans, elders, and formerly homeless. For example, the 600 square foot RabbleHouse (above) has been developed by Sustainable Design in Alachua County.

The RabbleHouse pictured above is a 600 sq. ft. house with one bedroom, one bathroom, a large closet, a modest kitchen and generous living area. Designed to withstand the Florida heat and wind loads up to 140 miles per hour, the building is also energy efficient, with electric utility bills estimated to run approximately \$50 per month. The cost of materials to construct the RabbleHouse is close to \$35,000. If you factor in \$15,000 for a small lot and utility connections, the homeowner’s mortgage is estimated to be less than \$300 per month. Learn more at RabbleHousers.com.

IMPLEMENTATION THROUGH LAND DEVELOPMENT REGULATIONS

Every local government must adopt land development regulations (ordinances), which implement the policies in the comprehensive plan within twelve months from adoption of the plan or plan amendment. These land development regulations may be as commonplace as an impact fee waiver/reduction, or as progressive as an inclusionary zoning ordinance, requiring all developments of a certain size to include some percentage of affordable housing within the development.

Even in instances of good comprehensive planning, evidenced by a housing element with measurable goals, objectives, and policies based on reliable data and analysis, an affordable housing development may be tied up in the development or permitting process by vehement opposition from the community, because of inadequate land development regulations. For example, zoning codes that are so restrictive as to necessitate a public hearing for any increase in density or deviation from a minimum threshold will result in NIMBY opportunities.

The adoption of a zoning code that implements the future land use map and the goals, objectives, and policies of the housing element is the first step in avoiding this problem. For example, a zoning code which provides a density bonus as a special exception rather than as a conditional use, or a zoning code which permits all types of residential uses within each residentially zoned area, would go a long way toward avoiding NIMBYism. Another progressive move toward averting NIMBYism is to delegate to staff those matters which are not required by local charter or code to come before the city or county commission. Eliminating unnecessary public hearings will reduce opportunities for nonproductive community opposition.

Bayside Court is a great example of how well-designed affordable housing can enhance its neighborhood. The site for Bayside Court was previously the home of a 50-year-old dilapidated trailer park that had numerous code enforcement violations. The contrast of this new affordable housing community with its predecessor could not be more stark. City officials welcomed the project, saying, "This project fulfills the city's vision for creating a vibrant community."





Railroad Avenue Apartments: The City of Winter Park provided over one million dollars from a combination of local government funds generated from a linkage fee ordinance and other local government initiatives to leverage Federal HOME funds and provide units of new construction rental for low income families developed by Orlando Neighborhood Improvement Corporation. Partners included the Winter Park Housing Authority (which is leasing the land from the city), the nonprofit developer, Orlando Neighborhood Development Corporation, the Orange County Housing Finance Authority, Florida Community Partners, Florida Community Capital Corporations, and the Orange County SHIP program. Twelve units house very low income families; 10 units house low income families; and 8 units are market rate, no income restrictions.

FINANCING

Most of the financing for affordable housing will come directly from the federal government or from federal and state programs administered by the Florida Housing Finance Corporation (FHFC). In many of these programs, developers are competing in a process that rewards those who can leverage funds administered by the FHFC with local contributions. All counties and entitlement cities in Florida have SHIP funds. Local governments over 50,000 in population also have federal HOME and CDBG monies to award to local developers. Making these awards in a timely manner can be critical to the developer's success in securing the federal and private sector conventional financing that constitutes the majority of the funds needed to finance the development. Local government can also contribute financially through a number of other means, such as waiver, payment, or reduction in water and sewer, transportation, or other impact fees; contribution of infrastructure, and surplus land or use of general revenue to supplement the financial subsidy in the development. Developing affordable housing is only accomplished through the joint efforts of the private and public sectors.

REGULATORY REFORM

Reforming regulations that add to the cost of housing is an essential local government tool. But housing quality must be maintained while costs are reduced. If too many reliefs from regulation are granted simultaneously, such as reduced set-backs, combined with narrow streets, and on-street parking, the quality of the development will be reduced, giving the neighborhood a legitimate reason for opposing the development. Regulatory reforms that are balanced and provided as a matter of right will increase the delivery of affordable homes.

Regulations that have no positive effect on the health, safety, and welfare of the community, and have a detrimental effect on affordability have no legitimate place in the zoning code. An example of this would

All local governments receiving SHIP funds must:

- 1. Expedite all permits for affordable housing; and**
- 2. Have an on-going process of review of all land development regulations, comprehensive plan amendments, and ordinances that increase the cost of housing, prior to adoption.**



be a minimum square footage requirement or a requirement that all homes have two car garages. Such an ordinance adds to the cost of housing without providing a counter-balancing public purpose. These issues are addressed in Chapter Five on the connection between affordable housing and fair housing.

When the SHIP program was created in 1992 (see Appendix One, William E. Sadowski Affordable Housing Act), providing millions annually in grant monies to local government for the production of affordable housing, it came with the condition

that local government do its part to reduce the cost of housing by expediting permits specifically for affordable housing. “Permits” are defined in accordance with Section 163.3164 (7), (8), Florida Statutes: “A permit is a development order which means any order granting, denying, or granting with conditions an application for a development permit. A development permit includes: any building permit, zoning permit, subdivision approval, rezoning, certification, special exception, variance, or any other official action of local government having the effect of permitting the development of land.”

The Tampa Housing Authority's vision for Encore:

The Encore project began more than five years ago when the aging Central Park Village public housing complex was torn down. The vision was to transform the 28-acre site into a \$450-million mixed-income village center with apartments, shops, a grocery store, bank, offices, and a Black History museum.



Located in Tampa, the Trio is part of the downtown Encore Development and is made up of one 6-story, and two 4-story buildings totaling with 141 units of one, two, three and four-bedroom floor plans that are rented at market rates and subsidized rates based on the tenants' incomes. Developed by the Tampa Housing Authority, the Trio's amenities include a state-of-the-art fitness center, media theater, internet café, lobby gallery and pool. The Trio was built in what was once considered a blighted neighborhood, but today its location can't be beat. It's located close to popular destinations such as Waterfront Park, Ybor City, and the Channelside District.

Local government planners, engineers, and others in the land use permitting loop, are not in the business of administering the SHIP program, and are frequently unfamiliar with its legal parameters. But unless a preference in timing is given to affordable housing development in all aspects of land use permitting, as defined above, the local program is not conforming to the requirements of the SHIP statute. And, if corrective action is not taken to implement expedited permitting for affordable housing, the grant of SHIP funds to the local government can be terminated.

When local government submits its annual SHIP report to FHFC it must include a dollar estimate for the increase in housing costs associated with the adoption of land development regulations during the preceding year. To accomplish this, local government will need a housing economic impact assessment each time it adopts an ordinance so that an annual tally can be made. This process does not prevent local government from adopting ordinances that increase the cost of housing, but it does insist upon an awareness of the consequences for affordable housing from a variety of land development regulations.

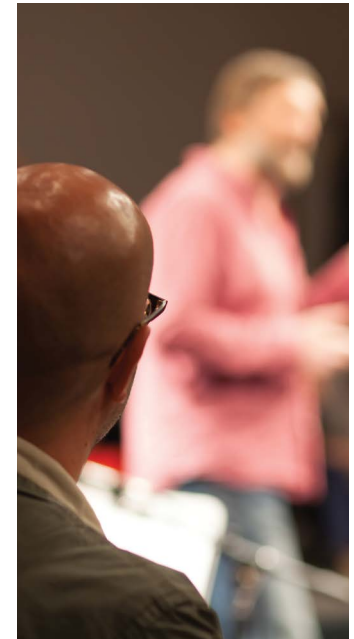
HOW SHOULD NEIGHBORS BE INCLUDED IN THE PROCESS?

Prior to the Public Hearing

When land use changes are proposed, nearby property owners are notified and invited to participate in the public hearing. Although affordable housing is no different in land use type from luxury housing, it may evoke a highly charged reaction within the neighborhood. The legitimate concerns of neighbors to a proposed development must be addressed.

BEST PRACTICES FOR ADDRESSING COMMUNITY OPPOSITION PRIOR TO PUBLIC HEARING

- General education about affordable housing and its place of importance in the community should ideally take place long before public hearings on a specific development. Local government is in a position to assist in this effort by taking a leadership role through the words and actions of its elected officials and staff. If the community has heard positive messages about affordable housing, is generally aware of the need for affordable housing, and has enough evidence that there is no reason to fear affordable housing, community opposition need not emerge.
- One school of thought is that it is best for the developer to meet with neighbors before having a set plan for development to give the neighbors the opportunity to join in the planning and design of the affordable development. In this way, neighborhood “buy-in” is the greatest. But many believe this is not the way to go, as it sends a message to the neighborhood that there is something different about affordable housing that justifies it being treated in a different manner



Many times the developer will discover that opposition to the development is based on misinformation.



To avoid the NIMBY battle during a public hearing, it is best if the developer can meet with the neighbors ahead of time to answer any questions they may have about the proposed development.

from market rate housing. After all, it would be highly unlikely that a developer of luxury or market rate housing would ever solicit community input for the design or plan of the proposed luxury or market rate development.

- To avoid the NIMBY battle during a public hearing, it is best if the developer can meet with the neighbors ahead of time to answer any questions they may have about the proposed development. Many times the developer will discover that opposition to the development is based on misinformation. This can be rectified by explaining the plan for development or showing the development plans to the neighboring property owners. There is some difference of opinion as to whether the developer should reach out to neighbors. Some believe it is extremely productive, while others find it creates a forum for building opposition momentum.
- Neighboring property owners are often concerned that the affordable housing development will not look attractive. The developer could respond best to these concerns by taking the neighbors on a tour of developments similar to the proposed development and arranging for the neighbors to speak with residents who live near an affordable development. Oftentimes, if neighbors get a chance to see an affordable housing development, they are so surprised by how attractive it is that they no longer object to the proposed development.
- A reduction in property value is usually the primary concern heard from community opposition. Dispelling the myth that affordable housing reduces property values is a must. Fortunately, a great many studies have been done nationwide to provide us with the evidence we need that affordable housing does not reduce property values, and indeed, in some instances increases neighboring property values.
- Distinguishing between legitimate concerns that may be easily addressed and opposition based on fear, ignorance, or bigotry is critical. A tip-off that community opposition is not grounded in legitimate concerns is when the developer addresses one issue, only to find another issue is raised, and when that issue is addressed, yet another issue is raised, and so on.



Dispelling the myth that affordable housing reduces property values is a must.

Fortunately, a great many studies have been done nationwide to provide us with the evidence we need that affordable housing does not reduce property values, and indeed, in some instances, increases neighboring property values.

DURING THE PUBLIC HEARING

Nearly every hearing in regard to a particular development approval will be quasi-judicial in nature. This means the county or city commission must conduct the hearing in a courtroom-like manner to ensure the due process rights of the citizen requesting a land use permit. The quasi-judicial nature of the proceeding requires that the comments made to the commissioners be treated as testimony and

that decision-makers base their decisions on substantial competent evidence.

For example:

The crowd opposing the development makes vehement claims of traffic concerns, but does not produce a traffic study to support its position. The developer submits a credible traffic study which shows the traffic impacts to be negligible. In this

Each development pictured above was developed by the Boley Centers. Photo 1: Sunset Point: Sunset Point is a 14-unit complex that offers one-bedroom apartments for individuals who are disabled by mental illness and have low income in Clearwater. Photos 2 and 4: Duval Park provides 88 units of permanent supported housing for Veterans with service connected disabilities, along with their families. Residents have access to supportive services such as job placement, education opportunities, temporary financial assistance, family support, transportation and links to other essential services within the community. Photo 3: Opened in 2016, Mastery Apartments provides eight units of housing for homeless, disabled Veteran and their families. The development is comprised of two and three bedroom units with supported housing services available on site.

MORATORIUMS

A moratorium is to be used in cases of emergency to stop construction or development for a temporary period of time so that local government can adequately plan. In the case of affordable housing, every local government is legally compelled to have a local comprehensive plan and future land use map that has adequately planned for affordable housing (see Chapter Three, Why Include Affordable Housing in Your Community). It would therefore be unlikely that a moratorium on affordable housing could ever fall within legal parameters.

case, the local government would not have substantial competent evidence upon which to deny the development due to traffic impacts. It is important to encourage community participation while defusing affordable housing NIMBYs.

BEST PRACTICES FOR ADDRESSING COMMUNITY OPPOSITION DURING THE PUBLIC HEARING

- Affordable housing should be treated exactly as any other housing. There are two exceptions to this rule:
 - (1) Affordable housing permits must be expedited. Delaying or continuing a land use or permitting hearing based on neighborhood opposition undermines the legal requirement for expediting affordable housing permits. The most extreme example of delaying an affordable housing development based on neighborhood opposition would be the adoption of a moratorium which has the effect of stopping the development.
 - (2) Affordable housing should be treated as “infrastructure like” for purposes of fiscal impact analysis, and like schools, roads, or hospitals, should not be subject to a fiscal impact analysis for purposes of permitting decisions.
- Treating affordable housing as you would treat any other housing means there should be no consideration given to the “type” of people who will be living in the housing when making a land use decision. If a permitting decision is made based on the fact that the development is affordable, the local government will be violating Section 760.26, Florida Statutes.
- Everyone who speaks about the development at the public hearing should be treated as a witness. They should state their name and address for the record and speak into a microphone as the hearing is taped. This means it is inappropriate to allow anyone to yell out comments from their seats or the back of the room. After the testimony from the community opposition is heard, the party requesting the development permit should have an opportunity for response or rebuttal to that testimony. If, for example, a public hearing is held in a manner that allows the petitioner to make a five or ten minute presentation and that presentation is followed by five minutes of community opposition testimony from 75 people, the hearing has taken on a decidedly lopsided flavor, where decisions appear to be made by majority (or some might say “mob”) rule rather than a fair evaluation of the facts.

APPENDIX ONE

THE WILLIAM E. SADOWSKI AFFORDABLE HOUSING ACT

The Florida Legislature enacted the William E. Sadowski Affordable Housing Act in 1992, creating a dedicated revenue source by increasing the documentary stamp tax paid on the purchase price of all residential and commercial deeds. A strong coalition of diverse interest groups, including the Florida Home Builders Association, the Florida Association of Realtors, the Florida League of Cities, the Florida Association of Counties, The former Department of Community Affairs, the Florida Housing Finance Corporation, 1000 Friends of Florida, the Florida Housing Coalition, Florida Impact, Florida Catholic Conference, and Florida Legal Services banded together to support this legislation. The Sadowski Coalition has grown to more than 30 statewide organizations as shown on the next page, now including a greater number of business groups, including the Florida Chamber of Commerce, and more special needs, veterans, and elderly advocates, including The Arc of Florida, the Florida Veterans Foundation, and Florida AARP.

The monies from the documentary stamp are split between all counties and entitlement municipalities and the Florida Housing Finance Corporation. The monies are split approximately 70/30 between local government and the State, respectively.

The Sadowski Act created the State Housing Initiatives Partnership Program (SHIP), Section 420.9067, Florida Statutes. Local governments receive annual allocations based on population, distributed periodically throughout the year. These monies are to be used to implement the housing element of the local comprehensive plan, consistent with the SHIP plan

adopted by the local government. Certain legal parameters apply to SHIP plans, including that 65% of the monies are to be used for home ownership related activities; 75% of the monies are to be used for construction related activities. Local government is required to implement regulatory reform in the form of expedited permitting for affordable housing and an ongoing process of review of all land development regulations, comprehensive plan amendments, and ordinances that increase the cost of housing, prior to adoption.

The Catalyst Program was also created by the Sadowski Act. This program is administered by the Florida Housing Finance Corporation and is used to provide free technical assistance and training to local governments and nonprofit organizations. The Florida Housing Finance Corporation uses the Florida Housing Coalition to provide workshops and on-site technical assistance throughout the state on a broad range of housing issues.

The portion of the Sadowski Act monies that are distributed to the state are used by the Florida Housing Finance Corporation to fund its programs, which are largely low-interest loan programs for the development of rental housing for low and very low income families. The Florida Housing Finance Corporation operates like a public interest bank. It makes loans based on a highly competitive process which generally requires an experienced development team with immediate ability to proceed on a project that uses the least amount of government subsidy and offers maximum resident services and amenities, with units set aside for 50 years of affordability.

SADOWSKI HOUSING COALITION MEMBERS

BUSINESS/ INDUSTRY GROUPS

- Associated Industries of Florida
- Coalition of Affordable Housing Providers
- Florida Apartment Association
- Florida Bankers Association
- Florida Chamber of Commerce

ADVOCATES FOR THE ELDERLY/ VETS/ HOMELESS/ SPECIAL NEEDS

- AARP of Florida
- Florida Association of Housing and Redevelopment Officials
- Florida Coalition for the Homeless
- Florida Housing Coalition
- Florida Legal Services

GOVERNMENT/ PLANNING ORGANIZATIONS

- American Planning Assoc., Fla. Ch.
- Florida Association of Counties
- Florida Association of Local Housing Finance Authorities
- Florida League of Cities
- Florida Redevelopment Assoc.
- Florida Regional Councils Assoc.

BUSINESS/ INDUSTRY GROUPS

- Florida Green Building Coalition
- Florida Home Builders Association
- Florida Manufactured Housing Association
- Florida Realtors
- Florida Retail Federation

ADVOCATES FOR THE ELDERLY/ VETS/ HOMELESS/ SPECIAL NEEDS

- Florida Supportive Housing Coalition
- Florida Veterans Foundation
- Florida Weatherization Network
- LeadingAge Florida
- The Arc of Florida
- United Way of Florida

FAITH BASED ORGANIZATIONS

- Florida Conference of Catholic Bishops
- Florida Impact
- Habitat for Humanity of Florida
- Volunteers of America

GLOSSARY OF TERMS AND ACRONYMS

Affordable Housing: The rule of thumb used by the federal government is that housing should cost no more than 30 percent of a household's gross income. Housing costs include rent or mortgage payments, property taxes (for homeowners), renter's or homeowner's insurance, and utility costs. Many, though not all, federal, state, and local funding programs require affordable housing providers to use this standard when setting rents or purchase prices for their units. Depending on the program, the rent or purchase price of a unit may be set at 30 percent of a specific income level (e.g. 50 percent of Area Median Income), or at 30 percent of the applicant household's income.

One example of a program that does not have a specific definition of affordability is the Community Development Block Grant (CDBG). In practice, many CDBG grantees use the 30-percent standard.

Affordability Period: The period during which a subsidized owner-occupied or rental unit must be kept affordable to households at designated income levels. Affordability periods vary widely among subsidy programs, generally ranging from 15 to 50 years. This period is sometimes also referred to as a "compliance period".

Area Median Income (AMI): The median household or family income in a designated geographic area, usually a metropolitan area or a county, adjusted for household size. Every year, the U.S. Department of Housing and Urban Development (HUD) calculates "Median Family Incomes" for designated geographic areas around the country, using data from the U.S. Census Bureau and the Consumer Price Index. State and local housing programs generally

use HUD's Median Family Income calculations for their own definitions of Area Median Income.

Note that in any given year, HUD's Median Family Incomes are different than median family incomes and median household incomes calculated by the Census Bureau, due to differences in calculation methods.

Deferred-Payment Loan: A loan to a home buyer or affordable housing developer that does not have to be repaid until a later date, when or if certain conditions are met. For example, if a home buyer receives a deferred-payment loan for down payment assistance or mortgage principal reduction, he or she may have to pay back all or part of the loan if he or she sells the home during the affordability period (see Recapture). Depending on the program, deferred-payment loans may be forgivable under certain circumstances.

Extremely Low income (ELI) Household: A household with an income up to 30 percent of the Area Median Income (AMI).

Forgivable Loan: A loan to a home buyer or affordable housing developer for which repayment is not required if certain conditions are met. For example, in some home buyer subsidy programs, the home buyer is assisted with a loan that is forgiven if he or she lives in the home for a certain minimum amount of time.

Gap Financing: Gap financing generally refers to a grant or loan that covers the difference between the cost of developing and operating an affordable housing project, and the funding sources that the developer has already obtained or is likely to obtain.

Guarantee: In the affordable housing field, a guarantee usually refers to a pledge from a funding agency to repay a mortgage or other loan if the borrower (an income-qualified home buyer or affordable housing developer) defaults. Loan guarantees encourage private lenders, such as banks, to make loans to individuals and organizations who would otherwise be considered too risky.

Joint Venture: A legal entity created by two or more organizations to undertake a specific project, sharing the benefits and risks according to a specified agreement. In affordable housing, a joint venture generally refers to a development project undertaken by two or more organizations working in partnership. The parties of a joint venture may be an inexperienced and experienced housing developer, a housing developer and a social service agency, or other configuration. A joint venture may consist of nonprofit organizations, for-profits, or both.

Loan-to-Value (LTV) Ratio: The ratio of a mortgage loan for a home buyer or rental housing developer to the total value of the property. Some funding programs have a maximum loan-to-value ratio used to determine the maximum amount of subsidy to award to an applicant.

Low income (LI) Household: The most commonly used definition of a low income household is one whose annual income is no more than 80 percent of Area Median Income (AMI). The entries in this Guide use this definition of low income unless otherwise stated. One program that uses a different definition is the Community Development Block Grant. Under CDBG regulations, a low income household is one whose income is up to 50 percent of AMI.

Moderate-Income Household: Under Florida Statutes, a moderate-income household does not exceed 120 percent of the Area Median

Income (AMI). Under the CDBG and Neighborhood Stabilization Programs (NSP), a moderate-income household has an income greater than 50 percent of AMI but no more than 80 percent of AMI. Some programs, such as those administered by the United States Department of Agriculture's Rural Housing Service (USDA RHS), have their own definitions of moderate-income.

Recapture: A recapture provision is one way to ensure that a subsidy for an owner-occupied home remains available for future low income home buyers. A recapture provision is triggered if a low income homeowner who benefited from a subsidy chooses to sell the house during the affordability period. Depending on the specific program guidelines, the homeowner may have to pay back all or part of the original subsidy using proceeds from selling the house. The entity that administers the program can reinvest these recaptured funds to help future home buyers.

The term "recapture" can also refer to a funding agency requiring a beneficiary (a public or private entity or an individual) to pay back funds, if the beneficiary used them for inappropriate activities, failed to spend them by an agreed-upon deadline, or otherwise failed to comply with the program.

Resale Requirement: If an affordable home sold to an income-qualified homebuyer has a resale requirement, the homeowner is legally required by a deed restriction or land covenant to sell the home to another income-qualified household at an affordable price (when/if the first homeowner chooses to sell.)

Very Low income (VLI) Household: A household with an income up to 50 percent of the (Area Median Income).

ACRONYMS

AHP: Affordable Housing Program (Federal Home Loan Bank of Atlanta)

ALF: Assisted Living Facility

AMI: Area Median Income

CCTC(P): Community Contribution Tax Credit (Program)

CDBG: Community Development Block Grant

CHDO: Community Housing Development Organization

DEO: Department of Economic Opportunity

FCLF: Florida Community Loan Fund

FHFC: Florida Housing Finance Corporation (or “Florida Housing”)

FSS: Family Self-Sufficiency Program

FTHB: First-Time Homebuyer Program

FY: Fiscal Year

HCV: Housing Choice Voucher (also known as a “Section 8 Voucher”)

HFA: Housing Finance Agency

HOME: HOME Investment Partnerships Program

HUD: U.S. Department of Housing and Urban Development

IDA: Individual Development Account

LHAP: Local Housing Assistance Plan

LIHTC: Low Income Housing Tax Credits (or “Housing Credits”)

LTV: Loan-to-Value Ratio

MMRB: Multifamily Mortgage Revenue Bond Program

NOFA: Notice of Funding Availability

NSP: Neighborhood Stabilization Program

PBRA: Project-Based Rental Assistance (acronym generally used for HOME and Section 8)

PBV: Project-Based Voucher

PHA: Public Housing Authority

PJ: Participating Jurisdiction

PLP: Predevelopment Loan Program

PRA: Project-based Rental Assistance (acronym generally used for Section 202 and Section 811)

RA: Rental Assistance

RFA: Request for Applications

SAIL: State Apartment Incentive Loan Program

SHIP: State Housing Initiatives Partnership Program

SPRAC: Senior Preservation Rental Assistance Contract

TA: Technical Assistance

TBRA: Tenant-Based Rental Assistance

TBV: Tenant-Based Voucher

USDA: U.S. Department of Agriculture

WAP: Weatherization Assistance Program



The Florida Housing Coalition Inc. is a nonprofit, statewide membership organization, whose mission is to bring together housing advocates and resources so that everyone has a quality affordable home and suitable living environment. The Coalition has seven offices throughout Florida and has been providing training and technical assistance since 1982, both in Florida and nationally.

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MANY Voices, ONE Message to the Legislature:

Appropriate all the Housing Trust Funds for Housing

What is the Sadowski Coalition and who are the Sadowski Coalition Affiliates?

- The Sadowski Coalition, a collaboration of diverse statewide organizations that urge the legislature to use all the housing trust funds for Florida's housing programs.
- The Sadowski Act passed in 1992, increasing the doc stamp tax paid on all real estate transaction and placing these monies in a dedicated state and local housing trust fund.
- Today the Sadowski Coalition is comprised of more than 30 diverse statewide organizations representing millions of Floridians.
- The Sadowski Affiliates are local and regional organizations in Florida that support the Sadowski Coalition's mission to ensure that all the state and local housing trust funds are used solely for housing.



How are florida's housing programs funded?

- 70% of monies go to the Local Government Housing Trust Fund for the State Housing Initiatives Partnership (SHIP) program which funds housing programs in all 67 counties and larger cities.
- 30% of monies go to the State Housing Trust Fund for Florida Housing Finance Corporation programs such as the State Apartment Incentive Loan (SAIL) program.

What do these programs do? Who do they serve?

- SHIP funds can be used for repair of existing housing stock to allow seniors to age in place or to provide retrofitting for persons with special needs;
- SHIP funds can be used to provide first time homeownership with down payment and closing cost assistance, as well as preservation of existing housing;
- SAIL funds can be used to rehabilitate existing apartments in dire need of repair or to build new units where needed; apartments that house Florida's most vulnerable populations, such as the frail elderly and persons with disabilities;
- SAIL and SHIP programs span from homelessness to the moderate income essential workforce;
- The beauty of both SHIP and SAIL is that they are flexible and can meet changing needs and priorities within the same program framework.

What is the need for these programs?

- Nearly 922,000 very low-income households in Florida pay more than 50% of their income on housing – they are one missed paycheck away from homelessness;
- Florida has the third largest homeless population in the nation.

What is the economic impact of Florida's housing programs?

- SHIP and SAIL are highly leveraged, with private sector loans and equity providing \$4 to \$6 for every one dollar of state funding—thus greatly increasing economic impact.
- The appropriation of the estimated \$350* million in the state and local housing trust funds in Fiscal Year 2020-21 into Florida's housing programs will create **over 30,000 jobs and more than \$4.4 BILLION in positive economic impact in Florida.***

What is our priority for the 2020 Session?

Together the Sadowski Coalition and the Sadowski Affiliates bring a cohesive message and urge the Florida Legislature to use all of Florida's housing trust fund monies for Florida's housing programs.

**\$350 million based upon documentary stamp projection from August 2019 Revenue Estimating Conference for FY 20-21 and the Governor's proposed budget.*

For more information, please visit: www.SadowskiCoalition.com

Membership in the Sadowski Affiliates is free
thanks to support from JPMorgan Chase & Co.

JPMORGAN CHASE & CO.



SADOWSKI HOUSING COALITION MEMBERS

BUSINESS/ INDUSTRY GROUPS

- Associated Industries of Florida
- Coalition of Affordable Housing Providers
- Federation of Manufactured Home Owners of Florida
- Florida Apartment Association
- Florida Bankers Association

ADVOCATES FOR THE ELDERLY/ VETS/ HOMELESS/ SPECIAL NEEDS

- AARP of Florida
- Florida Association of Centers for Independent Living
- Florida Association of Housing and Redevelopment Officials
- Florida Coalition for the Homeless
- Florida Housing Coalition

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- United Way of Florida

FAITH BASED ORGANIZATIONS

- Florida Conference of Catholic Bishops
- Florida Impact
- Habitat for Humanity of Florida
- Volunteers of America of Florida



Many Voices. One Message.

Comprised of thousands of individuals, local, or regional organizations, Sadowski Affiliates are comprised of the local organizational members of the Sadowski Coalition members, such as local Realtors, United Way offices, and Habitat Affiliates, as well as hundreds of individuals throughout Florida who are not affiliated with any organization. They are Many Voices having One Message: Use all of the State and Local Housing Trust Funds for Housing.



SHIP SUCCESS STORIES

Over the years, the State Housing Initiatives Partnership (SHIP) has provided funds to help thousands of lower-income Floridians in their communities. To show the critical importance of this program, the Florida Housing Coalition is highlighting some of SHIP's successes.



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SCOTT McADAMS

Suwannee River
Economic Council

Scott McAdams is a full-time nursing student, works as an EMT and is raising two young daughters. His time and finances are always stretched. So when Scott found himself repairing cracked and broken windows in his rural Mayo home with duct tape, he knew he needed help.



That's when he turned to the SHIP program. With SHIP funds, Scott was able to replace more than a dozen windows and make other improvements, upgrading the one-story brick house he bought in 2004 to a more energy-efficient and comfortable home.

"My main goal was to get the windows replaced," Scott says. "But they actually went through and did the whole house as far as energy-efficiency."

In addition to the windows, SHIP funds covered a new water heater, cooling and heating system, attic insulation and exhaust fans—plus new energy-efficient lightbulbs.

The work took about a month and a half, and Scott's already seeing his utility bills drop \$30 to \$50 a month, which comes in handy.

"It just helps with everyday living," he says. "Little stuff. It's not like I could afford the biggest expense from the get-go anyway, so if it weren't for the SHIP program, I wouldn't be able to do any of it."

Scott, 37, has lived much of his life in Mayo, a small Lafayette County town near the Suwannee River in Florida's Big Bend. A University of Florida graduate, he moved back after school and lived with his father before looking for a house of his own. He was attracted to the three-bedroom house because it was close to where he would be working—a dairy farm he was opening with a partner.

"It was a nice house," he says. "Perfect for a starter home."

Now, with the dairy farm in his past and nursing in his future, it's where Scott wants to see his daughters—ages 9 and 11—grow up.

"It all worked out," he says. "I was very grateful."

JEFF BAGWELL
President and
Executive Director

Keystone Challenge Fund

Jeff Bagwell will tell you that not everyone is ready to be a homeowner. But for those who are, he'll help them get there.



After all, he's been assisting potential homeowners in Polk County for nearly three decades through the Keystone Challenge Fund, a nonprofit he founded. The total so far: 4,200 families in homes.

"My job here at Keystone is to make people's lives better," Jeff says. "To change lives."

But lately, Jeff worries that he may not be able to help many, or any, families in need of affordable housing. The reason: loss of SHIP funds.

"We have hundreds of people in our program working to improve their credit," Jeff says, but Keystone can't help them now because there's no down payment assistance.

One woman, he says, methodically raised her credit score to 670, even though she only needed to be at 640 to qualify. "She started telling me about all the things she did," Jeff says. "I said, Fantastic. Only problem, I don't have any down payment money."

Those disappointments pain him. Now almost 60, Jeff left a career in banking to start Keystone in 1991. It was a turning point for him—and the community.

"I just knew I was missing something," he says. "I just couldn't figure out what it was."

The son of a Southern Baptist minister, Jeff found his calling in Keystone. Today, he's proud of the Lakeland-based business's track record and economic contributions, including, he says, an overall economic impact of \$4.2 billion. He credits much of the success to the work of his small, hardworking staff, the support of the community and the SHIP program.

All that could change, though, without SHIP funds.

"It could really hurt us here, to where we have to make some changes," Jeff says. "And if we do, how are we going to continue our services?"

Through SHIP, Keystone has administered more than \$26 million in down payment assistance since 1995. SHIP funds also have gone toward classes that cover credit education, the nuts and bolts of buying a home and the unexpected costs of owning one. About 21,000 people have taken the classes, which are offered in English and Spanish.

"Our class is not Housing 101," Jeff explains. "We look at it like a Master's class. When you get done with me, you're either going to buy a house or you're going to become a real good renter."

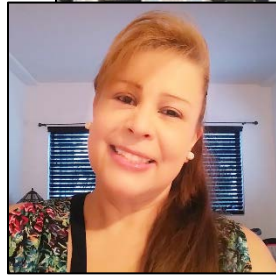


Keystone's "Miranda" bungalow –
An affordable model home made possible
through Federal funds and SHIP provided
down payment assistance.

ALBA HENAO

City of Miami Beach
Office of Housing and
Community Services

There was a time when Alba Henao worried about affording the ever-rising cost of apartments in Miami Beach. She was divorced, her son was in college, and she was on her own.



Today, thanks to SHIP's First-Time Homebuyer Program, Alba has a small, tidy condo that she can call home and the peace of mind that her fixed-rate mortgage payments will not go up.

"Miami Beach is so expensive to live. But here I can breathe a little bit more. It's very nice to have your own place," says Alba, 56, who works at a weight-loss clinic five miles from her home.

About a year ago, Alba was scouring the internet looking for a stable—and affordable—place to live when she came across a promising lead on the Miami Beach website. She called the city and got the process started.

"It took about a year to get all the approvals," she says. "They have conditions you need to meet in order to qualify. But I did all they said I needed to do and then a year later I could get my home."

That day in December 2018 is easy to remember—and not only because she signed the ownership papers. It was also Alba's birthday, December 6.

"I'm very happy," says Alba, who moved to Miami Beach from Colombia 27 years ago to escape growing violence. "In this country you can feel very secure. And there are so many opportunities to live a good life."

Alba says some of her friends are single mothers and have asked her about the SHIP program.

"I tell them this is the best program for women—and men too," she says. "I'm not making a lot of money, but I can live decently. But I also tell them to start saving right away."

Alba says the help she received from SHIP has changed her outlook.

"It's like going from night to day," she says. "I come from a difficult situation. I can work and come home and feel freedom."

TAYLOR HARTMANN

Nassau County Office
of Management and
Budget



When Taylor Hartmann bought her home almost five years ago, she knew it would need some changes to accommodate her wheelchair. So within weeks, her family and friends got to work. They widened her bedroom door, took out her bathtub and further modified the bathroom to make it more accessible.

"They did the best they could so I would be able to live comfortably and function here," says Taylor, 32, who has been in a wheelchair since age 24 when she broke her neck diving into a swimming pool.

Still, the midcentury one-bedroom near Fernandina Beach posed challenges. The kitchen, for instance, wasn't entirely accessible—a situation Taylor didn't have the financing, time or know-how to fix.

"On the occasions that I would try and cook," she says, "I would kind of parallel park next to a cabinet or the stove and have to lean over. It wasn't something I enjoyed doing because it was dangerous and it was uncomfortable."

All that changed in 2018 when Taylor, a full-time student at Florida State College in Jacksonville, was approved for renovations through the SHIP program. Among the improvements finished this year: a new back porch with an ADA-compliant ramp and a widened back door so Taylor can actually get to the porch, use it and head to the backyard, sometimes with her dog Major.



"Until this ramp and this proper deck had gone in, I had never really been in my backyard," she says. "I'd seen it. Opened the door. Kind of looked at it through the windows. But I was never able to really go out there and enjoy it and experience it. And now I can."

SHIP also gutted her bathroom and made it entirely accessible, fixing a long-standing leak in the process. In the kitchen, SHIP removed all the old cabinets and configured the sink and cooktop so Taylor can roll her wheelchair underneath them.

"Something as simple as cooking breakfast now," she says. "It's not only safe, but it's enjoyable and it's possible, which does wonders for my own independence and my own joy in life."

Though it's been months since all the work was completed, Taylor vividly remembers seeing the finished project for the first time.

"It was just breathtaking," she says, "to feel like this is my home and it's accessible. It was incredible."

TOBY SANTANGELO

Flagler County
Social Services Office

In eight years with the Palm Coast Department of Public Works in Flagler County, Toby Santangelo had risen through the ranks to become project manager for the city's road resurfacing program.



Then, without warning in 2012, the retina in Toby's left eye became detached. Over the next two to three years, Toby had multiple surgeries, but by 2015 he was blind in that eye.

The city placed him on long-term disability, and eventually Toby also received disability from the Social Security Administration.

"It kind of cut my career short," says Toby, 58. "But it is what it is."



Around the same time, Toby was looking for a place to live. The house he was renting from a friend was being put up for sale, and his disability income made homeownership seem out of reach.

But things changed when a Realtor told Toby about SHIP and its First-Time Homebuyer Program. Toby spoke to a SHIP representative in Flagler who guided him through the qualifying process.

Toby took a class to educate him on being a first-time homebuyer and another on how to repair his credit.

"My financial picture was not up to par to be able to qualify for a mortgage," Toby explains.

It took him about a year to shore up his credit, but with SHIP's mortgage assistance Toby was finally able to buy a house. In 2017, Toby and his three dogs, Coco, Isabella and Cami, moved into a two-bedroom, two-bath ranch in south Palm Coast.

"It's fantastic to finally own a home and not be subject to rents that are out of control in this part of Florida," says Toby, who has a fixed-rate mortgage. "My favorite room is the garage. I call it my man cave. I put all my tools and all the things I like to tinker with in there."

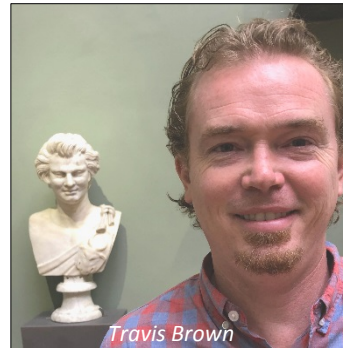
Not that he spends all his time in the garage. A licensed ham radio operator, Toby has his equipment set up in the second bedroom. "I talk to people from around the world," he says.

Toby says his house is a blessing, and he credits SHIP for making it possible.

"SHIP absolutely changed my life."

TRAVIS BROWN
Director of Housing and
Development, VOA

Marion County
Community Services
Department



Finding affordable housing can be challenging for veterans, especially if they're already coping with behavioral health issues.

But for veterans in Ocala, the outlook is about to get brighter. In September, Volunteers of America (VOA) of Florida plans to break ground on the second phase of its Ritz Reserve, a complex that has been home to low-income veterans since 2016.

The new development will primarily serve adults with special needs—in this case, mental illness—and offer support to help them stay independent. The apartments won't be exclusively for veterans, but the organization's Travis Brown expects many of the tenants to come from a transitional housing program the faith-based group operates across the street for homeless veterans.

"The reason we do this affordable housing is primarily so the people graduating from our transitional housing have a place to go," says Travis, who is director of Housing and Development for the behavioral health and human services nonprofit. "They feel more comfortable going into our housing."

The \$4.7 million project is being developed through a combination of private and public money, including funds from the SHIP and SAIL (State Apartment Incentive Loan) programs. Those two sources are vital to the project, Travis says.

When finished, the new building will help address the need for quality affordable housing in a community that is home to about 4,500 veterans. It will have 27 one-, two- and three-bedroom units—compared to the first phase's 12—as well as community and office space. Rents will be low for the area, ranging from \$371 to \$717.



VOA of Florida expects the project to be finished and ready for residents in September 2020. But Travis, whose background is in city planning and historic preservation, thinks interest will develop much sooner—especially if the first phase is any indicator.

"It was full way before we even opened," he says.

JENNIFER NOVOA

Osceola County Human
Services Office

Jennifer Novoa offers one word to describe her home: sanctuary. It's a fitting description given the peace and comfort she finds there after years of worry and hardship.



"I love my home," she says. "Every time I come into my house, I love my home."

Her affection is understandable. Not long ago, Jennifer and her three children were living in a cramped townhome rental in Osceola County. Space was so tight that the living room did double duty as a storage locker for bikes, balls and a scooter.

Still, the property represented a big step from where they had been years before when the children's father returned to New York, leaving Jennifer with bills and an uncertain future.

"My lights were about to be cut off," she says. "I was going to be homeless with my kids."

For two years after he left, the family lived in transitional housing while Jennifer gradually got back on her feet. She landed a job, worked on her finances and set a goal of owning a home.

Through SHIP, that goal became a reality. Jennifer, 41, applied for and received down-payment assistance. In September 2018, she closed on her home, a three-bedroom ranch in Kissimmee.

"Without that down payment, I would still be renting," she says.

Now, Jennifer has the perfect place for her family. There's a backyard where they can play games, a lanai to relax in when it's not too hot outside and an uncluttered living room, Jennifer's favorite place.



But as proud as Jennifer is of her home, there's another family accomplishment she's celebrating these days. In May, her eldest daughter graduated from high school and will soon be leaving to attend Rollins College on a full four-year scholarship. She plans to study biology and wants to be a surgeon someday.

The house will be a little emptier, Jennifer acknowledges, but for a good reason.

DELLA BILBRY

St. Johns Housing Partnership



Della – Front and center in red with St Johns Housing Partnership staff (left) and volunteers (right)

Della Bilbry was taking no chances when Hurricane Irma was threatening St. Augustine in 2017, so she headed to Virginia to stay with her daughter.

After the storm, Della returned to Florida to find her house still standing but flooded.

“I had no clue what I was coming back to,” says Della, whose daughter, a chief in the Navy, lives in Norfolk.

Della bought a wet vacuum and started removing as much water as she could. In time, she was able to clear the remnants of Irma, but she soon learned this was just the beginning. Because the storm had damaged her home’s roof, water seeped in every time it rained. It got so bad that the ceiling in Della’s bedroom weakened and started to collapse. She stopped sleeping there and camped out in the living room.

“I thought the whole roof was falling,” she says.

There were other problems. Since the inside of the house never stayed dry for long periods, mold started to form. Della tried to kill it with sprays, but some rooms were so damaged she just shut the doors and didn’t go in. Even with those rooms closed off, Della says, mold permeated the house. She developed headaches. Her co-workers at Flagler College and her family started to worry.

The three-bedroom house—a childhood home she moved back to in 2010—needed a permanent solution. But Della, 61, couldn’t afford repairs, and assistance she received through the Federal Emergency Management Agency went toward flood insurance.

That’s when Della turned to the SHIP program. SHIP helped make the 1950s house livable again. After almost two years of coping with temporary fixes, Della now has a new roof and master bedroom along with an updated bathroom and kitchen. Other changes improved the home’s energy efficiency.

“I’m so thankful and grateful I can’t put it into words right now,” she says, adding her health improved as soon as the project was done. Plus, all the repairs were completed in time for the 2019 hurricane season, a time of year that’s always on Della’s mind.

“I feel safer,” she says.



CHELSEA MAY

City of Cape Coral
Department of Community
Development

Chelsea May knows the importance of SHIP funds. As a property manager in Southwest Florida, she's seen the successes over and over again—in the buildings she manages and in the grateful tenants who live there.



Chelsea May with resident
Miriam Caruso

There were the new refrigerators, air conditioning units and redone floors in a North Fort Myers property for residents 62 and older. And the new windows, refrigerators, flooring and roof in a Cape Coral community for residents with physical disabilities. All were improvements that wouldn't have been possible without the SHIP program.

"SHIP funds have been a blessing," Chelsea says.

Chelsea is a regional manager with The Columbia Property Group. She and her colleagues manage 17 low-income properties owned by Southwest Florida Goodwill Housing. Some of the properties are older and face the same kinds of issues that all older properties face, from aging stoves to outdated windows.

Chelsea and her team keep up with repairs as best they can, but new is a luxury they can't afford. With SHIP funds, though, they have been able to bring "new" to five communities over the past few years—improvements that leave many tenants pleasantly surprised and very thankful.

"We're taking care of our units *and* taking care of our tenants," Chelsea says.

One of those tenants has been especially grateful. Before coming to the seniors community in North Fort Myers, he was homeless, hungry and in need of care.

Not long after moving in, he got a haircut, new clothes, new dentures.

"He looks good," Chelsea says. "He put on about 30 to 40 pounds. He's healthy."

Now he has a safe, clean place to live and a new outlook on life. And SHIP funds played a key part.

"Not only does he have pride in where he lives," Chelsea says, "he has pride in himself."

LANCE AND ALISIA
REDDING

Flagler County
Social Services Office

Alisia and Lance Redding are about to sign their second yearly lease on the home they rent in Palm Coast. It's a point of pride because it speaks to how far they have come in the two years since they became homeless.



"We felt hopeless for a long time," says Alisia, 35, who recently celebrated her third-year anniversary at Walmart.

The Reddings' trouble began in 2016 when the house they had rented for five years needed extensive roof repairs. The out-of-state owner didn't have homeowners insurance to cover the cost. As a result, the Reddings, who had been on a month-to-month lease, were given a 15-day notice to vacate the house.

Suddenly, the Reddings, their five sons and Lance's grandfather, who lives with them, were on the street. Alisia and Lance looked for another house to rent, but their credit had been damaged in a dispute over their final month's rent, and no one wanted to take a chance on them.

For a while, the Reddings bounced between friends and family. Then they lived in a hotel for eight months that didn't have a kitchen, forcing them to cook their meals on a small outdoor grill. "It was embarrassing," says Lance, 37, a landscaper for a small business in Flagler County.

Then for four months the family lived in a hotel with a small kitchen, but the \$500-a-week cost was overwhelming.

"It was very stressful," Alisia recalls. "Imagine the eight of us living in a hotel room. I could tell our kids were so unhappy."



But their lives began to turn around when Alisia and Lance learned about SHIP through social services in Flagler. In 2018, SHIP arranged for the Reddings to take classes on how to budget their money, helped them look for a house, worked with the landlord to streamline the process and provided one-time assistance on their move-in expenses.

Now that the Reddings have stability in their lives and a place to call home, things that seemed so impossible a relatively short time ago, no longer appear out of reach. They are working hard to repair their credit. And they are looking into colleges for their oldest son, Lance Jr., 17, who plays football for his high school and is a gifted student.

"We started to feel the door was shut on us," Alisia says. Instead, Lance adds, "we're rebuilding our lives."

Just a few years ago, The Arc in Bradford County had approval and funding to build a six-bedroom group home for women with various levels of disabilities.

"We thought it would be fairly simple because we owned the property," says Sherry Ruszkowski, Arc executive director.



But then the project fell through because the low-lying property would have needed so much alteration that the cost became prohibitive.

"It was very disheartening," says Sherry.

But not for long.

Sherry teamed up with Kelly Canady, the SHIP administrator in Bradford, and they came up with a plan to renovate Stella's Place, an aging building that was home to disabled women from 49- to 78-years-old.

"The big issue was the house had older ladies in it, and it was not accessible anymore," Sherry recalls.

By the end of 2017, Stella's Place had undergone a major makeover. All interior and exterior doorways were widened according to ADA accessibility requirements. Likewise, all bathrooms were updated to ADA standards, with walk-in showers, ADA compliant sinks, grab bars, accessible toilets and surface-mounted medicine cabinets.

In addition, a new fire control system was installed. Other repairs included features commonly involved in many SHIP rehabs—new metal roof, new windows, new HVAC and septic system and carpet replaced by tile to reduce the risk of residents tripping.

One of the renovations most popular with the residents is a new screened-in porch.

"The ladies love it," Sherry says.

Another big hit is a covered walkway to the driveway that includes handrails.

"Now when the ladies come out of the house to get on the bus they won't get rained on," Sherry says. "The bus can pull right up to the awning, and they don't have to get wet at all."

Sherry says none of this would have been possible without SHIP.

"I'm just very thankful that she (Kelly) was willing to step out and try to develop new strategies to help us because without that we would not have been able to get all of the work done on the house."



ROBERT AND
DEBORAH SANDY

St. Johns Housing
Partnership

When the roof on Robert and Deborah Sandy's St. Augustine home developed a leak, their family patched it themselves.

It was the best option for the couple. Retired and on a fixed income, the Sandys couldn't afford to make longer-term repairs—or even think about replacing the roof, which had asbestos shingles.



But over time, with Florida's heat and rain, the patch weakened.

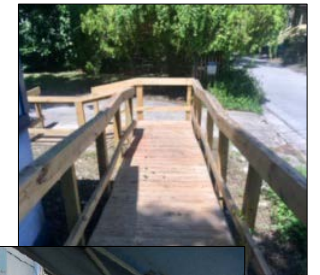
"It was just like a Band-Aid," their son, Chris, says. "It just got worse and worse and worse."

Then came back-to-back tropical storms in 2012. Faced with a bigger leaking issue this time, the Sandys looked for a permanent solution. That's when they turned to the SHIP program.



SHIP replaced the roof and further inspected the Sandys' two-bedroom, one-bath home. What the review found wasn't good: termite damage, plumbing and sewage issues, soft spots in the floors and a host of energy problems. In addition, Deborah, who has cancer and related mobility difficulties, needed a wheelchair ramp off the front of the house as well as modifications to the bathroom.

Through SHIP and other sources, the Sandys were able to update and modify their longtime home. Changes like new entry doors, double-pane windows and a new air conditioner and hot water heater help keep down energy costs while new vinyl laminate flooring and an accessible bathroom make the house safer and more livable. Plus, Chris says, his mother now has "a really nice handicapped ramp off the front of the house."



It's the windows, though, that have captured his parents' attention. The old ones were cloudy, so Robert, 72, and Deborah, 69, couldn't engage in one of their favorite pastimes.

"Both of them really like birds and squirrels and all kind of critters," Chris, 52, says. "Now they can sit inside and look out the windows."

It's those kind of changes that have improved not just the Sandys' home but their attitude as well.

"Before, they just felt like everything was falling down around them," Chris says. "Now they're 100 percent better."



St Johns Housing Partnership installing the windows!

When Devrie Paradowski and her family sold their house, she had one final item on her to-do list.



"We went through the house, and I had the kids say thank you to the house for serving us well for all those years," she says.

It was a fitting tribute to a house that had seen so much positive change for Devrie—from marriage and children to schooling and work.

