

**COMMITTEE MEETING EXPANDED AGENDA****APPROPRIATIONS SUBCOMMITTEE ON  
TRANSPORTATION, TOURISM, AND ECONOMIC  
DEVELOPMENT****Senator Latvala, Chair  
Senator Clemens, Vice Chair****MEETING DATE:** Wednesday, February 11, 2015**TIME:** 1:00 —5:00 p.m.**PLACE:** 301 Senate Office Building**MEMBERS:** Senator Latvala, Chair; Senator Clemens, Vice Chair; Senators Brandes, Detert, Diaz de la Portilla, Gibson, Hukill, Sachs, and Thompson

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TAB	BILL NO. and INTRODUCER	BILL DESCRIPTION and SENATE COMMITTEE ACTIONS	COMMITTEE ACTION
1	Agency Overviews and Updates of Affordable Housing Programs		Presented

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Other Related Meeting Documents
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# Florida's Affordable Rental Housing Needs

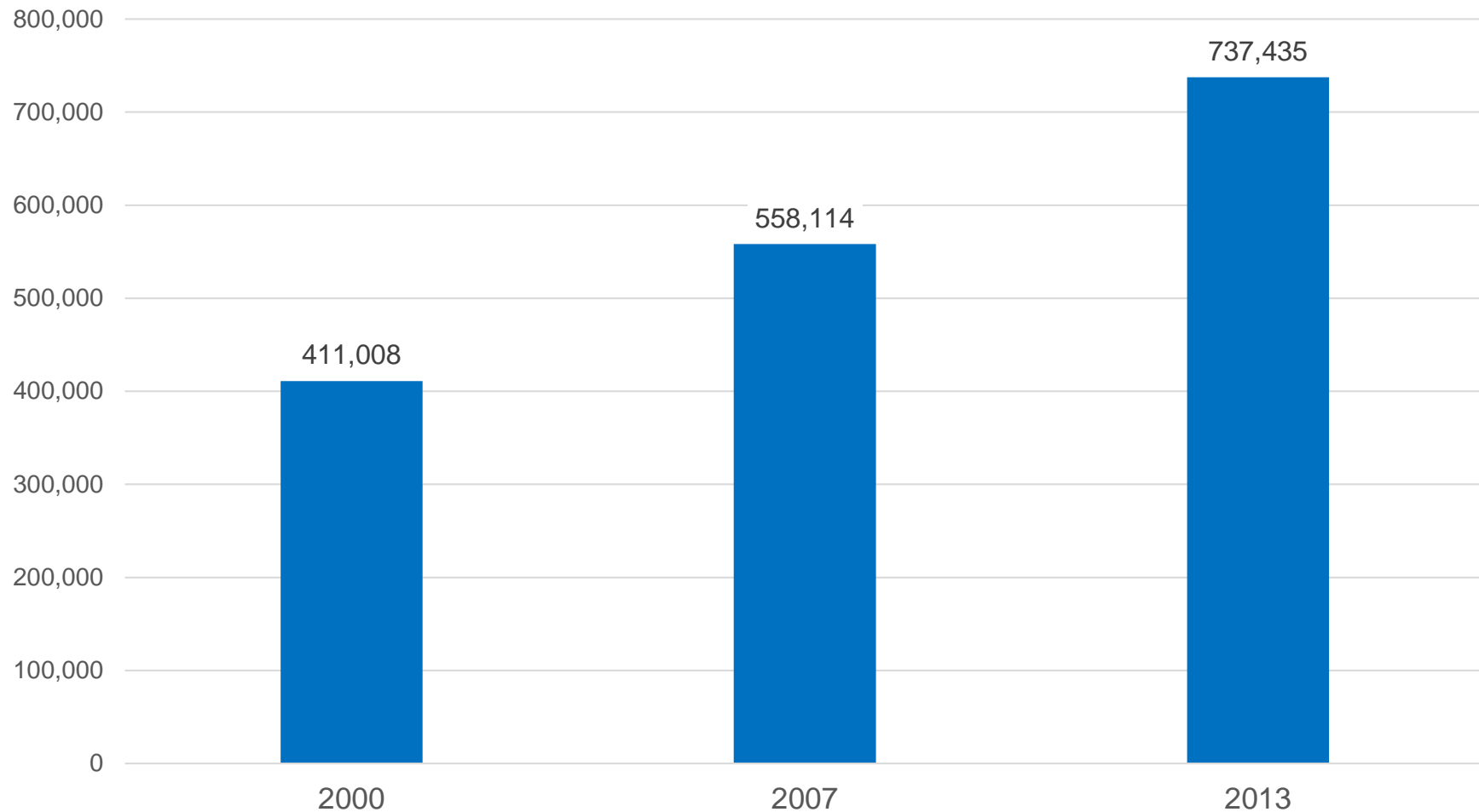
Senate Appropriations Subcommittee on Transportation,  
Tourism, and Economic Development