Devrie, 40, was rebuilding her life when she started the process of homeownership a decade or so ago. A Navy veteran, she had returned to Flagler County with her daughter after a two-and-a-half-year tour in Iceland.

At first, the pair moved in with Devrie's mother. But as nice as it was to live together, the arrangement was also a bit stressful.

That's when Devrie's job at a community-building organization proved pivotal. The nonprofit helped connect people with housing assistance—the kind she needed too.

Before long, Devrie had applied to Habitat for Humanity, learned about SHIP down-payment assistance and received a voucher from the Housing Authority for a two-bedroom townhouse in Flagler Beach where she and her daughter lived while their Habitat home was under construction.

There, Devrie met Ben, the neighbor's son who turned out to be just the right fit. Together, they moved into Devrie's Habitat home in 2009, a three bedroom not far from Devrie's mother. With SHIP assistance, the Habitat mortgage was the same as Devrie's subsidized rent.

Over the years, the house was the foundation as Devrie and Ben married, added to their family and advanced their education and careers. By 2018, though, it was starting to feel small for a family of five.

At the end of the year, Devrie and Ben closed on a bigger home in Palm Coast that she describes as "amazing." As part of her SHIP commitment, Devrie repaid a portion of her assistance.

"When we closed on the house, I actually saw the SHIP administrator in the parking lot," she says. "He said, 'We got the check. Thank you.'"

As she looks back, Devrie is thankful for the assistance she received.

"Having an affordable house kind of allows you to progress toward your goals," she says. "We now have really good credit. We were able to put money into savings. We have retirement accounts. We've entered the middle class."

YAMILA FIGUEROA

Osceola County Human
Services Office

Yamila Figueroa was so desperate to move out of the hotel where she and her daughter were living that the two of them camped out overnight just to get on a waiting list for a new affordable housing complex in Osceola County.



Their determination paid off. Yamila and her daughter, Countess Martinez, were first on the list, securing a spot in the Cameron Preserve in Kissimmee and lining up rental assistance through the SHIP program.

"We feel very blessed," Yamila, 38, says. "We went through so much before we got here."

"So much" is an understatement for the hardships Yamila and Countess, 14, faced. Seven years ago, Yamila's longtime partner and Countess' father was killed in the home they shared. Since that moment, Yamila says, they've struggled.

Initially, mother and daughter moved from house to house as they tried to put the past behind them. They eventually settled in a mobile home and lived there for a year. But in 2017, Hurricane Irma hit, damaging the home and forcing Yamila and Countess to uproot again.

"I had to look for someplace else to live," Yamila says. "Someplace that would be livable for me and my daughter."

That place turned out to be a Kissimmee hotel, which Yamila and Countess did their best to make a home despite having to change rooms four times in 18 months because of construction and other issues.

Yamila wanted to move—the single room was costing \$65 a day—but apartments were out of reach.

"I can afford rent," says Yamila, a food and beverage worker at Walt Disney World. "It's just the problem of the deposit for the lights, the water, first month, last, security deposit. That's what was making it impossible to get in."

Through SHIP, Yamila received the help she needed to move forward. In January, she signed a lease on one of Cameron Preserve's two-bedroom, two-bath apartments, a place she describes as a "mansion." It's just what she and Countess have dreamed of, but it's also just the beginning.

Now that her finances have stabilized, Yamila is looking ahead—especially for Countess.

"The plan is to get a house," she says, "a place that she always can come back to and call home."

ANNIE RUTH NABORS

Emerald Coast Regional Council

Annie Ruth Nabors moved to tiny Wausau in rural Washington County 17 years ago to be close to her daughter. She bought a tidy little two-bedroom, one-bath house with money she made from selling her home in Orlando.

For several years she made ends meet by supplementing her Social Security income with money she earned from cleaning houses.



But in 2008, Annie began experiencing excruciating pain and was diagnosed with severe osteoporosis. Tests showed cracks in many of her bones including her back, shins and ribs. In addition, she had stenosis, a narrowing of her spine.

"I would lie in bed and cry I hurt so bad," says Annie, now 82.

Every day for two years Annie received a shot to help her bones heal. In the meantime, she was unable to work.

"I was only getting \$1,000 a month from Social Security. I had no other money," Annie says.

That's when she got help from SHIP and other agencies.

Because of Annie's limited mobility, her bathroom was refitted with grab bars and a taller toilet. Soon after, her leaking roof was replaced.

"Let me tell you I was so happy and so appreciative because I was going to get a new roof," says Annie, who also received a new air conditioner to replace her ailing 17-year-old unit.

There were energy-related modifications as well, such as attic insulation and fresh caulking around her windows. All told, those changes, along with the more efficient a/c, have worked wonders on Annie's utility bills, which now average about \$60 a month.



"It made my home a lot more comfortable," she says of her modest 740-square-foot home.

The repairs and upgrades have allowed Annie to focus her limited income on unexpected expenses, such as when powerful Hurricane Michael destroyed huge swaths of Florida's Panhandle in 2018. The storm spared her home but toppled several huge trees in her yard—costing Annie \$7,000 to have them removed.

Annie is still paying off that bill, but having the ability to do it on her own makes her more appreciative of the difference SHIP has made in her life.

"It was a wonderful thing they did for me," she says.

There was a time when Adrienne Carter had trouble finding aides for her disabled son because lifting him was difficult.



Even the home itself posed a problem as he had to navigate through narrow doorways—damaging his wheelchair and the walls as he went in and out of rooms.

But all that changed when SHIP modified the Carters' Fort Lauderdale home several years ago. Through a program aimed at assisting people with disabilities, SHIP helped fund critical improvements that made the family's three-bedroom home accessible and safe.

"A lot of stress was relieved," Mrs. Carter, 41, says.

Adrian, who is almost 21, was born with hydrocephalus, a neurological condition caused by a buildup of fluid deep within the brain. He can't speak clearly or walk.

SHIP evaluated the Carters' home and determined how best to accommodate Adrian's needs. One of the biggest changes was the installation of a motorized lift and track system, which allows for a much easier transfer of Adrian from place to place.

Previously, either Mrs. Carter or her husband, Lorenzo, did all the lifting and repositioning of Adrian. But the lift system means the family can use home health aides during the day when the Carters are at work. It also means Adrian's younger siblings can lift him in an emergency.

"It's been a huge change to my life," Mrs. Carter says.

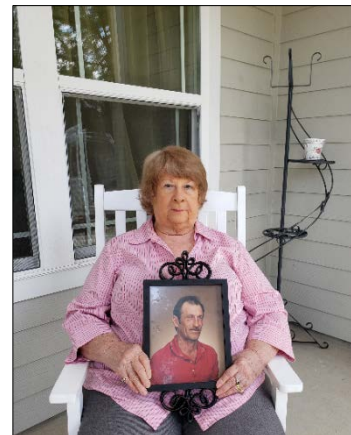
Other modifications to the home include a handicapped-accessible bathtub, widened entrances, ramps and a patio pad in the backyard so Adrian can enjoy family time outside. The house also needed updated wiring and new windows built to withstand hurricane-force winds—improvements that give the Carters peace of mind.

Without the help of SHIP, the changes would not have been possible.

"I'm just really grateful for the program," says Adrian's mother. "I'm thankful it was there for me, and I hope it's there for other people also."

VIRGINIA HARRISON

Tallahassee
Department of
Community Housing
and Human Services



Virginia, with photo of Noel, sitting on her new front porch

The Harrisons applied for assistance and, as Virginia says, “the next thing I knew they were calling me and telling me we were approved.”

Plans called for demolishing the Harrisons’ five-bedroom house and building a new home on the site, with SHIP funds shouldering most of the cost. Demolition began in summer 2018, and construction followed months later.

“I never in my wildest dreams thought that we’d get a new house,” Virginia says. “I didn’t think that was possible.”

Housing staffers from the city of Tallahassee have been with Virginia the entire way, helping her pick out colors, flooring and other essentials for the three-bedroom home. Without them and the SHIP program, Virginia says she doesn’t know what she would have done because for much of the journey she has been on her own.

In June 2018, before demolition started, Virginia’s husband of 56 years, Noel, died. A bricklayer, Noel, with help from his brother, built the house that Hermine destroyed. It was home throughout the years to the couple, their son and granddaughter.

Virginia, 74, regrets that Noel never saw their new home take shape. Still, she’s comforted knowing that some of his most cherished belongings will be with her. “My husband’s recliner and his grandfather clock,” she says. “Those two will definitely be put in the living room.”

No one was hurt during the 2016 storm, but the Harrisons’ mid-1960s home was damaged beyond repair.

“Pretty much everything was destroyed,” Virginia says.

With no homeowners insurance to cover the cost of rebuilding, the Harrisons moved into an older mobile home they owned on adjacent property and began the long process of figuring out next steps.

They talked to representatives from the Federal Emergency Management Agency and learned about programs available through the city of Tallahassee’s Department of Community Housing and Human Services. One of those programs was SHIP—and it has been a lifesaver.



GENE KISSELEV

Flagler County
Social Services Office

When Hurricane Irma swept through Florida in September 2017, scores of insured homeowners with damaged houses were on the hook for a significant portion of the repairs.

That's because the typical homeowners insurance policy in the state has a 2 percent hurricane deductible calculated on the value of the home. For many that deductible amounted to a hardship.



Gene Kisselev, 72, a semi-retired licensed real estate broker, was one of those people. His roof had to be replaced, and he was faced with a deductible of \$4,340 on his four-bedroom, two-bath home in Palm Coast.

"I couldn't pay for that because I didn't have the money," says Gene, a musician who immigrated to the United States from Russia in 1990. Gene and his wife, Lidiya, have three adult daughters, one of whom lives with them.

Initially, Gene thought the family could get by with simple patches. But about a month after Irma, a heavy storm blew through and the roof started leaking. Water fell from the ceiling into the master bedroom and near the front door.

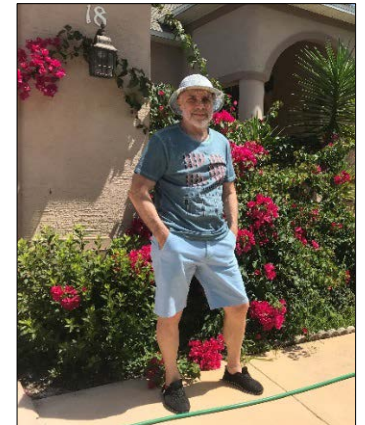
"I had to put buckets down to capture the water," says Gene, who had to cover his roof with a tarp.

Gene tried unsuccessfully to get help from the Federal Emergency Management Agency (FEMA). But they were turned down because they were insured.

Then, in late 2017, Gene learned about SHIP from the disaster case manager of the Florida Conference of the United Methodist Church in Flagler County. Gene applied for help from SHIP, which after reviewing his paperwork agreed to cover his deductible.

In early 2018, Gene and Lidiya got their new roof. At the same time, parts of the ceiling that had collapsed from the leaking rainwater also were replaced.

"I didn't have to pay for anything," Gene says. "I just want to express my appreciation and thanks for all the help I received."



CHAZ MEADS

City of Miami Beach
Office of Housing and
Community Services

Rent increases were nothing new to Chaim Ezra “Chaz” Meads. Over the years he routinely paid a little bit more to live in Miami Beach. But when his rent started to increase by \$100 or more each month, Chaz needed to make a change.



With help from SHIP’s First-Time Homebuyer Program, Chaz was able to buy a one-bedroom condo not far from where he works at the Fontainebleau Miami Beach hotel. The 400-square-foot unit has an old-fashioned country-style kitchen, ample closet space and a balcony overlooking Indian Creek.

“It was just what I needed,” he says.

Originally from Norfolk, Virginia, Chaz moved to Miami Beach more than 30 years ago after college. He had family there, liked the area and especially enjoyed the warm weather. For years he lived near South Beach, but the supply of yearlong apartments was sparse.

“I kept moving and moving,” he says.

Though rents were high for the time, the yearly increases were manageable, and Chaz kept up by working multiple jobs. But by 2017, his monthly rent had reached \$1,300—before utilities—and his budget couldn’t stretch any further.

“What was left was nothing,” he says.

That’s when he mentioned his circumstances to a friend who was in real estate. The friend knew about SHIP’s First-Time Homebuyer program and encouraged Chaz to apply.

“Many people think that the only people who live in Miami Beach are either visitors or rich people,” Chaz says. “But there’s people in between who live here and work in the neighborhood.”

After being approved for the program, Chaz found his new place and started 2018 as a homeowner, trading the uncertainty of rent hikes for a fixed rate he could plan on and budget. At 59, he’s now able to save for retirement and think about the future—goals that seemed out of reach before.

“That’s why all these years I just kept on renting, thinking I would never be approved,” he says. “I didn’t know there was a program like this.”

TAMMIE HABERSHAM

Fort Lauderdale
Housing and Community
Development Division

For several years Tammie Habersham did the best she could to cope with her leaky roof.

She couldn't afford to replace the roof but paid to have it patched. But the leaks returned, which meant Tammie—a medical assistant in Fort Lauderdale—had a ritual to perform when rain was expected.

"I would get out plastic containers and figure out which ones I was going to use to try to catch the water," says Tammie, 46, who has two sons, a grandson and a daughter, who is a premed student at the University of Central Florida in Orlando.

And there were other problems with the three-bedroom, two-bath house. Windows and doors needed to be replaced, the back porch was in disrepair, and the home's drain line was cracked, causing water to back up in the yard.

One day a tree root—or maybe a branch—suddenly appeared through the floor behind her toilet.

"I thought to myself, I hate this house," says Tammie. "I honestly did not know what I was going to do."



Frustrated, she reached out to Fort Lauderdale's Housing and Community Development Division in 2015 and eventually qualified for SHIP funding to make the repairs and upgrades. The process took several years, and Tammie was required to attend classes on home maintenance.

The family also had to move out for a couple of months, spending some of the time with Tammie's mother and the rest in various hotels.

But, as Tammie is happy to say, "It was worth it."

In December 2018, the work was completed. Tammie's home has new windows and doors, her bathroom and kitchen have been rehabbed, the electrical system has been upgraded, there's a new water heater, and the back porch has been repaired. And best of all—no leaky roof. It's been replaced.

A side benefit of the repairs—along with a new A/C that Tammie paid for—has been a significant drop in her monthly utility bills, which typically ran \$400 to \$500. Since December, her highest bill has been \$112, allowing Tammie to begin saving some money.

"This made a tremendous difference in my life," she says. "With my salary, I could have never afforded to do this on my own."



Doris Green needs supplemental oxygen at night, but her Marianna home's electrical system was so faulty that the breakers often tripped, cutting power to her bedroom and shutting off the machine she uses to help her breathe.

"My oxygen would go off in the middle of the night," says Doris, 70, who has chronic obstructive pulmonary disease (COPD) and asthma. "You could only run one or two things at one time."



There were other issues with the 1940 house as well: The roof needed to be replaced, the gas supply line to the house was in bad shape, and the wall-unit heater and air conditioners were inefficient and expensive to use.

When Doris and her son Danny Fedor bought the single-story, four-bedroom house in the Panhandle a few years ago, they knew it needed work, but the price was right.

"He wanted someone in it who would take care of it," Danny says of the seller, whose mother owned the house at one time.

Doris and Danny could manage the basic upkeep, but what they couldn't do was afford needed improvements. Doris, who worked in the Jackson County public library before retiring five years ago, is on a fixed income and spends most of her money on medical bills. Danny, 36, was promoted within the past year to manager of a local barbecue restaurant after years of working there.

Through SHIP, Doris and Danny were able to address the home's critical issues, including bringing electrical outlets up to code, installing central heat and air, switching appliances from gas to electric and insulating the attic. SHIP also replaced the aging shingle roof with a metal one, added skirting around the foundation and installed stormproof windows.

"For me the electrical improvements were a lifesaver," Doris says, adding her oxygen machine never shuts off unexpectedly.

The changes also have substantially reduced the monthly utility bills, allowing Doris and Danny to save for projects inside the house, such as painting.

The work has had another benefit for them because it was completed before Hurricane Michael devastated Marianna and other Panhandle towns in October 2018. The skirting and reinforced windows helped the home survive the storm.

"We wouldn't have a home if SHIP had not fixed it up before that hurricane," Danny says.



*RUSS AND SHERRY
PECK*

Flagler County
Social Services Office

Russ and Sherry Peck were on a mission. After living in a cramped Flagler County rental for a year, they wanted nothing more than to buy a home for their family of five.



"We were on Zillow day in, day out, for months and months and months looking for houses," says Sherry, who runs a home-based wellness business with her husband.

But the Pecks faced a hurdle—their finances were not quite in order and making a down payment would be tough, especially since they relied mostly on self-employment income, which is unpredictable.

That's when a real estate agent told them about down payment assistance through SHIP's First-Time Homebuyer Program.

"We couldn't have done it without that," says Sherry, 43.

As part of the program, the couple took homeownership classes for about two months and met often with a SHIP representative to make sure they were on track. It was a major commitment but one the Pecks wholeheartedly endorse.

"It was definitely a process," Sherry says. "Rightfully so because I think that not everybody who wants to go into homeownership is really serious about it. And I think that if there was no process, then just anybody could do it." Adds Russ, 53, a former Altamonte Springs police officer who now works in security: "I was very impressed with the whole process. It was done with intention and purpose."

After being approved for down payment help and qualifying for a mortgage, the Pecks found just the right home in Palm Coast—a 2,000-square-foot two-story with a covered front porch and a patio in the back. They moved in late 2018.

Gone are the days when Jordan, the couple's oldest at almost 19, needed to sleep on a futon in the living room. He now has his own space. So do his siblings—Kenna, 15, and Brayson, 12.

Also gone is a hefty amount of stress and worry. Settled in what Russ calls their "forever home," the Pecks are putting down roots—and looking ahead. They're whittling away at debt and saving for tomorrow.

"Now we can start focusing on the things that really matter the most about our future and our family, like putting money aside for our kids for college," Russ says.

Sherry seconds that: "There's a huge, huge, huge burden lifted by getting into our home."

*CARMEN & RAMON
MATOS*

Charlotte County Human
Services Department

Carmen V. de Matos and her husband loved their Punta Gorda home. They took care of her aging father and his wife there and saw Carmen's two sons grow into young adulthood under that roof.



But by 2018, the four-bedroom house needed work, and the couple simply couldn't do it themselves or afford to have it done. Medical bills had already depleted their savings and retirement, and both faced ongoing health issues that made big projects impossible.

"We try to maintain things around the house," Carmen, 65, says. "We're very careful."

But taking care of the wear and tear only goes so far. At one point, Carmen was suffering from upper respiratory problems and wanted fresh air in the house. She asked Ramon, her husband of nearly 20 years, for help.

"When he opened the window," she says, "the whole window was in his hand."

There were other problems as well. The house was built in 2004, but nothing had been updated over the years. The air conditioner wasn't efficient and broke down at one point. And Carmen suspected the carpet may have been contributing to her health issues, despite having a company deep clean it.

The couple were at a loss over what to do. That's when Carmen began looking into options and learned about the SHIP program.

Through SHIP, Carmen and Ramon were able to rehab critical areas of their home, including upgrading their a/c to a new unit. SHIP also repaired the windows so they could be opened without any problems and replaced the carpeting with vinyl planks.

"SHIP has made an absolute difference in my life," Carmen says, adding her health has improved significantly since the changes. "We knew we could not stay here without these renovations."

Ramon, 75, agrees. Though he's handy and wanted to take on projects himself, he has severe back problems that limit his mobility. He couldn't, for instance, put up hurricane shutters, so SHIP helped.

"I'm so grateful," he says. "I can't express myself how happy I am."



JERRY DANIELS

Osceola County Human
Services Office

Jerry Daniels has worked multiple jobs to make ends meet and provide for his family. But when the money wouldn't stretch far enough to cover rent, Jerry and his family were evicted from their Orlando-area apartment.

The legal action damaged Jerry's credit and made it difficult to find a landlord who would rent to him.



"Even after I paid it off, it still stayed on my record for a while," says Jerry, 56, who describes himself as a jack-of-all-trades. "Nobody would rent to us because of that."

The result was homelessness. Jerry, his wife and two daughters lived in their van before eventually winding up at a Kissimmee hotel—their home for more than three years. Like other Florida families in similar situations, Jerry knew that this was unsustainable for his family. They needed a home.

Through SHIP, Jerry landed just that—a three-bedroom, two-bath apartment in Cameron Preserve, a new affordable housing complex that opened earlier this year in Osceola County. Now instead of sharing one room in a hotel, his family is living in an apartment home. And Jerry, who has worked as a cook in several Central Florida restaurants, has a kitchen for family meals.

"I love creating stuff," he says. "And now that I have a kitchen to do things in and cook in, I can truly put that creativity to full use."

SHIP funds helped the family with move-in costs and several months of rent, allowing Jerry to stabilize his family and start saving for the future, with the goal of someday owning a house.

"SHIP has meant the world to my family and me," he says.

As difficult as the past few years have been, Jerry says he leaned on his faith and never gave up. It's a message he shares at a Kissimmee church where he's an associate pastor.

"It gives them hope," he says.

SPECIAL THANKS TO

Ralston Reodica <i>Ship (Housing) Administrator</i> Flagler County Social Services	Jeff Bagwell <i>President and Executive Director</i> Keystone Challenge Fund	Bill Lazar <i>Executive Director</i> St. Johns Housing Partnership	Cheryl VanLandingham <i>Office Manager</i> St. Johns Housing Partnership
Danicka Ransom <i>Assistant Human Services Director</i> Human Services Office Osceola County	Mireya Vasquez <i>Community Grant Specialist</i> Human Services Office Osceola County	Sherry Ruszkowski <i>Director</i> Bradford County ARC	Kelly Canady <i>SHIP Administrator</i> Bradford County
Avis A. Wilkinson <i>Housing Programs Supervisor/ SHIP Administrator</i> Housing & Community Development City of Fort Lauderdale	Marcela Rubio, MPA <i>HOME/SHIP Program Coordinator</i> Office of Housing and Community Services City of Miami Beach	Donnie Mitchell <i>Housing Grant Manager</i> Community Services Department Marion County	Travis Brown <i>Director of Housing and Development</i> Volunteers of America
Doreen H. Stoquert <i>Housing Specialist</i> Charlotte County Human Services Department	Millie Babic <i>Senior Planner</i> City of Cape Coral Community Development	Romina Valerio <i>Planner/Program Coordinator</i> Emerald Coast Regional Council	Stephanie Barrington <i>SHIP Director</i> Suwannee River Economic Council
Jean Amison <i>Housing & Grants Administrator</i> Housing Division City of Tallahassee	Julie Evans <i>Housing Planner</i> Housing Division City of Tallahassee	Carol Gilchrist <i>Grants Specialist</i> Office of Management and Budget Nassau County	

A VERY SPECIAL THANKS TO



Lynn Osgood is an experienced journalist and storyteller. She began her career at the Orlando Sentinel as a reporter. Later, she managed the Newsfeatures copy desk and supervised business reporters covering tourism, technology, retail and restaurants. Since leaving the newspaper, she has been a freelance writer and content developer, with much of her work focusing on the nonprofit sector.



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THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

9/18/19
Meeting Date

Bill Number (if applicable)

Topic Sadowski / Affordable Housing

Amendment Barcode (if applicable)

Name Jaimie Ross

Job Title CEO Florida Housing Coalition

Address 1367 E. Lafayette Street

Phone 850-212-0587 (c)

Tallahassee FL 32301
City State Zip

Email ross@flhousing.org

Speaking: ☐ For ☐ Against ☒ Information

Waive Speaking: ☐ In Support ☐ Against
(The Chair will read this information into the record.)

Representing Sadowski Coalition

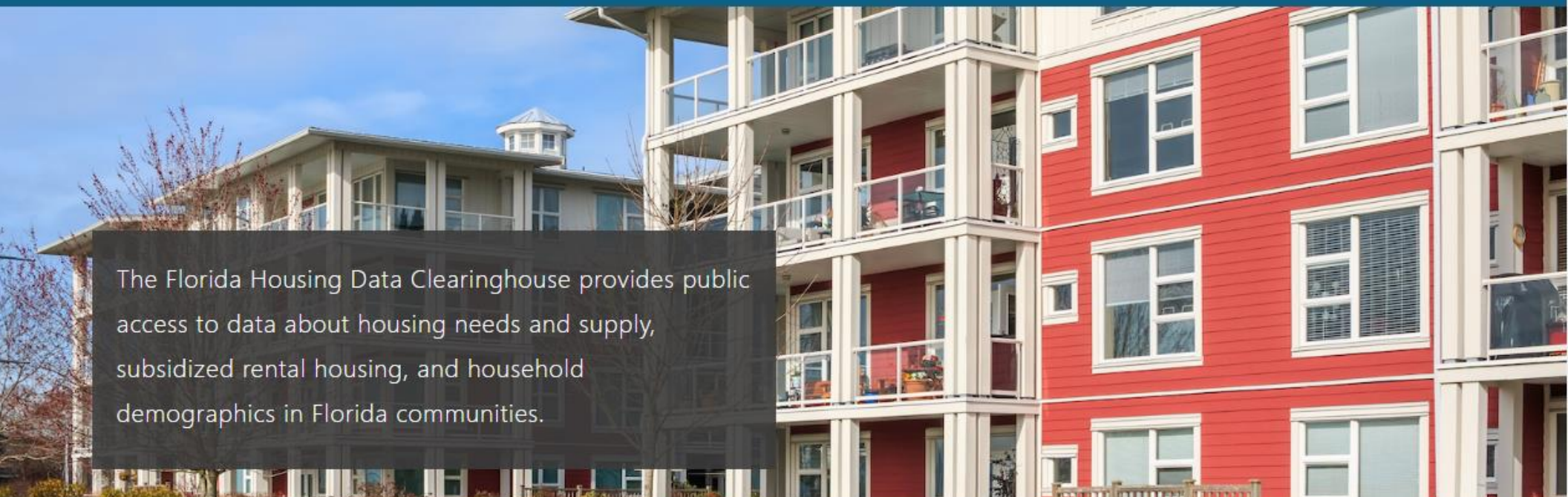
Appearing at request of Chair: ☒ Yes ☐ No

Lobbyist registered with Legislature: ☐ Yes ☒ No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

S-001 (10/14/14)



The Florida Housing Data Clearinghouse provides public access to data about housing needs and supply, subsidized rental housing, and household demographics in Florida communities.

Florida's Affordable Rental Housing Needs

Anne Ray

Shimberg Center for Housing Studies

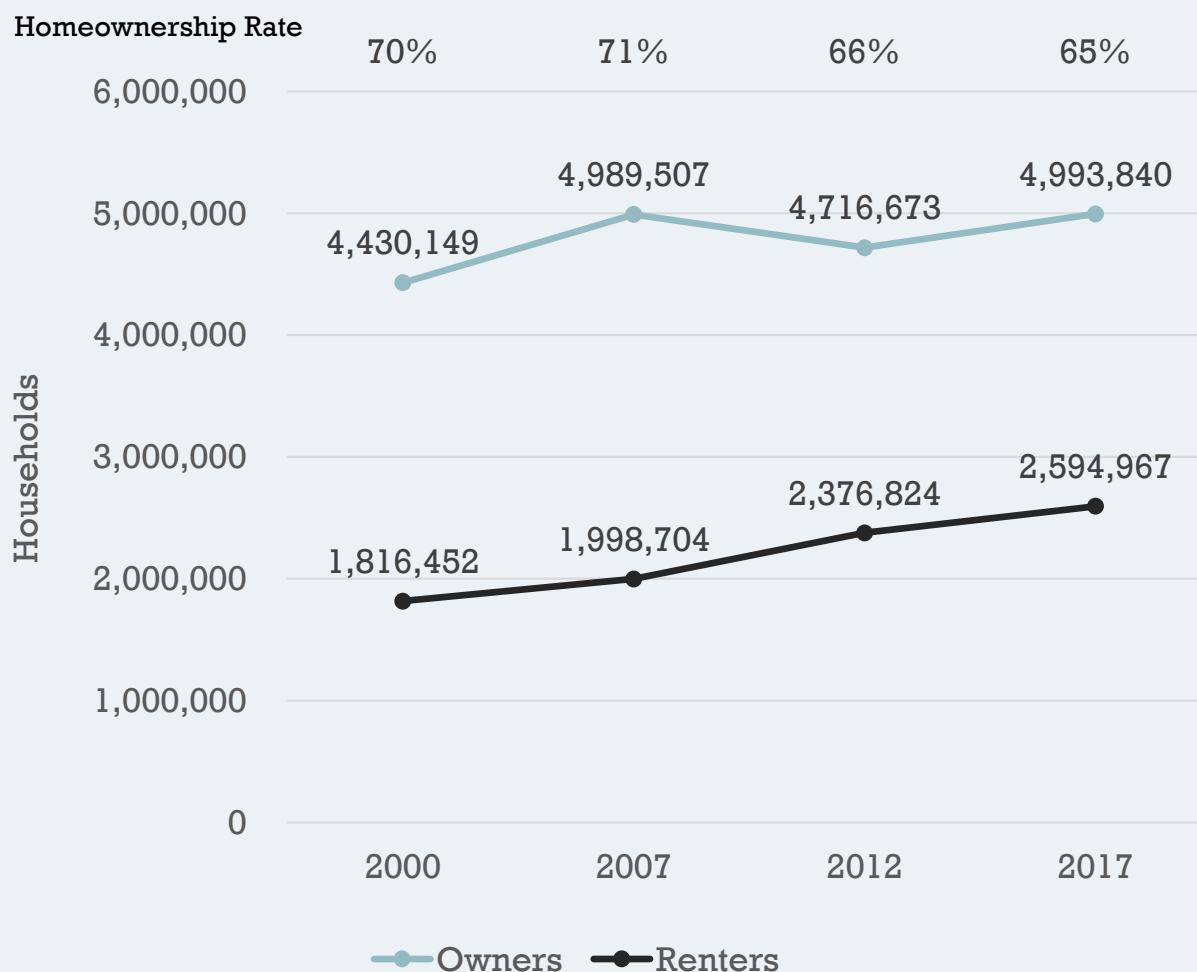
September 18, 2019

Florida has 795,605 low-income, cost burdened renters.

- ▶ Low-income: below 60% area median income (AMI)
- ▶ Cost burdened: paying more than 40% of income for rent
- ▶ Excludes student-headed, non-family households

Renting has risen continually since 2000. Ownership fell during the recession but has rebounded.

Households by Tenure, Florida, 2000-2017

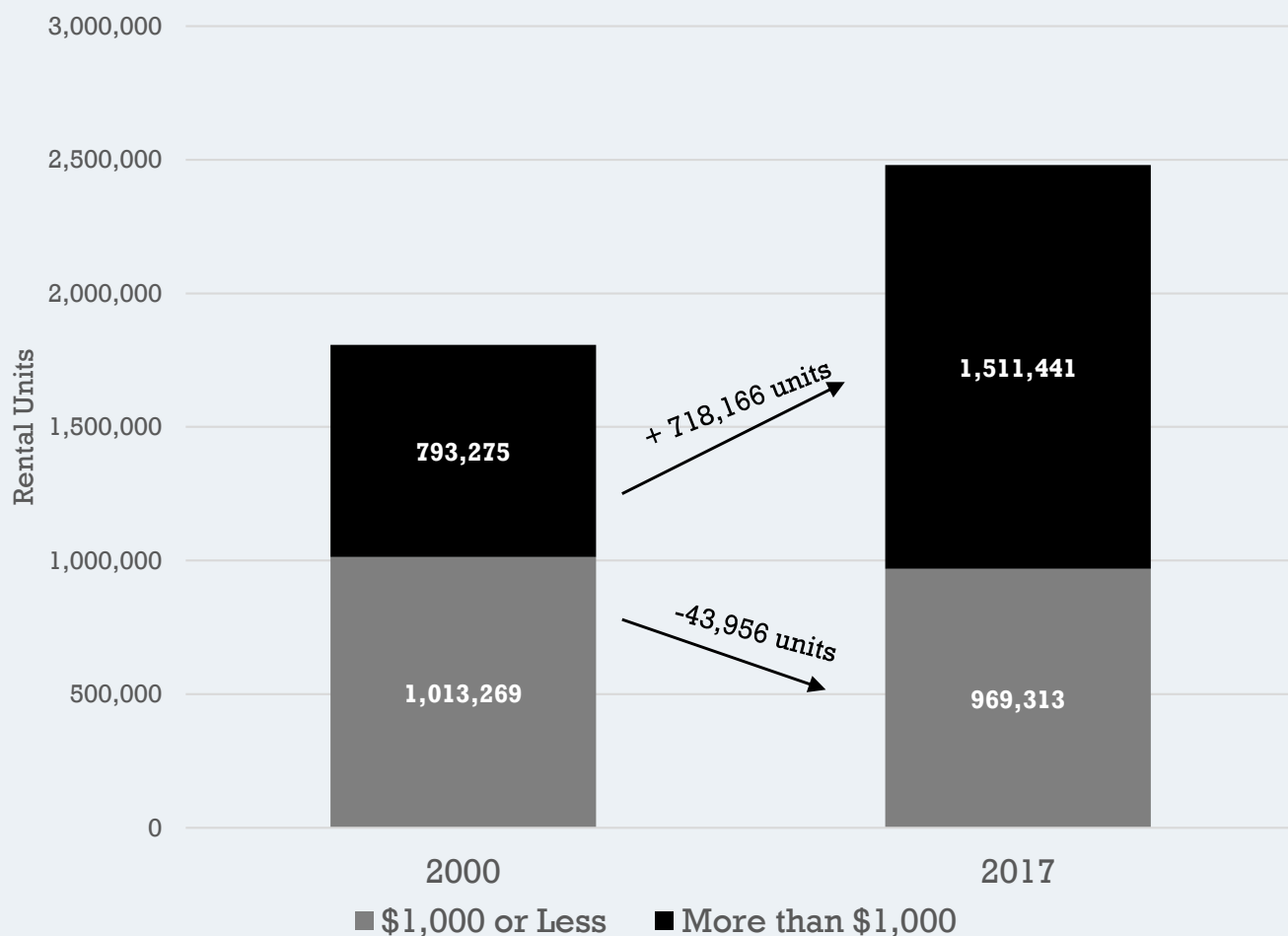


- ▶ Florida added 778,515 renter households (2000-2017).
- ▶ Owner households fell during the recession (2007-2012), but have since rebounded to their peak level.
- ▶ With steady renter growth, the homeownership rate has fallen to 65%.

Source: Shimberg Center analysis of U.S. Census Bureau, 2000 Census and 2000/2012/2017 American Community Survey. Includes households paying no cash rent.

Florida added hundreds of thousands of rental units between 2000 and 2017 but lost units renting for \$1,000 or less (2017 \$).

Units by Gross Rent Above/Below \$1,000 (2017 \$), Florida, 2000 & 2017

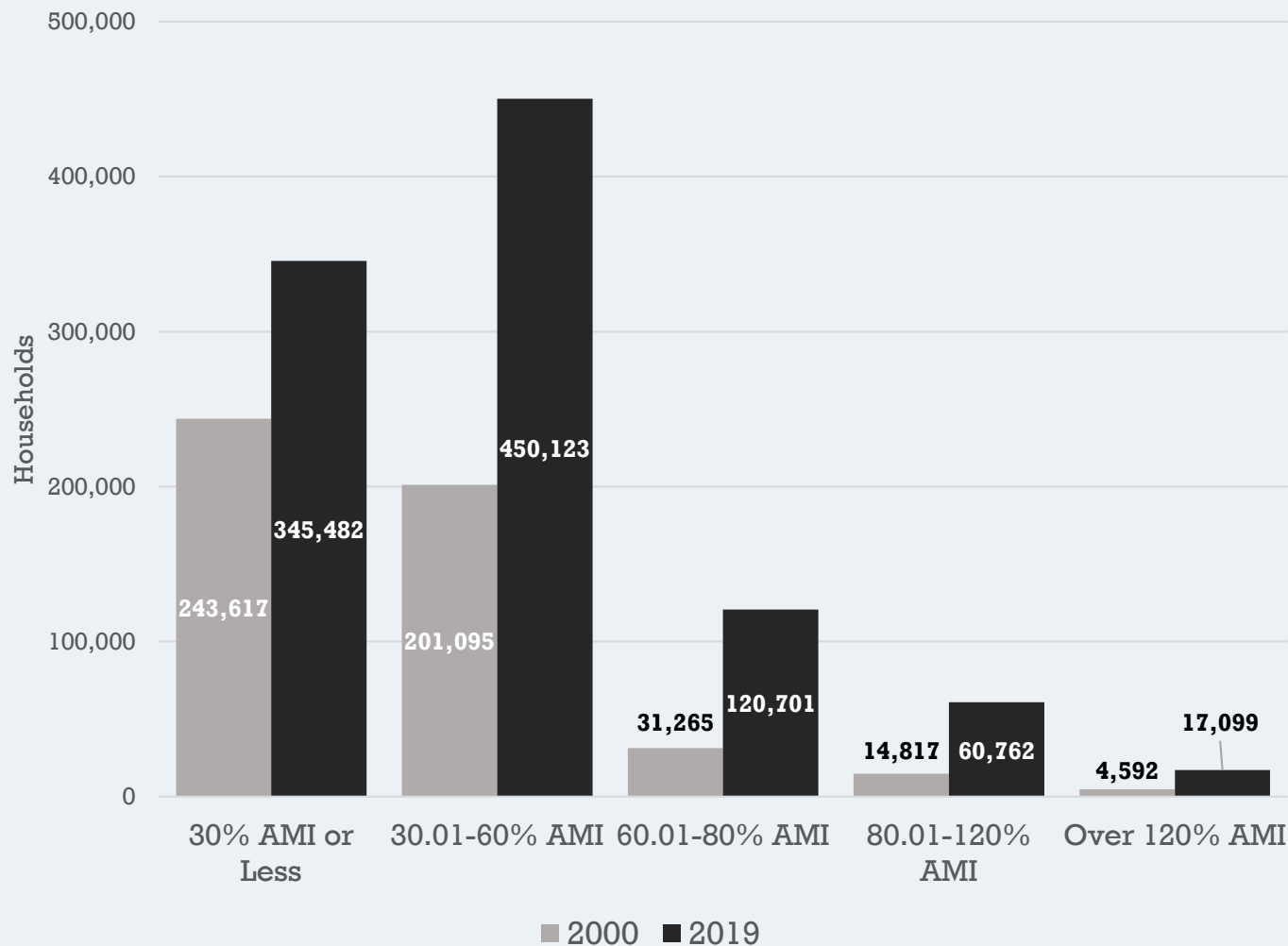


- ▶ Net increase 2000-2017: 674,210 rental units
- ▶ \$1,000+ units grew by 718,166
- ▶ Units at or below \$1,000 fell by 43,956

Source: Shimberg Center analysis of U.S. Census Bureau, 2000 Census and 2000/2012/2017 American Community Survey. Year 2000 counts show units above and below \$705 gross rent in nominal dollars, the equivalent of \$1,000 in 2017 according to the Consumer Price Index. Excludes units with no cash rent.

Cost burden has increased for all income groups, but 0-60% AMI renters continue to make up the bulk of cost burdened renters.

Cost Burdened Renters by Income (% AMI), Florida, 2000 & 2019

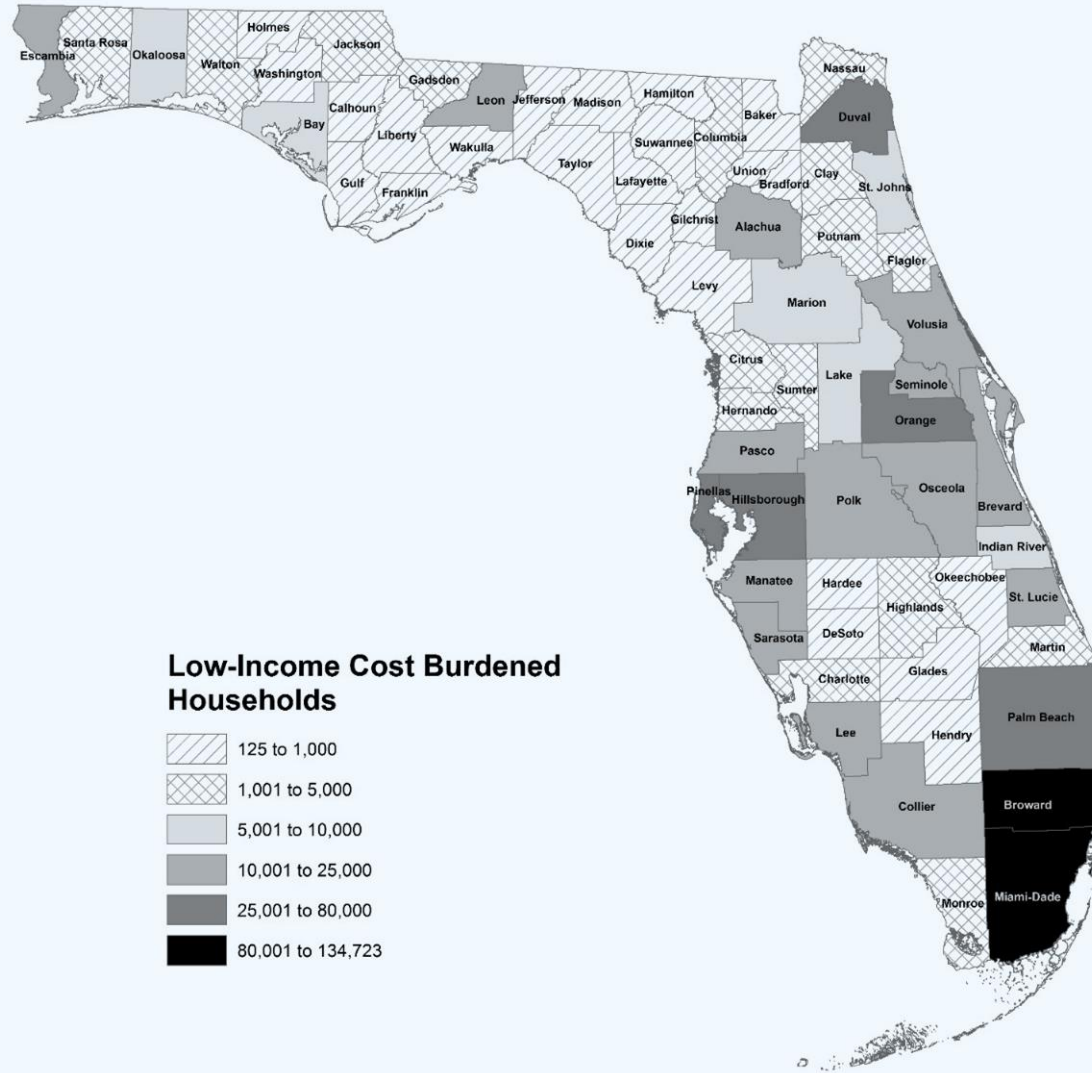


- ▶ Households above 80% AMI make up 8% of cost burdened renters in 2019, up from 4% in 2000
- ▶ Cost burdened renters over 80% AMI are concentrated in a few high-cost counties, particularly Miami-Dade/Monroe/Broward

Sources: Shimberg Center analysis of U.S. Census Bureau, 2000 Census and 2013-2017 5-Year American Community Survey; University of Florida Bureau of Economic and Business Research, 2017 Population Projections

Cost Burdened Households by County

Low-Income ($\leq 60\%$ AMI), Cost Burdened ($>40\%$) Renter Households by County, 2019



- ▶ 61% of cost burdened households are in large counties
- ▶ 36% in medium counties
- ▶ 3% in small counties

Sources: U.S. Census Bureau, 2013-2017 5-Year American Community Survey; University of Florida Bureau of Economic and Business Research, 2017 Population Projections

Household Demographics: Age

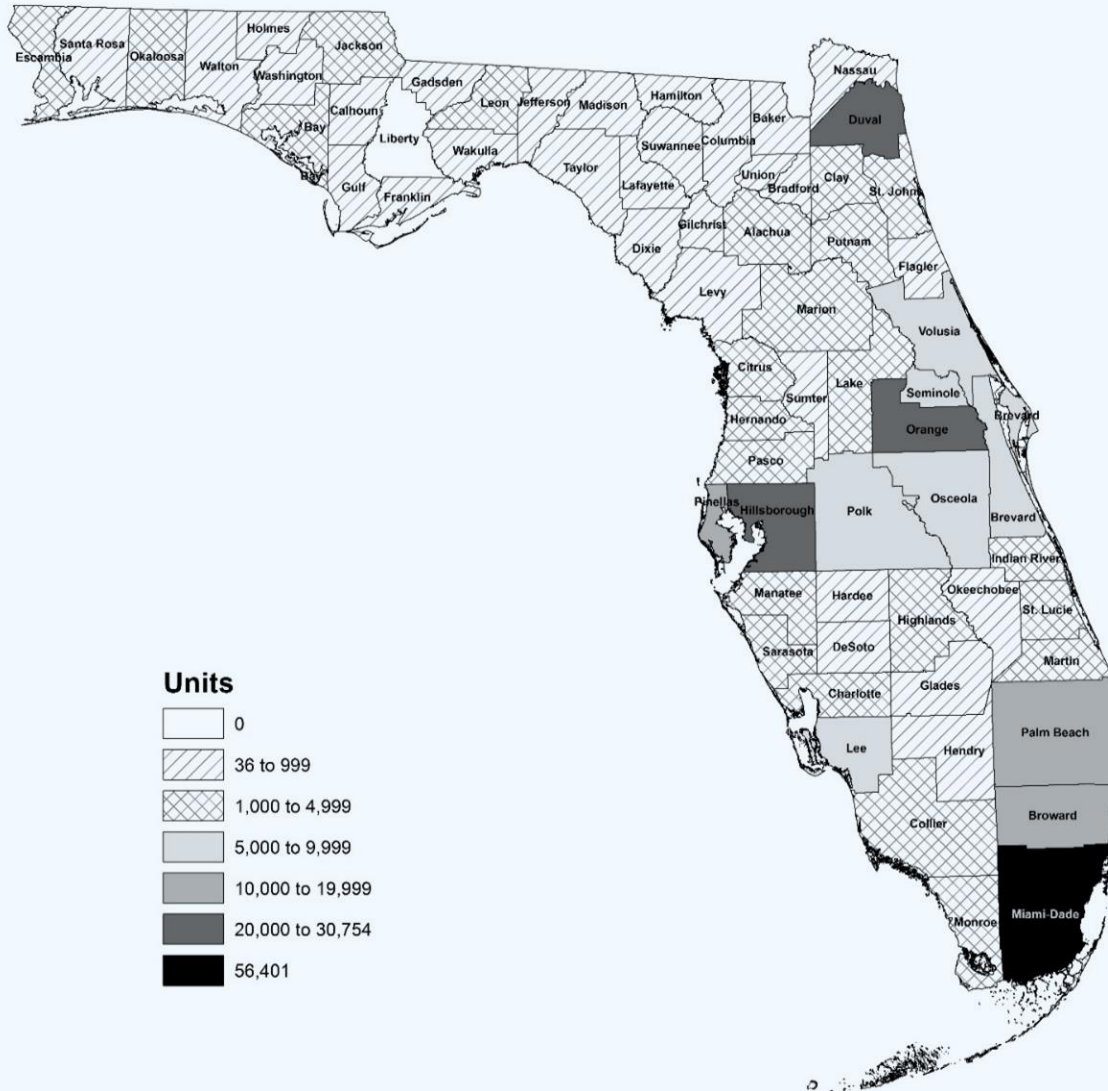
- ▶ Most cost burdened households are small
 - ▶ 63% are 1-2 person households
- ▶ 34% of cost burdened households are headed by householder age 55+
 - ▶ Highest proportions in West Central and Southwest Florida counties

Subpopulation Reports

- ▶ Homelessness
 - ▶ 28,378 individuals
 - ▶ 43,592 families with children
- ▶ Special needs (persons with disabilities, domestic violence survivors, youth aging out of foster care)
 - ▶ 104,273 households
- ▶ Farmworker
 - ▶ 113,354 workers
 - ▶ Single worker bed need: 29,235
 - ▶ Multifamily unit need: 31,040
- ▶ Fishing Worker
 - ▶ 1,185 households

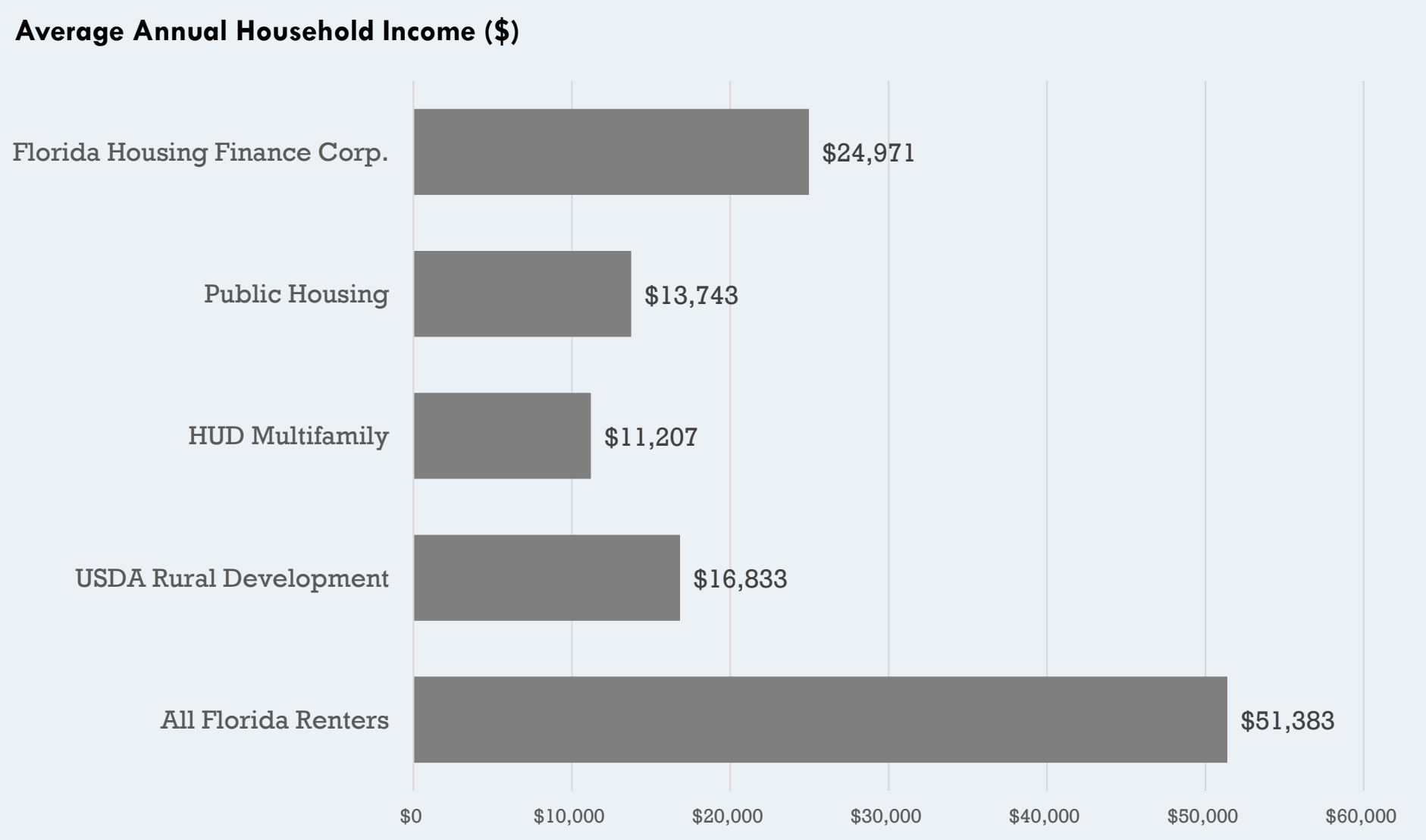
Assisted & Public Housing

Public and Assisted Housing Units by County, 2019



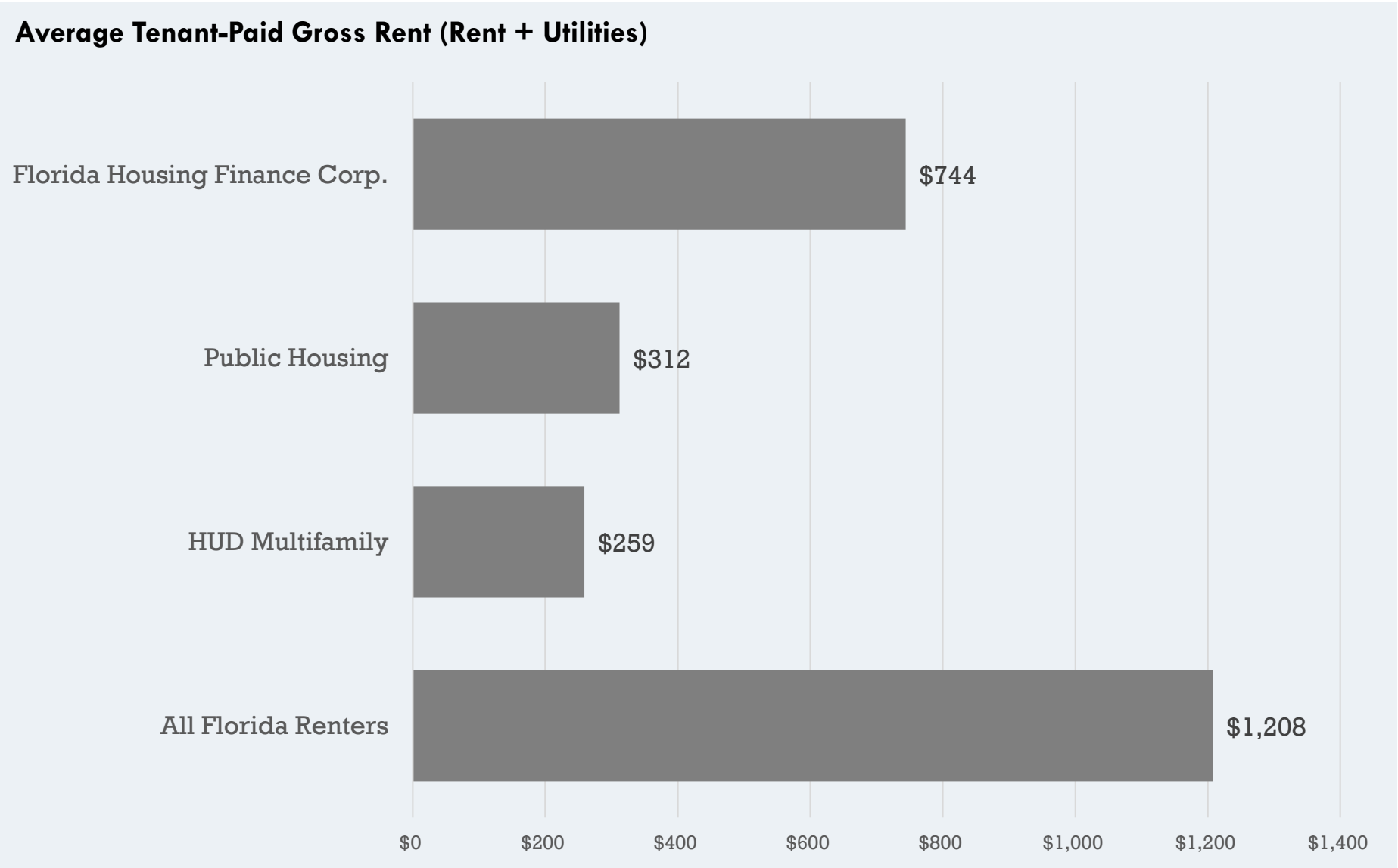
- ▶ **Public Housing**
 - ▶ 228 developments, 33,833 units
- ▶ **Assisted Housing**
 - ▶ Florida Housing, HUD, USDA RD, LHFA's
 - ▶ 2,528 developments, 259,085 assisted units
 - ▶ Of these, Florida Housing funded 1,620 developments, 197,021 assisted units

Tenant Characteristics: Income



Sources: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2017 American Community Survey

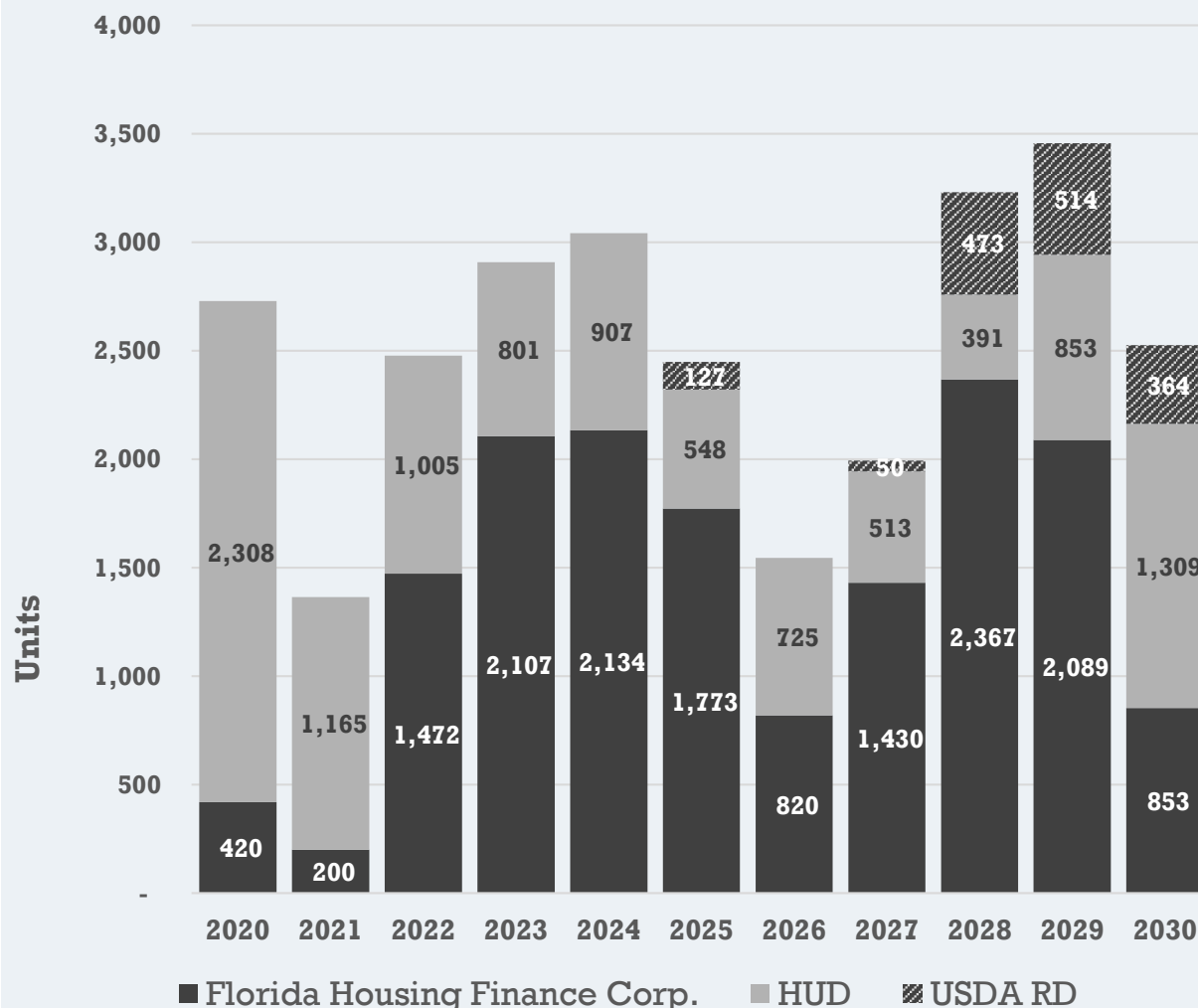
Tenant Characteristics: Rent



Sources: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2017 American Community Survey

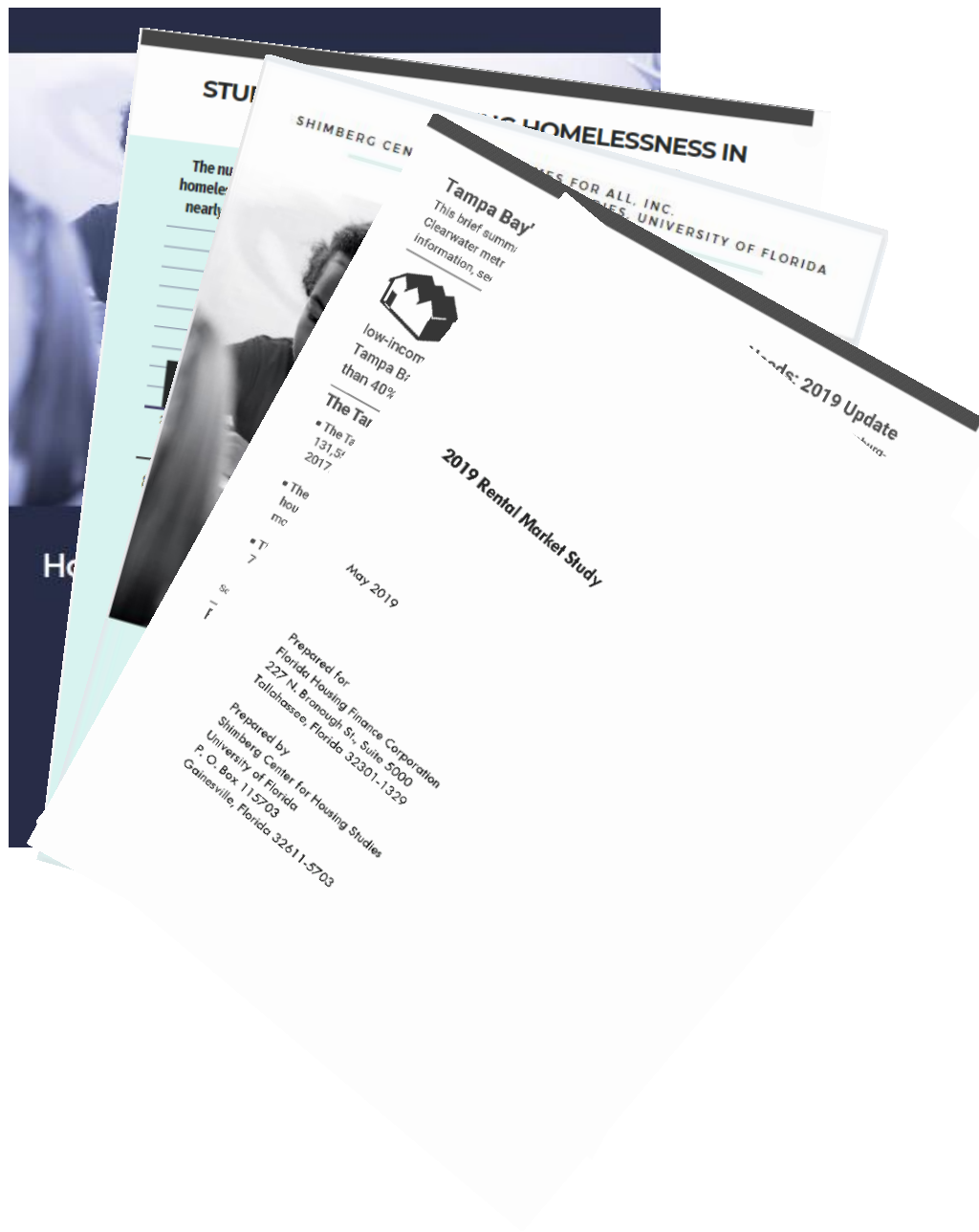
Preservation Risks: Expiring Subsidies

Subsidized Units by Expiration Year, Florida, 2020-2030



- ▶ 27,718 affordable units are at risk of subsidy expiration 2020-2030
- ▶ Florida Housing: 15,665 units (30% in Orange/Osceola; 18% in Miami-Dade)
- ▶ HUD: 10,525 units
- ▶ USDA RD: 1,528 units

Data resources: Reports & Fact Sheets



Rental Market Study

http://www.shimberg.ufl.edu/publications/RMS_2019.pdf

Metro market fact sheets

<http://www.shimberg.ufl.edu/publications>

Homeless student reports & data

<http://www.shimberg.ufl.edu/children.html>

Florida Housing Data Clearinghouse

<http://flhousingdata.shimberg.ufl.edu>

Contact

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352-273-1195

Anne Ray: aray@ufl.edu

Florida's Affordable Rental Housing Needs: 2019 Update

This brief summarizes recent affordable rental housing trends in Florida. All data come from the Shimberg Center's [2019 Rental Market Study](#). For more information, see the [full report](#).



795,603

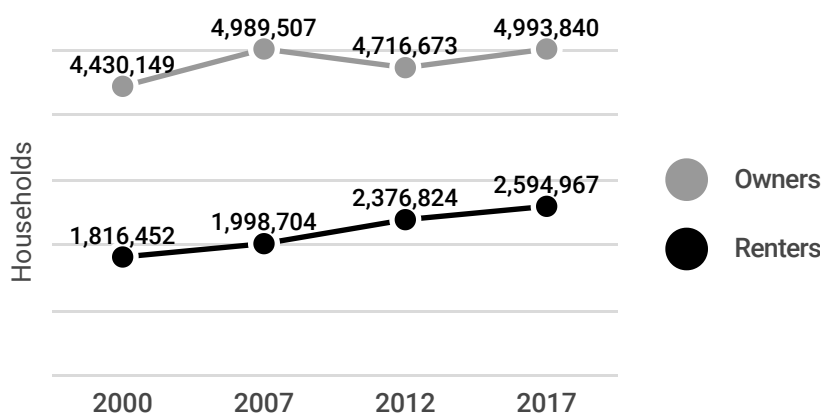
low-income households in Florida pay more than 40% of income for rent.

- **Low-income:** Household income is 60% of area median income (AMI) or less.
- **Cost-burdened:** Paying more than 40% of income for gross rent (rent + utilities).
- Student-headed, non-family households are excluded.

Florida has added renters steadily since 2000.

- Florida added 778,515 renter households 2000-2017.
- The state lost nearly 273,000 owner households 2007-2012 but made up these losses 2012-2017.
- The homeownership rate fell from 71% in 2007 to 65% in 2017.

Households by Tenure, Florida, 2000-2017

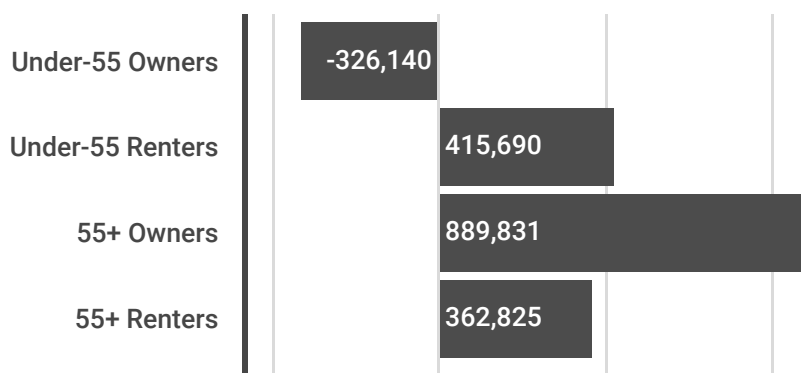


Source: Shimberg Center analysis of U.S. Census Bureau, 2000 Census and 2007/2012/2017 American Community Survey.

Recent growth has come from 55+ homeowners and renters of all ages.

- Most 2000-2017 growth came from age 55+ households, both owners (889,831 added households) and renters (362,825 households).
- Under-55 renters increased by 415,690 households.
- Under-55 owners *fell* by 326,140 households.

Change in Households by Householder Age & Tenure, Florida, 2000-2017

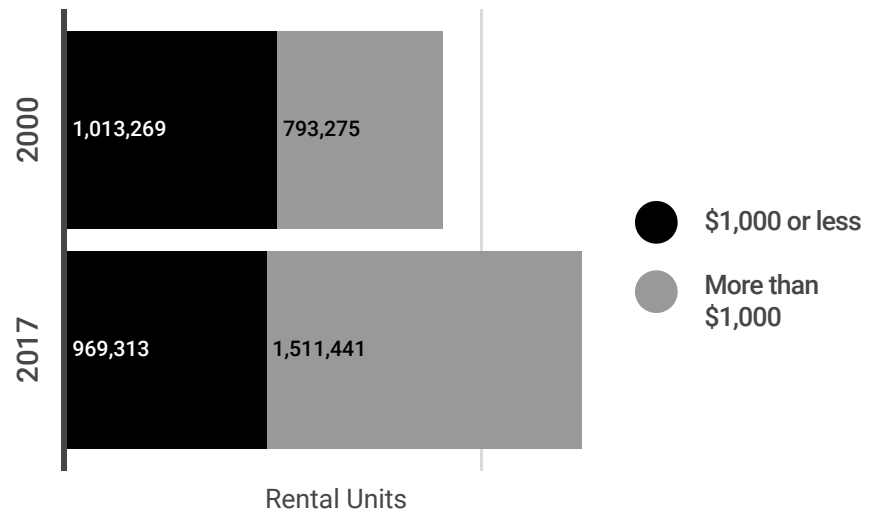


Source: Shimberg Center analysis of U.S. Census Bureau, 2000 Census and 2017 American Community Survey.

Florida added hundreds of thousands of rental units from 2000 to 2017 but lost units renting for \$1,000 or less (2017 \$).

- Florida added 718,166 units with rents above \$1,000 from 2000 to 2017.
- The state lost 43,956 units renting for \$1,000 or less.
- In 2000, over half of units rented for \$1,000 or less. In 2017, only 39% did.

Units by Gross Rent Above/Below \$1,000 (2017 \$), Florida, 2000 & 2017

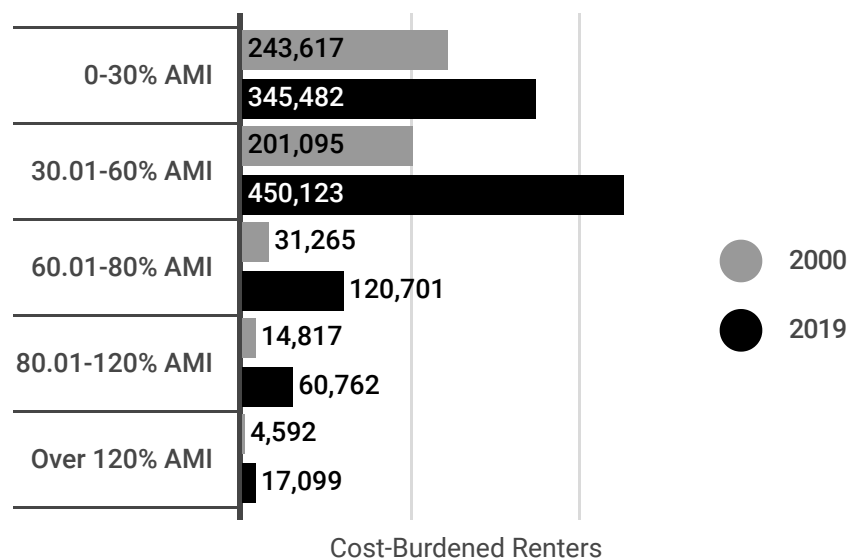


Source: Shimberg Center analysis of U.S. Census Bureau, 2000 Census and 2017 American Community Survey. 2000 rents adjusted for inflation using Consumer Price Index.

More renters of all incomes are cost burdened, but most of the increase has been among renters with incomes below 60% AMI.

- Florida added 498,781 cost burdened renter households 2000-2019. Most (350,893) had incomes below 60% AMI.
- Cost burden also rose for 60-80% AMI renters (89,436 additional households).
- Cost burden increased for households above 80% AMI, but to a much lesser degree. Only 8% of cost burdened renters have incomes above 80% AMI.

Cost Burdened Renters by Income (% AMI), Florida, 2000 & 2019



Source: Shimberg Center analysis of U.S. Census Bureau, 2000 Census and 2013-2017 5-Year American Community Survey; University of Florida Bureau of Business Research, 2017 Population Projections

Low-Income ($\leq 60\%$ AMI), Cost Burdened ($>40\%$) Renter Households by County in Florida, 2019

County Name	Low-Income, Cost Burdened Renters	Low-Income/ Cost Burdened Renters as % of All Renters in the County
Large		
Broward	80,940	31%
Duval	41,741	28%
Hillsborough	60,755	27%
Miami-Dade	134,723	30%
Orange	67,432	30%
Palm Beach	56,727	32%
Pinellas	40,942	28%
<u>Large Total</u>	<u>483,260</u>	<u>30%</u>
Medium		
Alachua	12,375	32%
Bay	6,941	25%
Brevard	18,890	28%
Charlotte	4,546	28%
Citrus	3,400	30%
Clay	4,377	23%
Collier	11,079	26%
Escambia	10,916	25%
Flagler	3,049	28%
Hernando	4,848	31%
Highlands	2,822	28%
Indian River	5,302	30%
Lake	9,246	27%
Lee	23,702	26%
Leon	12,619	29%
Manatee	14,106	30%

County Name	Low-Income, Cost Burdened Renters	Low-Income/ Cost Burdened Renters as % of All Renters in the County
Medium (Cont.)		
Marion	9,086	26%
Martin	3,852	24%
Okaloosa	7,659	27%
Osceola	15,639	34%
Pasco	14,303	29%
Polk	20,305	26%
Santa Rosa	3,919	24%
Sarasota	13,016	27%
Seminole	15,583	25%
St. Johns	6,508	27%
St. Lucie	10,268	32%
Sumter	1,561	27%
Volusia	18,057	28%
<u>Medium Total</u>	<u>287,974</u>	<u>28%</u>
Small		
Baker	442	22%
Bradford	536	22%
Calhoun	275	23%
Columbia	1,563	22%
DeSoto	903	28%
Dixie	244	22%
Franklin	248	22%
Gadsden	1,081	22%
Gilchrist	229	22%
Glades	242	24%

Table Continued		
County Name	Low-Income, Cost Burdened Renters	Low-Income/Cost Burdened Renters as % of All Renters in the County
Small (Cont.)		
Gulf	327	22%
Hamilton	255	21%
Hardee	713	28%
Hendry	907	24%
Holmes	413	25%
Jackson	1,103	22%
Jefferson	292	22%
Lafayette	125	21%
Levy	750	22%
Liberty	147	23%
Madison	370	21%
Monroe	4,240	30%
Nassau	1,615	22%
Okeechobee	937	24%
Putnam	1,915	27%
Suwannee	898	21%
Taylor	378	21%
Union	241	22%
Wakulla	501	23%
Walton	1,983	25%
Washington	496	25%
<u>Small Total</u>	<u>24,369</u>	<u>24%</u>
<u>State Total</u>	<u>795,603</u>	<u>29%</u>

Source: Shimberg Center analysis of U.S. Census Bureau, 2000 Census and 2013-2017 5-Year American Community Survey; University of Florida Bureau of Business and Economic Research, 2017 Population Projections

The Shimberg Center for Housing Studies conducts research into housing policy and planning, with a special focus on housing affordability for Florida residents. Contact the Shimberg Center at (352) 273-1192 or fhdc-comments@shimberg.ufl.edu.

Shimberg Center for Housing Studies

*Pertinent Reports**

2019 Statewide Rental Market Study (May 2019):

http://www.shimberg.ufl.edu/publications/RMS_2019.pdf

Regional Summaries – 2019 Updates of Affordable Rental Housing Needs (July 2019):

Northeast Florida:

http://www.shimberg.ufl.edu/publications/NEFL_aff_hsg_2019.pdf

Orlando Area: http://www.shimberg.ufl.edu/publications/Orl_af_hsg_2019.pdf

Tampa Bay Area: http://www.shimberg.ufl.edu/publications/TB_af_hsg_2019.pdf

South Florida: http://www.shimberg.ufl.edu/publications/SFL_ar_hsg_2019.pdf

The Lost Properties Inventory: Affordability of Post-Subsidy Rents (July 2018) (Lost Properties Inventory tracks formerly subsidized developments that are no longer subject to affordability requirements):

<http://www.shimberg.ufl.edu/publications/Lost.Properties.Inventory.0718.pdf>

Rental Housing Affordability Periods: The Housing Credit and SAIL Inventory

(September 2016) (Analysis to provide background information on the impacts of 30- and 50-year affordability periods on the subsidized housing inventory):

http://www.shimberg.ufl.edu/publications/HC9_SAIL_Affordability_fact_sheet_091116.pdf

Students Experiencing Homelessness in Florida: Updates + Solutions (August 2019):

http://www.shimberg.ufl.edu/publications/Students_Experiencing_Homelessness_2019_update.pdf

Further information, including county fact sheets and interactive map:

<http://shimberg.ufl.edu/research/children>

Social Security and SSI: The Affordable Rent Gap in Florida (March 2018):

http://www.shimberg.ufl.edu/publications/SSI_Fact_sheet_2018_update_032018.pdf

Other Past Reports Available at: <http://www.shimberg.ufl.edu/publications>

**Compiled by staff of the Senate Transportation, Tourism, and Economic Development Appropriations Subcommittee*

THE SOLUTION THAT SAVES

Florida is conducting a unique statewide pilot to determine the impacts of providing Permanent Supportive Housing (PSH), affordable housing linked with individualized wrap-around supports, to high utilizers of crisis services.

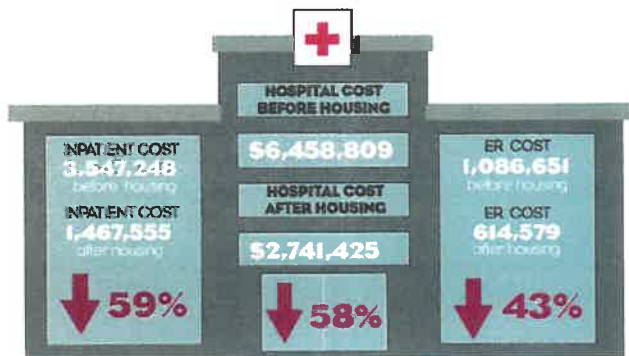
Utilizing Affordable Housing Trust Fund resources, Florida Housing Finance Corporation competitively selected three pilot sites, in Duval, Miami-Dade and Pinellas Counties, to construct PSH communities; requiring each to contract with an evaluator to determine the impacts on publicly funded systems of care. The evaluation methodologies, evaluation teams and participant selection criteria were all approved by FHFC.

All three sites are in operation; the Duval site was placed in service first and has completed its two-year pre/post-housing assessment.

The impacts on pilot participants, as well as costs to publicly funded systems of care, demonstrate that PSH is highly effective. Including the cost of housing and supports, the Duval site has demonstrated that it is **30% less expensive** to provide PSH to pilot participants compared to maintaining their homelessness; while also improving participant income, access to healthcare and quality of life.

HEALTHCARE SYSTEM

Hospital costs decreased 57.6% from \$6,458,809 during the two years prior to housing to \$2,741,425 during the two years in housing; a **\$3,717,384 decrease in total hospital costs**.



CRIMINAL JUSTICE SYSTEM



Arrests and bookings costs two-years prior to housing totaled \$74,256 (84 arrests). After housing, the cost fell to \$25,636 (29 arrests), a reduction of 65%.



Days spent in jail costs two- years prior to housing totaled \$123,447 (2,053 days). After housing the cost fell to \$34,274 (570 days), a reduction of 72%.

HEALTH INSURANCE

Moving into Permanent Supportive Housing increased access to health insurance.

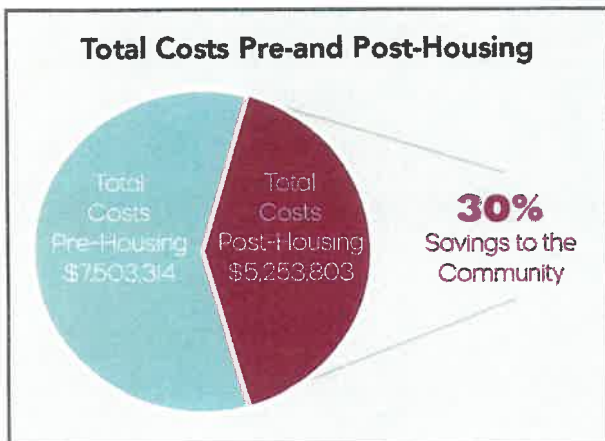
Health Insurance Participation Increase: **56%**

Prior to housing, **36** participants were insured. After housing, **54** participants were insured.

HOUSING STABILITY

90%

Total Costs Pre-and Post-Housing



INCOME

Moving into Permanent Supportive Housing provided opportunities for increased income. On average participants experienced a **\$244 increase in monthly income** after moving into housing.

Average Income Increase: **66%**

On average, participants experienced a **\$244 increase** in monthly income after moving into housing.

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

9/18/2019

Meeting Date

Bill Number (if applicable)

Topic Florida's Affordable Housing Needs

Amendment Barcode (if applicable)

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State

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Speaking: ☐ For ☐ Against ☒ Information

Waive Speaking: ☐ In Support ☐ Against
(The Chair will read this information into the record.)

Representing Shimberg Center for Housing Studies, University of Florida

Appearing at request of Chair: ☒ Yes ☐ No

Lobbyist registered with Legislature: ☐ Yes ☒ No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

S-001 (10/14/14)

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

9/18/19

Meeting Date

Bill Number (if applicable)

Topic Affordable Housing

Amendment Barcode (if applicable)

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(The Chair will read this information into the record.)

Representing Florida Supportive Housing Coalition

Appearing at request of Chair: ☐ Yes ☐ No

Lobbyist registered with Legislature: ☒ Yes ☐ No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

S-001 (10/14/14)



FLORIDA HOUSING
FINANCE CORPORATION

2018 ANNUAL REPORT

THE SUNSHINE STATE WELCOMES YOU HOME



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BOARD OF DIRECTORS



Ray Dubuque
Chair

One of two citizen
representatives



Ron Lieberman
Vice Chair

Residential builder



Natacha Bastian

Commercial building
representative



Renier Diaz de la Portilla

Former local government
elected official



Bernard "Barney" Smith

One of two citizen
representatives



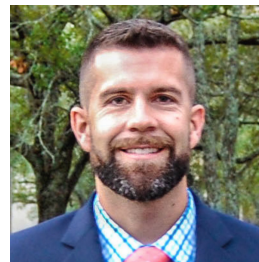
Ken Lawson

Florida Department of Economic
Opportunity (DEO), Ex-Officio



LaTasha Green-Cobb

Low income advocate



Creston Leifried

Representative of those areas of
labor engaged in home building



Mario Facella

Banking/mortgage banking
industry representative



Harold L. "Trey" Price

Florida Housing Finance Corporation
Executive Director



FROM THE BOARD CHAIR AND THE EXECUTIVE DIRECTOR

"The Sunshine State Welcomes You Home!"

"Welcome Home!" Precious words to hear when you enter your new home or apartment for the first time. Offering Floridians a fresh start with a range of affordable housing opportunities is the mission of Florida Housing Finance Corporation (Florida Housing). The unique composition of our state requires a special commitment to the diversity of our communities, both geographically and demographically. Whether it's housing the workforce in our state's high-tourist markets, a veteran transitioning to civilian life, or a family rebuilding from the devastation of a hurricane, we are dedicated to ensuring anyone can call the Sunshine State home.

Florida Housing offers an array of homeownership and rental programs that are instrumental in welcoming families home and bringing communities together during challenging times. These programs identify community needs, provide the appropriate resources, and create opportunities for households across the state. This 2018 Annual Report provides information on the impact these programs have had statewide.

In 2018, nearly 18,000 homeowners were provided assistance to either purchase their first home or save their existing home. Florida Housing provided \$945 million in first mortgage homebuyer loans and approximately \$60 million in down payment assistance. These programs provided crucial access to mortgages to over 6,200 families.

Rental development remained steady in 2018 with funding awarded to create or rehabilitate approximately 9,000 affordable units statewide. Florida Housing issued 14 Requests for Applications (RFA) that will assist in housing a range of populations, from families and elders, to persons with special needs, veterans, and homeless households.

As a result of these programs, almost 27,000 additional households will no longer struggle to call Florida home. The program summaries and data tables provided in this report further outline these achievements.

We have also worked to assist communities impacted by Hurricane Irma with both short- and long-term housing solutions. In early 2018, \$5 million in disaster funding was provided through the State Housing Initiatives Partnership Program to impacted counties for housing recovery needs. A special RFA was issued to award \$16 million to finance new apartments in Monroe County to assist with long-term recovery. Additionally, Florida Housing was awarded federal disaster recovery funds by the Florida Department of Economic Opportunity to finance new rental housing in the impacted areas, and RFAs will be issued during 2019 to award these funds. In the aftermath of Hurricane Michael, we assessed damages and began preparations to address recovery needs in those impacted areas.

While our successes are many, affordable housing challenges continue to grow in our state. The overall occupancy rate at all rental properties in our portfolio was more than 97% at the end of 2018, sure proof that housing needs are genuine. Florida's communities are strong and our residents resilient, but the fact remains that the impacts of Hurricanes Irma and Michael will continue to be seen for years to come. These events only exacerbate the already overwhelming need of those struggling to obtain safe, secure and decent housing across our great state.

Welcoming people home has been our mission for nearly 40 years. Contributing to innovative, measurable, data-driven, and fiscally sustainable solutions to the affordable housing challenges in our state is paramount to the success of families and communities statewide. Florida Housing is committed to continuing our mission as we help Welcome You Home to the Sunshine State.



Ray Dubuque
Board Chair



Trey Price
Executive Director

PROGRAMS-AT-A-GLANCE¹

HOMEOWNERSHIP PROGRAMS	Total Homeowners Assisted
Total Homeowners Served or Units Funded in 2018²	17,700
Homebuyer Loan Programs	6,207
Down Payment Assistance ³	4,401
Homeownership Assistance Program - Florida Assist ⁴	3,792
HFA Preferred PLUS Grants	556
Florida HLP Second Mortgage	53
Mortgage Credit Certificates (MCCs)	2,030
Homeownership Pool Program (HOP)	96
Predevelopment Loan Program (PLP) ⁴	5
State Housing Initiatives Partnership (SHIP) ⁴	3,997
Foreclosure Counseling Program (FCP)	3,786
Florida Hardest-Hit Fund (HHF)	4,108

RENTAL PROGRAMS	Total Units	Set-Aside Units
Total Units Funded in 2018²	8,986	8,838
Grants for Persons with Developmental Disabilities ⁴	24	24
Multifamily Mortgage Revenue Bonds (MMRB)	1,321	1,140
State Apartment Incentive Loans (SAIL) ⁴	1,056	1,048
SAIL Workforce ⁴	698	698
Low Income Housing Tax Credits (9%)	3,564	3,394
Low Income Housing Tax Credits (4%)	4,523	4,466
National Housing Trust Fund	1,005	35
Homeless School Children Housing Pilot	17	17
Development Viability Loans	1,041	1,041
State Housing Initiatives Partnership (SHIP) ⁴	1,792	1,792
Predevelopment Loan Program ⁴	428	87

Notes:

¹ See the Demographics and Charts in the back of this report for more detailed information on this chart.

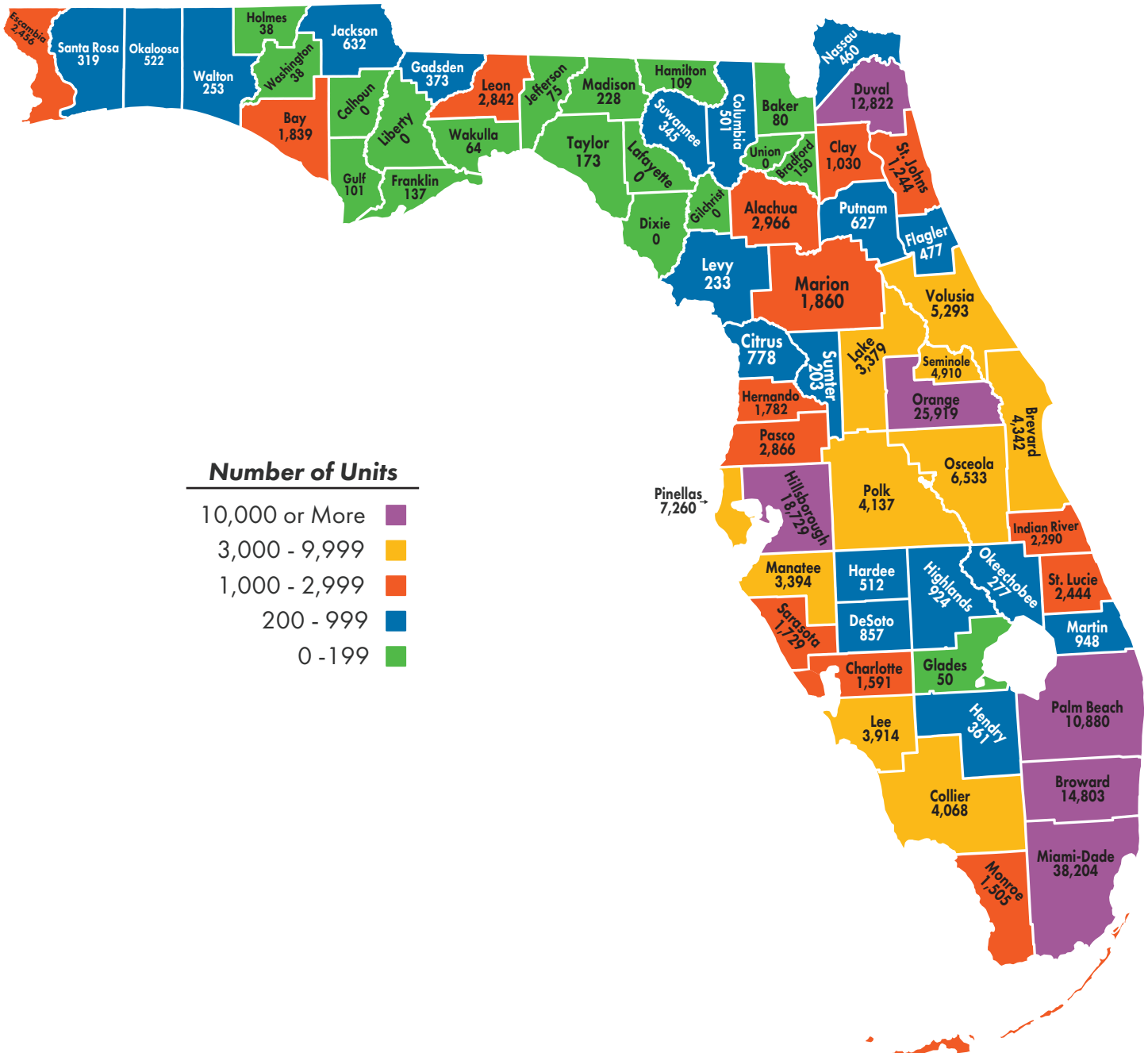
² In order to serve lower income households, resources from more than one program are sometimes combined. Therefore, grand totals for rental and homeownership program areas are less than the sum of the individual programs due to program overlap. If financing was provided this year for units already funded in a recent year, these units were not counted in this year's grand totals.

³ In addition to the Down Payment Assistance (DPA) Programs listed, funding from the Hardest-Hit Fund is also used for DPA. This assisted household total of 2,524 is included in the HHF program total.

⁴ This program is typically funded by revenues from documentary stamp taxes. In some cases state funding is appropriated on a year by year basis for special programs.

TOTAL RENTAL UNITS FINANCED BY FLORIDA HOUSING

This map is shaded to display a by-county count of all the currently active and pipeline rental units that have received an allocation of resources through Florida Housing's rental programs since 1982. These 207,876 units currently provide affordable housing or are in the construction pipeline. A majority of these units serve households earning 60% of area median income or less.



ECONOMIC STIMULUS CREATED BY FLORIDA HOUSING'S PROGRAMS

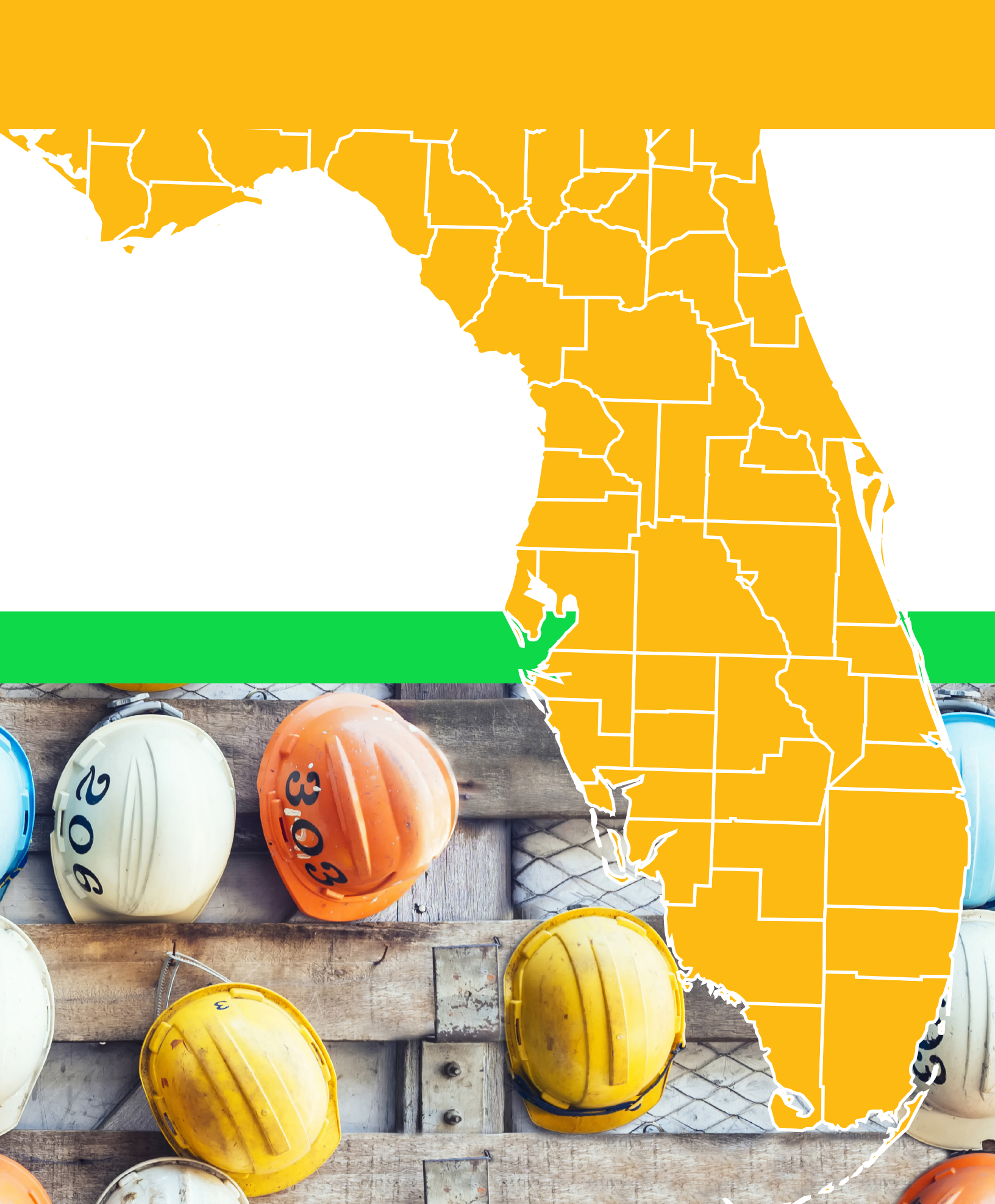
The most recent information available showing Florida Housing's economic impact to the state is for program activity in 2017. In 2017, Florida Housing leveraged funding sources totaling \$2.35 billion to create a total of \$7.01 billion in economic activity linked to the construction or rehabilitation of housing units. Florida State University's Center for Economic Forecasting and Analysis estimated the total 2017 economic impact as a result of Florida Housing's programs and internal operations to be:

- \$7.01 billion in economic output;
- \$2.35 billion in income;
- \$3.89 billion in value added; and
- 47,995 full- and part-time jobs.

In addition, researchers at Florida State University analyzed the average ongoing economic impact created each year for the first 15 years of the rental properties funded based on the projected operations of the rental properties. The additional average annual economic impact over this period of operations is projected to be:

- \$552 million in economic output (equal to \$8.27 billion over 15 years);
- \$387 million in personal income (equal to \$5.8 billion over 15 years); and
- 2,904 full- and part-time jobs.







HOMEOWNERSHIP PROGRAMS

HOMEBUYER LOAN PROGRAMS

Florida Housing's Homebuyer Loan Programs (HLP) offer 30-year, fixed-rate first mortgage loans originated by trained and approved lenders throughout the state. The programs are offered to eligible homebuyers who meet income, purchase price and other program criteria; can qualify for a loan; and successfully complete a homebuyer education course. Borrowers who qualify for this first mortgage program may access one of Florida Housing's down payment assistance programs.

Florida Housing funds homebuyer loans through various transaction types. Key types of transactions used to settle loans purchased are: (1) the specified pool market, (2) tax-exempt bonds and (3) forward delivery/To Be Announced (TBA) market.

Ninety-three percent of homes purchased through these programs in 2018 were existing homes. The average HLP purchase price in 2018 was \$159,500, and the average first mortgage loan amount was \$152,243.

Program Summary

- 6,207 first-time homebuyers purchased homes using \$944,971,833 through the HLP program in 2018.

DOWN PAYMENT ASSISTANCE PROGRAMS

Down payment assistance (DPA) is an effective way to assist low- to moderate-income individuals to achieve homeownership. Florida Housing provided DPA to borrowers in 2018 through three down payment assistance options offered in conjunction with the Homebuyer Loan Programs. Only one Florida Housing down payment program can be used by a borrower. DPA is provided through the Homeownership Assistance Program – Florida Assist (HAP), the Homebuyer Loan Program (HLP) Second Mortgage and the HFA Preferred Plus Grants Program, as described below, or through the Florida Hardest-Hit Fund detailed in a later section.

Homeownership Assistance Program - Florida Assist

In 2018, up to \$7,500 was available through HAP to assist first-time homebuyers with down payment and closing costs. These loans are 0-percent interest, non-amortizing second mortgage loans, which means the homebuyer does not make any monthly payments on them. Instead, the loan is repaid when the homebuyer sells the home, transfers ownership, satisfies or refinances the first mortgage, or ceases to occupy the home. These loans are for applicants whose incomes are at or below 120% of Area Median Income (AMI), adjusted for family size.

Program Summary

- 3,792 households received a total of \$28,408,267 in assistance through HAP in 2018.

Homeownership Loan Program (FL HLP) Second Mortgage

Introduced in 2018, up to \$10,000 was available to assist first-time homebuyers with down payment and closing costs. The loans are 3-percent interest, fully amortizing second mortgage loans. The loan is amortized over 15 years which makes monthly payments more affordable to our borrowers. The loan becomes due in full when the homebuyer sells the home, transfers ownership, satisfies or refinances the first mortgage, or ceases to occupy the home. These loans are for applicants whose incomes are at or below 140% of Area Median Income (AMI), depending on which program is paired with the first mortgage.

Program Summary

- 53 households received a total of \$530,000 in downpayment and closing cost assistance in 2018.

HOMEOWNERSHIP PROGRAMS

HFA Preferred Plus Grants Program

Borrowers with incomes up to 140% of AMI may qualify to receive 3 percent or 4 percent of the purchase price of their new home in down payment assistance in the form of grant funds through Florida Housing. Borrowers also receive lower mortgage insurance costs than standard conventional loans or comparable Federal Housing Administration loans, making monthly payments more affordable.