Anne Ray  
February 11, 2015

# Affordable housing needs are increasing

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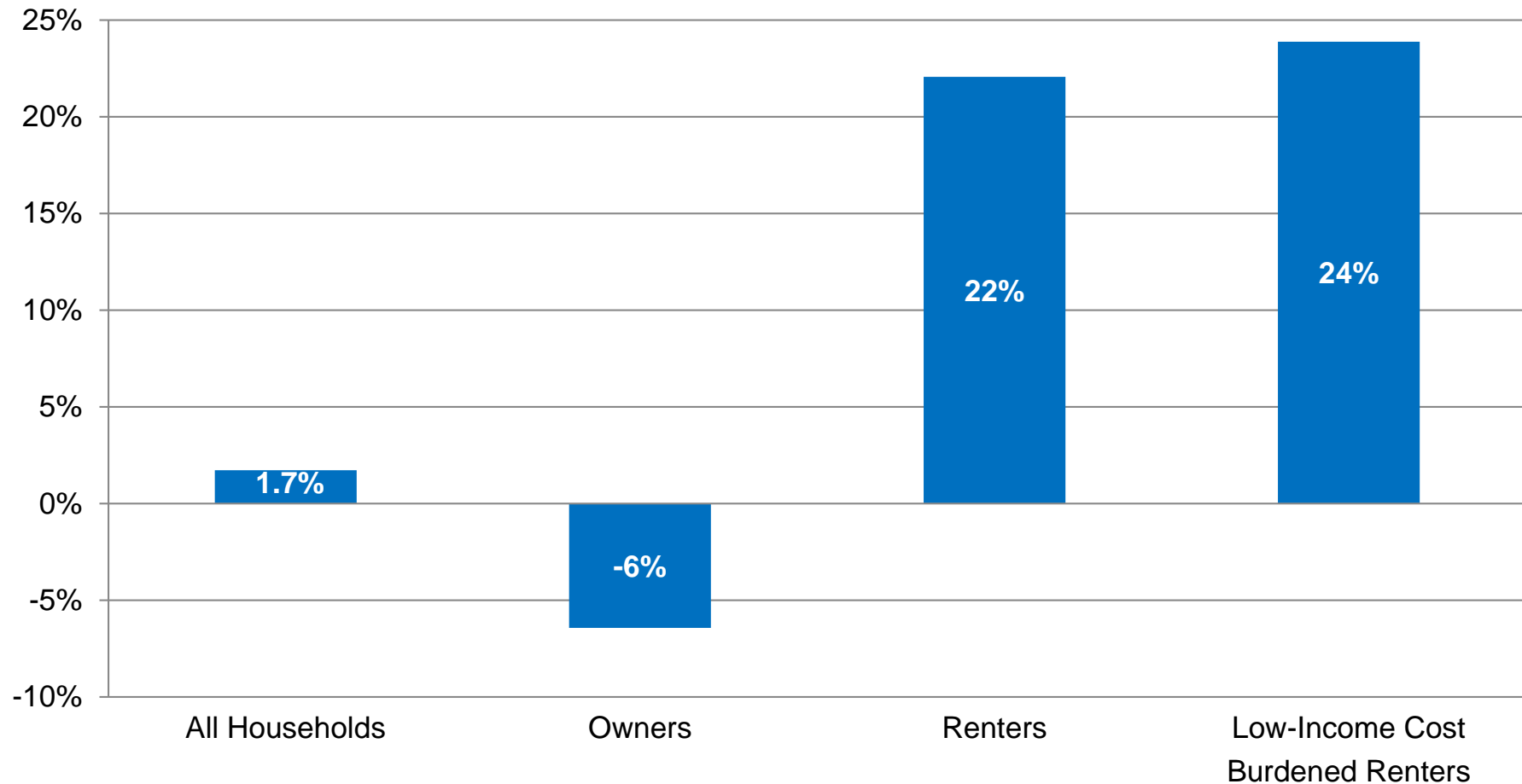
## Low Income (<60% AMI), Cost Burdened (>40%) Renters, 2000-2013