Program Summary

- 556 households received a total of \$3,498,827 in HFA Preferred Plus grants in 2018.

MORTGAGE CREDIT CERTIFICATES

Utilizing a portion of federal private activity bond volume allocated to states, the Mortgage Credit Certificate Program provides eligible homebuyers with annual tax credits that can be applied against their federal tax liability. The credits increase homebuyers' after-tax pay, thereby improving their ability to afford a home. If the home remains their primary residence, participants may claim a dollar-for-dollar reduction of federal income tax liability on 10 - 50 percent of the mortgage interest on their first mortgage, reducing the amount of federal taxes owed by as much as \$2,000. Homebuyers with incomes up to 140% of AMI are eligible for this program, depending on household size, whether they are purchasing in a federally designated target area and the county where they are buying their home.

Program Summary

- 2,030 homebuyers received Mortgage Credit Certificates in 2018.

HOMEOWNERSHIP POOL PROGRAM

The Homeownership Pool (HOP) Program is a non-competitive, ongoing program, with builders reserving funds for eligible homebuyers to provide down payment assistance on a first-come, first-served basis. The program is funded through the federal HOME program. In 2018, Florida Housing allocated all HOP funding for Self-Help housing, which uses "sweat equity" from the prospective homebuyers during construction. Typically, Self-Help housing is carried out by Habitat for Humanity groups and those operating through the U.S. Department of Agriculture Rural Development program.

In 2018, the average HOP assistance per homebuyer was \$32,352. Eligible homebuyers are those whose adjusted income does not exceed 80% AMI. While program limits apply, through this program they can receive a 0-percent deferred second mortgage loan for the amount necessary to meet underwriting criteria. The average purchase price of homes assisted through HOP in 2018 was \$140,680.

Program Summary

- 96 households were assisted in 2018.
- \$3,105,810 in loans were closed.
- \$1,002,600 in additional loans for 39 homebuyers was reserved and will close in 2019.



FORECLOSURE COUNSELING PROGRAM

Florida Housing continues to assist homeowners with foreclosure counseling through the Foreclosure Counseling Program (FCP). Established with state funding in 2013, FCP provides homeowners with extended foreclosure counseling, ideally leading toward a loan modification, as well as financial management education. Credit counseling and homebuyer education courses are also offered with this funding. In 2018, the counseling was provided by 26 HUD-certified counseling agencies throughout the state.

Program Summary

- Since program inception, 11,564 homeowners have been advised, including 3,786 who began receiving assistance in 2018. Additionally, 6,261 counseling sessions were conducted and 2,742 homeowners were provided financial management education training in 2018.
- \$1,612,975 was disbursed in 2018, with an additional \$3,407,400 reserved to serve active clients.

FLORIDA HARDEST-HIT FUND

In 2010, the U.S. Treasury provided funds to states with housing markets that were hardest hit with foreclosures, housing price declines, and unemployment. There are 18 states and the District of Columbia participating in the federal Hardest Hit Fund (HHF) Program. Florida's total allocation has equaled more than \$1.1 billion. A brief description of the programs provided with these funds is included below.

- Unemployment Mortgage Assistance Program (UMAP) - The UMAP provides up to \$24,000 for up to 12 months (whichever comes first) in monthly first mortgage payment assistance on behalf of qualified borrowers with an eligible hardship. This program closed to new applicants on January 31, 2018.
- Mortgage Loan Reinstatement Program (MLRP) - MLRP funds (when used in conjunction with UMAP) are available in an amount of up to \$18,000 to help satisfy all or some of the arrearages on the first mortgage prior to UMAP payments commencing. When used without UMAP, MLRP-only funds are available in an amount of up to \$25,000 as a one-time payment to assist in bringing a delinquent first mortgage current for a homeowner who has returned to work or recovered from an eligible hardship. This program closed to new applicants on January 31, 2018.
- Principal Reduction (PR) - The HHF-PR program is designed to assist eligible homeowners by providing up to \$50,000 applied to the principal balance of the first mortgage to reduce the loan-to-value to no less than 100 percent. This program closed to new applicants on January 31, 2018.
- Modification Enabling Pilot (MEP) Program - The MEP program is designed to provide assistance to eligible borrowers with the intent to permanently modify and reduce the borrower's loan amount to an affordable level. This program closed to new applicants on January 31, 2018.
- Elderly Mortgage Assistance Program (ELMORE) - The ELMORE program pays up to \$50,000 to assist seniors who are in default on their reverse mortgage because of their inability to pay their taxes, insurance and other property charges. This program is scheduled to close to new applicants on June 30, 2019.

HOMEOWNERSHIP PROGRAMS

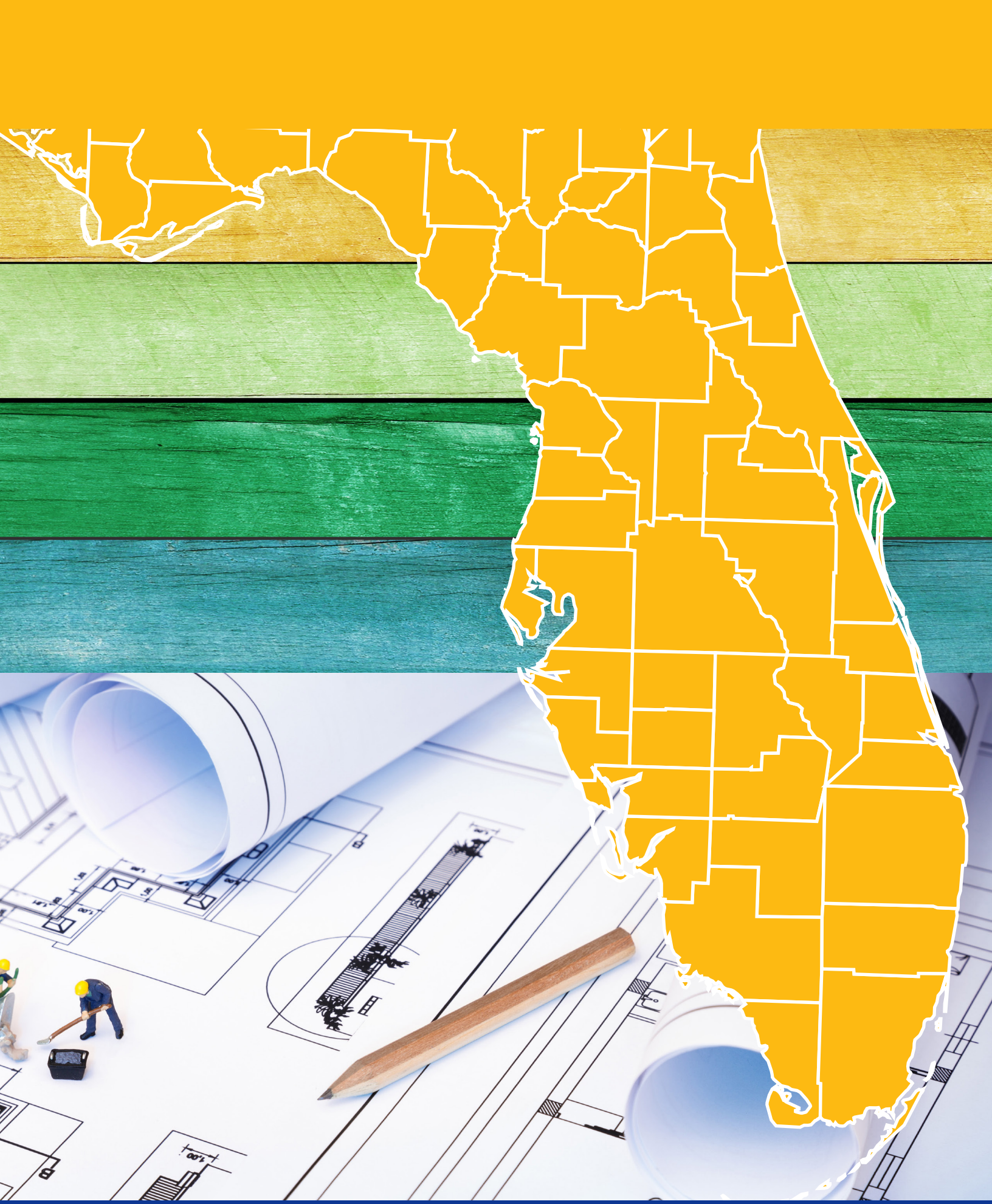
- Down Payment Assistance (DPA) Program - The DPA Program provides eligible borrowers with up to \$15,000 in the form of a 0-percent, forgivable second mortgage, which can be used for down payment, closing costs, prepaid expenses, mortgage insurance premiums, or as a principal reduction to the first mortgage. In 2018, there were 11 counties approved by U.S. Treasury where this program could be used. This program closed to new applicants in mid-2018, but re-opened in early 2019 to spend program proceeds and is estimated to wrap up in mid-2019.

Program Summary

From program inception through the end of 2018, a total of \$1,046,638,391 in HHF funds was disbursed to assist 52,661 homeowners and another \$45,256,025 was reserved. Some homeowners received assistance from more than one program.

- \$226,462,150 in UMAP funds was disbursed to assist 20,387 homeowners;
- \$180,044,148 in MLRP funds was disbursed to assist 20,424 homeowners;
- \$266,680,871 in PR funds was disbursed to assist 6,519 homeowners;
- \$17,971,784 in MEP funds was disbursed to assist 445 homeowners;
- \$50,182,161 in ELMORE funds was disbursed to assist 2,518 homeowners; and
- \$305,297,277 in DPA funds was disbursed to assist 20,408 homeowners.







RENTAL HOUSING PROGRAMS

RENTAL HOUSING PROGRAMS

Florida Housing's rental programs feature unique financing arrangements designed to maximize the development of affordable housing around the state. Strategically combining federal and state resources helps to incentivize local funding opportunities and foster creative public-private partnerships. This results in a shared commitment to provide affordable and economically viable rental developments that serve a wide variety of populations through a range of housing types throughout the state.

Florida Housing uses a competitive Request for Applications (RFA) process to allocate rental resources. The RFA process ensures transparency and accountability in meeting statutorily and legislatively directed commitments. In addition, it provides Florida Housing with the flexibility to react to changing markets and needs.

Florida Housing's Board of Directors establishes a timeline for when all RFAs will be issued during the year. Each RFA is then independently drafted, beginning with multiple opportunities for stakeholder input, including at least one public workshop and a public comment period, before the final request is issued. Applications are scored by Florida Housing staff and recommendations are forwarded to Florida Housing's Board, which makes final award decisions.

REQUEST FOR APPLICATIONS RECEIVING AWARDS IN 2018

Florida Housing's competitive Request for Application allocation process allows Florida Housing to best respond to the data-driven assessments generated by statewide affordable housing needs studies. The ability to target specific tenant groups and geographic regions results in a nuanced, comprehensive response to the affordable housing challenges across Florida. Listed below are the RFAs that contributed to the rental developments awarded funding by Florida Housing in calendar year 2018.

- 2017-111 Affordable Housing Developments located in Small and Medium Counties using Competitive Housing Credits
- 2017-112 Affordable Housing Developments located in Miami-Dade County using Competitive Housing Credits
- 2017-113 Affordable Housing located in Broward, Duval, Hillsborough, Orange, Palm Beach, and Pinellas Counties using Competitive Housing Credits
- 2017-114 Preservation of Existing Affordable Housing using Competitive Housing Credits
- 2018-101 Smaller Developments for Persons with Special Needs and Homeless Households using SAIL
- 2018-102 Affordable Housing as part of a Local Revitalization Initiative using Competitive Housing Credits
- 2018-103 Affordable Housing for Homeless Persons using Competitive Housing Credits and SAIL
- 2018-104 Farmworker and Commercial Fishing Worker Affordable Housing using SAIL
- 2018-106 Permanent Supportive Housing for Persons with Developmental Disabilities using State Grants
- 2018-107 Affordable Housing for Hurricane Recovery in Monroe County using Competitive Housing Credits and SAIL
- 2018-108 Affordable Housing for Persons with Disabling Conditions or Developmental Disabilities using State Grants
- 2018-109 Development Viability Loan Funding for Affordable Housing
- 2018-114 Construction of Workforce Housing using SAIL
- 2018-115 Construction of Workforce Housing for Hurricane Recovery in Monroe County using SAIL

RENTAL HOUSING PROGRAMS

STATE APARTMENT INCENTIVE LOANS

The State Apartment Incentive Loan (SAIL) program provides low-interest loans on a competitive basis, most often as gap financing to leverage mortgage revenue bonds and non-competitive Low Income Housing Tax Credits. This allows a developer to obtain the full financing needed to construct or rehabilitate affordable rental units for very low-income families. In 2018, SAIL was also used to help finance smaller, specialty housing for homeless people as well as persons with special needs. Additional SAIL funding was used as forgivable loans to finance construction of a portion of units in some properties to lower the debt on these units and, thus, allow rents to be decreased to serve extremely low-income (ELI) residents. The Legislature also appropriated a portion of SAIL funds for higher income residents, called "workforce," which can serve up to 80% AMI in all counties except Monroe, where the funds can serve up to 120% AMI.

Program Summary

- \$70,694,154 in SAIL funding was awarded for affordable rental housing; 1,056 total units were awarded funding and 1,048 will be set aside as affordable (of these, 139 affordable units will be set aside for ELI households).
- \$28,405,400 in SAIL funding was awarded for workforce rental housing; all 698 of the units awarded funding will be set aside for workforce households.

MULTIFAMILY MORTGAGE REVENUE BONDS

The Multifamily Mortgage Revenue Bond program uses both taxable and tax-exempt bonds to provide below market rate loans to nonprofit and for-profit developers that set aside a certain percentage of their apartment units for low-income families. Proceeds from the sale of these bonds are used to construct or acquire and rehabilitate multifamily rental properties. SAIL financing and/or non-competitive Housing Credits are often paired with bonds to allow this federal resource to serve more low-income families than could be served with the bonds alone.

Program Summary

- \$146,600,000 from the sale of bonds was provided for the development of affordable rental housing.
- 1,321 total units were awarded funding and 1,140 will be set aside as affordable.



GRANTS TO FINANCE HOUSING FOR PERSONS WITH DEVELOPMENTAL DISABILITIES

In recent years, Florida Housing has been appropriated grant funds by the Legislature to finance housing for persons with developmental disabilities. In 2018, funds were made available to develop or retrofit smaller-scale Community Residential Homes (CRHs) for six persons or less, or independent rental housing known as Supported Living Units. All developments committed to provide permanent supportive housing, which is housing with access to supportive services. The funds were available to private nonprofit organizations whose primary mission includes serving persons with developmental disabilities.

Program Summary

- In 2018, a total of \$2,052,000 in grant funding was provided to 4 smaller CRHs to finance housing for persons with developmental disabilities. 24 beds were funded (all will be set aside as affordable). The term "beds" is used to describe the individual living quarters in a CRH for persons with developmental disabilities. The CRHs funded are single-family homes that are used as licensed group homes for this population, and bedrooms are rented separately by unrelated persons. For the purposes of Florida Housing's funding, the number of beds represents the number of people living in the CRH.

LOW INCOME HOUSING TAX CREDITS

The competitive (9%) and non-competitive (4%) Low Income Housing Tax Credit (Housing Credit) program provides nonprofit and for-profit developers with federal tax credits. These credits are sold to investors to be used for a dollar-for-dollar reduction in their federal tax liability in exchange for equity to finance the acquisition, rehabilitation and/or new construction of affordable rental housing. Special consideration is given to properties that target specific demographic groups, such as people who are elderly or homeless. Consideration also is given to properties that target certain geographic areas, such as the Florida Keys and developments in local revitalization areas.

Program Summary

- \$58,244,331 in competitive (9%) Housing Credits was allocated in 2018. 3,564 units were funded (3,394 units will be set aside as affordable).
- \$27,759,091 in non-competitive (4%) Housing Credits was allocated in 2018. A total of 4,523 units were funded (4,466 units will be set aside as affordable).

DEVELOPMENT VIABILITY LOANS

The Development Viability Loan Funding (or gap funding) program was initiated in 2017 as a result of changes in the Housing Credit market that affected the pricing of Housing Credits as well as escalation of construction costs. Funds loaned under this program are to be used to help reduce or even close development funding gaps which resulted from the decrease in Housing Credit equity provided by private sector investors. These loans are used in combination with other previously awarded Florida Housing funding sources. The loans carry a 0-percent, 15-year interest rate, are non-amortizing with payment in full due at maturity and require the developer to permanently defer a significant portion of the developer fee to help close the funding gap.

Program Summary

- \$14,226,775 in funding was provided for 11 developments. A total of 1,041 units were funded (all will be set aside as affordable).

RENTAL HOUSING PROGRAMS

FLORIDA AFFORDABLE HOUSING GUARANTEE PROGRAM

Authorized by the Legislature in 1992, the Guarantee Program was created to provide credit enhancement (i.e., mortgage repayment guarantees) primarily on bond-financed affordable rental housing developments at a time when such products for bond transactions were mostly unavailable in the private market. During its active phase, the program guaranteed 120 transactions, representing approximately \$1.4 billion and over 28,000 rental units, the majority of which partnered with HUD's Risk-Sharing Program (Section 542c), with HUD assuming 50 percent of the default risk. The program's last transaction was in 2005. In March 2009, Florida Housing's Board of Directors officially confirmed the suspension of new guarantees.

Capitalization of the Guarantee Fund occurred through the statutorily authorized issuance of debt, and the Guarantee Fund corpus is currently invested in the Florida Treasury. Documentary stamp taxes distributed to the State Housing Trust Fund are the essential element for maintaining the Guarantee Fund's insurer financial strength (IFS) credit rating; currently A+/Stable by Standard & Poor's and Fitch Ratings. In the event the Guarantee Fund is rated less than in the top three claims paying ratings by any of the rating agencies, the state would be required to use collections distributed to the State Housing Trust Fund to replenish the Guarantee Fund at the amount necessary to maintain the minimum IFS claims paying rating.

Program Summary (as of December 31, 2018)

- Total units in the Guarantee Program portfolio: 829
- Total outstanding guarantees: 3 multifamily rental properties
- Total amount of outstanding guarantees: \$19,934,933
- Number of properties in portfolio in monetary default/foreclosure: Zero

TENANT-BASED RENTAL ASSISTANCE

Florida Housing has funded temporary rental assistance for households through the HOME program since 2013. HOME Tenant-Based Rental Assistance (TBRA) funds were granted to qualifying public housing authorities that administer the HUD Section 8 Housing Choice Voucher Program. TBRA has been a critical resource to provide decent, safe housing to eligible families affected by the economic downturn. Eligible households include those that have incomes at or below 80% AMI. More than 90 percent of the eligible households assisted through HOME TBRA have incomes at or below 50% AMI. Rental assistance is available to each family for up to two years.

Program Summary

- \$9,501,391 was disbursed as of December 31, 2018, to assist a total of 1,953 renter households.

HOMELESS SCHOOL CHILDREN PILOT TO PROVIDE HOUSING

Florida Housing began a pilot program in January 2018 to provide short-term rental housing assistance and housing stability services to homeless families that have school-aged children. The pilot is targeted to counties with small and rural communities that tend to have fewer housing resources or options than larger more populated communities. Santa Rosa County was identified as the demonstration site with three key local partners participating in the pilot, the Santa Rosa County School Board, the EscaRosa Coalition for the Homeless, and the Milton Housing Authority. The school district identified families that were homeless and were likely to be able to remain stably housed after the pilot's assistance ends.

Program Summary

- \$102,490 in funding was provided for 17 households in 2018. Federal HOME funds are used to fund this program. Funding information is from January 8, 2018, when the program started, through December 31, 2018.

NATIONAL HOUSING TRUST FUND

The National Housing Trust Fund (NHTF) is funded from a small portion of the revenue generated by the federal Government Sponsored Entities, Freddie Mac and Fannie Mae. With NHTF financing, a small number of units across several properties are set aside for residents with special needs with incomes at or below 22% of AMI, which is about equal to Supplemental Security Income typically provided to people with disabilities with very little income. This funding approach follows the National Housing Trust Fund Allocation Plan developed by Florida Housing as part of the state's Consolidated Plan (required and in place for several federal programs administered by the state, including the HOME Program).

Program Summary

- \$6,410,327 in NHTF funding was provided for seven rental developments. 35 units were set-aside as NHTF units. Florida Housing inadvertently left out 2017 NHTF funding information from the 2017 annual report: \$4,038,400 was provided for three developments with 24 NHTF units.

LINK STRATEGY

The Link Initiative enhances the ability of extremely low income (ELI) households that are homeless and/or have special needs to access and retain affordable rental housing in their communities. Special needs populations include persons with disabilities, youth aging out of foster care, frail elders and survivors of domestic violence. Link targets those who require affordable, permanent housing, plus short-term or long-term community-based services to maintain optimal stability and self-sufficiency. Through Link, Florida Housing requires general occupancy properties to set aside a portion of a property's ELI units for homeless and/or special needs households that are receiving community-based supportive services and are referred by a recognized supportive services agency in the community where the property is located. Each participating development executes a memorandum of understanding (MOU) with at least one of the designated services agencies in that community. The MOU provides the responsibilities of each party in partnering to serve these households.

Program Summary

- In 2018, Florida Housing funded 320 Link units for a total of 2,733 units since the initiative started in 2009.

ASSET MANAGEMENT OF PROPERTIES IN FLORIDA HOUSING'S RENTAL PORTFOLIO

Florida Housing monitors multifamily properties for compliance throughout the required affordability period to which the developers commit, based on applicable federal and state statutes and rules. For developments that receive state funds, compliance monitoring reviews and physical inspections are conducted annually. Reviews of developments that were awarded Housing Credits are conducted at least once every three years for the first 15 years in accordance with federal regulations, and annually thereafter. Compliance monitoring of mixed-income developments applies to the affordable units.

- In 2018, reviews of 945 properties with 141,448 affordable units (147,387 total units) were conducted.

If problems are found, Florida Housing works with the property owners and managers until the problems are addressed. Chronic noncompliance of a property may result in the suspension of an owner's ability to apply for Florida Housing funding. Moreover, Florida Housing reports Housing Credit properties that are in noncompliance to the Internal Revenue Service, which places the development's Housing Credits at risk of recapture.

Florida Housing's staff and servicers review audited financial statements received annually as a part of our permanent loan servicing and asset management processes. Compliance training workshops are conducted by Florida Housing and compliance monitors at least four times a year for on-site leasing staff, regional compliance property managers and property owners. Attendance is mandatory for new or replacement property management companies. In 2018, 316 affordable housing professionals attended these workshops.

SPECIAL PROGRAMS

STATE HOUSING INITIATIVES PARTNERSHIP

The State Housing Initiatives Partnership (SHIP) program provides funds to local governments using a population-based formula as an incentive to produce and preserve affordable housing for very low-, low-, and moderate-income families. When SHIP funds are available, they are distributed on an entitlement basis to all 67 counties and 52 Community Development Block Grant entitlement cities in Florida. SHIP funds may be used to fund strategies such as: emergency repairs, new construction, rehabilitation, down payment and closing cost assistance, foreclosure prevention, impact fees, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, matching dollars for federal housing programs, and homeownership counseling. Each participating local government may use up to 10 percent of its SHIP funds for administrative expenses.

Local governments have three years to expend funds. The most recent closed out fiscal year is 2015-2016. The summary of expenditures below is higher than the allocated funds due to local governments' use of SHIP program income and recaptured funds.

Program Summary

- For Fiscal Year 2015-2016, Florida Housing allocated \$100,467,921 in SHIP funding.
- \$92,245,065 was expended toward homeownership activities by local governments, providing assistance to 3,997 homeownership units.
- \$15,266,184 was expended toward rental housing activities by local governments providing assistance to 1,792 rental housing units.
- Of these funds, \$34,035,861 was expended to assist households with Special Needs.

PREDEVELOPMENT LOAN PROGRAM

The Predevelopment Loan Program (PLP) assists nonprofit and community-based organizations, local governments, and public housing authorities with the planning and financing of affordable housing. Eligible organizations may apply for a loan of up to \$500,000 without site acquisition or up to \$750,000 with site acquisition for predevelopment activities such as title searches, engineering fees, impact fees, soil tests, appraisals, feasibility analyses, earnest money deposits, and insurance fees. Technical assistance is also provided at no charge to the applicant.

Program Summary

- \$3,707,606 was awarded for predevelopment activities associated with seven approved rental developments that will create 428 rental units (of these, 87 will be affordable).
- \$614,000 was awarded for predevelopment activities associated with two approved homeownership developments that will create 24 homeownership units.





TRAINING AND TECHNICAL ASSISTANCE

Affordable Housing Catalyst Program

The Affordable Housing Catalyst Program provides on-site, email, and telephone technical assistance and training on affordable housing programs. Workshops also are conducted throughout the year at locations around the state. This technical assistance is targeted to nonprofits and government entities. The assistance includes training on such topics as: forming local and regional partnerships; working effectively with lending institutions; implementing regulatory reform; training for boards of directors; the development process; implementing rehabilitation and emergency repair programs; assisting with the design and establishment of fiscal and program tracking systems; and compliance requirements of state and federally funded housing programs.

Program Summary

During 2018, the following assistance was provided:

- 22 workshops/stakeholder events.
- 22 webinars.
- 13 local or regional clinics.
- 437 hours of direct technical assistance.
- 1,986 responses to emails/phone calls.

In addition, a total of \$55,850 was expended through the Hardest Hit Fund to support the following HHF assistance activities:

- 46 hours of direct technical assistance.
- 199 responses to emails/phone calls.

PLP and Demonstration Loans Technical Assistance

Technical Assistance is also provided to applicants with PLP and Demonstration Loans. This technical assistance provides professional guidance particularly for less experienced nonprofit organizations to help them move through the predevelopment process and develop capacity required to develop affordable housing units.

Program Summary

- 30 PLP applicants were provided technical assistance at a cost of \$43,844.
- 4 organizations awarded Demonstration Loans were provided technical assistance at a cost of \$5,735.

SPECIAL PROGRAMS

DISASTER RESPONSE AND RECOVERY EFFORTS

During 2018, Florida Housing worked with state and federal officials to provide support for short-and long-term housing solutions to address the impacts from Hurricane Irma, which hit Florida in late 2017, and Hurricane Michael in October 2018. In partnership with the Florida Division of Emergency Management (DEM), FEMA, HUD and the Homeless Assistance Continuum of Care Lead Agencies in the impacted areas, Florida Housing also provided information regarding available rentals for homeless and displaced households and permanent housing needs for homeless households and those at risk of being homeless.

SHIP Disaster Recovery

In addition to the use of SHIP funds for ongoing local housing strategies, section 420.9073(5), Florida Statutes, authorizes Florida Housing to hold back up to \$5 million each fiscal year from SHIP for recovery efforts for declared disasters. Florida Housing allocates funds based on FEMA data showing relative impact to the housing stock in each community. These funds are used by each SHIP local government based on their adopted disaster strategy that allows for assistance in the immediate aftermath of a declared disaster for the particular needs of each community. The strategies include temporary relocation, tree and debris removal, rent assistance, and short-term repairs to prevent further damage to the structure or to allow for occupancy until further repairs are made. Fiscal Year 2017-18 funds were distributed in April 2018 to areas impacted by Hurricane Irma as shown to the right.



2017-18 SHIP Disaster Recovery Distribution			
Tier	Local Government	County Total	County Share/City Share
Tier 1	Monroe	1,077,791	1,077,791
	Orange	979,527	770,986
	Orlando		208,541
	Miami-Dade	942,682	607,935
	Hialeah		81,165
	Miami		160,822
	Miami Beach		31,863
	Miami Gardens		38,933
	North Miami		21,964
Tier 2	Broward	398,000	71,241
	Coconut Creek		12,179
	Coral Springs		27,064
	Davie		21,373
	Deerfield Beach		16,557
	Ft. Lauderdale		38,049
	Hollywood		31,283
	Lauderhill		15,124
	Margate		12,298
	Miramar		28,935
	Pembroke Pines		34,626
	Plantation		18,825
	Pompano Beach		23,243
	Sunrise		19,502
	Tamarac		13,572
	Weston		14,129
	Polk	268,000	209,120
	Lakeland		42,210
	Winter Haven		16,670
	Seminole	214,000	214,000
	Osceola	180,000	142,704
	Kissimmee		37,296
	Hendry	150,000	150,000
	Collier	196,000	184,926
	Naples		11,074
	Lee	240,000	152,664
	Cape Coral		60,144
	Ft. Myers		27,192
	Duval	204,000	204,000
	Highlands	150,000	150,000
	TOTAL	5,000,000	5,000,000



SPECIAL PROGRAMS

Hurricane Damages to Florida Housing's Rental Portfolio

After a hurricane, Florida Housing immediately conducts a damage assessment of the rental properties in our portfolio to gain a better understanding of the impact of the hurricane on the residents, and condition of the developments and units.

Following Hurricane Irma in 2017, Florida Housing assessed all properties located in the forty-eight counties impacted by the storm. Damage was reported in 18,235 units across 764 developments. Four developments reported damage extensive enough to require displacement of some or all households. In total, 193 households were displaced; 55 of these households were able to move to other units on the property. The remaining 138 households were displaced from one development that experienced extreme flooding conditions. The development reopened in early 2018 for households wishing to move back.

Following Hurricane Michael, Florida Housing assessed all properties located in the twelve counties impacted by Hurricane Michael and reported damage at 68 developments with 6,134 units. Nine developments reported damage extensive enough to require displacement of some or all households. In total, 652 households were displaced due to direct damage, unhealthy moisture content and/or the discovery of mold in the housing units. An additional 15 properties reported moderate damage and 17 reported limited damage because of the hurricane.

Florida Housing continues to monitor the damaged properties for regular updates on reconstruction and damage mitigation efforts.

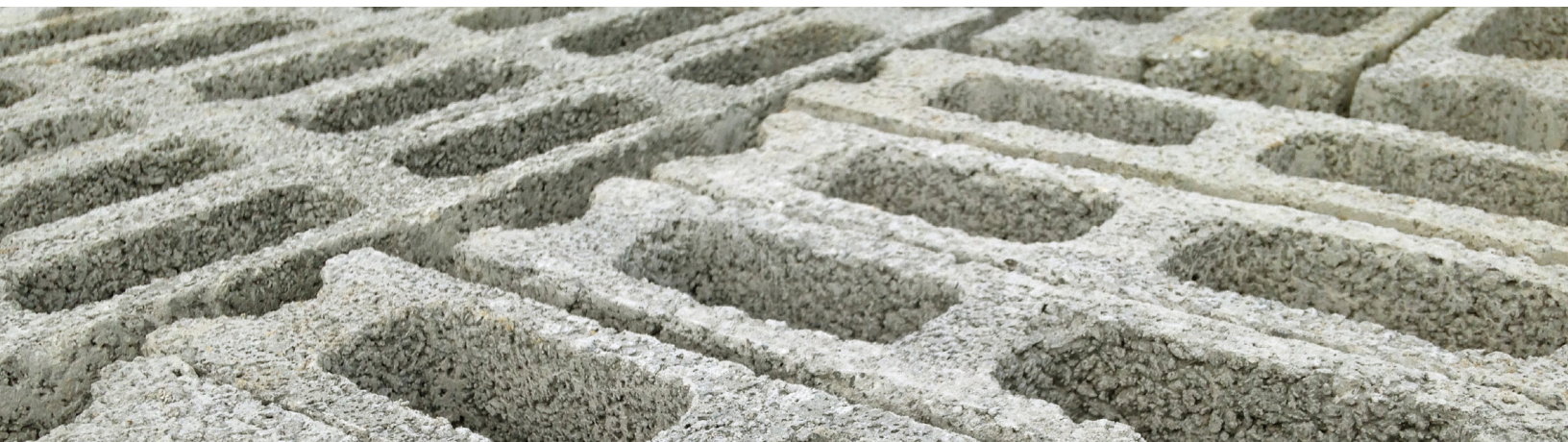
Rental Requests for Applications

In the aftermath of Hurricanes Irma and Michael, Florida Housing modified its timeline for rental Requests for Applications (RFAs) to allow applicants in affected regions more time to participate/compete for available resources to finance rental housing. RFA timelines and certain requirements were changed in late 2017 for five RFAs after Hurricane Irma and in late 2018 for four RFAs after Hurricane Michael.

In October 2018, Florida Housing's Board also approved the issuance of a special RFA for Hurricane Recovery in Monroe County to award \$16 million in Low Income Housing Tax Credits and SAIL dollars for the construction of workforce housing. A similar response to Hurricane Michael impacted counties was implemented in 2019 and will be reported in next year's annual report.

Community Development Block Grant – Disaster Recovery (CDBG-DR) Program

In the spring of 2018, the Department of Economic Opportunity (DEO) asked Florida Housing to partner in awarding CDBG-DR funds to address long term recovery housing efforts after Hurricane Irma. Through an agreement with DEO, Florida Housing will offer financing to construct new rental housing in the hardest hit areas.





AFFORDABLE RENTAL HOUSING LOCATOR: FLORIDAHOUSINGSEARCH.ORG

Web-Based Affordable Rental Housing Locator

Florida Housing provides a free, online affordable rental housing locator that helps citizens search for housing throughout Florida. FloridaHousingSearch.org allows users to search for and find available rental units by using several different search criteria such as rent amount, city, county, and zip code. Map links also are offered to allow users to search for housing near schools, transportation and employment. Properties listed on FloridaHousingSearch.org are affordable for people who earn at or below 120% AMI. The website is available in English and Spanish and can be translated into 30-plus additional languages, including Haitian-Creole.

As well as being free to those searching for housing, FloridaHousingSearch.org is free to property owners and managers who list their properties. Landlords can list information about their property including number of bedrooms, move-in costs, amenities, accessibility options, voucher acceptance and photographs. Owners of rental housing more recently financed by Florida Housing are required to list their properties and available rental units. The system is continually updated to ensure that property listings are accurate and up to date. At the end of 2018, 199,907 rental units were registered in the search database.

The locator also provides a toll-free, bilingual call center. As needed, call center staff assist consumers in conducting housing searches, help owners/landlords with listing their properties, and ensure that rental listings are kept up to date and accurate.

From September 2017 through June 2018, Florida Housing executed a short-term agreement with the locator's provider to implement disaster recovery services in counties impacted by Hurricanes Irma and Maria. Florida Housing executed another disaster recovery services agreement, in October 2018, to assist counties impacted by Hurricane Michael.

During 2018, 757,565 affordable rental searches were conducted on FloridaHousingSearch.org. The call center staff handled 20,619 affordable rental-related telephone inquiries.

DEMOGRAPHICS AND CHARTS

2018 SUMMARY OF PROGRAMS

HOMEOWNERSHIP PROGRAMS	Total Homeowners Assisted
Total Homeowners Served or Units Funded in 2018 ¹	17,700
Homebuyer Loan Programs	6,207
Down Payment Assistance ²	4,401
Homeownership Assistance Program - Florida Assist ³	3,792
HFA Preferred PLUS Grants	556
Florida HLP Second Mortgage	53
Mortgage Credit Certificates (MCCs)	2,030
Homeownership Pool Program (HOP)	96
Predevelopment Loan Program (PLP) ³	5
State Housing Initiatives Partnership (SHIP) ^{3, 4}	3,997
Foreclosure Counseling Program (FCP) ⁵	3,786
Florida Hardest-Hit Fund (HHF) ⁶	4,108





RENTAL PROGRAMS	Total Units	Set-Aside Units
Total Units Funded in 2018^{1, 7}	8,986	8,838
Grants for Persons with Developmental Disabilities ³	24	24
Multifamily Mortgage Revenue Bonds (MMRB)	1,321	1,140
State Apartment Incentive Loans (SAIL) ³	1,056	1,048
SAIL Workforce ³	698	698
Low Income Housing Tax Credits (9%)	3,564	3,394
Low Income Housing Tax Credits (4%)	4,523	4,466
National Housing Trust Fund	1,005	35
Homeless School Children Housing Pilot	17	17
Development Viability Loans	1,041	1,041
State Housing Initiatives Partnership (SHIP) ^{3, 4}	1,792	1,792
Predevelopment Loan Program ³	428	87

Notes:

¹ The number of units is equivalent to the number of households served. In order to serve lower income households, resources from more than one program are sometimes combined. Therefore, grand totals for rental and homeownership program areas are less than the sum of the individual programs due to program overlap. If financing was provided this year for units already funded in a recent, prior year, these units were not counted in this year's grand totals.

² In addition to the three Down Payment Assistance (DPA) Programs listed, funding from the Hardest-Hit Fund is also used for DPA. This assisted household total of 2,524 is only included in the HHF program total.

³ This program is typically funded by revenues from documentary stamp taxes. In some cases state funding is appropriated on a year by year basis for special programs.

⁴ SHIP information is from the most recently closed year (2015-2016). Pursuant to Florida Law, local governments typically have three years to expend funds. On the rental side, local governments often use SHIP funds as local contribution for rental developments financed with Florida Housing's programs. We estimate that 50% of the SHIP rental units during this period overlap other rental programs in this summary.

⁵ The FCP total shows the new homeowners assisted through the program in 2018, although homeowners who entered the program in prior years may still be receiving help. The total number of homeowners assisted since program inception is 11,564.

⁶ The HHF information shows the new homeowners added to the program in 2018. The total number of homeowners assisted since program inception is 52,661.

⁷ The breakdown for the 8,986 total rental units financed in 2018 is as follows:

- 4,241 units are new construction or redevelopment (demolition/replacement);
- 3,849 units are preservation (existing affordable units being rehabilitated and recapitalized to ensure they remain affordable and in good condition; some are 30+ year old properties originally funded through HUD and USDA); retrofits of existing smaller properties; or acquisition and rehabilitation of properties that become affordable as a result of receiving financing; and
- 896 SHIP units that are not associated with other rental programs (see note 4).

HOMEOWNERSHIP PROGRAMS

HOMES FUNDED THROUGH THE HOMEBUYER LOAN AND DOWN PAYMENT ASSISTANCE PROGRAMS

COUNTY	OVERALL PROGRAM PERFORMANCE ^{1,2}			
	# OF LOANS	FIRST MORTGAGE	DPA	AVERAGE SALES PRICE
Alachua	12	\$1,527,305	\$87,900	\$132,075
Baker	10	\$1,741,361	\$71,850	\$180,360
Bay	29	\$3,586,626	\$205,100	\$127,147
Bradford	8	\$885,947	\$60,000	\$114,187
Brevard	461	\$69,329,909	\$4,685,402	\$158,060
Broward	76	\$13,157,682	\$556,042	\$182,395
Charlotte	55	\$7,523,646	\$415,500	\$141,167
Citrus	23	\$2,564,356	\$168,450	\$115,909
Clay	120	\$18,030,949	\$1,232,183	\$157,136
Collier	15	\$2,984,883	\$110,547	\$204,757
Columbia	1	\$115,900	\$7,500	\$122,000
DeSoto	6	\$781,034	\$45,000	\$132,667
Duval	987	\$144,346,057	\$10,232,154	\$154,591
Escambia	47	\$5,496,682	\$349,117	\$120,895
Flagler	31	\$5,185,356	\$222,611	\$171,852
Gadsden	4	\$342,832	\$30,000	\$90,000
Hardee	1	\$151,905	\$7,500	\$159,900
Hendry	3	\$343,628	\$18,795	\$117,167
Hernando	135	\$17,973,484	\$1,003,450	\$137,670
Highlands	6	\$621,758	\$45,000	\$106,317
Hillsborough	856	\$135,826,669	\$8,766,369	\$166,467
Holmes	1	\$84,342	\$6,500	\$85,899
Indian River	36	\$5,467,943	\$269,250	\$156,328
Jefferson	1	\$117,826	\$7,500	\$120,000
Lake	56	\$9,134,482	\$411,426	\$167,887
Lee	147	\$22,953,950	\$1,067,768	\$160,517
Leon	86	\$11,202,822	\$646,105	\$134,767
Levy	1	\$110,461	\$7,500	\$112,500
Liberty	1	\$41,104	\$2,300	\$42,380
Madison	4	\$350,458	\$28,305	\$91,975
Manatee	83	\$14,216,127	\$620,275	\$176,560
Marion	35	\$4,270,675	\$255,360	\$125,704
Martin	10	\$1,612,005	\$68,076	\$169,787
Miami-Dade	16	\$3,563,665	\$127,660	\$237,031

HOMEOWNERSHIP PROGRAMS

HAP - FLORIDA ASSIST			HHF			HFA PREFERRED PLUS GRANTS			FL HLP SECOND MORTGAGE		
# OF LOANS	FIRST MORTGAGE	DPA	# OF LOANS	FIRST MORTGAGE	DPA	# OF LOANS	FIRST MORTGAGE	DPA	# OF LOANS	FIRST MORTGAGE	DPA
10	\$1,118,805	\$75,000	0	\$0	\$0	2	\$408,500	\$12,900	0	\$0	\$0
7	\$1,192,961	\$52,500	0	\$0	\$0	3	\$548,400	\$19,350	0	\$0	\$0
29	\$3,586,626	\$205,100	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
8	\$885,947	\$60,000	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
219	\$30,755,128	\$1,642,500	176	\$25,954,109	\$2,640,000	65	\$12,473,389	\$392,902	1	\$147,283	\$10,000
53	\$8,623,080	\$399,000	0	\$0	\$0	21	\$4,105,232	\$137,042	2	\$429,370	\$20,000
55	\$7,523,646	\$415,500	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
22	\$2,455,106	\$165,000	0	\$0	\$0	1	\$109,250	\$3,450	0	\$0	\$0
59	\$8,889,914	\$442,500	45	\$6,219,869	\$675,000	12	\$2,284,871	\$74,683	4	\$636,295	\$40,000
13	\$2,571,728	\$97,500	0	\$0	\$0	2	\$413,155	\$13,047	0	\$0	\$0
1	\$115,900	\$7,500	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
6	\$781,034	\$45,000	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
498	\$70,109,383	\$3,731,657	385	\$54,822,697	\$5,765,406	86	\$16,974,279	\$555,091	18	\$2,439,698	\$180,000
44	\$5,078,197	\$328,422	0	\$0	\$0	2	\$345,805	\$10,695	1	\$72,680	\$10,000
25	\$4,055,731	\$187,500	0	\$0	\$0	6	\$1,129,625	\$35,111	0	\$0	\$0
4	\$342,832	\$30,000	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
1	\$151,905	\$7,500	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
2	\$220,923	\$15,000	0	\$0	\$0	1	\$122,705	\$3,795	0	\$0	\$0
130	\$17,167,454	\$975,000	0	\$0	\$0	5	\$806,030	\$28,450	0	\$0	\$0
6	\$621,758	\$45,000	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
462	\$71,207,035	\$3,464,200	323	\$50,681,441	\$4,831,000	65	\$12,925,230	\$411,169	6	\$1,012,963	\$60,000
1	\$84,342	\$6,500	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
35	\$5,249,693	\$262,500	0	\$0	\$0	1	\$218,250	\$6,750	0	\$0	\$0
1	\$117,826	\$7,500	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
48	\$7,589,448	\$361,500	0	\$0	\$0	8	\$1,545,034	\$49,926	0	\$0	\$0
129	\$20,044,059	\$967,500	0	\$0	\$0	18	\$2,909,891	\$97,268	0	\$0	\$0
82	\$10,496,377	\$618,000	0	\$0	\$0	3	\$585,395	\$18,105	1	\$121,050	\$10,000
1	\$110,461	\$7,500	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
1	\$41,104	\$2,300	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
3	\$211,263	\$24,000	0	\$0	\$0	1	\$139,195	\$4,305	0	\$0	\$0
75	\$12,600,802	\$565,500	0	\$0	\$0	7	\$1,444,325	\$44,775	1	\$171,000	\$10,000
33	\$4,065,035	\$247,500	0	\$0	\$0	2	\$205,640	\$6,360	0	\$0	\$0
5	\$840,970	\$37,500	0	\$0	\$0	4	\$655,135	\$20,576	1	\$115,900	\$10,000
10	\$2,030,056	\$75,000	0	\$0	\$0	5	\$1,283,609	\$42,660	1	\$250,000	\$10,000

HOMEOWNERSHIP PROGRAMS

HOMES FUNDED THROUGH THE HOMEBUYER LOAN AND DOWN PAYMENT ASSISTANCE PROGRAMS

COUNTY	OVERALL PROGRAM PERFORMANCE ^{1,2}			
	# OF LOANS	FIRST MORTGAGE	DPA	AVERAGE SALES PRICE
Nassau	11	\$2,037,804	\$80,670	\$191,323
Okaloosa	20	\$2,876,005	\$150,000	\$147,719
Orange	427	\$71,407,616	\$4,299,696	\$175,159
Osceola	220	\$39,067,379	\$2,207,428	\$185,088
Palm Beach	68	\$11,921,109	\$508,157	\$182,032
Pasco	398	\$51,782,758	\$4,016,339	\$137,466
Pinellas	469	\$70,226,102	\$4,720,509	\$158,994
Polk	426	\$64,966,220	\$4,229,319	\$159,310
Putnam	6	\$583,845	\$45,000	\$101,475
Santa Rosa	11	\$1,715,330	\$81,597	\$160,792
Sarasota	104	\$17,892,944	\$778,395	\$177,086
Seminole	88	\$14,355,069	\$651,230	\$168,665
St. Johns	44	\$7,801,675	\$323,992	\$182,669
St. Lucie	185	\$30,104,903	\$1,922,110	\$169,728
Sumter	7	\$727,058	\$52,500	\$111,029
Volusia	348	\$50,395,598	\$3,510,488	\$151,998
Wakulla	6	\$776,686	\$46,500	\$133,712
Walton	1	\$199,820	\$7,500	\$206,000
Washington	5	\$490,083	\$36,120	\$101,100
TOTALS	6,207	\$944,971,833	\$59,506,045	\$159,500

HOMEOWNERSHIP PROGRAMS

HAP - FLORIDA ASSIST			HHF			HFA PREFERRED PLUS GRANTS			FL HLP SECOND MORTGAGE		
# OF LOANS	FIRST MORTGAGE	DPA	# OF LOANS	FIRST MORTGAGE	DPA	# OF LOANS	FIRST MORTGAGE	DPA	# OF LOANS	FIRST MORTGAGE	DPA
10	\$1,854,474	\$75,000	0	\$0	\$0	1	\$183,330	\$5,670	0	\$0	\$0
20	\$2,876,005	\$150,000	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
242	\$39,150,970	\$1,815,000	151	\$25,260,733	\$2,263,500	33	\$6,779,898	\$211,196	1	\$216,015	\$10,000
120	\$21,061,019	\$900,000	78	\$13,649,949	\$1,168,545	22	\$4,356,411	\$138,883	0	\$0	\$0
51	\$7,990,038	\$382,500	0	\$0	\$0	17	\$3,931,071	\$125,657	0	\$0	\$0
240	\$30,298,012	\$1,798,620	141	\$18,316,907	\$2,107,500	16	\$3,037,740	\$100,219	1	\$130,099	\$10,000
255	\$36,620,767	\$1,909,920	166	\$24,239,902	\$2,488,000	44	\$8,652,975	\$282,589	4	\$712,458	\$40,000
256	\$38,840,121	\$1,917,928	144	\$21,570,855	\$2,152,500	24	\$4,288,000	\$138,891	2	\$267,244	\$20,000
6	\$583,845	\$45,000	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
10	\$1,502,027	\$75,000	0	\$0	\$0	1	\$213,303	\$6,597	0	\$0	\$0
96	\$16,234,244	\$721,500	0	\$0	\$0	8	\$1,658,700	\$55,395	0	\$0	\$0
75	\$11,741,014	\$562,500	0	\$0	\$0	12	\$2,471,555	\$78,730	1	\$142,500	\$10,000
31	\$5,325,530	\$232,500	0	\$0	\$0	11	\$2,169,604	\$71,492	2	\$306,541	\$20,000
89	\$13,667,509	\$667,500	72	\$11,479,729	\$1,080,000	21	\$4,488,360	\$144,610	3	\$469,305	\$30,000
7	\$727,058	\$52,500	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
194	\$27,718,131	\$1,455,000	125	\$17,366,947	\$1,875,000	26	\$4,847,472	\$150,488	3	\$463,048	\$30,000
6	\$776,686	\$46,500	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
1	\$199,820	\$7,500	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
5	\$490,083	\$36,120	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
3,792	\$558,593,882	\$28,408,267	1,806	\$269,563,138	\$27,046,451	556	\$108,711,364	\$3,498,827	53	\$8,103,449	\$530,000

Note:

¹These four columns show the cumulative number of loans and first mortgage amounts for Homebuyer Loan Programs and downpayment assistance provided through four programs: the Homeownership Assistance Program (HAP) - Florida Assist, the Hardest Hit Fund (HHF), and HFA Preferred PLUS Grants (3% and 4% HFA Preferred Grants) and the Florida Homeownership Loan Program (FL HLP) Second Mortgage. Each downpayment assistance program section of the table provides subtotals for each of the strategies complementing the Homebuyer Loan Programs. Because not all first mortgages are paired with down payment assistance from Florida Housing, the totals in the Overall Performance section may be larger for some counties than the sum of the individual downpayment assistance program sections.

²In many cases, the first mortgage and DPA totals for a county are higher than the average sales price, because buyers also receive some assistance with closing costs, a key barrier to entering homeownership for many.

*As of December 31, 2018, the foreclosure rate for all Florida Housing homeowner loans was 0.98%. Of this, 0.22% of all Florida Housing loans were 1995 Indenture loans in foreclosure, 0.24% of all Florida Housing loans were New Issue Bond Program Indenture loans in foreclosure, and 0.52% of all Florida Housing loans were TBA loans in foreclosure. This is compared to a foreclosure rate of 1.43% for all Florida residential loans reported at the end of the fourth quarter of 2018 (the Florida conventional loan foreclosure rate was 1.38% and the Florida FHA foreclosure rate was 1.85%). Source: USBank and Mortgage Bankers Association.

HOMEOWNERSHIP PROGRAMS

HOMEBUYER LOAN AND DOWN PAYMENT ASSISTANCE PROGRAM DEMOGRAPHICS

NUMBER OF LOANS CLOSED & HOUSEHOLDS SERVED IN 2018		6,207
BY HOUSEHOLD SIZE	1-2 persons	4,151
	3-4 persons	1,702
	5+ persons	354
BY AGE	15-54	5,455
	55-61	422
	62+	330
BY INCOME	0-30% Area Median Income (AMI)	142
	30.01-50% AMI	1,355
	50.01-80% AMI	3,311
	80.01-100% AMI	1,399
BY RACE	Black/African American	1,008
	American Indian/Alaska Native	14
	Asian	100
	White	4,713
	White & Black/African American	34
	Other	232
	No Race Designated	106
BY ETHNICITY	Hispanic	1,891
	Non-Hispanic	4,111
	No Ethnicity Designated	205
AVERAGE SALES PRICE		\$159,500
AVERAGE DOWN PAYMENT ASSISTANCE LOAN AMOUNT		\$9,023
AVERAGE FIRST MORTGAGE AMOUNT		\$152,243
NUMBER OF VETERANS SERVED		87

HOMEOWNERSHIP POOL PROGRAM (HOP)

COUNTY	CLOSED LOANS		
	TOTAL OF ALL HOP LOANS	NUMBER OF HOMEBUYERS SERVED	AVERAGE SALES PRICE
Alachua	\$31,250	1	\$129,122
Citrus	\$300,000	12	\$110,767
Duval	\$738,840	16	\$167,825
Hillsborough	\$1,016,696	45	\$148,795
Lake	\$81,562	2	\$163,125
Leon	\$176,800	6	\$94,267
Marion	\$22,262	1	\$110,000
Sarasota	\$738,400	13	\$201,538
Totals	\$3,105,810	96	\$140,680

Note:

As of December 31, 2018, an additional \$1,002,600 of HOP funding was reserved in the names of 39 homebuyers. These loans will be closed in 2019 when construction is completed.

HOMEOWNERSHIP POOL PROGRAM (HOP) DEMOGRAPHICS

NUMBER OF LOANS CLOSED & HOMEBUYERS SERVED IN 2018		96
BY HOUSEHOLD SIZE	1-2 persons	44
	3-4 persons	38
	5+ persons	14
BY INCOME	0-30% Area Median Income (AMI)	0
	30.01-50% AMI	18
	50.01-80% AMI	78
BY AGE	15-54	82
	55-61	8
	62+	6
BY RACE	Black/African American	22
	Asian	2
	White	34
	Other	38
BY ETHNICITY	Hispanic	39
	Non-Hispanic	57

HOMEOWNERSHIP PROGRAMS

MORTGAGE CREDIT CERTIFICATES (MCCs)¹

COUNTY	TOTAL MCCs ISSUED	TOTAL OF ALL FIRST MORTGAGES	AVERAGE SALES PRICE
Alachua	6	\$899,750	\$151,800
Baker	2	\$249,770	\$127,000
Bay	2	\$315,512	\$159,750
Bradford	2	\$282,947	\$151,450
Brevard	23	\$3,500,819	\$158,658
Broward	258	\$47,864,312	\$201,510
Charlotte	5	\$985,350	\$201,460
Citrus	10	\$1,351,212	\$134,800
Clay	55	\$8,453,349	\$159,180
Collier	141	\$34,695,564	\$254,388
Duval	103	\$15,704,744	\$159,989
Escambia	1	\$187,344	\$167,000
Flagler	1	\$161,020	\$166,000
Gadsden	4	\$519,090	\$128,475
Gulf	1	\$96,000	\$96,000
Hardee	1	\$183,121	\$186,500
Hendry	5	\$645,293	\$134,200
Hernando	15	\$2,442,327	\$167,077
Highlands	4	\$481,445	\$124,000
Hillsborough	155	\$24,510,753	\$165,303
Indian River	10	\$1,344,405	\$148,692
Lake	56	\$9,689,924	\$176,961
Lee	112	\$19,371,604	\$178,491
Leon	47	\$6,142,644	\$133,497
Levy	2	\$199,545	\$97,000
Madison	1	\$186,557	\$189,900
Manatee	20	\$3,161,131	\$169,110
Marion	42	\$5,222,395	\$126,090
Martin	1	\$111,550	\$115,000
Miami-Dade	165	\$35,982,161	\$227,436
Nassau	2	\$363,975	\$183,200
Okaloosa	9	\$1,282,291	\$146,211
Okeechobee	1	\$151,515	\$148,450
Orange	126	\$21,699,715	\$180,709
Osceola	106	\$19,671,653	\$191,915

COUNTY	TOTAL MCCs ISSUED	TOTAL OF ALL FIRST MORTGAGES	AVERAGE SALES PRICE
Palm Beach	102	\$18,987,617	\$199,395
Pasco	52	\$7,492,211	\$151,763
Pinellas	60	\$7,888,713	\$149,677
Polk	151	\$26,595,415	\$180,573
Putnam	1	\$95,858	\$94,900
Santa Rosa	3	\$556,701	\$185,750
Sarasota	20	\$3,412,848	\$177,559
Seminole	36	\$6,093,760	\$178,731
St. Johns	19	\$3,860,748	\$209,290
St. Lucie	32	\$5,626,618	\$180,671
Sumter	2	\$274,751	\$137,900
Volusia	55	\$8,448,844	\$158,005
Wakulla	3	\$444,560	\$148,267
Totals	2,030	\$357,889,431	\$184,680

Note:

¹In October 2018, Florida Housing changed the management of the Mortgage Credit Certificate program compliance and reservation system. Due to the transition, demographic data is not available, but will be reported in the 2019 Annual Report.

HOMEOWNERSHIP PROGRAMS

FLORIDA HARDEST-HIT FUND PROGRAMS (HHF)¹

COUNTY	HOUSEHOLDS SERVED	RESERVED & DISBURSED ²	DISBURSED ONLY	FUNDS DISBURSED BY PROGRAM					
				DPA	UMAP	MLRP	PR	MEP	ELMORE
Alachua	220	\$4,984,572	\$4,485,301	\$0	\$1,279,522	\$1,089,547	\$1,693,497	\$94,000	\$328,735
Baker	26	\$457,631	\$447,440	\$0	\$142,878	\$147,018	\$105,224	\$0	\$52,320
Bay	217	\$4,370,464	\$4,059,789	\$0	\$1,357,428	\$1,186,007	\$1,074,899	\$122,845	\$318,610
Bradford	15	\$304,301	\$279,136	\$0	\$58,456	\$118,559	\$91,883	\$0	\$10,239
Brevard	3,642	\$63,660,863	\$61,931,576	\$35,949,522	\$7,706,054	\$5,898,734	\$11,012,503	\$532,651	\$832,112
Broward	4,232	\$109,927,269	\$103,810,297	\$0	\$37,798,765	\$27,891,755	\$28,676,632	\$1,569,094	\$7,874,050
Calhoun	5	\$100,289	\$81,022	\$0	\$19,564	\$25,996	\$35,462	\$0	\$0
Charlotte	285	\$6,330,099	\$6,029,781	\$0	\$1,606,761	\$1,251,180	\$2,812,312	\$50,000	\$309,529
Citrus	189	\$4,080,759	\$3,747,336	\$0	\$634,300	\$679,945	\$2,330,041	\$0	\$103,050
Clay	875	\$15,914,259	\$15,164,028	\$7,428,738	\$2,981,673	\$2,649,933	\$1,794,008	\$200,000	\$109,677
Collier	384	\$8,548,413	\$8,013,453	\$0	\$2,698,340	\$1,695,229	\$3,118,733	\$150,000	\$351,151
Columbia	51	\$1,106,064	\$949,431	\$0	\$257,692	\$355,087	\$172,745	\$40,047	\$123,860
DeSoto	38	\$886,474	\$782,491	\$0	\$148,970	\$137,296	\$439,584	\$0	\$56,642
Dixie	8	\$90,077	\$58,471	\$0	\$17,415	\$16,941	\$0	\$0	\$24,116
Duval	7,280	\$121,422,967	\$118,294,637	\$75,631,634	\$13,787,629	\$13,328,284	\$13,491,598	\$754,555	\$1,300,938
Escambia	438	\$7,140,953	\$6,431,609	\$0	\$2,349,496	\$2,613,014	\$901,546	\$150,000	\$417,552
Flagler	225	\$5,010,291	\$4,779,610	\$0	\$1,401,248	\$1,341,722	\$1,782,530	\$50,000	\$204,110
Franklin	11	\$269,930	\$261,309	\$0	\$122,688	\$108,128	\$19,425	\$0	\$11,069
Gadsden	111	\$2,727,424	\$2,549,277	\$0	\$635,309	\$718,191	\$1,152,666	\$34,392	\$8,718
Gilchrist	28	\$430,471	\$400,277	\$0	\$169,881	\$106,224	\$78,040	\$0	\$46,132
Glades	10	\$135,738	\$123,232	\$0	\$58,819	\$38,239	\$26,174	\$0	\$0
Gulf	12	\$285,516	\$268,618	\$0	\$81,285	\$73,176	\$96,852	\$0	\$17,305
Hamilton	2	\$41,012	\$41,012	\$0	\$13,411	\$14,620	\$12,981	\$0	\$0
Hardee	26	\$474,598	\$398,622	\$0	\$124,704	\$96,244	\$177,674	\$0	\$0
Hendry	42	\$864,195	\$801,682	\$0	\$229,220	\$155,833	\$327,180	\$50,000	\$39,449
Hernando	351	\$9,690,278	\$9,405,360	\$0	\$1,396,222	\$1,134,283	\$6,431,182	\$281,407	\$162,267
Highlands	95	\$2,226,273	\$2,077,281	\$0	\$431,465	\$446,958	\$1,061,315	\$50,000	\$87,542
Hillsborough	6,482	\$117,134,771	\$114,752,028	\$66,351,067	\$13,987,284	\$11,993,931	\$17,845,034	\$2,830,686	\$1,744,026
Holmes	13	\$111,120	\$107,049	\$0	\$50,905	\$23,753	\$24,328	\$0	\$8,063
Indian River	210	\$4,456,142	\$3,985,372	\$0	\$1,271,224	\$923,627	\$1,538,491	\$93,202	\$158,828
Jackson	35	\$544,684	\$424,069	\$0	\$155,272	\$199,693	\$22,817	\$33,395	\$12,892
Jefferson	11	\$238,224	\$209,977	\$0	\$103,395	\$106,582	\$0	\$0	\$0
Lafayette	4	\$116,678	\$113,157	\$0	\$35,727	\$27,431	\$50,000	\$0	\$0
Lake	419	\$9,696,453	\$9,197,579	\$0	\$2,429,859	\$2,062,719	\$3,703,290	\$473,966	\$527,746
Lee	1,067	\$25,742,926	\$24,778,151	\$0	\$9,673,948	\$4,356,416	\$9,826,129	\$250,000	\$671,659
Leon	431	\$9,918,331	\$9,049,570	\$0	\$2,953,704	\$2,787,118	\$3,036,279	\$50,000	\$222,468
Levy	35	\$601,625	\$582,800	\$0	\$210,798	\$203,734	\$110,490	\$50,000	\$7,779
Liberty	6	\$158,891	\$83,103	\$0	\$18,921	\$33,396	\$30,786	\$0	\$0
Madison	16	\$279,457	\$239,109	\$0	\$56,241	\$66,185	\$66,683	\$50,000	\$0
Manatee	331	\$8,999,442	\$8,663,882	\$0	\$1,957,518	\$1,766,324	\$4,538,764	\$150,000	\$251,276

HOMEOWNERSHIP PROGRAMS

COUNTY	HOUSEHOLDS SERVED	RESERVED & DISBURSED ²	DISBURSED ONLY	FUNDS DISBURSED BY PROGRAM					
				DPA	UMAP	MLRP	PR	MEP	ELMORE
Marion	466	\$10,192,090	\$9,528,259	\$0	\$2,264,137	\$1,997,039	\$4,541,228	\$117,313	\$608,542
Martin	164	\$4,028,663	\$3,818,821	\$0	\$1,388,617	\$1,111,154	\$1,037,101	\$50,000	\$231,949
Miami-Dade	3,740	\$98,237,228	\$93,055,838	\$0	\$29,554,126	\$21,167,330	\$20,853,934	\$1,989,145	\$19,491,303
Monroe	28	\$739,394	\$703,414	\$0	\$322,695	\$149,234	\$150,000	\$0	\$81,485
Nassau	107	\$2,316,797	\$2,217,664	\$0	\$900,028	\$877,711	\$406,176	\$0	\$33,749
Okaloosa	196	\$4,140,441	\$3,856,327	\$0	\$1,333,778	\$1,385,404	\$624,630	\$150,000	\$362,515
Okeechobee	72	\$1,322,991	\$1,281,239	\$0	\$381,796	\$278,020	\$590,373	\$0	\$31,051
Orange	4,094	\$85,220,319	\$81,800,841	\$28,552,618	\$14,950,377	\$11,437,549	\$23,866,059	\$1,532,748	\$1,461,491
Osceola	1,166	\$24,143,414	\$23,291,565	\$8,781,222	\$3,777,977	\$3,011,769	\$6,897,371	\$622,874	\$200,352
Palm Beach	2,543	\$66,804,917	\$63,307,761	\$0	\$21,090,274	\$15,043,936	\$22,010,725	\$600,000	\$4,562,826
Pasco	2,055	\$41,622,019	\$40,610,330	\$16,247,391	\$5,039,372	\$4,359,254	\$13,984,757	\$468,482	\$511,074
Pinellas	2,943	\$57,332,501	\$55,319,368	\$22,615,281	\$8,224,766	\$7,388,480	\$13,896,205	\$1,293,525	\$1,901,110
Polk	1,777	\$33,985,718	\$32,631,177	\$15,177,111	\$4,095,013	\$4,099,490	\$7,337,422	\$1,353,849	\$568,291
Putnam	76	\$1,272,546	\$1,231,536	\$0	\$351,145	\$377,939	\$415,238	\$0	\$87,214
Santa Rosa	380	\$8,715,444	\$8,109,841	\$0	\$3,311,760	\$2,869,058	\$1,592,178	\$0	\$336,846
Sarasota	1,151	\$23,421,426	\$22,436,342	\$7,280,908	\$4,279,115	\$3,780,528	\$5,995,949	\$250,000	\$849,842
Seminole	163	\$3,218,373	\$2,793,217	\$0	\$1,298,919	\$1,187,185	\$223,740	\$50,000	\$33,373
St. Johns	441	\$10,899,852	\$10,324,514	\$0	\$2,753,984	\$2,142,289	\$4,185,876	\$335,886	\$906,479
St. Lucie	711	\$17,713,377	\$16,872,239	\$0	\$4,934,964	\$3,860,982	\$7,230,961	\$516,407	\$328,925
Sumter	34	\$699,881	\$612,540	\$0	\$178,228	\$171,042	\$50,000	\$97,414	\$115,855
Suwannee	28	\$468,921	\$431,496	\$0	\$120,925	\$125,276	\$124,590	\$0	\$60,705
Taylor	2	\$37,023	\$37,023	\$0	\$7,059	\$11,102	\$0	\$0	\$18,862
Union	4	\$42,278	\$42,278	\$0	\$19,139	\$20,266	\$0	\$0	\$2,872
Volusia	2,312	\$43,058,934	\$41,977,057	\$21,281,786	\$4,783,245	\$4,728,444	\$9,862,260	\$400,823	\$920,500
Wakulla	69	\$1,666,207	\$1,556,957	\$0	\$342,297	\$252,487	\$920,797	\$0	\$41,376
Walton	28	\$577,560	\$506,096	\$0	\$191,722	\$134,870	\$173,524	\$0	\$5,980
Washington	33	\$536,173	\$426,725	\$0	\$152,704	\$207,258	\$0	\$33,079	\$33,684
Totals	52,661	\$1,091,894,416	\$1,046,638,391	\$305,297,277	\$226,462,150	\$180,044,148	\$266,680,871	\$17,971,784	\$50,182,161

Notes:

DPA = Down Payment Assistance, UMAP = Unemployment Mortgage Assistance Program, MLRP = Mortgage Loan Reinstatement Program, PR = Principal Reduction Program, MEP = Modification Enabling Pilot Program, ELMORE = Elderly Mortgage Assistance Program

¹Information is from program inception through December 31, 2018.

²When a homeowner is approved for funding, the maximum amount she or he can receive is reserved, and then the payments are distributed to the mortgage loan servicer on a monthly basis as long as the homeowner is eligible for funding.

HOMEOWNERSHIP PROGRAMS

FORECLOSURE COUNSELING PROGRAM (FCP)

COUNTY	SERVED DIRECTLY THROUGH COUNSELING AGENCIES		FUNDS DISBURSED THROUGH SHIP (2016-2017) ¹	TOTAL FUNDS DISBURSED
	HOUSEHOLDS SERVED	FUNDS DISBURSED		
Alachua	54	\$15,150	\$36,795	\$51,945
Baker	2	\$450	\$0	\$450
Bay	11	\$3,600	\$25,145	\$28,745
Bradford	10	\$4,200	\$0	\$4,200
Brevard	122	\$29,950	\$58,167	\$88,117
Broward	1,107	\$421,600	\$221,165	\$642,765
Charlotte	144	\$68,625	\$0	\$68,625
Citrus	14	\$4,400	\$24,213	\$28,613
Clay	211	\$71,400	\$20,485	\$91,885
Collier	215	\$79,925	\$0	\$79,925
Columbia	12	\$4,475	\$49,377	\$53,852
DeSoto	17	\$6,825	\$0	\$6,825
Dixie	1	\$300	\$0	\$300
Duval	900	\$270,025	\$0	\$270,025
Escambia	105	\$30,825	\$128,830	\$159,655
Flagler	147	\$50,625	\$44,018	\$94,643
Franklin	3	\$1,650	\$14,893	\$16,543
Gadsden	27	\$8,400	\$0	\$8,400
Gilchrist	1	\$225	\$0	\$225
Glades	2	\$1,550	\$0	\$1,550
Gulf	1	\$225	\$0	\$225

COUNTY	SERVED DIRECTLY THROUGH COUNSELING AGENCIES		FUNDS DISBURSED THROUGH SHIP (2016-2017) ¹	TOTAL FUNDS DISBURSED
	HOUSEHOLDS SERVED	FUNDS DISBURSED		
Hardee	2	\$600	\$10,000	\$10,600
Hendry	32	\$8,025	\$0	\$8,025
Hernando	44	\$16,450	\$10,000	\$26,450
Highlands	14	\$4,500	\$0	\$4,500
Hillsborough	1,333	\$443,075	\$25,611	\$468,686
Indian River	9	\$2,300	\$0	\$2,300
Jackson	6	\$3,000	\$188,245	\$191,245
Jefferson	3	\$450	\$0	\$450
Lafayette	1	\$300	\$0	\$300
Lake	239	\$56,775	\$0	\$56,775
Lee	498	\$180,950	\$0	\$180,950
Leon	58	\$21,050	\$0	\$21,050
Levy	4	\$1,425	\$45,416	\$46,841
Liberty	1	\$225	\$71,100	\$71,325
Madison	6	\$1,725	\$40,989	\$42,714
Manatee	42	\$12,400	\$0	\$12,400
Marion	58	\$21,550	\$0	\$21,550
Martin	16	\$5,425	\$0	\$5,425
Miami-Dade	838	\$312,150	\$50,076	\$362,226
Monroe	2	\$1,125	\$48,911	\$50,036
Nassau	30	\$12,350	\$21,883	\$34,233

HOMEOWNERSHIP PROGRAMS

COUNTY	SERVED DIRECTLY THROUGH COUNSELING AGENCIES		FUNDS DISBURSED THROUGH SHIP (2016-2017) ¹	TOTAL FUNDS DISBURSED
	HOUSEHOLDS SERVED	FUNDS DISBURSED		
Okaloosa	29	\$10,775	\$281,102	\$291,877
Okeechobee	4	\$1,350	\$0	\$1,350
Orange	1,247	\$407,575	\$11,631	\$419,206
Osceola	258	\$86,775	\$0	\$86,775
Palm Beach	979	\$349,350	\$0	\$349,350
Pasco	122	\$38,450	\$177,760	\$216,210
Pinellas	976	\$270,450	\$44,484	\$314,934
Polk	147	\$46,075	\$173,108	\$219,183
Putnam	60	\$18,725	\$69,648	\$88,373
Santa Rosa	26	\$10,700	\$134,422	\$145,122
Sarasota	103	\$44,200	\$84,725	\$128,925
Seminole	229	\$74,050	\$0	\$74,050
St. Johns	649	\$216,250	\$0	\$216,250
St. Lucie	63	\$19,675	\$56,134	\$75,809
Sumter	11	\$2,975	\$63,357	\$66,332
Suwannee	2	\$750	\$30,970	\$31,720
Taylor	3	\$900	\$24,948	\$25,848
Union	3	\$1,425	\$0	\$1,425
Volusia	267	\$91,025	\$0	\$91,025
Wakulla	5	\$975	\$0	\$975
Walton	3	\$1,050	\$0	\$1,050

COUNTY	SERVED DIRECTLY THROUGH COUNSELING AGENCIES		FUNDS DISBURSED THROUGH SHIP (2016-2017) ¹	TOTAL FUNDS DISBURSED
	HOUSEHOLDS SERVED	FUNDS DISBURSED		
Washington	4	\$1,500	\$71,074	\$72,574
No County Reported	32	\$3,300	\$0	\$3,300
Totals	11,564	\$3,878,575	\$2,358,682	\$6,237,257

Notes:

Information in the table is from program inception through December 31, 2018.

In 2018, 6,261 counseling sessions were conducted and 2,742 homeowners were provided financial management education training.

Since the program was established in 2013, 11,564 homeowners have been assisted through housing counseling agencies working directly through Florida Housing, including 3,786 homeowners who began receiving assistance in 2018.

¹ In 2016, FHFC also disbursed \$2,368,682 in Foreclosure Counseling Program funds directly to local governments participating in the SHIP program. These funds are to be expended by the local governments for a variety of homeowner counseling services. The funds will be reported as part of the total SHIP distribution for Fiscal Year 2016-2017, which will be included as part of the 2019 FHFC annual report, because local governments have three years to expend SHIP funds.

RENTAL PROGRAMS

TENANT-BASED RENTAL ASSISTANCE

COUNTY	HOUSEHOLDS SERVED TO DATE	TOTAL FUNDING RESERVED	TOTAL FUNDING DISBURSED
Alachua	270	\$210,838	\$206,820
Broward	89	\$1,567,779	\$1,567,779
Charlotte	257	\$605,279	\$605,279
Escambia	50	\$476,026	\$475,546
Flagler	101	\$384,672	\$384,672
Indian River	324	\$590,846	\$590,846
Leon	75	\$469,862	\$469,862
Manatee	41	\$480,997	\$480,997
Marion	261	\$526,458	\$526,435
Miami-Dade	44	\$467,973	\$467,973
Palm Beach	179	\$1,866,823	\$1,866,823
Pasco	60	\$528,034	\$528,034
Sarasota	46	\$482,414	\$482,414
St. Lucie	73	\$340,823	\$340,823
Volusia	83	\$507,087	\$507,087
TOTALS	1,953	\$9,505,912	\$9,501,391

TOTAL NUMBER OF HOUSEHOLDS SERVED BY INCOME RANGE

0-30% AMI	31-50% AMI	51-80% AMI
985	784	184

Note:

HOME funds are used to fund this program. Funding information is from July 2013, when the program started, through December 31, 2018. Households typically received assistance for 12 months; however, some public housing authorities provided assistance for longer than 12 months, and some used TBRA for rental deposit assistance.

STATE APARTMENT INCENTIVE LOANS - WORKFORCE HOUSING

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Hillsborough	WRDG T3C	\$4,720,000	118	118
Miami-Dade	Brisas del Este II	\$4,260,000	120	120
	Liberty Square III	\$6,450,000	192	192
	Solimar	\$8,075,000	180	180
Monroe	Dockside at Sugarloaf Key	\$1,366,400	28	28
	Landings at Sugarloaf Key	\$3,534,000	60	60
TOTALS		\$28,405,400	698	698

STATE APARTMENT INCENTIVE LOANS (SAIL)

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS	EXTREMELY LOW INCOME UNITS ¹
Brevard	Heritage Park at Crane Creek	\$4,469,500	80	80	12
Broward	Pembroke Tower	\$3,800,000	100	100	10
Duval	San Juan Village	\$4,822,500	22	22	5
Hillsborough	Heights at Gracepoint	\$3,378,000	64	64	10
	Sabal Place	\$4,500,000	112	112	17
Marion	Ritz Reserve II	\$3,826,954	27	27	6
Miami-Dade	Casa Juarez	\$6,500,000	32	32	5
	Northside Commons	\$4,000,000	80	72	12
	Northside Transit Village II	\$7,600,000	180	180	18
Monroe	Marty's Place	\$2,200,000	47	47	5
	Residences at Crystal Cove	\$4,600,000	46	46	5
	Residences at Marathon Key	\$5,400,000	55	55	6
Osceola	Gannet Pointe	\$4,500,000	80	80	12
Pasco	Osprey Pointe - Pasco	\$6,556,900	110	110	11
Pinellas	Evergreen Village	\$4,540,300	21	21	5
TOTALS		\$70,694,154	1,056	1,048	139

Note:

¹SAIL funds were used to buy down a portion of the set-aside units in these developments to make them affordable to extremely low income (ELI) households.

RENTAL PROGRAMS

LOW INCOME HOUSING TAX CREDITS (9%)

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Alachua	Harper's Pointe	\$1,015,000	66	66
Brevard	Cocoa Sunrise Terrace	\$1,510,000	183	173
	Heritage Park at Crane Creek	\$1,510,000	80	80
Broward	Palms at Deerfield Apartments	\$1,124,217	100	100
	Sailboat Bend Apartments II	\$2,561,000	110	101
	St. Andrew Tower I	\$1,660,000	219	219
	Village View ¹	\$2,514,965	100	100
Citrus	Colonnade Park	\$1,510,000	106	106
Duval	Cathedral Townhouse	\$1,660,000	177	170
	Hogan Creek	\$1,660,000	183	183
	Lofts at Jefferson Station	\$1,660,000	133	80
Escambia	Lucas Creek	\$1,510,000	93	93
Hillsborough	Boulevard at West River	\$2,110,000	118	95
	Heights at Gracepoint	\$1,260,000	64	64
	Sabal Place	\$2,110,000	112	112
Lake	Clermont Ridge Senior Villas	\$1,250,000	70	70
	Colonial Pines Apartments	\$214,841	30	30
Madison	Southern Villas of Madison	\$384,000	36	36
Manatee	Oaks at Creekside	\$1,505,520	96	96
Miami-Dade	Fair Oaks	\$2,400,000	120	120
	Father Marquess-Barry Apartments	\$955,000	60	54
	Northside Commons	\$2,465,000	80	72

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Miami-Dade	Paradise Lakes Apartments	\$1,517,634	76	76
	Residences at Dr. King Boulevard	\$2,436,070	120	108
Monroe	Dockside at Surgarleaf Key	\$925,344	28	27
	Landings at Surgarleaf Key	\$925,344	60	27
	Marty's Place	\$1,300,000	47	47
	Residences at Crystal Cove	\$1,300,000	46	46
	Residences at Marathon Key	\$1,300,000	55	55
Orange	Pendana at West Lakes Senior Residences	\$2,110,000	120	120
Osceola	Gannet Pointe	\$1,510,000	80	80
Palm Beach	Ocean Breeze East	\$2,070,000	123	123
Pasco	Arbours at Hester Lake	\$1,447,900	80	80
Pinellas	Eagle Ridge	\$1,660,000	71	71
Polk	Midtown Lofts	\$1,510,000	80	72
	Orangemont Village Phase One	\$349,976	34	34
	Sunset Lake	\$1,505,520	96	96
Sarasota	Lofts on Lemon	\$1,510,000	76	76
Taylor	Southern Villas of Perry Apartments	\$317,000	36	36
TOTALS		\$58,244,331	3,564	3,394

Note:

¹This development received a partial allocation in 2018 and a binding commitment of 2019 Housing Credits.

RENTAL PROGRAMS

LOW INCOME HOUSING TAX CREDITS (4%)

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Brevard	Crane Creek Senior	\$578,676	127	115
Broward	Pembroke Tower	\$650,000	100	100
Charlotte	Seven Palms	\$1,503,932	336	336
Duval	Caroline Arms	\$673,023	204	204
Hillsborough	Mary Bethune Highrise	\$981,185	150	150
	WRDG T3C	\$1,245,592	118	118
Manatee	River Trace Homes	\$1,097,754	218	218
Miami-Dade	Brisas del Este II	\$1,012,822	120	120
	Cameron Creek	\$624,770	148	148
	Caribbean Village	\$1,316,455	123	123
	Douglas Pointe	\$972,749	176	176
	Garden Walk	\$1,229,239	228	228
	La Joya Estates	\$745,790	106	106
	Liberty Square III	\$1,717,823	192	192
	Martin Fine Villas	\$793,184	104	104
	Northside Transit Village II	\$1,435,399	180	180
	Robert Sharp Towers II	\$401,548	109	109
	Solimar	\$1,122,364	180	135
	Superior Manor	\$935,862	139	139
Orange	Citrus Square	\$352,763	87	87
	Landon Pointe	\$1,305,733	276	276
Osceola	Sawyer Estates	\$972,674	192	192
	Vineland Landings	\$1,521,039	200	200

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Palm Beach	New South Bay Villas	\$1,473,355	131	131
Pasco	Osprey Pointe	\$860,191	110	110
Pinellas	Boca Ciega Townhomes	\$677,615	109	109
Seminole	Logan Heights	\$1,557,554	360	360
TOTALS		\$27,759,091	4,523	4,466

RENTAL PROGRAMS

MULTIFAMILY MORTGAGE REVENUE BONDS

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Broward	Pembroke Tower	\$11,000,000	100	100
Hillsborough	Mary Bethune Highrise	\$15,500,000	150	150
	WRDG T3C	\$20,000,000	118	54
Miami-Dade	Caribbean Village	\$16,500,000	123	105
	Northside Transit Village II	\$20,000,000	180	180
	Solimar	\$21,500,000	180	81
Pasco	Osprey Pointe - Pasco	\$14,100,000	110	110
Seminole	Logan Heights	\$28,000,000	360	360
TOTALS		\$146,600,000	1,321	1,140

RENTAL PROGRAMS

GRANTS TO FINANCE HOUSING FOR PERSONS WITH DEVELOPMENTAL DISABILITIES

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS/BEDS	SET-ASIDE UNITS/BEDS
Broward	Marvin Gutter's House	\$588,000	6	6
Citrus	Serenity Springs	\$488,000	6	6
Indian River	Arc of Indian River Home	\$488,000	6	6
Lake	Parrish Place	\$488,000	6	6
TOTALS		\$2,052,000	24	24

Note:

The term "Beds" is used to describe the individual living quarters in a Community Residential Home (CRH) for Persons with Developmental Disabilities. The CRHs are typically single family homes that are used as licensed group homes for this population, and bedrooms are rented separately by non-related persons. Supported Living Units (SLUs) are rental dwelling units leased to Persons with Developmental Disabilities who are determined by the Florida Agency for Persons with Disabilities to be approved to receive Supported Living Services. For the purposes of Florida Housing's funding, the number of Beds represents the number of people living in the CRH or the SLU.

HOMELESS SCHOOL CHILDREN PILOT TO PROVIDE HOUSING

COUNTY	HOUSEHOLDS SERVED TO DATE	TOTAL FUNDING RESERVED	TOTAL FUNDING DISBURSED
Santa Rosa	17	\$750,000	\$102,490
TOTALS	17	\$750,000	\$102,490

TOTAL NUMBER OF HOUSEHOLDS SERVED BY INCOME RANGE

0-30% AMI	31-50% AMI	51-80% AMI
14	3	0

Note:

HOME funds are used to fund this program. Funding information is for 2018.

RENTAL PROGRAMS

DEVELOPMENT VIABILITY LOANS

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTALS UNITS	SET-ASIDE UNITS
Alachua	Woodland Park I	\$1,250,000	96	96
Brevard	Luna Trails	\$1,250,000	86	86
	Osprey Pointe	\$809,775	65	65
Escambia	Delphin Downs	\$1,000,000	72	72
Franklin	Denton Cove	\$2,250,000	52	52
Hillsborough	Preserve at Sabal Park	\$1,250,000	144	144
Marion	Silver Pointe	\$1,250,000	90	90
Miami-Dade	Regatta Place	\$992,000	108	108
Monroe	Quarry	\$2,250,000	96	96
	Quarry II	\$950,000	112	112
Osceola	Palos Verdes	\$975,000	120	120
TOTALS		\$14,226,775	1,041	1,041

NATIONAL HOUSING TRUST FUND

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	NHTF SET-ASIDE UNITS
Duval	The Waves	\$1,075,037	127	6
Manatee	Parrish Oaks	\$545,783	120	4
Miami-Dade	Brisas del Rio Apartments	\$1,257,475	167	6
	Northside Transit Village II	\$1,047,896	180	5
	Woodland Grove	\$1,047,896	190	5
Pinellas	Palmetto Pointe	\$997,899	82	6
Polk	Providence Reserve Seniors	\$438,341	139	3
TOTALS		\$6,410,327	1,005	35

RENTAL PROGRAMS

RENTAL PROPERTIES AWARDED FUNDING IN 2018

COUNTY	DEVELOPMENT	REQUEST FOR APPLICATION NUMBER ¹	HC 9%	HC 4%	MMRB	SAIL	WORKFORCE HOUSING	NHTF	GRANTS TO HOUSE PERSONS WITH DEVELOPMENTAL DISABILITIES
Alachua	Harper's Pointe	RFA 2017-111	\$1,015,000						
	Woodland Park I	RFA 2018-109	2016			2016			
Brevard	Cocoa Sunrise Terrace	RFA 2017-114	\$1,510,000						
	Crane Creek Senior	N/A	1999	\$578,676					
	Heritage Park at Crane Creek	RFA 2018-103	\$1,510,000			\$4,469,500			
	Luna Trails	RFA 2018-109	2017						
	Osprey Pointe	RFA 2018-109	2017						
Broward	Marvin Gutter's House	RFA 2018-106							\$588,000
	Palms of Deerfield	RFA 2017-114	\$1,124,217						
	Pembroke Tower	RFA 2017-108		\$650,000	\$11,000,000	\$3,800,000			
	Sailboat Bend II	RFA 2017-113	\$2,561,000						
	St. Andrew Tower I	RFA 2017-114	\$1,660,000						
	Village View	RFA 2017-113	\$2,514,965						
Charlotte	Seven Palms 8	N/A	2000	\$1,503,932					
Citrus	Colonnade Park	RFA 2017-111	\$1,510,000						
	Serenity Springs	RFA 2018-106							\$488,000
Duval	Caroline Arms	N/A		\$673,023					
	Cathedral Townhouse	RFA 2017-114	\$1,660,000						
	Hogan Creek	RFA 2017-114	\$1,660,000						
	Lofts at Jefferson Station	RFA 2017-113	\$1,660,000						
	San Juan Village	RFA 2018-101				\$4,822,500			
	The Waves	RFA 2017-108		2017		2017		\$1,075,037	
Escambia	Delphin Downs	RFA 2018-109		2016		2016			
	Lucas Creek	RFA 2017-111	\$1,510,000						
Franklin	Denton Cove	RFA 2018-109	2015						
Hillsborough	Boulevard at West River	RFA 2017-113	\$2,110,000						
	Heights at Gracepoint	RFA 2018-108	\$1,260,000			\$3,378,000			
	Mary Bethune Highrise	N/A		\$981,185	\$15,500,000				
	Preserve at Sabal Park	RFA 2018-109	2017						
	SabalPlace	RFA 2018-103	\$2,110,000			\$4,500,000			
	WRDG T3C	RFA 2018-114		\$1,245,592	\$20,000,000		\$4,720,000		
Indian River	Arc of Indian River Home	RFA 2018-106							\$488,000
Lake	Clermont Ridge Senior Villas	RFA 2017-111	\$1,250,000						
	Colonial Pines	RFA 2017-114	\$214,841						
	Parrish Place	RFA 2018-106							\$488,000

RENTAL PROGRAMS

DEVELOPMENT VIABILITY LOANS ²	LOCAL BONDS ³	UNITS FUNDED			INCOME RESTRICTIONS BY AMI				DEMOGRAPHIC TARGET	CONSTRUCTION CATEGORY ⁶	ESTIMATED TOTAL DEVELOPMENT COST ⁷
		TOTAL UNITS	SET-ASIDE UNITS/BEDS ⁴	LINK UNITS ⁵	< 35%	36% - 50%	51% - 60%	61% - 120%			
		66	66	4	7		59		Elderly	NC	\$11,727,887
\$1,250,000		96	96	9	29		67		Family	NC	\$20,265,818
		183	173	10	37		136		Family	Preservation	\$29,284,315
	\$13,202,000	127	115		20		95		Elderly	Preservation	\$18,935,627
		80	80		12		68		Homeless/Special Needs	NC	\$17,879,620
\$1,250,000		86	86	5		9	77		Elderly	NC	\$15,852,987
\$809,775		65	65	4		13	52		Family	Preservation	\$10,484,148
		6	6		2		4		Special Needs	NC	TBD
		100	100	5	20		80		Elderly	NC	\$15,672,567
		100	100	5	10		90		Elderly	Preservation	\$19,468,077
		110	101	6	11		90		Elderly	NC	\$37,170,627
		219	219	11	44		175		Elderly	Preservation	\$26,597,444
		100	100	5	10		90		Elderly	NC	\$32,138,873
	\$28,800,000	336	336				336		Family	Preservation	\$50,193,886
		106	106	6		11	95		Family	NC	\$17,207,648
		6	6			2	4		Special Needs	NC	TBD
	\$12,500,000	204	204				204		Family	Preservation	\$22,634,344
		177	170	9	36		134		Elderly	Preservation	\$26,335,393
		183	183	10	37		146		Elderly	Preservation	\$20,296,539
		133	80	7	14		66		Family	NC	\$28,785,067
		22	22		5		17		Homeless/Special Needs	NC	\$4,822,499
		127	127	13	19		108		Family	NC	\$32,088,731
\$1,000,000		72	72	4		8	64		Family	NC	\$15,071,423
		93	93	5	10		83		Elderly	NC	\$17,024,949
\$2,250,000		52	52	3		6	46		Family	NC	\$12,149,155
		118	95	6		12	83		Family	NC	\$36,576,711
		64	64			10	54		Homeless/Special Needs	NC	\$15,000,000
		150	150				150		Elderly	Preservation	\$25,820,275
\$1,250,000		144	144	8		15	129		Family	NC	\$30,037,675
		112	112			17	95		Homeless/Special Needs	NC	\$25,411,271
		118	118		43		11	64	Family	NC	\$32,003,352
		6	6		2		4		Special Needs	NC	TBD
		70	70	4		7	63		Elderly	NC	\$13,946,504
		30	30	2		6	24		Family	Preservation	\$3,657,843
		6	6		2		4		Special Needs	NC	TBD

RENTAL PROGRAMS

RENTAL PROPERTIES AWARDED FUNDING IN 2018

COUNTY	DEVELOPMENT	REQUEST FOR APPLICATION NUMBER ¹	HC 9%	HC 4%	MMRB	SAIL	WORKFORCE HOUSING	NHTF	GRANTS TO HOUSE PERSONS WITH DEVELOPMENTAL DISABILITIES
Madison	Southern Villas of Madison	RFA 2017-111	\$384,000						
Manatee	Oaks at Creekside	RFA 2017-111	\$1,505,520						
	Parrish Oaks	RFA 2017-108		2017	2017	2017		\$545,783	
	River Trace Homes	N/A	1993	\$1,097,754	2000	1996			
Marion	Ritz Reserve II	RFA 2018-101				\$3,826,954			
	Silver Pointe	RFA 2018-109	2017						
Miami-Dade	Brisas del Este II	RFA 2018-114		\$1,012,822			\$4,260,000		
	Brisas del Rio Apartments	RFA 2017-108		2017	2017	2017		\$1,257,475	
	Cameron Creek	N/A	2000	\$624,770		2002			
	Caribbean Village	N/A		\$1,316,455	\$16,500,000	2014			
	Casa Juarez	RFA 2018-104				\$6,500,000			
	Douglas Pointe	N/A		\$972,749		2000			
	Fair Oaks	RFA 2017-112	\$2,400,000						
	Father Marquess-Barry Apartments	RFA 2018-102	\$955,000						
	Garden Walk	N/A	1995	\$1,229,239		1993			
	La Joya Estates	N/A		\$745,790					
	Liberty Square III	RFA 2018-114		\$1,717,823			\$6,450,000		
	Martin Fine Villas	N/A		\$793,184					
	Northside Commons	RFA 2018-108	\$2,465,000			\$4,000,000			
	Northside Transit Village II	RFA 2017-108		\$1,435,399	\$20,000,000	\$7,600,000		\$1,047,896	
	Paradise Lakes	RFA 2017-112	\$1,517,634						
	Regatta Place	RFA 2018-109		2017	2017	2017			
	Residences at Dr. King Boulevard	RFA 2017-112	\$2,436,070						
	Robert Sharp Towers II	N/A		\$401,548					
	Solimar	RFA 2018-114		\$1,122,364	\$21,500,000		\$8,075,000		
	Superior Manor	N/A		\$935,862					
	Woodland Grove	RFA 2017-108		2017	2017	2017		\$1,047,896	
Monroe	Dockside at Sugarloaf Key	RFA 2018-115	\$925,344				\$1,366,400		
	Landings at Sugarloaf Key	RFA 2018-115	\$925,344				\$3,534,000		
	Marty's Place	RFA 2018-107	\$1,300,000			\$2,200,000			
	Quarry	RFA 2018-109	2017				2017		
	Quarry II	RFA 2018-109	2017				2017		
	Residences at Crystal Cove	RFA 2018-107	\$1,300,000			\$4,600,000			
	Residences at Marathon Key	RFA 2018-107	\$1,300,000			\$5,400,000			
Orange	Citrus Square	N/A		\$352,763					

RENTAL PROGRAMS

DEVELOPMENT VIABILITY LOANS ²	LOCAL BONDS ³	UNITS FUNDED			INCOME RESTRICTIONS BY AMI						
		TOTAL UNITS	SET-ASIDE UNITS/BEDS ⁴	LINK UNITS ⁵	< 35%	36% - 50%	51% - 60%	61% - 120%	DEMOGRAPHIC TARGET	CONSTRUCTION CATEGORY ⁶	ESTIMATED TOTAL DEVELOPMENT COST ⁷
		36	36			4	32		Family	Preservation	\$3,995,859
		96	96	5	10		86		Family	NC	\$18,894,683
		120	120	10	16		104		Family	NC	\$25,599,906
	\$23,500,000	218	218		2		216		Family/Farmworker	Preservation	\$32,487,475
		27	27			6	21		Homeless/Special Needs	NC	\$4,306,954
\$1,250,000		90	90	5		9	81		Family	NC	\$17,859,592
	\$15,000,000	120	120		45		9	66	Family	NC	\$25,195,189
		167	167	15	23		144		Elderly	NC	\$33,573,059
	\$9,500,000	148	148		24		124		Family	Preservation	\$11,401,732
		123	123	13	7		116		Elderly	NC	\$32,667,582
		32	32		5	2	25		Farm/Fishing Worker	NC	\$7,014,105
	\$16,500,000	176	176		18		158		Family	Preservation	\$28,401,687
		120	120	6	12		108		Family	NC	\$31,345,272
		60	54	3	6		48		Elderly	NC	\$14,422,171
	\$18,700,000	228	228			195	33		Family	Preservation	\$35,834,209
	\$11,000,000	106	106				106		Family	NC	\$20,920,521
	\$29,500,000	192	192		71		16	105	Family	NC	\$44,442,360
	\$10,800,000	104	104				104		Family	NC	\$20,684,521
		80	72		12		60		Homeless/Special Needs	NC	\$29,513,666
		180	180	9	24		156		Elderly	NC	\$37,122,483
		76	76	4	8		68		Family	NC	\$19,443,289
\$992,000		108	108	6	11		97		Family	NC	\$23,210,289
		120	108	6	24		84		Family	NC	\$34,754,332
		109	109				109		Family	Preservation	\$14,834,152
		180	180		18		63	99	Family	NC	\$39,534,656
	\$13,500,000	139	139				139		Elderly	NC	\$26,466,008
		190	190	16	24		166		Family	NC	\$49,634,005
		28	28		3		23	2	Family	NC	\$12,096,565
		60	60		3		24	33	Family	NC	\$21,193,630
		47	47	3	5		42		Family	NC	\$15,010,534
\$2,250,000		96	96		5		39	52	Family	NC	\$30,359,591
\$950,000		112	112		6		45	61	Family	NC	\$37,319,346
		46	46	3	5		41		Family	NC	\$18,792,697
		55	55	3	6		49		Family	NC	\$20,998,765
	\$6,275,000	87	87				87		Family	Preservation	\$14,152,714

RENTAL PROGRAMS

RENTAL PROPERTIES AWARDED FUNDING IN 2018

COUNTY	DEVELOPMENT	REQUEST FOR APPLICATION NUMBER ¹	HC 9%	HC 4%	MMRB	SAIL	WORKFORCE HOUSING	NHTF	GRANTS TO HOUSE PERSONS WITH DEVELOPMENTAL DISABILITIES
Orange	Landon Pointe	N/A		\$1,305,733	2000	2000			
	Pendana at West Lakes Senior Residences	RFA 2017-113	\$2,110,000						
Osceola	Gannet Pointe	RFA 2018-103	\$1,510,000			\$4,500,000			
	Palos Verdes	RFA 2018-109		2016	2016	2016			
	Sawyer Estates	N/A	1998	\$972,674					
	Vineland Landings	N/A		\$1,521,039					
Palm Beach	New South Bay Villas	N/A		\$1,473,355					
	Ocean Breeze East	RFA 2017-113	\$2,070,000						
Pasco	Arbours at Hester Lake	RFA 2017-111	\$1,447,900						
	Osprey Pointe	RFA 2017-108		\$860,191	\$14,100,000	\$6,556,900			
Pinellas	Boca Ciega	N/A		\$677,615					
	Eagle Ridge	RFA 2017-113	\$1,660,000						
	Evergreen Village	RFA 2018-101				\$4,540,300			
	Palmetto Pointe	RFA 2017-108		2017		2017		\$997,899	
Polk	Midtown Lofts	RFA 2018-102	\$1,510,000						
	Orangemont Village I	RFA 2017-111	\$349,976						
	Providence Reserve Seniors	RFA 2017-108		2017	2017	2017		\$438,341	
	Sunset Lake	RFA 2017-111	\$1,505,520						
Sarasota	Lofts on Lemon	RFA 2017-111	\$1,510,000						
Seminole	Logan Heights	N/A		\$1,557,554	\$28,000,000				
Taylor	Southern Villas of Perry	RFA 2017-114	\$317,000						
	TOTALS		\$58,244,331	\$27,759,091	\$146,600,000	\$70,694,154	\$28,405,400	\$6,410,327	\$2,052,000

Notes:

In order to serve lower income households, resources from more than one program are often combined to finance a development. In many cases, a development is awarded all of its financing in one year, but sometimes it is awarded funding over more than one year. In addition, an older development many have received its initial financing many years ago, and is returning for preservation funding in the current year. When a development has received funding in a prior year, that year is included in the appropriate program column. HC 9% = Low Income Housing Tax Credits (9%); HC 4% = Low Income Housing Tax Credits (4%); MMRB = Multifamily Mortgage Revenue Bonds; SAIL = State Apartment Incentive Loan Program; NHTF = National Housing Trust Fund; EHCL = Elderly Housing Community Loans; This table includes developments that have been awarded funding, but may have been subject to legal challenges as of December 31, 2018. As a result, the developments listed in this table may include those that received a preliminary award prior to conclusion of such litigation.

¹Developments described as "N/A" were funded through 4% HC/MMRB, and did not have Request for Application numbers associated with their applications.

²Florida Housing awarded Development Viability Loan Funding in 2018 through a Request for Applications specifically for Developments that had active awards from Florida Housing and were experiencing a significant reduction in Housing Credit equity as a result of changing market conditions.

³Local Bond developments that also have received Florida Housing financing have been included on this chart because local housing finance authorities provide a major source of multifamily financing throughout the state by issuing mortgage revenue bonds. Developers often combine these Local Bonds with financing through Florida Housing programs.