Source: Shimberg Center for Housing Studies, Statewide Rental Market Study, 2001, 2007 and 2013

# More Floridians are renting

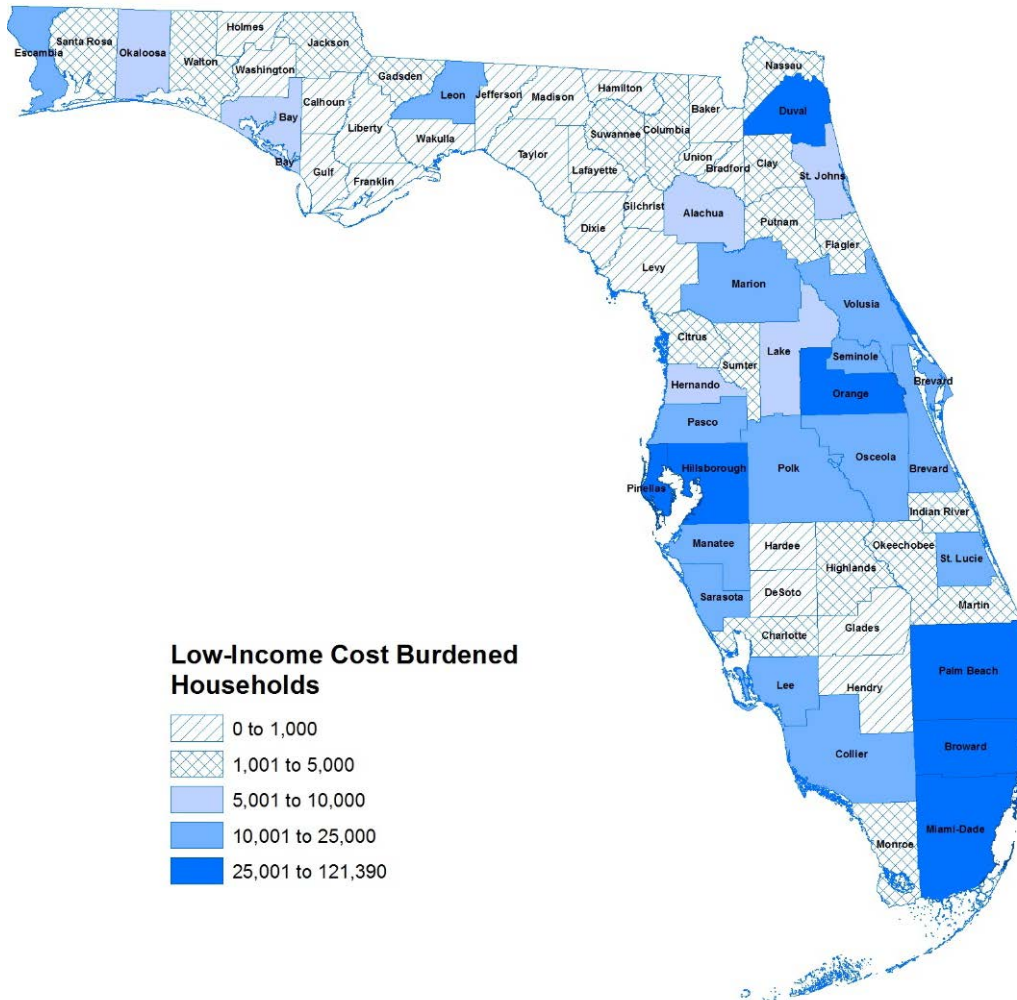
## Changes in Florida Households, 2007-2013