RENTAL PROGRAMS

DEVELOPMENT VIABILITY LOANS ²	LOCAL BONDS ³	UNITS FUNDED			INCOME RESTRICTIONS BY AMI						
		TOTAL UNITS	SET-ASIDE UNITS/BEDS ⁴	LINK UNITS ⁵	< 35%	36% - 50%	51% - 60%	61% - 120%	DEMOGRAPHIC TARGET	CONSTRUCTION CATEGORY ⁶	ESTIMATED TOTAL DEVELOPMENT COST ⁷
	\$20,160,000	276	276				276		Family	Preservation	\$39,180,937
		120	120	6		12	108		Elderly	NC	\$23,918,259
		80	80			12	68		Homeless/Special Needs	NC	\$20,496,526
\$975,000		120	120	6		12	108		Elderly	NC	\$19,928,645
\$14,850,000		192	192				192		Family	Preservation	\$28,621,011
\$17,500,000		200	200				200		Family	NC	\$35,359,595
\$18,500,000		131	131			66	65		Family	Preservation	\$40,621,024
		123	123	7	13		110		Family	NC	\$25,194,918
		80	80	6	12		50	18	Family	NC	\$18,257,637
		110	110	6		11	99		Family	NC	\$23,558,624
\$9,900,000		109	109				109		Family	Preservation	\$19,920,140
		71	71	4		8	63		Family	NC	\$17,070,858
		21	21			5	16		Homeless/Special Needs	NC	\$5,118,668
	2017	82	82	11	6	9	67		Family	NC	\$18,367,327
		80	72	4		8	64		Family	NC	\$16,174,637
		34	34			4	30		Family	Preservation	\$4,119,207
		139	139	11	3	14	122		Elderly	NC	\$20,569,485
		96	96	5		10	86		Family	NC	\$16,903,199
		76	76	6	12		46	18	Family	NC	\$17,453,144
		360	360				360		Family	Preservation	\$52,024,450
		36	36			8	28		Family	Preservation	\$3,372,125
\$14,226,775	\$289,687,000	10,079	9,931	320	809	511	8,093	518			\$2,004,255,269

Notes continued:

⁴The term "Beds" is used to describe the individual living quarters in a Community Residential Home (CRH) for Persons with Developmental Disabilities. The CRHs are typically single family homes that are used as licensed group homes for this population, and bedrooms are rented separately by non-related persons. For the purposes of Florida Housing's funding, the number of Beds represents the number of residents living in the CRH.

⁵The Link to Permanent Housing Initiative, or "Link," requires developers to set aside a portion of a development's extremely low-income units for special needs households that are referred and served by community-based supportive services providers. Link units serve persons with physical, mental and/or developmental disabilities, youth aging out of foster care, homeless households, and survivors of domestic violence. Note that the Link unit counts are also included in the Set-Aside Units/Beds total for each property.

⁶NC = New construction; Preservation = Preservation of existing affordable properties; A/R = Acquisition/Rehabilitation properties in which there is acquisition and where more than 50 percent of the units are rehabilitation and the rest may be new construction; R = Rehabilitation of an existing structure (with no acquisition) where less than 50 percent of the proposed construction work consists of new construction.

⁷Total Development Cost (TDC) is estimated in the development application and is determined in credit underwriting. In some cases, TDC is not known at the time of publication of the Annual Report. "TBD" = To Be Determined.

⁸This Development originally received funds from HOME (HOME Investment Partnerships Program) funding in Fiscal Year 2000.

SPECIAL PROGRAMS

PREDEVELOPMENT LOAN PROGRAM RENTAL LOANS APPROVED FOR FUNDING IN 2018

COUNTY	DEVELOPMENT	LOAN AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Broward	Casa Familia	\$750,000	50	10
	Residences at Equality Park	\$500,000	48	10
Collier	Liberty Place	\$339,530	2	1
Leon	Independence Landing	\$500,000	50	10
Manatee	Carr Landing	\$468,076	88	18
Marion	Saving Mercy	\$500,000	70	14
Palm Beach	Quiet Meadows	\$650,000	120	24
TOTALS		\$3,707,606	428	87

PREDEVELOPMENT LOAN PROGRAM HOMEOWNERSHIP LOANS APPROVED FOR FUNDING IN 2018

COUNTY	DEVELOPMENT	LOAN AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Orange	350 East Sixth	\$614,000	24	5
TOTAL		\$614,000	24	5

SPECIAL PROGRAMS

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) DISTRIBUTION AND ALLOCATION OF FUNDS FOR 2015-2016¹

LOCAL GOVERNMENT	2015-2016 STATE DISTRIBUTION	HOMEOWNERSHIP		RENTAL		INCOME LEVEL OF HOUSEHOLD SERVED			
		TOTAL EXPENDITURES	TOTAL UNITS	TOTAL EXPENDITURES	TOTAL UNITS	EXTREMELY LOW	VERY LOW	LOW	MODERATE
Alachua County	\$619,637	\$427,805	38	\$174,171	110	30	95	23	0
.....Gainesville	\$622,618	\$611,139	29	\$0	0	1	12	14	2
Baker County	\$350,000	\$324,060	6	\$0	0	0	0	0	0
Bay County	\$674,995	\$789,584	79	\$0	0	0	44	28	7
.....Panama City	\$178,889	\$265,781	16	\$0	0	0	5	7	4
Bradford County	\$350,000	\$385,188	6	\$0	0	1	1	3	1
Brevard County	\$1,501,971	\$1,559,477	59	\$0	0	5	17	27	10
.....Cocoa	\$86,553	\$89,959	1	\$0	0	1	0	0	0
.....Melbourne	\$382,457	\$367,597	8	\$0	0	1	2	3	2
.....Palm Bay	\$517,967	\$366,032	13	\$0	0	0	0	9	1
.....Titusville	\$215,842	\$188,000	5	\$0	0	3	1	1	0
Broward County	\$1,881,786	\$1,765,400	54	\$0	0	7	17	23	7
.....Coconut Creek	\$269,579	\$264,472	9	\$0	0	3	1	2	3
.....Coral Springs	\$601,504	\$540,851	19	\$0	0	0	9	10	0
.....Davie	\$464,519	\$516,399	15	\$0	0	1	3	5	6
.....Deerfield Beach	\$370,562	\$324,375	13	\$0	0	0	8	5	0
.....Fort Lauderdale	\$835,081	\$819,656	14	\$0	0	4	4	6	0
.....Hollywood	\$702,487	\$818,888	13	\$0	0	4	4	4	1
.....Lauderhill	\$333,681	\$319,790	17	\$0	0	0	6	6	5
.....Miramar	\$625,213	\$555,730	17	\$0	0	2	6	7	2
.....Pembroke Pines	\$768,345	\$748,138	21	\$0	0	1	7	7	6
.....Plantation	\$422,370	\$362,600	9	\$0	0	4	1	3	1
.....Pompano Beach	\$509,303	\$509,706	25	\$0	0	5	7	8	5
.....Sunrise	\$428,517	\$421,114	22	\$0	0	3	8	9	2
.....Tamarac	\$298,557	\$383,838	14	\$0	0	3	4	6	1
Calhoun County	\$350,000	\$311,895	16	\$0	0	7	2	5	2
Charlotte County	\$819,466	\$1,106,732	39	\$122,272	12	9	16	24	2
Citrus County	\$706,401	\$708,089	56	\$0	0	17	19	20	0
Clay County	\$981,698	\$876,814	39	\$77,426	18	19	23	15	0
Collier County/Naples	\$1,660,124	\$863,798	31	\$382,203	42	2	3	4	15
Columbia County	\$362,277	\$345,313	27	\$0	0	9	2	7	9

SPECIAL PROGRAMS

FUNDING AMOUNT BY INCOME LEVEL				PERSONS WITH SPECIAL NEEDS SERVED ²		AGE OF HOUSEHOLDER				RACE/ETHNICITY OF HOUSEHOLDER				
EXTREMELY LOW	VERY LOW	LOW	MODERATE	% OF DISTRIBUTION USED FOR POPULATION	TOTAL UNITS	0 - 25	26 - 40	41 - 61	62+	ASIAN	BLACK/ AFRICAN AMERICAN	HISPANIC	WHITE	OTHER
\$117,436	\$270,188	\$214,353	\$0	46%	107	14	61	52	21	0	106	5	37	0
\$36,130	\$242,855	\$316,154	\$16,000	36%	5	2	10	8	9	0	24	1	4	0
\$0	\$0	\$0	\$0	52%	3	0	0	1	5	0	4	0	2	0
\$0	\$268,265	\$306,013	\$215,306	22%	25	7	21	36	15	1	34	2	39	3
\$0	\$94,610	\$102,804	\$68,367	29%	4	1	3	8	4	0	6	0	10	0
\$81,564	\$78,132	\$197,646	\$27,847	31%	2	0	1	4	1	0	3	0	3	0
\$275,745	\$606,091	\$601,000	\$76,642	28%	12	4	18	29	8	0	13	14	31	1
\$89,959	\$0	\$0	\$0	100%	1	0	0	1	0	0	1	0	0	0
\$32,140	\$118,054	\$187,402	\$30,000	49%	3	0	2	5	1	0	4	0	3	1
\$0	\$0	\$161,032	\$25,000	25%	45	1	3	6	0	0	1	1	7	1
\$135,707	\$45,361	\$6,932	\$0	61%	3	0	0	2	3	0	1	1	3	0
\$215,774	\$574,399	\$678,319	\$296,907	21%	9	0	8	21	25	0	31	10	13	0
\$67,130	\$30,500	\$80,853	\$85,989	20%	2	0	3	4	2	2	1	1	5	0
\$0	\$269,873	\$270,978	\$0	24%	5	0	3	8	8	1	7	6	5	0
\$30,902	\$130,047	\$169,747	\$185,703	36%	4	0	5	7	3	0	2	4	8	1
\$0	\$162,538	\$161,836	\$0	21%	8	0	1	12	0	0	10	1	2	0
\$201,565	\$310,761	\$307,330	\$0	21%	3	0	2	6	6	0	10	0	4	0
\$245,664	\$221,617	\$178,317	\$173,290	57%	8	0	0	6	7	1	4	2	5	1
\$0	\$107,905	\$119,634	\$92,251	39%	7	0	4	8	5	0	15	0	1	1
\$68,049	\$149,108	\$258,821	\$79,751	28%	4	0	3	7	7	0	11	5	1	0
\$24,152	\$240,134	\$257,779	\$226,073	30%	5	0	1	6	14	0	6	5	8	2
\$179,034	\$38,706	\$91,904	\$52,957	21%	2	0	3	3	3	0	3	1	5	0
\$150,082	\$130,553	\$141,549	\$87,522	55%	13	0	5	8	12	0	16	4	5	0
\$49,711	\$149,055	\$180,101	\$42,247	60%	16	0	3	12	7	0	13	3	6	0
\$80,640	\$96,409	\$176,789	\$30,000	46%	5	0	4	2	8	0	8	3	3	0
\$122,785	\$44,473	\$118,037	\$26,601	34%	7	0	2	6	8	0	8	0	8	0
\$159,151	\$432,509	\$568,598	\$68,745	74%	20	2	8	24	17	0	8	3	40	0
\$186,123	\$224,368	\$297,598	\$0	53%	32	3	15	30	8	0	5	3	48	0
\$259,646	\$369,023	\$325,570	\$0	62%	31	0	0	29	28	0	12	2	43	0
\$235,631	\$59,034	\$97,041	\$310,000	21%	7	1	7	16	0	0	1	20	3	0
\$91,333	\$17,382	\$128,546	\$108,052	35%	12	1	14	6	6	0	8	2	17	0

SPECIAL PROGRAMS

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) DISTRIBUTION AND ALLOCATION OF FUNDS FOR 2015-2016¹

LOCAL GOVERNMENT	2015-2016 STATE DISTRIBUTION	HOMEOWNERSHIP		RENTAL		INCOME LEVEL OF HOUSEHOLD SERVED			
		TOTAL EXPENDITURES	TOTAL UNITS	TOTAL EXPENDITURES	TOTAL UNITS	EXTREMELY LOW	VERY LOW	LOW	MODERATE
DeSoto County	\$350,000	\$364,924	22	\$76,674	6	5	5	12	6
Dixie County	\$450,000	\$410,486	22	\$0	0	9	2	7	4
Duval County/Jacksonville	\$4,341,850	\$2,798,917	240	\$852,113	10	44	52	92	62
Escambia County/Pensacola	\$3,558,376	\$3,312,483	221	\$0	0	30	28	74	89
Flagler County/Palm Coast	\$507,296	\$487,026	16	\$0	0	2	5	9	0
Franklin County	\$350,000	\$337,548	21	\$0	0	7	3	5	6
Gadsden County	\$350,000	\$291,742	13	\$0	0	2	4	5	1
Gilchrist County	\$350,000	\$336,039	14	\$0	0	7	3	3	1
Glades County	\$350,000	\$337,193	6	\$0	0	0	0	1	0
Gulf County	\$350,000	\$261,965	8	\$87,500	3	0	6	3	2
Hamilton County	\$350,000	\$315,517	11	\$0	0	3	2	6	0
Hardee County	\$350,000	\$338,281	14	\$0	0	3	2	4	5
Hendry County	\$350,000	\$300,600	12	\$0	0	0	1	1	3
Hernando County	\$878,463	\$953,784	77	\$75,000	1	9	15	54	0
Highlands County	\$507,296	\$459,312	34	\$121,000	20	17	3	24	10
Hillsborough County	\$4,626,255	\$3,025,737	180	\$1,900,467	19	8	27	69	82
.....Tampa	\$1,718,903	\$1,790,432	83	\$0	0	8	6	5	26
Holmes County	\$350,000	\$316,432	10	\$0	0	3	3	3	1
Indian River County	\$706,401	\$761,165	32	\$0	0	4	8	16	4
Jackson County	\$350,000	\$361,163	28	\$0	0	0	4	10	13
Jefferson County	\$350,000	\$322,361	10	\$0	0	2	5	3	0
Lafayette County	\$350,000	\$325,800	14	\$0	0	3	4	4	3
Lake County	\$1,529,846	\$1,692,486	34	\$395,113	588	410	93	10	6
Lee County	\$2,058,146	\$1,845,689	60	\$269,498	46	42	21	42	1
.....Cape Coral	\$800,675	\$876,396	50	\$0	0	0	21	24	5
.....Fort Myers	\$340,039	\$321,610	18	\$0	0	5	8	5	0
Leon County	\$472,650	\$551,423	14	\$0	0	4	4	6	0
.....Tallahassee	\$919,543	\$742,525	111	\$0	0	34	46	31	0
Levy County	\$350,000	\$347,315	21	\$0	0	4	3	7	6
Liberty County	\$350,000	\$312,623	12	\$0	0	0	5	7	0

SPECIAL PROGRAMS

FUNDING AMOUNT BY INCOME LEVEL				PERSONS WITH SPECIAL NEEDS SERVED ²		AGE OF HOUSEHOLDER				RACE/ETHNICITY OF HOUSEHOLDER				
EXTREMELY LOW	VERY LOW	LOW	MODERATE	% OF DISTRIBUTION USED FOR POPULATION	TOTAL UNITS	0 - 25	26 - 40	41 - 61	62+	ASIAN	BLACK/ AFRICAN AMERICAN	HISPANIC	WHITE	OTHER
\$98,039	\$136,888	\$150,909	\$55,762	46%	6	5	7	8	8	0	8	6	14	0
\$206,867	\$18,350	\$140,362	\$44,907	57%	10	1	3	7	11	0	5	0	17	0
\$862,987	\$709,460	\$1,683,733	\$394,850	32%	33	8	36	100	106	0	175	7	65	3
\$1,041,532	\$610,811	\$1,008,621	\$651,520	26%	44	38	76	65	42	3	78	8	132	0
\$41,588	\$125,588	\$319,850	\$0	36%	7	1	3	6	6	1	6	1	8	0
\$131,795	\$48,752	\$97,001	\$60,000	28%	5	0	7	4	10	0	9	0	12	0
\$78,814	\$137,614	\$23,414	\$7,500	27%	2	0	3	5	5	0	12	0	1	0
\$185,905	\$49,986	\$78,648	\$21,500	57%	8	2	2	3	7	0	2	0	12	0
\$0	\$0	\$20,000	\$0	40%	3	0	1	0	0	0	0	1	0	0
\$0	\$186,534	\$119,619	\$43,312	21%	2	1	3	1	6	0	5	0	6	0
\$82,236	\$24,486	\$208,795	\$0	20%	5	0	1	2	8	0	4	0	7	0
\$62,154	\$76,170	\$124,957	\$75,000	30%	3	3	3	6	2	0	1	2	10	1
\$0	\$32,500	\$28,100	\$30,000	69%	8	0	3	1	1	0	3	1	1	0
\$107,903	\$278,224	\$642,657	\$0	27%	14	8	38	25	7	1	4	20	53	0
\$177,067	\$30,281	\$242,886	\$130,078	30%	15	10	17	10	17	0	14	24	16	0
\$256,203	\$534,728	\$1,727,859	\$1,190,964	20%	37	17	63	62	44	3	55	50	76	2
\$168,723	\$114,816	\$77,824	\$387,128	24%	13	4	19	15	7	1	29	4	10	1
\$78,385	\$173,118	\$52,429	\$12,500	64%	5	1	2	2	5	0	1	0	9	0
\$94,204	\$180,447	\$426,713	\$59,801	35%	8	1	7	14	10	1	12	4	15	0
\$0	\$82,500	\$123,710	\$120,053	60%	11	4	12	5	6	1	8	0	17	1
\$78,790	\$159,546	\$84,025	\$0	20%	2	0	2	4	4	0	6	0	4	0
\$53,451	\$66,042	\$139,024	\$67,284	23%	4	0	7	4	3	0	1	1	12	0
\$188,132	\$64,154	\$155,000	\$60,000	24%	12	150	228	108	33	0	345	25	148	1
\$490,543	\$453,492	\$1,166,368	\$4,785	29%	33	4	44	32	26	2	35	20	49	0
\$0	\$397,194	\$422,548	\$56,654	25%	14	1	14	25	10	2	1	19	28	0
\$126,628	\$98,553	\$96,430	\$0	30%	7	0	2	4	12	0	17	1	0	0
\$201,363	\$153,984	\$196,076	\$0	47%	4	0	0	8	6	0	9	0	4	1
\$206,735	\$302,435	\$233,354	\$0	41%	53	2	12	33	64	0	87	0	24	0
\$58,467	\$41,220	\$126,574	\$106,055	22%	5	3	9	4	4	0	4	3	13	0
\$0	\$148,287	\$164,336	\$0	36%	5	0	1	7	4	0	3	0	9	0

SPECIAL PROGRAMS

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) DISTRIBUTION AND ALLOCATION OF FUNDS FOR 2015-2016¹

LOCAL GOVERNMENT	2015-2016 STATE DISTRIBUTION	HOMEOWNERSHIP		RENTAL		INCOME LEVEL OF HOUSEHOLD SERVED			
		TOTAL EXPENDITURES	TOTAL UNITS	TOTAL EXPENDITURES	TOTAL UNITS	EXTREMELY LOW	VERY LOW	LOW	MODERATE
Madison County	\$350,000	\$315,537	23	\$0	0	9	3	9	2
Manatee County	\$1,420,545	\$1,689,748	34	\$0	0	4	4	19	7
.....Bradenton	\$251,865	\$245,268	10	\$0	0	4	1	5	0
Marion County	\$1,381,313	\$1,090,474	59	\$386,806	4	15	12	28	8
.....Ocala	\$283,722	\$267,125	17	\$0	0	7	3	4	3
Martin County	\$748,184	\$916,337	33	\$0	0	5	7	12	9
Miami-Dade County	\$5,228,616	\$3,493,370	57	\$4,430,000	94	0	72	56	23
.....Hialeah	\$711,782	\$535,148	8	\$141,471	77	64	11	1	0
.....Miami	\$1,321,882	\$1,263,416	26	\$0	0	7	5	14	0
.....Miami Beach	\$282,453	\$417,071	6	\$9,263	1	1	1	2	1
.....Miami Gardens	\$334,102	\$312,500	12	\$0	0	4	2	5	1
.....North Miami	\$191,261	\$163,156	7	\$0	0	2	4	0	1
Monroe County	\$384,392	\$557,746	17	\$120,907	12	0	16	7	6
Nassau County	\$396,686	\$463,682	13	\$0	0	0	6	5	2
Okaloosa County/Fort Walton Bch	\$954,664	\$633,909	21	\$244,492	6	5	10	9	3
Okeechobee County	\$350,000	\$399,958	16	\$0	0	0	3	9	4
Orange County	\$4,743,835	\$4,262,685	239	\$561,005	125	12	57	219	76
.....Orlando	\$1,247,369	\$1,159,819	48	\$0	0	0	22	19	7
Osceola County	\$1,142,809	\$934,368	25	\$136,986	40	9	19	31	6
.....Kissimmee	\$318,210	\$287,359	6	\$0	0	0	0	5	0
Palm Beach County	\$5,039,922	\$4,522,377	119	\$974,000	87	96	63	15	13
.....Boca Raton	\$422,036	\$440,818	6	\$0	0	0	2	3	1
.....Boynton Beach	\$348,495	\$330,650	11	\$0	0	0	4	3	4
.....Delray Beach	\$305,430	\$291,669	8	\$0	0	1	3	3	1
.....West Palm Beach	\$509,491	\$694,026	16	\$51,664	21	5	27	5	0
Pasco County	\$3,853,291	\$3,451,120	121	\$1,542,167	274	56	121	138	80
Pinellas County	\$2,399,629	\$1,873,107	52	\$931,921	35	20	23	27	17
.....Clearwater	\$533,352	\$615,384	33	\$0	0	3	9	19	2
.....Largo	\$387,272	\$690,762	12	\$0	0	1	4	5	2
.....St. Petersburg	\$1,230,532	\$1,386,413	72	\$152,878	41	14	27	48	24

SPECIAL PROGRAMS

FUNDING AMOUNT BY INCOME LEVEL				PERSONS WITH SPECIAL NEEDS SERVED ²		AGE OF HOUSEHOLDER				RACE/ETHNICITY OF HOUSEHOLDER				
EXTREMELY LOW	VERY LOW	LOW	MODERATE	% OF DISTRIBUTION USED FOR POPULATION	TOTAL UNITS	0 - 25	26 - 40	41 - 61	62+	ASIAN	BLACK/ AFRICAN AMERICAN	HISPANIC	WHITE	OTHER
\$107,405	\$35,625	\$148,024	\$24,483	25%	7	0	6	4	13	0	21	0	2	0
\$446,612	\$121,270	\$949,459	\$172,407	53%	9	1	7	19	7	0	18	2	13	1
\$122,970	\$10,130	\$112,168	\$0	24%	2	0	0	3	7	0	5	1	4	0
\$417,085	\$354,373	\$568,370	\$137,452	51%	28	2	15	24	22	0	15	6	41	1
\$92,390	\$30,951	\$79,254	\$64,531	35%	8	0	0	5	12	0	13	0	4	0
\$75,820	\$139,134	\$421,780	\$253,059	36%	8	0	5	15	13	0	13	2	18	0
\$0	\$2,963,200	\$3,698,900	\$1,261,270	29%	40	8	77	47	19	1	61	82	2	5
\$118,969	\$22,220	\$57,630	\$0	31%	28	3	53	17	3	0	41	27	8	0
\$260,507	\$176,052	\$826,856	\$0	28%	7	0	4	10	12	0	17	9	0	0
\$9,263	\$38,824	\$158,248	\$50,000	39%	2	0	1	2	2	0	0	5	0	0
\$133,205	\$82,150	\$82,227	\$14,918	35%	5	0	2	4	6	0	11	1	0	0
\$46,275	\$97,881	\$0	\$19,000	24%	2	0	0	2	5	0	7	0	0	0
\$0	\$225,265	\$257,696	\$195,691	31%	12	0	7	14	8	0	3	5	21	0
\$0	\$223,460	\$208,078	\$32,144	25%	2	1	4	1	7	1	7	1	4	0
\$160,301	\$372,033	\$283,498	\$62,569	26%	6	3	7	12	5	1	8	2	16	0
\$0	\$120,000	\$219,958	\$60,000	31%	4	3	7	5	1	0	2	3	11	0
\$230,942	\$1,422,161	\$2,408,003	\$762,585	31%	44	13	146	144	61	3	105	88	45	123
\$0	\$643,114	\$394,203	\$122,502	20%	12	3	13	19	13	1	35	7	5	0
\$147,618	\$214,152	\$578,146	\$131,438	34%	9	3	22	28	12	1	11	28	19	6
\$0	\$0	\$165,738	\$0	27%	2	0	1	1	3	0	3	1	1	0
\$1,887,228	\$1,813,739	\$664,019	\$353,366	32%	104	14	72	79	41	0	155	32	18	1
\$0	\$172,900	\$241,918	\$26,000	20%	1	0	2	3	1	1	0	5	0	0
\$0	\$127,666	\$112,974	\$90,010	41%	3	0	5	2	4	0	8	0	3	0
\$36,900	\$130,430	\$71,839	\$52,500	21%	2	0	1	5	2	0	6	1	1	0
\$119,049	\$394,919	\$231,722	\$0	24%	3	6	7	14	10	0	30	4	3	0
\$209,555	\$1,411,421	\$1,582,599	\$1,789,711	47%	158	25	142	164	64	2	67	36	290	0
\$577,664	\$413,075	\$989,040	\$825,250	43%	41	5	25	41	16	1	16	3	62	5
\$97,927	\$251,469	\$201,933	\$64,056	34%	8	4	6	13	10	0	10	2	21	0
\$74,936	\$174,160	\$371,584	\$70,083	40%	3	0	6	4	2	0	3	2	7	0
\$245,870	\$301,224	\$632,048	\$360,150	34%	23	10	36	35	32	2	72	3	31	5

SPECIAL PROGRAMS

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) DISTRIBUTION AND ALLOCATION OF FUNDS FOR 2015-2016¹

LOCAL GOVERNMENT	2015-2016 STATE DISTRIBUTION	HOMEOWNERSHIP		RENTAL		INCOME LEVEL OF HOUSEHOLD SERVED			
		TOTAL EXPENDITURES	TOTAL UNITS	TOTAL EXPENDITURES	TOTAL UNITS	EXTREMELY LOW	VERY LOW	LOW	MODERATE
Polk County	\$2,373,190	\$2,260,849	91	\$0	0	10	22	40	19
.....Lakeland	\$492,308	\$532,485	19	\$0	0	4	2	9	4
.....Winter Haven	\$180,960	\$181,000	11	\$0	0	0	3	4	4
Putnam County	\$374,562	\$379,500	11	\$0	0	3	5	1	2
Santa Rosa County	\$802,262	\$968,753	63	\$0	0	6	10	15	32
Sarasota County/Sarasota	\$1,903,468	\$1,876,557	71	\$483,243	12	21	24	38	0
Seminole County	\$2,146,812	\$1,940,703	60	\$232,021	63	39	20	51	13
St. Johns County	\$1,028,401	\$891,587	37	\$94,678	14	20	13	11	7
St. Lucie County	\$350,955	\$376,765	12	\$0	0	3	2	6	1
.....Fort Pierce	\$206,912	\$225,252	11	\$0	0	2	3	4	2
.....Port St. Lucie	\$839,245	\$1,005,998	26	\$0	0	2	7	17	0
Sumter County	\$568,748	\$674,771	16	\$0	0	2	3	8	3
Suwannee County	\$350,000	\$317,421	24	\$0	0	8	2	6	8
Taylor County	\$350,000	\$308,895	10	\$0	0	2	2	6	0
Union County	\$350,000	\$325,177	15	\$0	0	4	3	7	1
Volusia County ³	\$1,738,790	\$1,684,986	166	\$239,245	11	24	19	73	57
.....Daytona Beach	\$306,874	\$284,909	13	\$0	0	1	4	8	0
.....Deltona	\$423,156	\$495,959	28	\$0	0	0	8	12	8
Wakulla County	\$350,000	\$316,603	18	\$0	0	6	5	6	1
Walton County	\$350,000	\$318,770	12	\$0	0	1	4	5	2
Washington County	\$350,000	\$335,930	18	\$0	0	3	5	5	5
TOTALS	\$100,467,921	\$92,245,065	3,997	\$15,266,184	1,792	1,312	1,423	1,890	902

Notes:

¹These SHIP funds were appropriated for Fiscal Year 2015-2016. Pursuant to Florida Law, for this fiscal year local governments were required to report on funds expended and encumbered through June 30, 2018. Annual distribution amount does not include program income, recaptured funds, carry forward funds or other funds which local governments also use to fund housing through the SHIP program. The homeownership and rental expenditures, when taken together, are higher for this reason.

²The statute requires that local governments spend a minimum of 20 percent of their SHIP distribution to serve Persons with Special Needs.

³Volusia County has an approved expenditure extension.

SPECIAL PROGRAMS

FUNDING AMOUNT BY INCOME LEVEL				PERSONS WITH SPECIAL NEEDS SERVED ²		AGE OF HOUSEHOLDER				RACE/ETHNICITY OF HOUSEHOLDER				
EXTREMELY LOW	VERY LOW	LOW	MODERATE	% OF DISTRIBUTION USED FOR POPULATION	TOTAL UNITS	0 - 25	26 - 40	41 - 61	62+	ASIAN	BLACK/ AFRICAN AMERICAN	HISPANIC	WHITE	OTHER
\$367,166	\$989,824	\$698,556	\$205,303	39%	28	5	21	29	36	1	48	9	33	0
\$200,688	\$22,663	\$265,133	\$44,000	20%	2	2	5	9	3	0	16	0	3	0
\$0	\$73,000	\$64,000	\$44,000	35%	3	1	5	4	1	0	5	3	3	0
\$103,500	\$172,500	\$34,500	\$69,000	46%	5	0	1	2	8	0	9	0	2	0
\$252,969	\$190,543	\$312,971	\$212,270	22%	8	10	17	25	11	0	9	0	54	0
\$636,795	\$681,498	\$1,041,508	\$0	37%	21	2	17	27	37	0	9	9	65	0
\$411,619	\$420,467	\$1,211,438	\$129,200	46%	15	7	61	33	22	1	72	21	29	0
\$433,237	\$301,839	\$202,966	\$48,223	45%	19	1	0	27	23	0	21	1	29	0
\$106,699	\$46,458	\$186,259	\$37,349	47%	5	0	0	4	8	0	5	0	7	0
\$39,700	\$51,510	\$87,873	\$46,169	48%	4	0	1	6	4	0	8	0	3	0
\$104,989	\$295,593	\$605,416	\$0	40%	8	0	1	11	14	0	9	0	17	0
\$152,956	\$117,606	\$297,463	\$106,747	63%	7	1	3	7	5	0	5	1	10	0
\$87,660	\$18,800	\$116,002	\$94,958	21%	8	1	8	11	4	0	4	6	14	0
\$45,173	\$103,764	\$159,958	\$0	44%	2	0	2	4	4	0	8	0	2	0
\$82,881	\$67,522	\$154,775	\$20,000	32%	6	3	2	2	8	0	2	1	12	0
\$240,501	\$228,539	\$638,030	\$647,161	20%	25	7	44	59	63	1	11	9	149	3
\$540	\$79,450	\$204,919	\$0	25%	4	1	2	8	2	0	12	1	0	0
\$0	\$202,571	\$195,833	\$97,554	45%	11	0	6	7	15	0	7	9	10	2
\$153,019	\$51,579	\$97,006	\$15,000	43%	7	1	5	8	4	0	5	0	13	0
\$50,000	\$107,280	\$141,490	\$20,000	23%	4	0	3	5	4	0	4	0	8	0
\$106,780	\$103,090	\$79,660	\$46,400	33%	1	2	4	4	8	0	3	0	15	0
\$17,409,920	\$27,727,204	\$40,298,176	\$14,783,409	34%	1,564	448	1,722	1,971	1,412	37	2,350	724	2,269	173

*Note that the above information was certified and provided by each local government participating in the SHIP Program. The accuracy of this information has not been verified by Florida Housing. In addition, all local governments are required to submit copies of their audited financial statements to Florida Housing and be in compliance with the Florida Single Audit Act.

**Local governments are subject to periodic compliance monitoring in which a sample of the reported numbers are examined and verified for accuracy. FHFC is authorized by statute to expend one quarter of one percent on compliance monitoring of local SHIP programs.

RENTAL PORTFOLIO

AVERAGE RENTS CHARGED AT RENTAL PROPERTIES IN FLORIDA HOUSING'S PORTFOLIO AS OF DECEMBER 31, 2018

COUNTY	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR
Alachua	-	\$433	\$527	\$666	\$620	-
Baker	-	\$253	\$261	\$553	\$1,070	-
Bay	-	\$473	\$623	\$643	\$628	-
Bradford	-	\$317	\$466	\$615	\$727	-
Brevard	\$320	\$510	\$657	\$811	\$980	-
Broward	\$568	\$759	\$950	\$1,092	\$946	\$1,009
Charlotte	-	\$474	\$671	\$808	\$929	-
Citrus	\$310	\$442	\$470	\$737	\$875	-
Clay	\$570	\$563	\$782	\$874	\$874	-
Collier	-	\$592	\$884	\$1,038	\$987	-
Columbia	\$148	\$479	\$591	\$594	-	-
DeSoto	-	\$350	\$615	\$703	\$644	-
Duval	\$209	\$454	\$640	\$798	\$838	-
Escambia	\$231	\$441	\$588	\$739	\$773	-
Flagler	-	\$404	\$609	\$817	\$813	-
Franklin	-	\$320	\$286	\$310	-	-
Gadsden	-	\$383	\$565	\$481	\$437	-
Glades	-	\$535	\$595	-	-	-
Gulf	-	\$347	\$466	\$718	\$820	-
Hamilton	-	\$275	\$271	\$400	-	-
Hardee	-	\$508	\$618	\$710	\$181	-
Hendry	-	\$363	\$576	\$693	\$771	-
Hernando	-	\$507	\$755	\$879	\$938	-
Highland	-	\$418	\$638	\$723	\$829	-
Hillsborough	\$382	\$510	\$710	\$841	\$941	\$493
Holmes	-	\$253	\$252	-	-	-
Indian River	\$463	\$555	\$721	\$843	\$879	-
Jackson	\$272	\$285	\$358	\$427	-	-
Jefferson	-	\$329	\$327	-	-	-
Lake	-	\$506	\$744	\$895	\$1,024	-
Lee	-	\$584	\$677	\$676	\$639	\$234
Leon	-	\$622	\$741	\$677	\$173	-

RENTAL PORTFOLIO

COUNTY	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR
Levy	-	\$328	\$536	\$730	-	-
Madison	-	\$393	\$491	\$632	-	-
Manatee	\$472	\$586	\$785	\$889	\$982	\$301
Marion	-	\$359	\$381	\$527	\$637	-
Martin	-	\$634	\$756	\$875	\$759	-
Miami-Dade	\$354	\$586	\$885	\$1,057	\$1,047	-
Monroe	-	\$702	\$842	\$1,033	\$1,095	-
Nassau	-	\$447	\$611	\$629	\$1,174	-
Okaloosa	-	\$545	\$785	\$913	\$1,043	-
Okeechobee	-	\$384	\$561	\$623	-	-
Orange	\$608	\$621	\$775	\$901	\$1,005	-
Osceola	-	\$595	\$776	\$917	\$1,031	-
Palm Beach	\$295	\$605	\$874	\$1,067	\$1,170	-
Pasco	-	\$571	\$735	\$880	\$301	-
Pinellas	\$306	\$430	\$642	\$730	\$850	\$992
Polk	-	\$407	\$556	\$642	\$696	\$735
Putnam	-	\$405	\$555	\$634	\$720	-
Santa Rosa	\$685	\$630	\$718	\$667	-	-
Sarasota	\$388	\$562	\$731	\$870	\$901	-
Seminole	-	\$569	\$722	\$875	\$1,027	-
St. Johns	-	\$595	\$806	\$848	\$1,100	-
St. Lucie	-	\$526	\$666	\$803	\$908	-
Sumter	-	\$322	\$560	\$978	\$974	-
Suwannee	-	\$318	\$482	\$659	-	-
Taylor	-	\$295	\$147	\$175	\$314	-
Volusia	\$615	\$504	\$618	\$739	\$828	-
Wakulla	-	\$398	\$269	-	-	-
Walton	-	\$342	\$461	\$503	-	-
Washington	-	\$255	-	-	-	-

Note:

Most properties are required to restrict the rents charged to those set by U.S. HUD. Beyond that, rents may then be based in part on the submarket in which they are located - that is, "what the market will bear." In some cases, rents may be set lower if a property has a mission to serve certain demographics, such as formerly homeless people, who cannot afford to pay much rent. As a result, in some cases, average rents for units with more bedrooms in a county may be lower than rents charged for smaller units.

RENTAL PORTFOLIO

DEMOGRAPHIC CHARACTERISTICS OF RENTERS LIVING IN PROPERTIES FINANCED BY FLORIDA HOUSING*

This table shows demographic information about the renters living at properties financed by Florida Housing. Residents are not required to report demographic information about themselves. It is their choice. This is the reason for the disparity between total numbers in the various categories below.

RESIDENTS SERVED BY AGE	0-17		147,509
	18-54		176,249
	55-61		21,470
	62+		47,775
RESIDENTS SERVED BY ETHNICITY	Hispanic		120,013
	Non-Hispanic		221,905
RESIDENTS SERVED BY RACE	Black/African American		104,506
	American Indian or Alaskan Native		1,730
	Asian		1,547
	White		150,142
	White and Black/African American		2,578
	Other		81,415
ACTIVE TOTAL UNITS BY DEMOGRAPHIC TARGET	Elderly		23,820
	Farmworker or Commercial Fishing Worker		1,347
	Homeless		1,597
	Special Needs		1,189
	Family		48,471
AVERAGE HOUSEHOLD SIZE			2.31
AVERAGE HOUSEHOLD INCOME			\$24,777
GEOGRAPHIC DISTRIBUTION	Large	Medium	Small
NUMBER OF UNITS	128,617	69,679	9,580
PERCENTAGE	61.9%	33.5%	4.6%

Note:

*Resident information is for individuals, not households.

GUARANTEE PROGRAM - STATUS OF LOANS FOR MULTIFAMILY DEVELOPMENTS AS OF DECEMBER 31, 2018

DEVELOPMENT	CITY	COUNTY	OWNER	TOTAL UNITS	ORIGINAL ISSUER/ LENDER	MORTGAGE MATURITY DATE	ORIGINAL MORTGAGE AMOUNT GUARANTEED	PARTICIPATION IN HUD FHA RISK SHARING PROGRAM	AMOUNT
Golden Lakes	Miami	Miami-Dade	Cornerstone Group	280	Miami-Dade County	10/01/39	\$12,670,000	No	\$10,148,036
Stoddert Place	Pensacola	Escambia	The Richman Group	320	FHFC	09/01/36	\$11,511,067	50%	\$4,481,942
Vista Palms	Lehigh Acres	Lee	Creative Choice Homes	229	Lee County	06/01/41	\$10,700,000	No	\$5,304,955
TOTAL				829			\$34,881,067		\$19,934,933

RENTAL PORTFOLIO

OCCUPANCY RATES FOR ACTIVE, REPORTING UNITS IN FLORIDA HOUSING'S PORTFOLIO, FOURTH QUARTER OF 2017 AND 2018

Out of a total of 207,876 active, leasing-up and pipeline units, 174,910 are actively operating and reported information for this survey covering October through December of 2018. For comparison, the occupancy rate is provided for the fourth quarter of 2017. The occupancy rate is a weighted average (by unit).

COUNTY	2018		2017
	TOTAL UNITS REPORTING	OCCUPANCY RATE	OCCUPANCY RATE
Alachua	2,270	94.8%	96.8%
Baker	50	100.0%	99.3%
Bay	1,642	89.1%	97.9%
Bradford	150	94.3%	94.7%
Brevard	3,152	98.3%	96.8%
Broward	13,112	98.1%	97.4%
Charlotte	1,591	97.0%	97.9%
Citrus	596	96.1%	94.6%
Clay	1,024	98.6%	95.5%
Collier	3,697	97.0%	97.6%
Columbia	501	86.8%	91.5%
DeSoto	587	96.5%	95.1%
Duval	8,986	96.3%	96.2%
Escambia	1,987	96.0%	94.6%
Flagler	383	99.3%	97.7%
Franklin	85	95.1%	95.7%
Gadsden	351	96.2%	95.7%
Gulf	101	94.1%	0.0%
Hamilton	109	95.7%	90.5%
Hardee	395	92.7%	91.7%
Hendry	361	94.2%	95.7%
Hernando	1,566	96.7%	96.8%
Highlands	828	93.4%	92.6%
Hillsborough	16,031	97.8%	98.0%
Holmes	38	90.4%	93.0%
Indian River	2,085	96.3%	95.8%
Jackson	460	95.5%	96.4%
Jefferson	75	99.5%	94.7%
Lake	3,076	97.9%	97.5%
Lee	3,630	97.1%	97.4%
Leon	2,352	88.1%	88.7%
Levy	233	95.1%	95.6%
Madison	116	91.7%	89.7%
Manatee	2,984	97.4%	96.4%
Marion	1,576	96.3%	96.5%
Martin	858	98.1%	97.6%
Miami-Dade	29,268	97.7%	97.9%
Monroe	1,061	98.6%	97.1%
Nassau	460	90.1%	87.7%

COUNTY	2018		2017
	TOTAL UNITS REPORTING	OCCUPANCY RATE	OCCUPANCY RATE
Okaloosa	462	96.8%	96.5%
Okeechobee	229	93.9%	95.1%
Orange	24,404	98.2%	98.2%
Osceola	5,749	98.4%	98.5%
Palm Beach	8,435	97.9%	96.9%
Pasco	2,547	98.1%	94.2%
Pinellas	6,165	95.4%	96.4%
Polk	3,278	97.7%	98.3%
Putnam	423	97.8%	93.4%
Santa Rosa	319	98.0%	94.4%
Sarasota	1,209	98.4%	98.3%
Seminole	4,509	97.6%	97.7%
St. Johns	986	96.9%	96.5%
St. Lucie	2,444	98.5%	95.3%
Sumter	203	97.3%	95.6%
Suwannee	197	95.4%	98.6%
Taylor	137	93.2%	96.4%
Volusia	5,087	97.8%	96.7%
Wakulla	64	100.0%	99.5%
Walton	203	97.0%	95.4%
Washington	33	89.9%	93.3%
Statewide	174,910	97.3%	97.1%

Note :

For comparison, the rental vacancy rate reported by the US Census was 8.3 percent for Florida and 6.6 percent for the US during the fourth quarter of 2018. This equals a 91.7 percent occupancy rate for Florida and a 93.4 occupancy rate for the US. Note that this is for all residential rental units serving all income levels, not just affordable apartments.

In comparison, the overall occupancy rate for Florida Housing's rental portfolio was 97.3 percent at the end of 2018, higher than the state occupancy rate for all rental properties in Florida noted above. Out of this total, 4.9 percent of Florida Housing properties had an occupancy rate of less than 90 percent. While the average size of properties reporting is 137 units, properties with less than 75 units account for 50.8 percent of those properties with an occupancy rate below 90 percent. Even a very small occupancy change in properties with fewer units can produce a large percentage change. For example, one vacancy in a property with four units results in an occupancy rate of only 75 percent. While properties with less than 75 units account for a fairly large proportion of those properties with an occupancy rate below 90 percent, they represent only 0.7 percent of all units in the Florida Housing portfolio. Therefore, when looking at this measure strictly from the property level, the smaller properties skew the results negatively.

RENTAL PORTFOLIO

PREDEVELOPMENT LOAN PROGRAM LOAN SUMMARY AS OF DECEMBER 31, 2018

	DEVELOPMENT	DEVELOPER	COUNTY	HOMEOWNERSHIP/ RENTAL	NUMBER OF UNITS	DEMOGRAPHIC TARGET
ACTIVE LOANS	350 East Sixth	Hannibal Square CLT, Inc.	Orange	Homeownership	24	Family
	Boulevard Art Lofts	MFK/REVA Development LLC	Broward	Rental	45	Workforce
	Carr Landing	Contemporary Housing Alternatives of Florida, Inc.	Manatee	Rental	88	Family
	Casa Familia	Casa Familia, Inc.	Broward	Rental	50	Persons with Disabilities
	Clermont Ridge	New Beginnings Housing, Inc.	Lake	Rental	70	Elderly
	Deer Creek Senior Housing	Neighborhood Housing Development Corporation	Alachua	Rental	50	Elderly
	Harlem Heights	Habitat for Humanity of Lee and Hendry	Lee	Homeownership	82	Family
	Independence Landing	Independence Landing, LLC	Leon	Rental	50	Persons with Disabilities
	Liberty City	Camp Global Realty, LLC	Miami-Dade	Rental	103	Family
	Liberty Place	Residential Options of Florida, Inc.	Collier	Rental	2	Persons with Disabilities
	Oaks at Sun Lake	Housing Authority of Brevard County	Brevard	Rental	216	Elderly
	Palms at University	Melbourne Housing Authority	Brevard	Rental	60	Persons with Disabilities
	Quiet Meadows	McCurdy Senior Housing Corporation	Palm Beach	Rental	120	Elderly
	Residences at Equality Park	Carrfour Supportive Housing, Inc.	Broward	Rental	48	Persons with Disabilities
	Saving Mercy	Saving Mercy Corporation	Marion	Rental	70	Homeless
	SJHP Homeownership Development	St. Johns Housing Partnership	St. Johns	Homeownership	16	Family
	The Gardens	Manatee County Habitat for Humanity	Manatee	Homeownership	12	Family
	Turner Senior Apartments	N Vision Communities, Inc.	DeSoto	Rental	26	Family
	Villages of New Augustine	West Augustine Historical CDC	St. Johns	Rental	60	Family
PENDING LOANS	Baker Manor	Affordable Housing Solutions of Florida	Pasco	Rental	50	Family
	Butler Cove Apartments	Revitalize Arlington, Inc.	Duval	Rental	120	Elderly
	City of Hollywood Workforce	Adopt a Hurricane Family, Inc. (Crisis Housing Solutions)	Broward	Homeownership	3	Workforce
	SMASH	Struggle for Miami's Affordable and Sustainable Housing	Miami-Dade	Homeownership	3	Family
	Sweetwater Apartments	Greater Lake City CDC	Columbia	Rental	56	Family
LOANS REPAID IN 2018	Independence Place	Residential Options of Florida, Inc.	Collier	Rental	3	Persons with Disabilities
	Londontowne Lane	Ability Housing, Inc.	Duval	Rental	80	Persons with Disabilities
	Le Jeune Gardens	SCLAD	Miami-Dade	Rental	18	Persons with Disabilities
	Palm City Garden Apartments	Dunbar Improvement Association, Inc.	Lee	Rental	100	Elderly
PAST DUE LOANS	Coleman Estates	Goldenrule Housing and CDC, Inc.	Seminole	Homeownership	6	Family
	Cypress Street Senior Housing	Arcadia Housing Authority/Judd K. Roth	DeSoto	Rental	50	Elderly
	Grace Manor Apartments	Grace & Truth Community Development Corporation	Duval	Rental	80	Elderly
	Ridgewood Apartments	Ridgewood Apartments of Winter Haven, LLC.	Polk	Rental	33	Family

Notes:

EHCL = Elderly Housing Community Loan; HUD = U.S. Housing and Urban Development; SHIP = State Housing Initiatives Partnership; USDA = U.S. Dept of Agriculture.

RENTAL PORTFOLIO

PLP LOAN AMOUNT	BOARD APPROVAL DATE	CONSTRUCTION FINANCING STATUS ¹	FUNDING SOURCE ²	CONSTRUCTION AMOUNT	OUTSTANDING PLP LOAN BALANCE
\$614,000	11/2/2018	Seeking Funding	County funds	\$6,933,150	Not yet closed
\$500,000	9/19/2014	Seeking Funding	To Be Determined	\$12,049,071	\$360,315
\$468,076	12/14/2018	Seeking Funding	HUD 221 Loan	\$11,027,250	Not yet closed
\$750,000	1/26/2018	Seeking Funding	RFA 2019-107	\$13,950,000	Not yet drawn
\$550,000	9/22/2017	Funding Awarded	RFA 2017-111	\$11,700,000	\$540,608
\$500,000	10/27/2017	Seeking Funding	To Be Determined	\$13,841,398	\$26,198
\$750,000	3/18/2016	Funding Awarded	SHIP, Private funding	\$24,000,000	\$690,425
\$500,000	12/14/2018	Seeking Funding	RFA 2019-107	\$14,800,000	Not yet closed
\$8,879	12/12/2014	Withdrawn	N/A	\$29,805,674	\$8,879
\$339,530	7/27/2018	Seeking Funding	To Be Determined	\$500,000	Not yet drawn
\$500,000	3/24/2017	Seeking Funding	HUD 221 (d)(4)	\$24,084,711	Not yet closed
\$500,000	8/5/2016	Funding Awarded	HUD 221 Loan	\$7,921,928	\$473,762
\$650,000	7/27/2018	Seeking Funding	To Be Determined	\$35,469,478	Not yet drawn
\$500,000	1/26/2018	Funding Awarded	RFA 2016-103	\$13,433,987	Not yet closed
\$500,000	7/27/2018	Seeking Funding	To Be Determined	\$5,800,000	Not yet closed
\$522,293	6/24/2016	Funding Awarded	USDA Self-Help Program	\$2,220,193	Not yet closed
\$402,002	3/24/2017	Seeking Funding	To Be Determined	\$2,693,902	\$195,539
\$71,129	12/9/2016	Withdrawn	N/A	N/A	\$48,872
\$750,000	9/22/2017	Seeking Funding	To Be Determined	\$14,432,733	\$325,739
\$305,700	N/A	N/A	To Be Determined	N/A	-
\$750,000	N/A	N/A	To Be Determined	N/A	-
\$178,820	N/A	N/A	To Be Determined	N/A	-
\$44,030	N/A	N/A	To Be Determined	N/A	-
\$291,500	N/A	N/A	To Be Determined	N/A	-
\$284,650	7/28/2017	Funding Awarded	RFA 2017-106	\$308,650	-
\$750,000	6/23/2017	Funding Awarded	RFA 2017-103	\$18,164,819	-
\$373,003	8/5/2016	Funding Awarded	RFA 2015-101	\$4,721,166	-
\$233,820	8/7/2015	Funding Awarded	EHCL	\$2,610,750	-
\$93,700	1/25/2008	Withdrawn	N/A	N/A	\$36,477
\$350,000	12/9/2005	Withdrawn	Withdrawn	N/A	\$325,118
\$750,000	8/8/2008	No Construction	No Construction	N/A	\$649,989
\$131,075	8/8/2008	No Construction	No Construction	N/A	\$76,359

Notes Continued:

¹In a couple of cases, the status is shown as "withdrawn" because these loans were unable to proceed, but the PLP loans have not yet matured.

²Known construction funding sources, which may or may not include private financing, secured as of December 31, 2018.

RENTAL PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING AS OF DECEMBER 31, 2018

COUNTY	DEVELOPMENT NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Alachua	Brookside	Newberry	CED Companies	176	176	Family
	Eden Park at Ironwood	Gainesville	Jennings Development Group, Inc.	104	102	Family
	Harbor Cove	Gainesville	Waypoint Residential LLC	208	207	Family
	Horizon House Sunset	Gainesville	Community Housing Partners Corporation	80	80	Family
	Lewis Place at Ironwood	Gainesville	Partnership Inc.	112	112	Family
	Oak Park - Gainesville	Gainesville	Housing Authority City of Gainesville	101	101	Elderly
Baker	Baker Manor	MacClenny	National Development Foundation, Inc.	50	50	Family
Bay	Andrews Place II	Panama City	Rea Development Company	120	120	Family
	Independence Village	Panama City	Big Bend Community Based Care, Inc.	24	24	Special Needs
	Panama Commons	Panama City	Paces Foundation, Inc.	92	92	Family
	Pelican Pointe	Panama City	Royal American Development Inc.	78	78	Family
	Pelican Pointe	Panama City	Royal American Development Inc.	78	78	Family
	Pinnacle at Hammock Crossings	Lynn Haven	Pinnacle Housing Group LLC	92	92	Family
	Siena Gardens	Panama City	Gatehouse Group, Inc.	150	150	Elderly
	Stone Harbor	Panama City Beach	CED Companies	160	160	Family
Brevard	Clear Pond Estates	Cocoa	Evergreen Partners LLC	100	100	Family
	Clear Pond Estates	Cocoa	Evergreen Partners LLC	100	100	Family
	Malabar Cove I	Palm Bay	Atlantic Housing Partners, LLLP	76	54	Family
	Malabar Cove I	Palm Bay	Atlantic Housing Partners, LLLP	76	54	Family
	Malabar Cove II	Palm Bay	Atlantic Housing Partners, LLLP	72	50	Family
	Manatee Cove	Melbourne	Richman Group	192	192	Family
	Promise in Brevard	West Melbourne	Promise Inc.	117	115	Special Needs
	Timber Trace - Titusville	Titusville	Richman Group	204	204	Family
	Timber Trace - Titusville	Titusville	Richman Group	204	204	Family
	Trinity Towers East	Melbourne	Preservation of Affordable Housing Inc.	156	32	Elderly
	Trinity Towers East	Melbourne	Preservation of Affordable Housing Inc.	156	133	Elderly
	Trinity Towers East	Melbourne	Preservation of Affordable Housing Inc.	156	133	Elderly
	Trinity Towers South	Melbourne	Preservation of Affordable Housing Inc.	162	33	Elderly
	Wickham Club	Melbourne	CED Companies	132	132	Family
	Willow Brook Village	Melbourne	Community Housing Initiative, Inc.	56	56	Family
Broward	Banyan Pointe	Coconut Creek	Cornerstone Group Development LLC	300	300	Family
	Caravel Arms	Lauderdale Lakes	Southport Financial Services, Inc	110	110	Family
	Caravel Arms	Lauderdale Lakes	Southport Financial Services, Inc	110	110	Family
	Chaves Lake	Hallandale	RS Development Corporation	238	238	Family
	Colonial Park	Margate	Related Companies of New York	160	159	Elderly
	Cypress Grove	Lauderhill	Housing Preservation Trust Inc.	814	814	Family
	Dixie Court	Ft. Lauderdale	Housing Enterprises of Fort Lauderdale Inc.	122	122	Family
	Dixie Court III	Ft. Lauderdale	Housing Enterprises of Fort Lauderdale Inc.	100	10	Family
	Douglas Gardens V	Pembroke Pines	Miami Jewish Health Systems, Inc.	110	110	Elderly
	Douglas Gardens V	Pembroke Pines	Miami Jewish Health Systems, Inc.	110	110	Elderly
	Eagle Pointe	Pompano Beach	Cornerstone Group Development LLC	192	192	Family
	Emerald Palms - Fort Lauderdale	Ft. Lauderdale	MRK Partners Inc.	318	318	Family
	Golf View Gardens	Sunrise	Carlisle Development Group	160	160	Elderly

RENTAL PORTFOLIO

ORIGINAL LOAN AMOUNT	MATURITY DATE	INTEREST RATE ³	LOAN BALANCE AS OF 12/31/2018	INTEREST PAID IN 2018	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$1,500,000	12/15/2035	3%	\$1,500,000	\$0	50	Current	SAIL
\$1,025,000	9/2/2045	9%, 3%	\$1,025,000	\$26,887	50	Past Due	SAIL
\$1,500,000	6/15/2034	3%	\$0	\$69,288	50	Paid Off	SAIL
\$2,000,000	10/29/2019	9%, 3%	\$2,000,000	\$0	51	Current	SAIL
\$900,000	12/1/2051	3%	\$686,521	\$23,110	61	Current	SAIL
\$630,000	10/17/2033	1%	\$475,270	\$0	15	Current	EHCL
\$1,230,000	12/1/2022	1%	\$456,124	\$5,172	59	Current	SAIL
\$1,000,000	11/1/2050	3%	\$905,513	\$32,973	54	Current	SAIL
\$1,691,745	8/3/2026	1%	\$1,691,745	\$0	50	Current	SAIL
\$1,892,544	2/1/2051	1%	\$1,743,105	\$33,671	55	Current	SAIL
\$408,200	9/21/2038	0%	\$408,200	\$0	50	Current	ELI
\$4,047,210	9/21/2038	1%	\$4,047,210	\$0	50	Current	SAIL
\$3,003,800	6/20/2034	1%	\$2,250,731	\$0	50	Current	SAIL
\$1,061,700	7/1/2024	3%	\$1,061,700	\$31,851	50	Current	SAIL
\$1,225,000	7/21/2036	3%	\$1,225,000	\$0	50	Current	SAIL
\$652,000	8/1/2058	0%	\$641,043	\$0	50	Current	ELI
\$3,329,900	8/1/2058	1%	\$3,233,693	\$0	50	Current	SAIL
\$680,000	9/29/2024	0%	\$680,000	\$0	50	Current	SAIL
\$4,000,000	11/1/2048	1%	\$4,000,000	\$40,000	50	Current	SAIL
\$2,000,000	11/1/2048	1%	\$2,000,000	\$20,000	50	Current	SAIL
\$4,000,000	11/15/2037	3%	\$4,000,000	\$0	50	Current	SAIL
\$2,000,000	3/31/2046	0%	\$1,978,315	\$0	50	Current	SAIL
\$1,000,000	3/15/2045	1%	\$1,000,000	\$0	50	Current	SAIL
\$4,000,000	3/15/2045	3%	\$4,000,000	\$0	50	Current	SAIL
\$750,000	11/29/2048	1%	\$750,000	\$0	15	Current	EHCL
\$889,600	11/29/2048	0%	\$889,600	\$0	50	Current	ELI
\$4,018,404	11/29/2048	1%	\$4,018,404	\$28,228	50	Current	SAIL
\$750,000	12/9/2048	1%	\$750,000	\$0	15	Current	EHCL
\$3,000,000	8/15/2037	3%	\$3,000,000	\$0	50	Current	SAIL
\$4,348,848	4/1/2057	1%	\$4,305,103	\$127,718	50	Current	SAIL
\$2,500,000	7/1/2040	3%	\$1,250,000	\$37,500	50	Current	SAIL
\$250,000	10/1/2049	1%	\$249,798	\$0	35	Current	SAIL
\$825,000	9/22/2029	0%	\$825,000	\$0	35	Current	ELI
\$2,000,000	5/1/2050	3%	\$1,056,466	\$31,694	60	Current	SAIL
\$2,000,000	6/1/2044	3%	\$2,000,000	\$3,831	50	Current	SAIL
\$2,000,000	9/1/2037	3%	\$2,000,000	\$0	50	Current	SAIL
\$1,025,000	12/1/2024	3%	\$1,025,000	\$30,750	50	Current	SAIL
\$850,000	12/31/2023	0%	\$850,000	\$0	15	Current	ELI
\$781,900	7/22/2036	0%	\$424,049	\$0	50	Current	ELI
\$5,000,000	7/22/2036	1%	\$2,710,898	\$0	50	Current	SAIL
\$1,295,000	4/1/2049	3%	\$1,287,918	\$38,638	50	Current	SAIL
\$2,500,000	4/1/2035	3%	\$1,250,000	\$48,390	50	Current	SAIL
\$2,000,000	11/1/2043	3%	\$2,000,000	\$23,418	50	Current	SAIL

RENTAL PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING AS OF DECEMBER 31, 2018

COUNTY	DEVELOPMENT NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Broward	Harbour Cove	Hallandale Beach	Cornerstone Group Development LLC	212	212	Family
	Heron Pointe	Miramar	Cornerstone Group Development LLC	200	180	Family
	Laguna Pointe	Pompano Beach	Cornerstone Group Development LLC	188	188	Family
	Meridian - Hollywood	Hollywood	Related Companies of New York	160	159	Elderly
	Northwest Gardens V	Ft. Lauderdale	Atlantic Pacific Communities LLC	200	200	Elderly
	Northwest Gardens V	Ft. Lauderdale	Atlantic Pacific Communities LLC	200	200	Elderly
	Residences at Crystal Lake	Pompano Beach	NuRock Development Group, Inc.	92	92	Family
	Residences at Crystal Lake	Pompano Beach	NuRock Development Group, Inc.	92	92	Family
	Saint Croix	Lauderdale Lakes	Cornerstone Group Development LLC	246	196	Family
	Sanctuary Cove	North Lauderdale	Cornerstone Group Development LLC	292	292	Family
	Summerlake	Davie	Alden Torch Financial LLC	108	108	Family
	Venice Cove	Ft. Lauderdale	Southport Financial Services, Inc	150	150	Family
Charlotte	Hampton Point	Port Charlotte	Picerne Affordable Development, LLC	284	15	Family
	Hampton Point	Port Charlotte	Picerne Affordable Development, LLC	284	34	Family
Citrus	Marina Del Ray	Beverly Hills	Creative Choice Homes, Inc.	100	100	Elderly
Clay	Briarwood	Middleburg	Dimension One Realty, Inc.	102	102	Family
	Holly Cove	Orange Park	Vestcor Development Corporation, Inc.	202	162	Family
	Madison Commons	Middleburg	Banyan Realty Advisors	160	158	Family
	Middletowne	Orange Park	Preservation of Affordable Housing Inc.	100	100	Family
Collier	Eden Gardens II	Immokalee	Everglades Housing Group Incorporated	37	26	FW FW
	Esperanza Place	Immokalee	Florida Nonprofit Services, Inc.	48	48	FW FW
	Noah's Landing	Naples	Starwood Capital Group	264	66	Family
	Noah's Landing	Naples	Starwood Capital Group	264	14	Family
	Summer Lakes	Naples	Richman Group	140	140	Family
	Summer Lakes II	Naples	Richman Group	276	276	Family
	Timber Ridge	Immokalee	Everglades Housing Group Incorporated	35	35	FW FW
	Timber Ridge of Immokalee	Immokalee	Everglades Housing Group Incorporated	35	75	FW FW
	Tuscan Isle	Naples	Starwood Capital Group	298	53	Family
Columbia	Cedar Park	Lake City	Southport Financial Services, Inc	72	72	Family
	Cedar Park	Lake City	Southport Financial Services, Inc	72	72	Family
	Lake City Cabins for Veterans	Lake City	Volunteers of America of Florida Inc.	32	32	Homeless
	Thornwood Terrace	Lake City	Hallmark Companies, Inc.	29	29	Elderly
	Windsong I - Lake City	Lake City	Starwood Capital Group	180	180	Family
DeSoto	McPines	Arcadia	Hallmark Companies, Inc.	64	64	Family
Duval	Arc Village	Jacksonville	Arc of Jacksonville Inc.	122	122	Special Needs
	Arc Village	Jacksonville	Arc of Jacksonville Inc.	122	122	Special Needs
	Brookwood Forest	Jacksonville	CED Companies	168	118	Family
	Brookwood Forest	Jacksonville	CED Companies	168	118	Family
	Caroline Oaks	Jacksonville	Vestcor Development Corporation, Inc.	82	82	Elderly
	Caroline Oaks	Jacksonville	Vestcor Development Corporation, Inc.	82	82	Elderly
	Cathedral Terrace	Jacksonville	Cathedral Terrace Inc.	240	240	Elderly
	Cathedral Terrace	Jacksonville	Cathedral Terrace Inc.	240	240	Elderly
	Christine Cove	Jacksonville	Carlisle Development Group	96	96	Elderly
	Edge at Town Center	Jacksonville	Cornerstone Group Development LLC	248	12	Family

RENTAL PORTFOLIO

ORIGINAL LOAN AMOUNT	MATURITY DATE	INTEREST RATE ³	LOAN BALANCE AS OF 12/31/2018	INTEREST PAID IN 2018	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$2,000,000	7/1/2049	3%	\$2,000,000	\$0	50	Current	SAIL
\$2,000,000	11/30/2029	9%, 3%	\$2,000,000	\$26,780	50	Current	SAIL
\$2,000,000	6/1/2044	3%	\$2,000,000	\$59,887	50	Current	SAIL
\$2,000,000	4/1/2044	3%	\$2,000,000	\$0	50	Current	SAIL
\$1,500,000	8/8/2033	0%	\$1,500,000	\$0	30	Current	ELI
\$4,960,000	8/8/2033	1%	\$4,960,000	\$0	30	Current	SAIL
\$457,600	11/7/2036	0%	\$457,600	\$0	50	Current	ELI
\$5,000,000	11/7/2036	1%	\$5,000,000	\$0	50	Current	SAIL
\$2,000,000	4/1/2049	3%	\$2,000,000	\$0	56	Current	SAIL
\$2,000,000	5/15/2037	3%	\$2,000,000	\$60,000	50	Current	SAIL
\$1,100,000	7/6/2019	3%	\$1,100,000	\$0	52	Current	SAIL
\$1,548,000	3/31/2042	3%	\$1,128,000	\$85,440	50	Current	SAIL
\$1,125,000	5/1/2049	0%	\$599,738	\$0	15	Current	ELI
\$2,500,000	5/1/2049	0%	\$1,666,250	\$0	15	Current	ELI
\$1,100,000	6/11/2024	3%	\$1,100,000	\$2,320	50	Current	SAIL
\$3,100,000	4/30/2042	3%	\$3,100,000	\$0	50	Current	SAIL
\$2,417,000	1/1/2027	3%	\$1,672,989	\$50,464	65	Current	SAIL
\$1,925,625	7/1/2040	3%	\$702,251	\$71,380	50	Current	SAIL
\$627,101	12/31/2026	1%	\$627,101	\$0	50	Current	SAIL
\$3,500,000	1/1/2040	1%	\$3,500,000	\$8,006	50	Current	SAIL
\$3,187,764	2/11/2043	0%	\$3,187,764	\$0	50	Current	SAIL
\$2,490,000	12/11/2027	0%	\$1,493,502	\$0	15	Current	ELI
\$4,950,000	4/25/2027	0%	\$2,969,010	\$0	15	Current	ELI
\$1,500,000	2/15/2036	3%	\$1,500,000	\$0	50	Current	SAIL
\$3,000,000	7/15/2038	3%	\$3,000,000	\$0	50	Current	SAIL
\$526,648	10/25/2033	1%	\$526,648	\$0	50	Current	SAIL
\$2,215,000	10/25/2033	1%	\$2,215,000	\$0	50	Current	SAIL
\$3,975,000	11/6/2029	0%	\$2,914,470	\$0	15	Current	ELI
\$272,300	6/19/2034	0%	\$272,300	\$0	50	Current	ELI
\$3,200,000	6/19/2034	1%	\$2,633,897	\$0	50	Current	SAIL
\$1,600,000	10/29/2024	0%	\$1,600,000	\$0	50	Current	SAIL
\$455,000	12/1/2048	1%	\$455,000	\$26,164	81	Current	SAIL
\$643,200	3/1/2026	3%	\$643,200	\$40,971	54	Current	SAIL
\$1,000,000	6/1/2033	3%	\$1,000,000	\$0	50	Current	SAIL
\$1,230,000	4/28/2045	0%	\$1,230,000	\$0	50	Current	SAIL
\$1,790,000	4/28/2065	0%	\$1,790,000	\$0	50	Current	ELI
\$1,000,000	9/15/2038	3%	\$1,000,000	\$26,295	50	Current	SAIL
\$3,000,000	9/15/2038	3%	\$3,000,000	\$90,000	50	Current	SAIL
\$600,000	4/22/2045	0%	\$600,000	\$0	30	Current	ELI
\$1,200,000	4/22/2045	1%	\$1,200,000	\$0	30	Current	SAIL
\$734,400	1/22/2033	0%	\$734,400	\$0	50	Current	ELI
\$3,200,000	1/22/2033	1%	\$3,200,000	\$0	50	Current	SAIL
\$4,000,000	9/15/2038	3%	\$4,000,000	\$63,622	50	Current	SAIL
\$900,000	3/1/2048	0%	\$539,820	\$0	15	Current	ELI

RENTAL PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING AS OF DECEMBER 31, 2018

COUNTY	DEVELOPMENT NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Duval	Edge at Town Center	Jacksonville	Cornerstone Group Development LLC	248	25	Family
	Florence N. Davis Center	Jacksonville	Community Connections of Jacksonville Inc.	79	79	Family
	Hampton Villa	Jacksonville	Southport Financial Services, Inc	60	60	Family
	Hampton Villa	Jacksonville	Southport Financial Services, Inc	60	60	Family
	Hilltop Village	Jacksonville	Southport Financial Services, Inc	200	200	Family
	Leigh Meadows	Jacksonville	Vestcor Development Corporation, Inc.	304	304	Family
	Leigh Meadows	Jacksonville	Vestcor Development Corporation, Inc.	304	44	Family
	Liberty Center	Jacksonville	Harris Group, Inc.	100	100	Homeless
	Liberty Center I	Jacksonville	Harris Group, Inc.	109	109	Family
	Liberty Center II	Jacksonville	Harris Group, Inc.	134	134	Homeless
	Liberty Center IV	Jacksonville	Harris Group, Inc.	100	100	Homeless
	Lindsey Terrace	Jacksonville	Starwood Capital Group	336	317	Family
	Madelyn Oaks	Jacksonville	Lakeside Capital Advisors LP	360	360	Family
	Meetinghouse at Collins Cove	Jacksonville	Finlay Holdings, Inc.	160	160	Elderly
	Mount Carmel Gardens	Jacksonville	East Lake Community Development, Inc.	207	207	Elderly
	Mount Carmel Gardens	Jacksonville	East Lake Community Development, Inc.	207	207	Elderly
	Savannah Springs	Jacksonville	Richman Group	234	234	Family
	Savannah Springs	Jacksonville	Richman Group	234	234	Family
	Stevens Duval	Jacksonville	Southport Financial Services, Inc	52	52	Elderly
	Stevens Duval	Jacksonville	Southport Financial Services, Inc	52	52	Elderly
	Sulzbacher Village	Jacksonville	Sulzbacher Center for Women and Children, Ltd.	70	70	Homeless
	Sundance Pointe	Jacksonville	Peak Capital Partners LLC	288	58	Family
	Sundance Pointe	Jacksonville	Peak Capital Partners LLC	288	28	Family
	Thomas Chase	Jacksonville	Vestcor Development Corporation, Inc.	268	268	Family
	Village on Wiley	Jacksonville	Ability Housing Inc.	43	43	Family
Escambia	Alabaster Gardens	Pensacola	Circle, Inc.	147	147	Elderly
	Belmont Duplexes	Pensacola	AMR at Pensacola, Inc.	26	8	Family
	Delphin Downs	Pensacola	Southport Financial Services, Inc	72	72	Family
	Pensacola Veteran Housing	Pensacola	Volunteers of America of Florida Inc.	31	31	Homeless
Gadsden	Lanier Oaks	Gretna	North Florida Educational Development Corporation	22	22	Family
	Omega Villas	Quincy	CEDO Housing Development Corp. (CEDO-HDC)	56	46	Family
Hardee	Country Manor	Bowling Green	Country Manor Property LLC	120	120	FW FW
	Country Manor	Bowling Green	Country Manor Property LLC	120	120	FW FW
	Hannah House	Wauchula	Alpha and Omega Freedom Ministries Inc.	17	17	Homeless
Hendry	Pollywog Creek Commons	Labelle	Everglades Housing Group Incorporated	40	29	FW FW
	Pollywog Creek Commons II	Labelle	Everglades Housing Group Incorporated	24	5	FW FW
	Tall Pines	Labelle	National Development Foundation, Inc.	39	39	FW FW
Hernando	Brook Haven	Brooksville	Richman Group	160	160	Family
	Freedom Gardens II	Brooksville	Housing Trust Group LLC	94	94	Family
	Freedom Gardens II	Brooksville	Housing Trust Group LLC	94	94	Family
	Madison Reserve	Spring Hill	TLB of Central Florida LLC	90	90	Elderly
	Mariner's Cay	Spring Hill	Richman Group	160	160	Family
	Mariner's Cay	Spring Hill	Richman Group	160	160	Family

RENTAL PORTFOLIO

ORIGINAL LOAN AMOUNT	MATURITY DATE	INTEREST RATE ³	LOAN BALANCE AS OF 12/31/2018	INTEREST PAID IN 2018	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$1,875,000	3/1/2048	0%	\$999,563	\$0	15	Current	ELI
\$288,200	6/28/2047	0%	\$0	\$0	65	Paid Off	SAIL
\$340,800	4/1/2033	0%	\$340,800	\$0	50	Current	ELI
\$2,000,000	4/1/2033	1%	\$2,000,000	\$22,760	50	Current	SAIL
\$1,503,237	7/1/2042	3%	\$1,503,237	\$45,097	65	Current	SAIL
\$3,157,000	2/1/2027	3%	\$1,317,000	\$0	58	Current	SAIL
\$3,300,000	3/28/2026	0%	\$1,759,230	\$0	15	Current	ELI
\$1,800,000	5/31/2037	0%	\$1,100,000	\$0	75	Current	SAIL
\$719,899	3/31/2019	1%	\$13,315	\$420	50	Current	SAIL
\$1,429,329	7/1/2038	0%	\$962,795	\$0	50	Current	SAIL
\$2,000,000	6/4/2034	1%	\$2,000,000	\$20,000	50	Current	SAIL
\$2,500,000	1/1/2034	3%	\$923,000	\$131,918	50	Current	SAIL
\$2,000,000	12/31/2025	0%	\$0	\$0	53	Paid Off	SAIL
\$2,000,000	2/1/2036	3%	\$2,000,000	\$134,643	50	Current	SAIL
\$1,968,900	1/1/2058	0%	\$1,968,900	\$0	50	Current	ELI
\$4,010,087	1/1/2058	1%	\$3,866,848	\$0	50	Current	SAIL
\$1,000,000	12/15/2044	1%	\$1,000,000	\$0	50	Current	SAIL
\$4,000,000	12/15/2044	3%	\$4,000,000	\$0	50	Current	SAIL
\$183,600	3/15/2032	0%	\$183,600	\$0	50	Current	ELI
\$1,800,000	3/15/2032	1%	\$1,800,000	\$41,326	50	Current	SAIL
\$3,500,000	5/5/2057	0%	\$2,989,810	\$0	50	Current	SAIL
\$2,100,000	6/19/2028	0%	\$1,399,650	\$0	15	Current	ELI
\$4,200,000	3/28/2026	0%	\$2,239,020	\$0	15	Current	ELI
\$2,000,000	9/1/2036	3%	\$2,000,000	\$90,000	50	Current	SAIL
\$975,000	12/18/2034	0%	\$687,819	\$0	20	Current	ELI
\$4,000,000	11/15/2038	3%	\$4,000,000	\$0	50	Current	SAIL
\$328,500	11/10/2036	1%	\$297,264	\$2,794	70	Current	SAIL
\$4,180,000	6/1/2051	1%	\$665,403	\$0	50	Current	SAIL
\$850,000	12/30/2030	0%	\$850,000	\$0	50	Current	SAIL
\$1,430,000	12/15/2015	9%	\$1,430,000	\$0	50	Matured	SAIL
\$2,490,000	12/31/2017	9%, 3%	\$2,490,000	\$19,703	50	Matured	SAIL
\$930,000	12/31/2019	3%	\$0	\$325,776	50	Paid Off	SAIL
\$1,000,000	12/31/2019	3%	\$0	\$245,606	50	Paid Off	SAIL
\$1,577,186	4/28/2026	0%	\$1,577,186	\$0	50	Current	SAIL
\$3,855,304	1/1/2042	1%	\$3,855,304	\$0	50	Current	SAIL
\$1,140,282	1/1/2042	0%	\$1,140,282	\$0	50	Current	SAIL
\$2,535,000	10/31/2033	3%, 1%	\$2,535,000	\$87	50	Current	SAIL
\$2,900,000	7/21/2039	3%	\$2,900,000	\$10,959	50	Current	SAIL
\$493,400	5/22/2051	0%	\$216,993	\$0	50	Current	ELI
\$5,500,000	5/22/2051	1%	\$2,418,125	\$0	50	Current	SAIL
\$2,603,198	7/1/2028	1%	\$2,603,198	\$26,032	50	Current	SAIL
\$1,360,000	11/14/2023	0%	\$1,360,000	\$0	50	Current	SAIL
\$4,700,000	12/15/2041	1%	\$4,700,000	\$30,898	50	Current	SAIL

RENTAL PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING AS OF DECEMBER 31, 2018

COUNTY	DEVELOPMENT NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Hernando	Spring Haven	Spring Hill	Richman Group	176	176	Family
	Spring Haven II	Spring Hill	Richman Group	88	88	Family
Highlands	Groves at Victoria Park	Sebring	Harmony Housing Advisors, Inc.	122	122	Elderly
	Highland Palms	Avon Park	Southport Financial Services, Inc	52	52	FW FW
	Highland Palms	Avon Park	Southport Financial Services, Inc	52	52	FW FW
	Lakeside Park I	Avon Park	Avon Park Housing Authority	16	16	Homeless
	Park Crest Terrace I	Sebring	Equity Management Partners Inc.	100	100	Family
Hillsborough	Arbor Place	Tampa	Volunteers of America of Florida Inc.	32	32	Special Needs
	Autumn Place	Temple Terrace	Richman Group	120	120	Family
	Autumn Place	Temple Terrace	Richman Group	120	120	Family
	Brandywine	Tampa	Richman Group	144	144	Family
	Bristol Bay	Tampa	Cornerstone Group Development LLC	300	300	Family
	Bristol Bay	Tampa	Cornerstone Group Development LLC	300	15	Family
	Bristol Bay	Tampa	Cornerstone Group Development LLC	300	300	Family
	Cedar Forest	Tampa	Gatehouse Group, Inc.	200	200	Family
	Claymore Crossings	Tampa	Richman Group	260	260	Family
	Clipper Bay	Tampa	Cornerstone Group Development LLC	276	14	Family
	Clipper Bay	Tampa	Cornerstone Group Development LLC	276	235	Family
	Clipper Cove - Tampa	Tampa	Cornerstone Group Development LLC	176	176	Family
	Columbus Court	Tampa	Southport Financial Services, Inc	160	160	Family
	Columbus Court	Tampa	Southport Financial Services, Inc	160	160	Family
	Fairview Cove I	Tampa	Atlantic Housing Partners, LLLP	88	62	Family
	Fairview Cove I	Tampa	Atlantic Housing Partners, LLLP	88	62	Family
	Gardens at Rose Harbor	Tampa	Gatehouse Group, Inc.	160	160	Elderly
	Graham at Gracepoint	Tampa	DDA Development Company, Inc	90	90	Homeless
	Grande Oaks	Tampa	Richman Group	168	168	Family
	Grande Oaks	Tampa	Richman Group	168	168	Family
	Grove Pointe	Ruskin	Cornerstone Group Development LLC	80	80	FW FW
	Grove Pointe	Ruskin	Cornerstone Group Development LLC	80	80	FW FW
	Haley Park	Tampa	Wendover Housing Partners LLC	80	80	Elderly
	Haley Park	Tampa	Wendover Housing Partners LLC	80	80	Elderly
	Hunt Club	Tampa	Richman Group	96	96	Family
	Hunters Run I	Tampa	CED Companies	216	216	Family
	Hunters Run II	Tampa	CED Companies	192	191	Family
	La Estancia	Wimauma	Affordable Housing Development Fund, Inc.	84	84	FW FW
	La Vista Oaks	Tampa	Southport Financial Services, Inc	126	126	Family
	La Vista Oaks	Tampa	Southport Financial Services, Inc	126	126	Family
	Lake Kathy	Brandon	Richman Group	360	360	Family
	Lakewood Shores	Brandon	CED Companies	184	184	Family
	Manatee Village IV	Ruskin	Everglades Housing Group Incorporated	27	6	FW FW
	Mariner's Cove - Tampa	Tampa	Cornerstone Group Development LLC	208	12	Family
	Mariner's Cove - Tampa	Tampa	Cornerstone Group Development LLC	208	208	Family
	Mariner's Cove - Tampa	Tampa	Cornerstone Group Development LLC	208	33	Family
	Meridian Pointe	Tampa	Richman Group	360	360	Family

RENTAL PORTFOLIO

ORIGINAL LOAN AMOUNT	MATURITY DATE	INTEREST RATE ³	LOAN BALANCE AS OF 12/31/2018	INTEREST PAID IN 2018	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$1,500,000	3/21/2037	3%	\$1,500,000	\$0	50	Current	SAIL
\$2,750,000	6/15/2039	3%	\$2,750,000	\$10,086	50	Current	SAIL
\$970,000	7/16/2021	3%	\$0	\$190,447	50	Paid Off	SAIL
\$425,000	6/11/2026	0%	\$425,000	\$0	50	Current	SAIL
\$2,640,000	6/11/2026	1%	\$2,640,000	\$27,713	50	Current	SAIL
\$760,000	8/29/2026	0%	\$494,000	\$0	50	Current	SAIL
\$800,000	8/1/2031	9%, 3%	\$663,223	\$0	50	Current	SAIL
\$185,000	6/1/2044	1%	\$159,737	\$1,627	68	Current	SAIL
\$1,020,000	7/31/2023	0%	\$1,020,000	\$0	50	Current	ELI
\$5,000,000	7/15/2041	1%	\$5,000,000	\$0	50	Current	SAIL
\$4,000,000	6/15/2039	3%	\$4,000,000	\$0	50	Current	SAIL
\$1,000,000	4/1/2050	3%	\$1,000,000	\$0	55	Current	SAIL
\$1,125,000	4/1/2050	0%	\$824,850	\$0	15	Current	ELI
\$2,000,000	4/1/2050	3%	\$2,000,000	\$24,641	55	Current	SAIL
\$2,075,000	3/17/2029	9%, 3%	\$2,075,000	\$62,250	50	Current	SAIL
\$4,000,000	11/15/2038	3%	\$4,000,000	\$185	50	Current	SAIL
\$1,050,000	3/1/2050	0%	\$769,860	\$0	15	Current	ELI
\$2,000,000	3/1/2050	3%	\$2,000,000	\$28,610	50	Current	SAIL
\$1,828,112	3/1/2053	3%	\$1,821,112	\$112,774	55	Current	SAIL
\$789,900	12/29/2032	0%	\$789,900	\$0	50	Current	ELI
\$3,175,000	12/29/2032	1%	\$3,175,000	\$0	50	Current	SAIL
\$510,000	12/18/2023	0%	\$510,000	\$0	50	Current	SAIL
\$5,000,000	6/1/2043	1%	\$5,000,000	\$50,000	50	Current	SAIL
\$2,000,000	5/15/2036	3%	\$2,000,000	\$60,000	50	Current	SAIL
\$4,500,000	1/26/2033	1%	\$4,500,000	\$18,214	50	Current	SAIL
\$1,000,000	6/15/2037	3%	\$1,000,000	\$0	50	Current	SAIL
\$2,000,000	6/15/2037	3%	\$2,000,000	\$124	50	Current	SAIL
\$1,438,936	6/29/2033	1%	\$1,438,936	\$22,075	55	Current	SAIL
\$2,250,000	6/29/2033	1%	\$1,985,877	\$0	50	Current	SAIL
\$600,000	5/13/2045	0%	\$600,000	\$0	30	Current	ELI
\$2,300,000	5/13/2045	1%	\$2,300,000	\$0	30	Current	SAIL
\$5,000,000	8/15/2041	1%	\$5,000,000	\$0	50	Current	SAIL
\$2,000,000	12/15/2035	3%	\$2,000,000	\$120,000	50	Current	SAIL
\$2,000,000	6/20/2036	3%	\$2,000,000	\$120,000	50	Current	SAIL
\$1,092,207	6/30/2022	3%, 1%	\$1,092,207	\$0	50	Current	SAIL
\$1,105,000	5/8/2023	0%	\$1,105,000	\$0	50	Current	SAIL
\$5,000,000	5/8/2038	1%	\$5,000,000	\$0	50	Current	SAIL
\$4,000,000	12/15/2039	3%	\$4,000,000	\$0	50	Current	SAIL
\$1,900,000	6/1/2017	1%	\$1,668,882	\$19,112	51	Current	SAIL
\$1,250,000	11/30/2042	1%	\$1,250,000	\$0	50	Current	SAIL
\$900,000	5/1/2049	0%	\$599,850	\$0	15	Current	ELI
\$2,000,000	5/1/2049	3%	\$2,000,000	\$126,707	57	Current	SAIL
\$2,475,000	5/1/2049	0%	\$1,649,588	\$0	15	Current	ELI
\$4,000,000	8/15/2037	3%	\$4,000,000	\$0	50	Current	SAIL

RENTAL PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING AS OF DECEMBER 31, 2018

COUNTY	DEVELOPMENT NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Hillsborough	Morgan Creek	Tampa	Richman Group	336	336	Family
	Nantucket Bay	Temple Terrace	Gatehouse Group, Inc.	180	162	Elderly
	Orchard Park	Ruskin	Equity Management Partners Inc.	84	84	FW FW
	Spanish Trace	Tampa	Richman Group	120	120	Family
	Tampa Presbyterian Community	Tampa	Tampa Presbyterian Community, Inc.	210	0	Elderly
	Villas at Newport Landing	Tampa	Gatehouse Group, Inc.	122	122	Family
	Westchester	Brandon	Starwood Capital Group	376	376	Family
	Wexford	Tampa	Starwood Capital Group	324	324	Family
	Williams Landing	Tampa	Gatehouse Group, Inc.	144	130	Elderly
	Woodbridge at Walden Lake	Plant City	Starwood Capital Group	236	24	Family
	Woodbridge at Walden Lake	Plant City	Starwood Capital Group	236	189	Family
Indian River	Heritage Villas - Indian River	Vero Beach	Dimension One Realty, Inc.	116	116	Family
	Preserve at Oslo	Vero Beach	NB Holdings Management LLC	176	9	Family
	Sonrise Villas	Fellsmere	Carlisle Development Group	160	160	FW FW
	Sunset	Vero Beach	Flynn Development Corporation	36	25	Elderly
Jackson	Holly Hill	Marianna	Sanchez Planning Development Inc.	53	53	Family
	Three Rivers	Marianna	Royal American Development Inc.	100	100	Family
	Three Rivers	Marianna	Royal American Development Inc.	100	100	Family
Lake	Club at Eustis Village	Eustis	Atlantic Housing Partners, LLP	96	67	Family
	Cove at Lady Lake	Lady Lake	CED Companies	176	176	Family
	Cove at Lady Lake	Lady Lake	CED Companies	176	176	Family
	Lake Harris Cove	Leesburg	CED Companies	152	107	Family
	Lakeside Pointe	Leesburg	CED Companies	128	128	Family
	Lakeside Pointe	Leesburg	CED Companies	128	128	Family
	Laurel Oaks - Leesburg	Leesburg	Richman Group	144	144	Family
	Osprey Ridge	Clermont	Banyan Realty Advisors	176	174	Family
	Rolling Acres I	Lady Lake	Atlantic Housing Partners, LLP	104	73	Family
	Rolling Acres II	Lady Lake	Atlantic Housing Partners, LLP	35	35	Elderly
	Rolling Acres II	Lady Lake	Atlantic Housing Partners, LLP	35	35	Elderly
	Southwinds Cove	Leesburg	Atlantic Housing Partners, LLP	112	90	Family
	Southwinds Cove	Leesburg	Atlantic Housing Partners, LLP	112	90	Family
	Spring Harbor	Mount Dora	Starwood Capital Group	248	13	Family
	Spring Harbor	Mount Dora	Starwood Capital Group	248	25	Family
	Spring Lake Cove I	Fruitland Park	Atlantic Housing Partners, LLP	96	68	Family
	Valencia Grove	Eustis	Housing Trust Group LLC	144	144	Family
	Valencia Grove	Eustis	Housing Trust Group LLC	144	144	Family
	Woodwinds	Clermont	Blue Sky Communities, LLC	96	96	Homeless
Lee	Bernwood Trace	Ft. Myers	Cornerstone Group Development LLC	340	65	Family
	Brookside Village	Ft. Myers	Southport Financial Services, Inc	50	50	Family
	Brookside Village	Ft. Myers	Southport Financial Services, Inc	50	50	Family
	Hawk's Landing	Ft. Myers	Cornerstone Group Development LLC	204	204	Family
	Heron Pond	Lehigh Acres	Carlisle Development Group	156	156	Elderly
	Mariner's Landing	Ft. Myers	Creative Choice Homes, Inc.	112	112	Elderly
	Renaissance Preserve Senior	Ft. Myers	Housing Authority City of Fort Myers	120	120	Elderly

RENTAL PORTFOLIO

ORIGINAL LOAN AMOUNT	MATURITY DATE	INTEREST RATE ³	LOAN BALANCE AS OF 12/31/2018	INTEREST PAID IN 2018	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$2,000,000	6/15/2036	3%	\$2,000,000	\$0	50	Current	SAIL
\$1,850,000	8/1/2030	9%, 3%	\$1,850,000	\$55,500	65	Current	SAIL
\$870,000	6/1/2018	9%, 3%	\$0	\$166,330	51	Paid Off	SAIL
\$4,000,000	1/15/2041	3%	\$4,000,000	\$0	50	Current	SAIL
\$120,000	10/24/2018	1%	\$0	\$9,085	15	Paid Off	EHCL
\$1,505,000	10/31/2033	9%, 3%	\$1,505,000	\$45,150	50	Current	SAIL
\$2,500,000	1/1/2027	3%	\$1,724,943	\$51,748	60	Current	SAIL
\$2,000,000	8/1/2035	3%	\$1,533,945	\$46,018	50	Current	SAIL
\$1,495,000	12/1/2029	9%	\$1,495,000	\$44,850	50	Current	SAIL
\$1,800,000	1/1/2047	0%	\$959,580	\$0	15	Current	ELI
\$3,000,000	1/1/2047	3%	\$3,000,000	\$90,000	50	Current	SAIL
\$4,000,000	10/30/2037	3%	\$4,000,000	\$0	50	Current	SAIL
\$675,000	10/26/2026	0%	\$359,843	\$0	15	Current	ELI
\$1,500,000	10/1/2020	3%	\$1,437,000	\$0	50	Current	SAIL
\$315,000	4/9/2033	1%	\$305,256	\$23,721	45	Current	SAIL
\$1,087,000	5/31/2033	9%, 3%	\$1,087,000	\$32,610	50	Current	SAIL
\$350,000	3/6/2045	1%	\$350,000	\$0	30	Current	SAIL
\$750,000	3/6/2045	0%	\$750,000	\$0	30	Current	ELI
\$3,700,000	5/25/2022	3%	\$3,700,000	\$144,631	15	Current	SAIL
\$1,500,000	8/15/2038	3%	\$1,500,000	\$84,596	50	Current	SAIL
\$1,500,000	8/15/2038	3%	\$1,500,000	\$45,000	50	Current	SAIL
\$4,000,000	10/1/2038	3%	\$4,000,000	\$0	50	Current	SAIL
\$1,500,000	8/15/2038	3%	\$1,500,000	\$45,000	50	Current	SAIL
\$1,500,000	8/15/2038	3%	\$1,500,000	\$64,295	50	Current	SAIL
\$5,000,000	8/15/2042	1%	\$5,000,000	\$50,000	50	Current	SAIL
\$1,808,000	6/30/2032	3%	\$876,380	\$60,927	50	Current	SAIL
\$5,000,000	11/1/2042	1%	\$5,000,000	\$50,000	50	Current	SAIL
\$340,000	12/1/2023	0%	\$340,000	\$0	35	Current	SAIL
\$2,289,000	11/1/2042	1%	\$2,289,000	\$22,890	35	Current	SAIL
\$510,000	12/1/2023	0%	\$510,000	\$0	50	Current	SAIL
\$5,000,000	12/1/2042	1%	\$5,000,000	\$50,000	50	Current	SAIL
\$975,000	5/1/2028	0%	\$975,000	\$0	15	Current	ELI
\$1,875,000	5/1/2028	0%	\$1,124,625	\$0	15	Current	ELI
\$5,000,000	12/15/2042	1%	\$5,000,000	\$50,000	50	Current	SAIL
\$383,600	11/20/2032	0%	\$383,600	\$0	50	Current	ELI
\$5,000,000	11/20/2032	1%	\$5,000,000	\$80,652	50	Current	SAIL
\$4,000,000	12/27/2033	1%	\$3,337,599	\$0	50	Current	SAIL
\$4,875,000	2/1/2048	0%	\$2,598,863	\$0	15	Current	ELI
\$145,300	1/25/2032	0%	\$145,300	\$0	50	Current	ELI
\$1,989,000	1/25/2032	1%	\$1,989,000	\$35,463	50	Current	SAIL
\$1,500,000	6/1/2053	3%	\$1,349,316	\$582,197	58	Current	SAIL
\$1,500,000	12/1/2043	3%	\$1,500,000	\$0	50	Current	SAIL
\$860,000	11/12/2024	3%	\$817,225	\$11,276	50	Current	SAIL
\$1,020,000	4/10/2023	0%	\$1,020,000	\$0	50	Current	SAIL

RENTAL PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING AS OF DECEMBER 31, 2018

COUNTY	DEVELOPMENT NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Lee	Renaissance Preserve Senior	Ft. Myers	Housing Authority City of Fort Myers	120	120	Elderly
	Vista Palms	Lehigh Acres	Creative Choice Homes, Inc.	229	229	Family
	Vista Palms	Lehigh Acres	Creative Choice Homes, Inc.	229	46	Family
	Westwood - Fort Myers	Ft. Myers	Starwood Capital Group	288	72	Family
Leon	Brookestone I	Tallahassee	Southport Financial Services, Inc	108	108	Elderly
	Brookestone I	Tallahassee	Southport Financial Services, Inc	108	108	Elderly
	Casanas Village at Frenchtown Square	Tallahassee	Pinnacle Housing Group LLC	88	80	Family
	Jamestown Woods	Tallahassee	Gatehouse Group, Inc.	150	150	Elderly
	Sunrise Place	Tallahassee	Southport Financial Services, Inc	99	99	Family
Manatee	Addison	Bradenton	Housing Trust Group LLC	90	77	Family
Marion	Berkeley Pointe	Ocala	Southport Financial Services, Inc	160	160	Family
	Berkeley Pointe	Ocala	Southport Financial Services, Inc	160	160	Family
	Hickory Knoll	Ocala	Southport Financial Services, Inc	96	94	Family
	Hickory Knoll	Ocala	Southport Financial Services, Inc	96	94	Family
	Magnolia Walk II	Ocala	Ocala Leased Housing Corporation, Inc.	144	144	Elderly
Martin	Crossings at Indian Run	Stuart	Southport Financial Services, Inc	344	344	Family
	Crossings at Indian Run	Stuart	Southport Financial Services, Inc	344	344	Family
Miami-Dade	Alhambra Cove	Miami	Cornerstone Group Development LLC	240	240	Family
	Alhambra Cove	Miami	Cornerstone Group Development LLC	240	240	Family
	Allapattah Gardens	Miami	Lincoln Avenue Capital LLC	128	128	Family
	Allen	Miami Beach	Miami Beach Community Development Corporation	39	39	Elderly
	Ambar Key	Florida City	Vestcor Development Corporation, Inc.	94	94	Family
	Ambar Key Homes	Florida City	Ambar Key Homes, Ltd.	155	155	Family
	Aswan Village	Opa Locka	Hallkeen LLC	216	216	Family
	Biscayne Court	Miami	Biscayne Housing Group, LLC	60	6	Elderly
	Bonita Pointe	Florida City	Cornerstone Group Development LLC	164	164	Family
	Calusa Cove	Miami	Banyan Realty Advisors	144	144	Family
	Cameron Creek	Florida City	Lincoln Avenue Capital LLC	148	148	Family
	Caribbean Village	Miami	Pinnacle Housing Group LLC	123	123	Elderly
	Caribbean Village	Miami	Pinnacle Housing Group LLC	123	123	Elderly
	Coalition Lift	Miami	Carrfour Supportive Housing Inc.	34	34	Family
	Coquina Place	Miami	Cornerstone Group Development LLC	96	96	Family
	Coquina Place	Miami	Cornerstone Group Development LLC	96	96	Family
	Coral Gardens	Homestead	New Vision Housing Foundation Inc.	92	92	Family
	Cutler Glen & Cutler Meadows	Miami	Preservation of Affordable Housing Inc.	225	169	Family
	Cutler Hammock	Miami	Related Companies of New York	262	262	Family
	Cutler Manor	Miami	Preservation of Affordable Housing Inc.	219	219	Family
	Cutler Vista	Miami	Related Companies of New York	216	55	Elderly
	Del Prado Gardens	Miami	Carrfour Supportive Housing Inc	32	30	Family
	Doral Terrace	Miami	Cornerstone Group Development LLC	256	184	Family
	Dr. Barbara Carey-Shuler Manor	Miami	Carrfour Supportive Housing Inc	100	10	Homeless
	Dr. Barbara Carey-Shuler Manor	Miami	Carrfour Supportive Housing Inc	100	100	Homeless

RENTAL PORTFOLIO

ORIGINAL LOAN AMOUNT	MATURITY DATE	INTEREST RATE ³	LOAN BALANCE AS OF 12/31/2018	INTEREST PAID IN 2018	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$6,150,000	4/10/2058	1%	\$6,150,000	\$61,500	50	Current	SAIL
\$2,000,000	12/18/2018	9%, 3%	\$2,000,000	\$0	50	Matured	SAIL
\$3,450,000	10/26/2026	0%	\$1,839,195	\$0	15	Current	ELI
\$5,400,000	4/30/2027	0%	\$3,238,920	\$0	15	Current	ELI
\$750,000	10/14/2034	0%	\$721,878	\$0	30	Current	ELI
\$3,050,000	10/14/2034	1%	\$2,950,000	\$0	30	Current	SAIL
\$2,000,000	5/10/2034	1%	\$1,985,000	\$0	50	Current	SAIL
\$1,125,000	5/1/2020	3%	\$1,125,000	\$33,750	50	Current	SAIL
\$900,000	10/1/2029	3%	\$883,203	\$0	50	Current	SAIL
\$2,000,000	11/16/2035	1%	\$669,256	\$0	50	Current	SAIL
\$233,600	11/20/2031	0%	\$233,600	\$0	50	Current	ELI
\$4,398,240	11/20/2031	1%	\$4,398,240	\$0	50	Current	SAIL
\$304,800	5/1/2033	0%	\$304,800	\$0	50	Current	ELI
\$3,150,000	5/1/2033	1%	\$3,150,000	\$32,625	50	Current	SAIL
\$1,000,000	6/5/2020	3%	\$1,000,000	\$17,079	50	Past Due	SAIL
\$4,947,342	6/1/2031	3%	\$4,947,342	\$105,995	55	Current	SAIL
\$5,123,238	6/1/2031	0%	\$5,123,238	\$0	55	Current	SAIL
\$1,000,000	7/15/2045	3%	\$1,000,000	\$52,049	50	Current	SAIL
\$2,000,000	7/15/2045	3%	\$1,772,367	\$92,250	50	Current	SAIL
\$1,500,000	9/1/2021	3%	\$659,000	\$0	50	Current	SAIL
\$750,000	11/10/2039	1%	\$750,000	\$0	15	Past Due	EHCL
\$8,465,000	1/12/2036	1%	\$1,873,736	\$0	50	Current	SAIL
\$8,500,000	12/12/2060	1%	\$4,303,059	\$0	50	Current	SAIL
\$2,000,000	7/1/2036	3%	\$2,000,000	\$60,000	50	Current	SAIL
\$510,000	7/31/2024	0%	\$510,000	\$0	15	Current	ELI
\$2,000,000	2/15/2045	3%	\$2,000,000	\$60,000	50	Current	SAIL
\$1,449,387	1/31/2033	1%	\$1,293,888	\$13,462	61	Current	SAIL
\$1,125,000	8/17/2018	3%	\$0	\$22,654	50	Paid Off	SAIL
\$362,400	7/27/2036	0%	\$362,400	\$0	50	Current	ELI
\$5,000,000	7/27/2036	1%	\$445,811	\$0	50	Current	SAIL
\$825,000	5/25/2036	0%	\$693,939	\$0	20	Current	ELI
\$750,000	10/30/2045	0%	\$750,000	\$0	30	Current	ELI
\$2,592,000	10/30/2045	1%	\$2,592,000	\$0	30	Current	SAIL
\$1,330,000	9/1/2017	9%, 3%	\$0	\$86,786	39	Paid Off	SAIL
\$411,106	12/31/2026	1%	\$411,106	\$0	15	Current	EHCL
\$2,900,000	8/1/2048	3%	\$2,425,567	\$73,546	58	Current	SAIL
\$2,661,095	12/31/2026	1%	\$2,661,095	\$0	50	Current	SAIL
\$2,500,000	10/1/2042	3%	\$1,919,592	\$58,474	52	Current	SAIL
\$332,592	6/30/2019	3%	\$332,592	\$0	54	Current	SAIL
\$2,500,000	8/1/2030	3%	\$1,250,000	\$37,500	50	Current	SAIL
\$765,000	4/23/2025	0%	\$765,000	\$0	15	Current	SAIL
\$1,267,637	4/23/2025	0%	\$1,267,637	\$12,676	50	Current	SAIL

RENTAL PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING AS OF DECEMBER 31, 2018

COUNTY	DEVELOPMENT NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Miami-Dade	Dr. Barbara Carey-Shuler Manor	Miami	Carrfour Supportive Housing Inc	100	100	Homeless
	Everett Stewart Senior Village	Miami	Tacolcy Economic Development Corporation	200	96	Family
	Garden Walk	Cutler Bay	Tacolcy Economic Development Corporation	228	228	Family
	Golden Lakes	Miami	Cornerstone Group Development LLC	280	280	Family
	Hainlin Mills	Miami	Related Group of Florida	144	144	Elderly
	Hamlet at Walden Pond	Miami	Related Group of Florida	312	312	Special Needs
	Harding Village - Miami Beach	Miami Beach	Carrfour Supportive Housing Inc	92	92	Homeless
	Hibiscus Pointe	Miami	Cornerstone Group Development LLC	212	181	Family
	Hidden Grove	Naranja	Related Companies of New York	222	222	Family
	Karis Village	Miami	Carrfour Supportive Housing Inc	88	88	Homeless
	The Keys I & II	Homestead	Brannon Group, L.C. and Co.	80	80	Family
	Keys III	Homestead	Brannon Group, L.C. and Co.	48	48	Family
	Labre Place	Miami	Biscayne Housing Group, LLC	90	76	Homeless
	Le Jeune Gardens	Hialeah	Spinal Cord Living-Assistance Development, Inc.	18	18	Family
	Le Jeune Gardens	Hialeah	Spinal Cord Living-Assistance Development, Inc.	18	18	Family
	Liberty Village	Miami	Carrfour Supportive Housing Inc	60	60	Homeless Special Needs
	Liberty Village	Miami	Carrfour Supportive Housing Inc	60	60	Homeless Special Needs
	Little Haiti Gateway	Miami	Carrfour Supportive Housing Inc	80	57	Family
	M & M Maison II	Miami	Urban League of Greater Miami	21	21	Family
	Marbrisa	Hialeah	Cornerstone Group Development LLC	368	368	Family
	Merritt Place Estates	Florida City	Hunt Companies Inc.	159	159	FW FW
	Monterey Pointe	Homestead	Cornerstone Group Development LLC	336	336	Family
	Orchid Estates	Naranja	RS Development Corporation	74	74	Family
	Pinnacle Park	Miami	Pinnacle Housing Group LLC	135	135	Family
	Pinnacle View	Miami	Pinnacle Housing Group LLC	186	186	Family
	Rayos Del Sol	Miami	Pinnacle Housing Group LLC	199	199	Family
	Regatta Place	Miami	Cornerstone Group Development LLC	108	108	Family
	Regatta Place	Miami	Cornerstone Group Development LLC	108	108	Family
	Rio Towers	Miami	East Little Havana Community Dev. Corp.	82	82	Elderly
	Riverwalk I	Homestead	Related Companies of New York	123	123	FW FW
	Royalton	Miami	Carlisle Development Group	100	100	Homeless
	San Sherri Villas	Homestead	Richman Group	80	80	Family
	Smathers II	Miami	Related Group of Florida	133	133	Elderly
	Smathers II	Miami	Related Group of Florida	133	133	Elderly
	Southpoint Crossing	Florida City	NHT Communities	123	123	Family
	Sunrise Commons	Homestead	Landmark Development Corporation	106	21	Family
	Sunset Bay	Cutler Bay	Partnership Inc.	308	308	Family
	Tuscany Cove I	Miami	Tacolcy Economic Development Corporation	160	160	Elderly
	Tuscany Place	Homestead	Cornerstone Group Development LLC	340	340	Family
	Valencia Pointe	Miami	Cornerstone Group Development LLC	148	95	Family
	Valencia Pointe	Miami	Cornerstone Group Development LLC	148	95	Family
	Villa Aurora	Miami	Carrfour Supportive Housing Inc	76	76	Homeless

RENTAL PORTFOLIO

ORIGINAL LOAN AMOUNT	MATURITY DATE	INTEREST RATE ³	LOAN BALANCE AS OF 12/31/2018	INTEREST PAID IN 2018	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$1,267,637	4/23/2025	1%	\$1,267,637	\$0	50	Current	SAIL
\$765,000	5/1/2025	0%	\$765,000	\$0	15	Current	ELI
\$3,110,901	6/1/2051	3%	\$2,110,901	\$1,135,769	57	Current	SAIL
\$2,590,000	1/1/2039	3%	\$2,590,000	\$0	50	Current	SAIL
\$1,564,000	5/1/2042	3%	\$1,564,000	\$46,920	46	Current	SAIL
\$3,740,200	4/1/2030	3%	\$3,740,200	\$0	68	Current	SAIL
\$2,000,000	5/18/2022	1%	\$2,000,000	\$20,000	50	Current	SAIL
\$2,000,000	11/1/2044	3%	\$1,952,749	\$58,582	50	Current	SAIL
\$2,239,000	9/30/2042	3%	\$2,239,000	\$34,045	50	Current	SAIL
\$4,300,000	11/1/2046	1%	\$4,250,000	\$0	50	Current	SAIL
\$1,481,200	1/15/2037	9%	\$1,481,200	\$44,436	45	Past Due	SAIL
\$1,481,200	1/15/2037	9%	\$1,481,200	\$67,813	69	Current	SAIL
\$4,000,000	7/30/2025	0%	\$4,000,000	\$17,600	50	Current	SAIL
\$352,600	5/27/2035	0%	\$71,057	\$0	30	Current	ELI
\$3,420,000	5/27/2035	0%	\$566,551	\$0	30	Current	SAIL
\$225,000	9/29/2046	0%	\$138,360	\$0	50	Current	ELI
\$1,100,000	9/29/2046	1%	\$656,719	\$0	50	Current	SAIL
\$495,000	11/14/2028	3%	\$427,083	\$0	50	Current	SAIL
\$160,000	8/1/2025	1%	\$119,992	\$1,534	50	Current	SAIL
\$2,500,000	7/1/2049	3%	\$1,889,935	\$56,698	50	Current	SAIL
\$2,000,000	9/30/2021	3%	\$0	\$11,157	50	Paid Off	SAIL
\$2,500,000	2/1/2041	3%	\$2,500,000	\$75,000	50	Current	SAIL
\$4,250,000	8/31/2033	1%	\$3,885,050	\$22,499	50	Current	SAIL
\$1,040,000	8/31/2023	3%	\$1,040,000	\$31,200	50	Current	SAIL
\$1,750,000	8/1/2020	3%	\$0	\$60,986	50	Paid Off	SAIL
\$2,000,000	8/23/2019	3%	\$0	\$98,466	50	Paid Off	SAIL
\$600,000	2/26/2036	0%	\$161,837	\$0	50	Current	ELI
\$3,000,000	2/23/2036	1%	\$809,184	\$0	50	Current	SAIL
\$800,000	7/23/2037	1%	\$523,445	\$5,373	50	Past Due	SAIL
\$843,000	3/1/2048	3%	\$705,371	\$21,403	15	Current	SAIL
\$3,000,000	10/11/2021	1%	\$3,000,000	\$30,000	50	Current	SAIL
\$2,373,200	10/27/2021	3%	\$2,363,024	\$89,485	59	Current	SAIL
\$975,000	5/12/2045	0%	\$975,000	\$0	30	Current	ELI
\$1,138,150	5/12/2045	1%	\$1,138,150	\$0	30	Current	SAIL
\$3,850,025	5/31/2040	1%	\$3,850,025	\$38,500	65	Current	SAIL
\$935,000	11/25/2023	0%	\$935,000	\$0	15	Current	ELI
\$2,486,611	3/1/2023	3%	\$786,611	\$28,349	65	Current	SAIL
\$2,524,999	12/29/2046	1%	\$1,806,847	\$0	30	Current	SAIL
\$2,000,000	12/1/2044	3%	\$2,000,000	\$60,000	50	Current	SAIL
\$510,000	7/9/2023	0%	\$510,000	\$0	50	Current	SAIL
\$5,000,000	7/9/2040	1%	\$5,000,000	\$50,000	50	Current	SAIL
\$3,000,000	12/4/2037	1%	\$3,000,000	\$15,000	50	Current	SAIL

RENTAL PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING AS OF DECEMBER 31, 2018

COUNTY	DEVELOPMENT NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Miami-Dade	Village Carver II	Miami	Biscayne Housing Group, LLC	100	10	Elderly
	Villages I	Miami	Cornerstone Group Development LLC	150	150	Family
	Villages I	Miami	Cornerstone Group Development LLC	150	150	Family
Monroe	Atlantic Pines	Big Pine Key	Community Housing Partners Corporation	14	14	FW FW
	Caya Place	Marathon	Tri-Star Affordable Development, LLC	42	42	Family
	Cayo Del Mar	Key West	Creative Choice Homes, Inc.	130	130	Family
	Douglass Square	Key West	NB Holdings Management LLC	52	17	Family
	Meridian West	Key West	Alden Torch Financial LLC	102	102	Family
	Meridian West	Key West	Alden Torch Financial LLC	102	102	Family
	Poinciana Royale	Key West	AH of Monroe County Inc.	50	50	Family
	Poinciana Royale	Key West	AH of Monroe County Inc.	50	50	Family
	Quarry	Key West	Vestcor Development Corporation, Inc.	96	96	Family
	Quarry II	Big Coppit Island	Vestcor Development Corporation, Inc.	112	112	Family
	Sea Grape	Marathon	Wells Fargo Community Lending and Investment	56	56	Family
	Sea Grape II	Marathon	Wells Fargo Community Lending and Investment	28	28	Family
	Sea Grape II	Marathon	Wells Fargo Community Lending and Investment	28	28	Family
Nassau	Nassau Club	Fernandina Beach	CED Companies	192	134	Family
	Nassau Club	Fernandina Beach	CED Companies	192	134	Family
Okaloosa	Heather Glenn	Ft. Walton Beach	Sheltering Palms Foundation Inc.	168	167	Family
Orange	Ashley Place	Orlando	Leland Enterprises Inc.	96	39	Family
	Avalon Reserve	Orlando	Starwood Capital Group	300	300	Family
	Citrus Glen	Orlando	Leland Enterprises Inc.	176	176	Family
	Clarcona Groves	Orlando	Richman Group	264	264	Family
	Clarcona Groves	Orlando	Richman Group	264	264	Family
	Crescent Club	Orlando	TLB of Central Florida LLC	215	215	Elderly
	Fountains at Millenia III	Orlando	Atlantic Housing Partners, LLLP	82	58	Family
	Fountains at Millenia III	Orlando	Atlantic Housing Partners, LLLP	82	58	Family
	Fountains at Millenia IV	Orlando	Atlantic Housing Partners, LLLP	100	100	Family
	Fox Hollow	Orlando	Lincoln Avenue Capital LLC	155	155	Family
	Glenn on Millenia Boulevard	Orlando	CED Companies	192	173	Family
	Hidden Creek Villas	Orlando	Starwood Capital Group	304	304	Family
	Kinneret I	Orlando	Kinneret, Inc.	168	34	Elderly
	Landings on Millenia Boulevard	Orlando	CED Companies	336	252	Family
	Lee Vista Club	Orlando	CED Companies	312	312	Family
	Marbella Cove	Orlando	Atlantic Housing Partners, LLLP	104	87	Family
	Marbella Pointe	Orlando	Atlantic Housing Partners, LLLP	120	84	Family
	Metro Place II	Orlando	Banyan Realty Advisors	248	224	Family
	Nassau Bay I	Orlando	TPI Communities LLC	252	51	Family
	Nassau Bay II	Orlando	TPI Communities LLC	240	48	Family
	Northbridge Apartment Homes on Millenia Lake I	Orlando	Waterton Associates, LLC	396	80	Family
	Oak Harbor	Orlando	DRL Development LLC	176	176	Family
	Park Avenue Villas	Orlando	Banyan Realty Advisors	120	120	Family
	Pendana at West Lakes	Orlando	New Columbia Residential LLC	200	160	Family

RENTAL PORTFOLIO

ORIGINAL LOAN AMOUNT	MATURITY DATE	INTEREST RATE ³	LOAN BALANCE AS OF 12/31/2018	INTEREST PAID IN 2018	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$765,000	12/8/2025	0%	\$765,000	\$0	15	Current	ELI
\$636,500	12/21/2045	0%	\$487,279	\$0	50	Current	ELI
\$5,000,000	12/21/2045	1%	\$4,245,300	\$0	50	Current	SAIL
\$612,882	5/1/2039	0%	\$415,398	\$0	65	Current	SAIL
\$3,500,000	1/30/2047	1%	\$3,500,000	\$0	50	Current	SAIL
\$2,000,000	10/1/2025	3%	\$1,875,918	\$177,377	50	Current	SAIL
\$1,290,000	2/28/2018	9%, %	\$1,289,707	\$0	28	Matured	SAIL
\$1,000,000	2/3/2020	3%	\$1,000,000	\$60,000	50	Current	SAIL
\$1,000,000	2/3/2020	3%	\$1,000,000	\$60,000	50	Current	SAIL
\$425,000	4/22/2025	0%	\$425,000	\$0	50	Current	SAIL
\$2,078,686	4/22/2025	1%	\$1,726,827	\$17,268	50	Current	SAIL
\$3,000,000	7/20/2036	1%	\$655,321	\$0	50	Current	SAIL
\$6,608,000	7/20/2036	1%	\$1,497,307	\$0	50	Current	SAIL
\$1,854,549	12/18/2038	3%	\$1,854,549	\$0	50	Current	SAIL
\$255,000	2/4/2024	0%	\$254,788	\$0	30	Current	SAIL
\$991,033	2/4/2039	1%	\$748,316	\$8,205	30	Current	SAIL
\$1,000,000	10/15/2037	3%	\$1,000,000	\$30,000	50	Current	SAIL
\$2,000,000	10/15/2037	3%	\$2,000,000	\$60,000	50	Current	SAIL
\$1,500,000	6/20/2036	3%	\$750,000	\$0	50	Current	SAIL
\$1,100,000	7/1/2029	3%	\$1,100,000	\$71,471	40	Current	SAIL
\$1,447,600	10/31/2036	3%	\$723,800	\$48,782	50	Current	SAIL
\$1,670,000	6/28/2015	9%, 3%	\$1,670,000	\$0	56	Matured	SAIL
\$1,000,000	8/15/2037	3%	\$1,000,000	\$0	50	Current	SAIL
\$2,000,000	8/15/2037	3%	\$2,000,000	\$10,252	50	Current	SAIL
\$2,000,000	5/13/2034	3%	\$2,000,000	\$60,000	50	Current	SAIL
\$765,000	12/1/2023	0%	\$765,000	\$0	50	Current	SAIL
\$5,000,000	12/1/2042	1%	\$5,000,000	\$50,000	50	Current	SAIL
\$4,414,365	12/1/2042	1%	\$4,414,365	\$44,144	50	Current	SAIL
\$2,110,000	9/1/2050	3%	\$1,822,363	\$55,223	30	Current	SAIL
\$1,798,000	7/15/2034	3%	\$1,798,000	\$107,880	50	Current	SAIL
\$3,100,000	12/29/2025	1%	\$0	\$10,953	63	Paid Off	SAIL
\$661,500	3/18/2024	1%	\$658,693	\$0	15	Current	EHCL
\$2,000,000	11/13/2035	3%	\$2,000,000	\$83,768	50	Current	SAIL
\$2,000,000	8/13/2037	3%	\$2,000,000	\$0	50	Current	SAIL
\$4,500,000	6/15/2042	1%	\$4,500,000	\$45,000	50	Current	SAIL
\$4,000,000	8/25/2023	3%	\$4,000,000	\$120,000	15	Current	SAIL
\$2,500,000	4/30/2031	1%	\$0	\$2,496	50	Paid Off	SAIL
\$3,825,000	3/10/2030	0%	\$2,039,108	\$0	15	Current	ELI
\$3,600,000	3/10/2030	0%	\$1,919,160	\$0	15	Current	ELI
\$2,000,000	2/21/2037	3%	\$2,000,000	\$119,637	40	Current	SAIL
\$1,835,000	11/1/2044	3%	\$1,835,000	\$5,967	50	Current	SAIL
\$850,000	9/1/2031	1%	\$321,916	\$5,741	50	Current	SAIL
\$2,000,000	3/7/2047	1%	\$1,251,591	\$0	50	Current	SAIL

RENTAL PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING AS OF DECEMBER 31, 2018

COUNTY	DEVELOPMENT NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Orange	Pinnacle Pointe	Orlando	Pinnacle Housing Group LLC	268	268	Family
	Plymouth	Winter Park	Housing Authority City of Winter Park	196	40	Elderly
	Pointe Vista	Orlando	Banyan Realty Advisors	100	100	Family
	Pointe Vista II	Orlando	Banyan Realty Advisors	288	288	Family
	Quest Village	Orlando	Dalcor Holdings LLC	156	155	Family
	Sumerset Housing	Orlando	Richelson Enterprises	148	30	Family
	Village on Mercy	Orlando	Ability Housing Inc.	166	166	Homeless
	Wellesley	Orlando	Starwood Capital Group	312	312	Family
	Wentworth II	Orlando	Starwood Capital Group	264	50	Family
	West Pointe Villas	Winter Garden	Banyan Realty Advisors	288	286	Family
	Willow Lake - Apopka	Apopka	Starwood Capital Group	428	65	Family
Osceola	Cameron Preserve	Kissimmee	Leland Enterprises Inc.	100	100	Homeless
	Walden Park	Kissimmee	Starwood Capital Group	300	8	Family
Palm Beach	Banyan Court	Lake Worth	Banyan Development Group, LLC	85	85	Family
	Banyan Court	Lake Worth	Banyan Development Group, LLC	85	85	Family
	Colony Park	West Palm Beach	Southport Financial Services, Inc	130	130	Family
	Courtyard on Flagler	West Palm Beach	Complete Property Development Company	58	58	Family
	Green Cay Village	Boynton Beach	Housing Trust Group LLC	160	160	Family
	Groves of Delray	Delray Beach	Dominium LLC	158	158	Elderly
	Heron Estates Senior	Riviera Beach	Housing Trust Group LLC	101	101	Elderly
	Heron Estates Senior	Riviera Beach	Housing Trust Group LLC	101	101	Elderly
	In The Pines South	Delray Beach	In the Pines, Inc.	40	40	FW FW
	Indian Trace	Riviera Beach	Cornerstone Group Development LLC	330	330	Family
	Indian Trace	Riviera Beach	Cornerstone Group Development LLC	330	33	Family
	Lake Mangonia	West Palm Beach	Southport Financial Services, Inc	150	135	Family
	Lake Shore	West Palm Beach	Richman Group	192	192	Family
	Madison Chase	West Palm Beach	Banyan Realty Advisors	230	229	Family
	Merry Place	West Palm Beach	West Palm Beach Housing Authority	130	130	Family
	Paul Laurence Dunbar Senior Complex	West Palm Beach	West Palm Beach Housing Authority	99	99	Elderly
	Paul Laurence Dunbar Senior Complex	West Palm Beach	West Palm Beach Housing Authority	99	99	Elderly
	Pinnacle at Abbey Park	West Palm Beach	Pinnacle Housing Group LLC	160	160	Family
	Pinnacle Palms	West Palm Beach	Pinnacle Housing Group LLC	152	152	Elderly
	Portofino	Palm Springs	Cornerstone Group Development LLC	270	270	Family
	Portofino	Palm Springs	Cornerstone Group Development LLC	270	15	Family
	Portofino	Palm Springs	Cornerstone Group Development LLC	270	270	Family
	Portofino	Palm Springs	Cornerstone Group Development LLC	270	33	Family
	Quiet Waters	Belle Glade	McCurdy Senior Housing Corporation	93	93	Homeless
	Renaissance	West Palm Beach	Cornerstone Group Development LLC	344	344	Family
	Riverview House	Lake Worth	Richman Group	160	160	Elderly
	Royal Palm Lakes	Pahokee	Heritage Partners Group Inc.	42	42	Elderly
	Royal Palm Place	West Palm Beach	Landmark Companies Inc.	125	125	Family
	San Marco Villas II	Lake Park	Southport Financial Services, Inc	112	112	Family
	Waverly	West Palm Beach	Starwood Capital Group	260	33	Family

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ORIGINAL LOAN AMOUNT	MATURITY DATE	INTEREST RATE ³	LOAN BALANCE AS OF 12/31/2018	INTEREST PAID IN 2018	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$2,000,000	7/1/2035	3%	\$2,000,000	\$60,000	50	Current	SAIL
\$597,384	7/10/2023	1%	\$597,384	\$0	15	Current	EHCL
\$703,000	11/1/2025	1%	\$0	\$3,754	63	Paid Off	SAIL
\$2,500,000	10/1/2029	1%	\$0	\$12,304	50	Paid Off	SAIL
\$1,000,000	1/1/2047	0%	\$1,000,000	\$0	30	Current	SAIL
\$2,000,000	6/1/2036	3%	\$2,000,000	\$67,087	50	Current	SAIL
\$5,000,000	4/10/2050	1%	\$2,810,087	\$0	50	Current	SAIL
\$2,000,000	8/1/2035	3%	\$1,711,973	\$51,359	50	Current	SAIL
\$3,750,000	12/1/2047	0%	\$2,249,250	\$0	15	Current	ELI
\$2,500,000	10/15/2032	3%	\$653,899	\$84,247	50	Current	SAIL
\$4,875,000	6/1/2047	0%	\$2,598,863	\$0	15	Current	ELI
\$4,000,000	8/1/2037	1%	\$243,871	\$0	50	Current	SAIL
\$535,000	11/1/2048	0%	\$356,578	\$0	15	Current	ELI
\$600,000	11/9/2035	0%	\$177,404	\$0	50	Current	ELI
\$5,400,000	11/9/2035	1%	\$1,299,453	\$0	50	Current	SAIL
\$1,340,000	12/1/2050	3%	\$1,340,000	\$42,182	59	Current	SAIL
\$600,000	8/31/2045	1%	\$558,651	\$42,907	62	Current	SAIL
\$5,000,000	3/1/2049	1%	\$5,000,000	\$6,196	50	Current	SAIL
\$1,502,000	12/31/2026	3%	\$1,502,000	\$0	50	Current	SAIL
\$720,500	4/20/2035	0%	\$268,309	\$0	50	Current	ELI
\$4,971,218	4/20/2035	1%	\$1,851,264	\$0	50	Current	SAIL
\$1,346,710	8/31/2018	3%, 1%	\$1,346,710	\$0	50	Matured	SAIL
\$2,000,000	5/1/2048	3%	\$1,987,874	\$59,636	50	Current	SAIL
\$2,475,000	5/1/2048	0%	\$1,484,505	\$0	15	Current	ELI
\$600,000	12/1/2032	3%	\$0	\$9,352	50	Paid Off	SAIL
\$2,000,000	6/15/2037	3%	\$2,000,000	\$155,069	50	Current	SAIL
\$2,369,000	4/8/2046	3%	\$915,961	\$236,240	56	Current	SAIL
\$1,024,000	8/16/2027	3%	\$1,024,000	\$0	50	Current	SAIL
\$750,000	7/16/2057	0%	\$750,000	\$0	30	Current	ELI
\$2,474,000	7/16/2057	1%	\$2,474,000	\$0	30	Current	SAIL
\$1,000,000	3/1/2049	3%	\$1,000,000	\$0	54	Current	SAIL
\$1,579,000	6/1/2042	3%	\$1,529,000	\$28,185	50	Current	SAIL
\$1,000,000	6/1/2049	3%	\$1,000,000	\$0	50	Current	SAIL
\$1,125,000	6/1/2049	0%	\$749,813	\$0	15	Current	ELI
\$2,000,000	6/1/2049	3%	\$2,000,000	\$0	50	Current	SAIL
\$2,475,000	6/1/2049	0%	\$1,649,588	\$0	15	Current	ELI
\$1,750,000	6/11/2038	3%	\$1,750,000	\$52,500	50	Current	SAIL
\$2,000,000	5/15/2037	3%	\$2,000,000	\$60,000	50	Current	SAIL
\$1,662,960	2/1/2054	3%	\$1,662,960	\$911,622	68	Current	SAIL
\$389,945	6/30/2012	9%, 3%	\$389,945	\$0	50	Matured	SAIL
\$4,750,000	8/4/2050	1%	\$3,604,058	\$0	50	Current	SAIL
\$905,350	12/15/2043	3%	\$905,350	\$71,910	50	Current	SAIL
\$2,475,000	1/1/2049	0%	\$1,649,588	\$0	15	Current	ELI

RENTAL PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING AS OF DECEMBER 31, 2018

COUNTY	DEVELOPMENT NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Palm Beach	Windsor Park	West Palm Beach	Starwood Capital Group	240	24	Elderly
	Woodlake	West Palm Beach	Related Group of Florida	224	224	Family
	Worthington	Lake Worth	Starwood Capital Group	300	300	Family
Pasco	Banyan Senior	Port Richey	Beneficial Communities LLC	96	10	Elderly
	Hudson Ridge	Port Richey	Richman Group	168	168	Family
	Hudson Ridge	Port Richey	Richman Group	168	168	Family
	Landings at Sea Forest	New Port Richey	Affordable Housing Institute, Inc.	200	120	Elderly
	Landings of Saint Andrew	New Port Richey	National Church Residences	196	186	Elderly
	Landings of Saint Andrew	New Port Richey	National Church Residences	196	187	Elderly
	Ozanam Village	New Port Richey	Society of St. Vincent De Paul South Pinellas	30	30	Special Needs
	Ozanam Village	New Port Richey	Society of St. Vincent De Paul South Pinellas	30	30	Special Needs
	Park at Wellington II	Holiday	Housing Trust Group LLC	110	110	Family
	Park at Wellington II	Holiday	Housing Trust Group LLC	110	110	Family
	Regency Palms	Port Richey	Dominium LLC	200	198	Family
Pinellas	Brookside Square	St. Petersburg	Gulfcoast Housing Foundation Inc.	142	142	Family
	Brookside Square	St. Petersburg	Gulfcoast Housing Foundation Inc.	142	142	Family
	Clear Harbor	Clearwater	Richman Group	84	84	Family
	Clear Harbor	Clearwater	Richman Group	84	84	Family
	Duval Park	St. Petersburg	Blue Sky Communities, LLC	88	88	Special Needs
	Duval Park	St. Petersburg	Blue Sky Communities, LLC	88	88	Special Needs
	Garden Trail	Clearwater	Southport Financial Services, Inc	76	76	Family
	Garden Trail	Clearwater	Southport Financial Services, Inc	76	76	Family
	Lexington Club at Renaissance Square	Clearwater	Lincoln Avenue Capital LLC	240	240	Family
	Peterborough	St. Petersburg	Peterborough Apartments Inc.	150	148	Elderly
	Peterborough	St. Petersburg	Peterborough Apartments Inc.	150	148	Elderly
	Pinellas Hope II	Clearwater	Catholic Charities Housing Inc.	80	80	Homeless
	Pinellas Hope V	Clearwater	Catholic Charities Housing Inc.	45	45	Homeless
	Presbyterian Towers	St. Petersburg	Presbyterian Housing Foundation of Florida, Inc.	210	0	Elderly
	Ranch at Pinellas Park	Pinellas Park	Pinellas Affordable Living, Inc.	25	25	Special Needs
	Ranch at Pinellas Park	Pinellas Park	Pinellas Affordable Living, Inc.	25	25	Special Needs
	Salt Creek	St. Petersburg	Boley Center for Behavioral Health Care, Inc.	18	18	Homeless
	Savannah Cove	Tarpon Springs	Gatehouse Group, Inc.	160	160	Elderly
	Viridian	St. Petersburg	Sage Partners LLC	188	188	Elderly
	Viridian	St. Petersburg	Sage Partners LLC	188	188	Elderly
	Woodlawn Trail	Clearwater	Southport Financial Services, Inc	80	80	Family
	Woodlawn Trail	Clearwater	Southport Financial Services, Inc	80	80	Family
Polk	Cambridge Cove	Lakeland	CED Companies	200	160	Family
	Episcopal-Catholic	Winter Haven	Episcopal-Catholic Apartments, Inc.	199	0	Elderly
	Harbour Court	Haines City	Southport Financial Services, Inc	64	64	Family
	Harbour Court	Haines City	Southport Financial Services, Inc	64	64	Family
	Manor at West Bartow	Bartow	Lakeland Housing Authority	100	10	Elderly
	Twin Lakes Estates I	Lakeland	Housing Trust Group LLC	100	100	Elderly
	Twin Lakes Estates I	Lakeland	Housing Trust Group LLC	100	100	Elderly

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ORIGINAL LOAN AMOUNT	MATURITY DATE	INTEREST RATE ³	LOAN BALANCE AS OF 12/31/2018	INTEREST PAID IN 2018	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$1,800,000	6/1/2048	0%	\$959,580	\$0	15	Current	ELI
\$2,350,000	3/1/2030	3%	\$2,350,000	\$0	50	Current	SAIL
\$4,800,000	11/1/2035	3%	\$3,593,380	\$107,801	50	Current	SAIL
\$850,000	2/13/2023	0%	\$850,000	\$0	15	Current	ELI
\$1,445,000	8/19/2023	0%	\$1,445,000	\$0	50	Current	SAIL
\$4,700,000	8/15/2041	1%	\$4,700,000	\$6,409	50	Current	SAIL
\$3,240,000	12/9/2046	1%	\$3,092,200	\$31,703	60	Current	SAIL
\$1,990,000	2/27/2035	1%	\$1,990,000	\$0	55	Current	SAIL
\$2,000,000	2/27/2035	1%	\$1,077,015	\$0	55	Current	SAIL
\$309,360	6/22/2032	0%	\$252,764	\$0	30	Current	ELI
\$4,683,000	6/22/2032	0%	\$3,824,723	\$0	30	Current	SAIL
\$549,600	12/1/2033	0%	\$549,600	\$0	50	Current	ELI
\$4,899,714	12/1/2033	1%	\$4,899,714	\$0	50	Current	SAIL
\$2,000,000	12/1/2033	3%	\$2,000,000	\$0	52	Current	SAIL
\$383,600	12/14/2032	0%	\$383,600	\$0	50	Current	ELI
\$4,400,000	12/14/2032	1%	\$4,400,000	\$0	50	Current	SAIL
\$413,841	6/15/2042	1%	\$413,841	\$0	50	Current	SAIL
\$3,000,000	6/15/2042	3%	\$3,000,000	\$0	50	Current	SAIL
\$300,000	10/2/2029	0%	\$300,000	\$0	50	Current	ELI
\$2,976,377	10/2/2031	0%	\$2,976,377	\$0	50	Current	SAIL
\$185,700	1/1/2034	0%	\$185,700	\$0	50	Current	ELI
\$4,100,000	1/1/2034	1%	\$4,100,000	\$0	50	Current	SAIL
\$2,400,000	1/1/2032	3%	\$0	\$95,079	50	Paid Off	SAIL
\$1,125,000	1/27/2033	0%	\$1,125,000	\$0	30	Current	ELI
\$3,939,840	1/27/2033	1%	\$3,939,840	\$0	30	Current	SAIL
\$3,000,000	8/10/2024	0%	\$3,000,000	\$0	50	Current	SAIL
\$1,050,000	3/31/2035	0%	\$945,000	\$0	20	Current	ELI
\$132,720	10/24/2018	1%	\$0	\$10,140	15	Paid Off	EHCL
\$226,600	7/16/2035	0%	\$34,805	\$0	30	Current	ELI
\$3,890,189	7/16/2035	1%	\$724,691	\$0	30	Current	SAIL
\$245,583	9/1/2039	0%	\$206,290	\$0	50	Current	SAIL
\$1,149,903	9/17/2035	3%	\$1,149,903	\$50,621	50	Current	SAIL
\$1,615,000	6/30/2024	0%	\$1,615,000	\$0	50	Current	SAIL
\$4,320,000	12/10/2041	1%	\$4,320,000	\$43,200	50	Current	SAIL
\$410,400	11/24/2050	0%	\$320,768	\$0	50	Current	ELI
\$4,100,000	11/24/2050	1%	\$843,663	\$0	50	Current	SAIL
\$1,160,000	7/15/2034	3%	\$1,142,496	\$43,652	50	Current	SAIL
\$119,603	6/30/2019	3%	\$0	\$43,989	15	Paid Off	EHCL
\$525,000	7/21/2030	0%	\$525,000	\$0	30	Current	ELI
\$1,750,000	1/21/2032	1%	\$1,750,000	\$42,911	30	Current	SAIL
\$850,000	8/22/2023	0%	\$850,000	\$0	15	Current	ELI
\$294,000	3/21/2047	0%	\$114,235	\$0	50	Current	ELI
\$5,000,000	3/21/2048	1%	\$1,931,815	\$0	50	Current	SAIL

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STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING AS OF DECEMBER 31, 2018

COUNTY	DEVELOPMENT NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Polk	Villages at Noah's Landing	Lakeland	Noah's Ark of Central Florida, Inc.	126	126	Special Needs
	Villages at Noah's Landing	Lakeland	Noah's Ark of Central Florida, Inc.	126	126	Special Needs
	Villas at Lake Smart	Winter Haven	Carlisle Group Inc.	220	55	Family
	Whispering Pines - Bartow	Bartow	Hallmark Companies, Inc.	64	64	FW FW
	Wilmington	Lakeland	Starwood Capital Group	200	200	Family
	Wilmington	Lakeland	Starwood Capital Group	200	33	Family
	Winter Haven Baptist Manor	Winter Haven	Winter Haven Baptist Manor, Inc.	125	32	Elderly
Putnam	Grand Pines	Palatka	Campbell Housing Enterprises, Inc.	78	78	Elderly
	Kay Larkin	Palatka	Campbell Housing Enterprises, Inc.	60	60	Family
Sarasota	Arbor Village	Sarasota	Blue Sky Communities, LLC	80	80	Homeless Special Needs
	Janie's Garden I	Sarasota	Michaels Development Company, Inc.	86	9	Family
	Jefferson Center	Sarasota	Jefferson Center, Inc.	209	0	Elderly
	Loveland Village	Venice	Loveland Center, Inc.	60	60	Family
	Loveland Village	Venice	Loveland Center, Inc.	60	60	Family
	University Club	Sarasota	CED Companies	192	192	Family
	Willow Creek	North Port	Alden Torch Financial LLC	120	120	Elderly
	Willow Creek II	North Port	Alden Torch Financial LLC	104	104	Elderly
Seminole	Charleston Club	Sanford	CED Companies	288	245	Family
	Georgia Arms	Sanford	Southport Financial Services, Inc	90	90	Family
	Georgia Arms	Sanford	Southport Financial Services, Inc	90	90	Family
	Hatteras Sound	Sanford	CED Companies	184	138	Family
	Huntington Reserve	Sanford	Lincoln Avenue Capital LLC	168	168	Family
	Mystic Cove	Oviedo	CED Companies	184	184	Family
	Oviedo Town Centre I	Oviedo	Atlantic Housing Partners, LLLP	106	75	Family
	Oviedo Town Centre II	Oviedo	Atlantic Housing Partners, LLLP	34	25	Family
	Oviedo Town Centre II	Oviedo	Atlantic Housing Partners, LLLP	34	25	Family
	Oviedo Town Centre III	Oviedo	Atlantic Housing Partners, LLLP	72	51	Family
	Oviedo Town Centre III	Oviedo	Atlantic Housing Partners, LLLP	72	51	Family
	Seminole Gardens	Sanford	Southport Financial Services, Inc	108	108	Family
	Seminole Gardens	Sanford	Southport Financial Services, Inc	108	108	Family
	Stratford Point	Sanford	Picerne Affordable Development, LLC	384	20	Family
	Stratford Point	Sanford	Picerne Affordable Development, LLC	384	76	Family
	Windchase	Sanford	Starwood Capital Group	352	65	Family
	Wyndham Place	Sanford	Starwood Capital Group	260	39	Family
	Wyndham Place	Sanford	Starwood Capital Group	260	26	Family
St. Johns	Whispering Woods	St. Augustine	Starwood Capital Group	200	33	Family
	Woodcrest	St. Augustine	Starwood Capital Group	90	90	Family
St. Lucie	Grove Park	Port St. Lucie	Southern Affordable Services Inc.	210	168	Family
	Grove Park	Port St. Lucie	Southern Affordable Services Inc.	210	168	Family
	Orangewood Village	Ft. Pierce	Southport Financial Services, Inc	60	60	Family
	Orangewood Village	Ft. Pierce	Southport Financial Services, Inc	60	60	Family
	Peacock Run	Port St. Lucie	NB Holdings Management LLC	264	14	Family
	Sabal Chase	Ft. Pierce	Harmony Housing Advisors, Inc.	340	63	Family
	Saint Andrews Pointe	Port St. Lucie	CED Companies	184	183	Family

RENTAL PORTFOLIO

ORIGINAL LOAN AMOUNT	MATURITY DATE	INTEREST RATE ³	LOAN BALANCE AS OF 12/31/2018	INTEREST PAID IN 2018	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$1,000,000	4/16/2065	0%	\$1,000,000	\$0	50	Current	ELI
\$1,320,000	4/16/2045	0%	\$1,320,000	\$0	50	Current	SAIL
\$4,125,000	9/1/2049	0%	\$2,474,175	\$0	15	Current	ELI
\$1,282,000	6/1/2033	3%	\$1,282,000	\$26,243	50	Current	SAIL
\$1,500,000	12/15/2043	3%	\$1,500,000	\$45,000	50	Current	SAIL
\$2,475,000	8/21/2028	0%	\$1,649,588	\$0	15	Current	ELI
\$265,306	9/30/2024	0%	\$63,472	\$0	34	Current	EHCL
\$810,000	12/1/2033	9%, 3%	\$810,000	\$84	50	Current	SAIL
\$1,175,000	7/1/2031	9%, 3%	\$1,175,000	\$0	50	Current	SAIL
\$3,500,000	9/12/2035	1%	\$241,827	\$0	50	Current	SAIL
\$765,000	8/22/2023	0%	\$765,000	\$0	15	Current	SAIL
\$72,797	3/7/2022	1%	\$72,797	\$0	15	Current	EHCL
\$835,000	3/13/2045	0%	\$835,000	\$0	30	Current	ELI
\$940,000	3/13/2030	0%	\$940,000	\$0	30	Current	SAIL
\$1,500,000	11/13/2035	3%	\$1,500,000	\$90,000	50	Current	SAIL
\$1,225,000	7/1/2019	9%, 3%	\$1,225,000	\$75,138	51.5	Current	SAIL
\$800,000	6/1/2044	3%	\$800,000	\$0	50	Current	SAIL
\$1,500,000	7/15/2034	3%	\$1,500,000	\$90,000	50	Current	SAIL
\$675,000	4/30/2030	0%	\$675,000	\$0	30	Current	ELI
\$1,850,000	10/30/2031	1%	\$1,850,000	\$0	30	Current	SAIL
\$1,420,000	6/1/2018	3%	\$0	\$131,458	52	Paid Off	SAIL
\$2,106,000	9/1/2050	3%	\$1,863,056	\$56,457	50	Current	SAIL
\$1,500,000	8/15/2035	3%	\$1,500,000	\$45,000	50	Current	SAIL
\$2,650,000	9/1/2042	3%	\$2,650,000	\$79,500	50	Current	SAIL
\$340,000	12/1/2023	0%	\$340,000	\$0	50	Current	SAIL
\$1,200,000	9/1/2042	1%	\$1,200,000	\$12,000	50	Current	SAIL
\$680,000	12/1/2023	0%	\$680,000	\$0	50	Current	SAIL
\$4,630,000	9/1/2042	1%	\$4,630,000	\$46,300	50	Current	SAIL
\$536,500	4/3/2033	0%	\$536,500	\$0	50	Current	ELI
\$2,800,000	4/3/2033	1%	\$2,699,529	\$10,743	50	Current	SAIL
\$1,500,000	7/1/2048	0%	\$799,650	\$0	15	Current	ELI
\$5,700,000	7/1/2048	0%	\$3,418,860	\$0	15	Current	ELI
\$4,875,000	3/28/2026	0%	\$2,598,863	\$0	15	Current	ELI
\$1,950,000	1/1/2048	0%	\$1,039,545	\$0	15	Current	ELI
\$2,925,000	1/1/2048	0%	\$1,754,415	\$0	15	Current	ELI
\$2,475,000	4/17/2028	0%	\$1,649,588	\$0	15	Current	ELI
\$1,061,605	1/1/2049	3%	\$459,615	\$13,788	50	Current	SAIL
\$1,575,000	1/1/2051	0%	\$1,575,000	\$0	30	Current	ELI
\$4,200,000	1/1/2051	1%	\$4,200,000	\$0	30	Current	SAIL
\$143,400	5/20/2032	0%	\$143,400	\$0	50	Current	ELI
\$1,739,000	5/20/2032	1%	\$1,739,000	\$0	50	Current	SAIL
\$1,050,000	3/28/2026	0%	\$559,755	\$0	15	Current	ELI
\$4,725,000	5/1/2051	0%	\$2,518,898	\$0	15	Current	ELI
\$1,500,000	6/21/2036	3%	\$1,500,000	\$45,000	50	Current	SAIL

RENTAL PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING AS OF DECEMBER 31, 2018

COUNTY	DEVELOPMENT NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Suwannee	Dowling Park	Live Oak	Advent Christian Village	100	0	Elderly
Taylor	Perrytown	Perry	AMCS Development, LLC	100	100	Family
	Perrytown	Perry	AMCS Development, LLC	100	100	Family
Volusia	Cape Morris Cove I	Daytona Beach	Atlantic Housing Partners, LLLP	130	91	Family
	Cape Morris Cove I	Daytona Beach	Atlantic Housing Partners, LLLP	130	91	Family
	Cape Morris Cove II	Daytona Beach	Atlantic Housing Partners, LLLP	47	34	Family
	Cape Morris Cove II	Daytona Beach	Atlantic Housing Partners, LLLP	47	34	Family
	Carolina Club	Daytona Beach	Cornerstone Group Development LLC	224	224	Family
	Carolina Club	Daytona Beach	Cornerstone Group Development LLC	224	33	Family
	New Hope Villas of Seville	Seville	Seville Farm Family Housing Association, Inc.	61	51	FW FW
	San Marco	Ormond Beach	Cornerstone Group Development LLC	260	28	Family
	Saxon Trace	Orange City	CED Companies	192	192	Family
	Sunrise Pointe	Port Orange	CED Companies	208	207	Family
Walton	Arbours at Shoemaker Place	DeFuniak Springs	Arbour Valley Development, LLC	80	80	Family

Notes:

¹Properties showing no units set aside through a Land Use Restriction Agreement with Florida Housing actually have all or a high proportion of their units set aside for low income residents through federal program requirements.

²"FW/FW" refers to properties targeting farmworkers and/or fishing workers.

³For many years, the interest rate on SAIL loans (the "Note Rate") included two components — a Base Rate and an additional or deferred rate. For any loans showing two rates, the higher rate is the total Note Rate; the lower rate is the Base Rate. Interest is payable annually to the extent development cash flow is available; however, payment of Base Rate interest takes priority over deferred interest. Principal and any deferred interest are due at maturity of the promissory note.

RENTAL PORTFOLIO

ORIGINAL LOAN AMOUNT	MATURITY DATE	INTEREST RATE ³	LOAN BALANCE AS OF 12/31/2018	INTEREST PAID IN 2018	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$200,000	6/28/2020	1%	\$200,000	\$0	15	Current	EHCL
\$194,600	12/13/2059	0%	\$78,083	\$0	50	Current	ELI
\$2,670,400	12/13/2059	1%	\$1,056,781	\$0	50	Current	SAIL
\$1,105,000	12/1/2023	0%	\$1,105,000	\$0	50	Current	SAIL
\$5,000,000	10/15/2042	1%	\$5,000,000	\$50,000	50	Current	SAIL
\$425,000	12/1/2023	0%	\$425,000	\$0	50	Current	SAIL
\$1,500,000	10/15/2042	1%	\$1,500,000	\$15,000	50	Current	SAIL
\$2,325,000	10/1/2050	3%	\$2,325,000	\$158,227	59	Current	SAIL
\$2,475,000	9/22/2030	0%	\$1,979,753	\$0	15	Current	ELI
\$2,877,785	6/1/2033	3%, 1%	\$2,877,785	\$12,606	66	Current	SAIL
\$2,100,000	10/1/2048	0%	\$1,259,580	\$0	15	Current	ELI
\$1,500,000	6/15/2036	3%	\$1,500,000	\$0	50	Current	SAIL
\$2,000,000	2/1/2033	3%	\$2,000,000	\$120,000	50	Current	SAIL
\$680,000	7/30/2025	0%	\$680,000	\$0	50	Current	SAIL

Notes continued:

⁴Past due amounts may include interest, replacement reserves and other payments required by the loan documents.

⁵"SAIL" = State Apartment Incentive Loan. "ELI" refers to forgivable loans to finance units affordable to extremely low income households. These loans are typically provided in addition to other primary financing, such as SAIL and Low Income Housing Tax Credits. "EHCL" refers to the Elderly Housing Community Loan Program, a small program funded out of the SAIL program.

CORPORATION CONTACTS

Executive Director	Harold L. "Trey" Price
Chief Financial Officer	Angie Sellers
General Counsel	Hugh Brown
Asset Management & Guarantee Program.....	Laura Cox
Comptroller	Kirstin Helms
Development Finance	Kevin Tatreau
External Affairs.....	Stephanie Sutton
Homeownership Programs	David Westcott
Information Technology Services	David Hearn
Inspector General.....	Chris Hirst
Multifamily Development.....	Jesse Leon
Multifamily Development Allocations	Marisa Button
Operations/Human Resources	Jessica Cherry
Policy & Special Programs.....	Nancy Muller





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CourtSmart Tag Report

Room: EL 110

Case No.:

Type:

Caption: Senate Appropriations Subcommittee on Transportation, Tourism, and Economic Development **Judge:**

Started: 9/18/2019 3:30:20 PM

Ends: 9/18/2019 4:38:59 PM

Length: 01:08:40

3:30:20 PM	Sen. Hutson (Chair)
3:31:19 PM	TAB 1 - Presentation on Affordable and Workforce Housing in Florida by the Sadowski Housing Coalition
3:31:33 PM	Jaimie Ross, CEO, Sadowski Housing Coalition
3:45:14 PM	Sen. Hutson
3:45:35 PM	J. Ross
3:46:23 PM	Sen. Hutson
3:46:36 PM	J. Ross
3:47:16 PM	Sen. Torres
3:48:47 PM	J. Ross
3:48:48 PM	Sen. Torres
3:49:00 PM	J. Ross
3:50:08 PM	Sen. Torres
3:52:02 PM	J. Ross
3:52:59 PM	Sen. Torres
3:53:08 PM	Sen. Perry
3:55:27 PM	J. Ross
3:57:14 PM	Sen. Hutson
3:57:49 PM	Sen. Perry
3:58:07 PM	Sen. Brandes
3:58:12 PM	J. Ross
3:58:25 PM	Sen. Brandes
3:58:31 PM	J. Ross
3:58:33 PM	Sen. Brandes
3:58:37 PM	J. Ross
3:58:42 PM	Sen. Brandes
3:58:52 PM	J. Ross
3:59:32 PM	Sen. Brandes
3:59:36 PM	J. Ross
3:59:51 PM	Sen. Brandes
3:59:53 PM	J. Ross
3:59:59 PM	Sen. Brandes
4:00:44 PM	J. Ross
4:01:58 PM	Sen. Thurston
4:04:10 PM	J. Ross
4:04:14 PM	TAB 2 - Presentation on Florida's Affordable Housing Needs by the Shimberg Center for Housing Studies - University of Florida
4:04:28 PM	Anne Ray, Data Manager, Shimberg Center for Housing Studies at University of Florida
4:18:51 PM	Sen. Perry
4:19:08 PM	A. Ray
4:19:48 PM	Sen. Perry
4:20:24 PM	A. Ray
4:20:43 PM	Sen. Perry
4:21:08 PM	A. Ray
4:21:53 PM	Sen. Perry
4:22:01 PM	Sen. Brandes
4:22:34 PM	A. Ray
4:23:30 PM	Sen. Brandes
4:23:53 PM	A. Ray
4:24:01 PM	Sen. Brandes
4:24:12 PM	A. Ray
4:24:18 PM	Sen. Torres
4:24:48 PM	A. Ray

4:25:46 PM	Sen. Torres
4:25:57 PM	A. Ray
4:26:10 PM	Sen. Torres
4:26:12 PM	A. Ray
4:27:01 PM	Sen. Torres
4:27:07 PM	A. Ray
4:27:20 PM	Sen. Thurston
4:27:36 PM	A. Ray
4:27:59 PM	Sen. Thurston
4:28:02 PM	A. Ray
4:28:23 PM	Sen. Thurston
4:28:41 PM	A. Ray
4:29:44 PM	Sen. Thurston
4:29:51 PM	A. Ray
4:30:01 PM	Sen. Thurston
4:30:13 PM	A. Ray
4:30:25 PM	Sen. Thurston
4:30:26 PM	A. Ray
4:31:33 PM	Sen. Torres
4:32:16 PM	A. Ray
4:33:23 PM	Sen. Torres
4:33:30 PM	A. Ray
4:34:41 PM	Karen Koch, Executive Director, Florida Supportive Housing Coalition
4:38:10 PM	Sen. Perry
4:38:57 PM	Meeting Adjourned