Source: U.S. Census Bureau, 2007 and 2013 American Community Survey

# County-Level Analysis

## Cost Burdened Renters by County, 2013



- ▶ 59% of cost burdened households are in large counties
- ▶ 37% in medium counties
- ▶ 4% in small counties

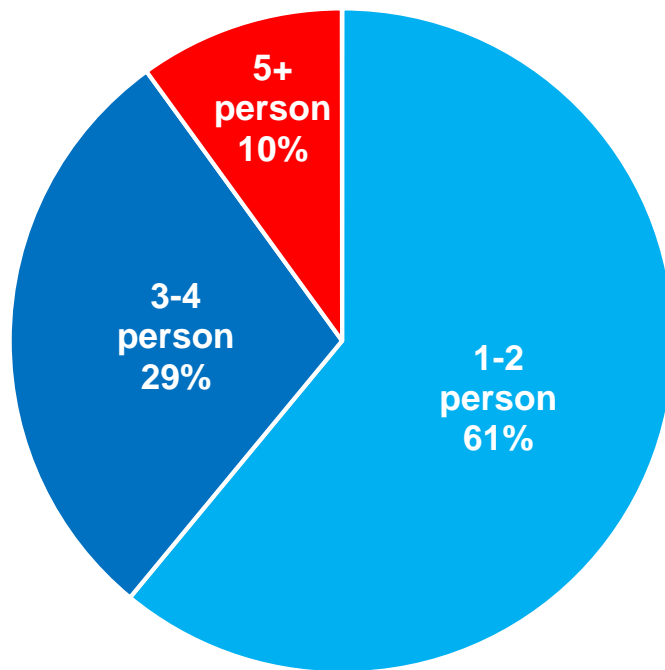
Source: U.S. Census Bureau, 2009-2011 American Community Survey; University of Florida Bureau of Economic and Business Research, 2012 Population Projections

# Household Demographics

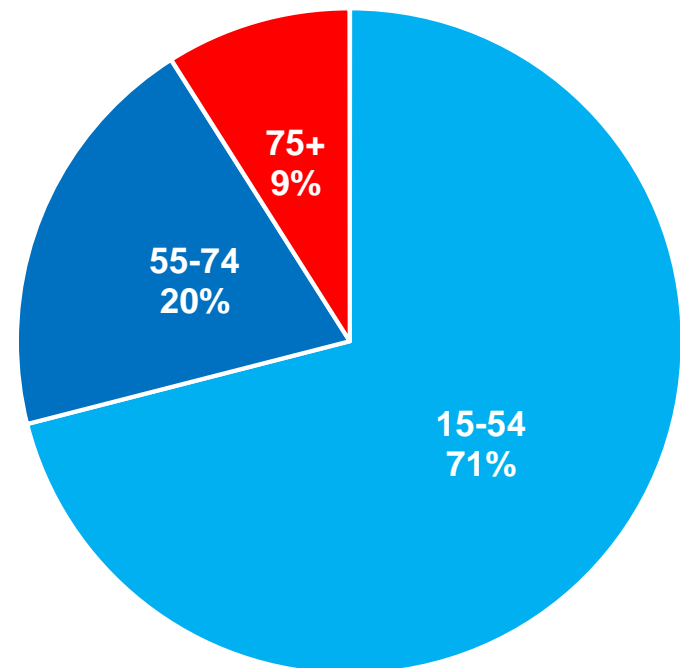
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- ▶ Most cost burdened households are small (1-2 person)
- ▶ 212,797 cost burdened households are age 55+, including 63,257 age 75+

**Household size**



**Age of Householder**

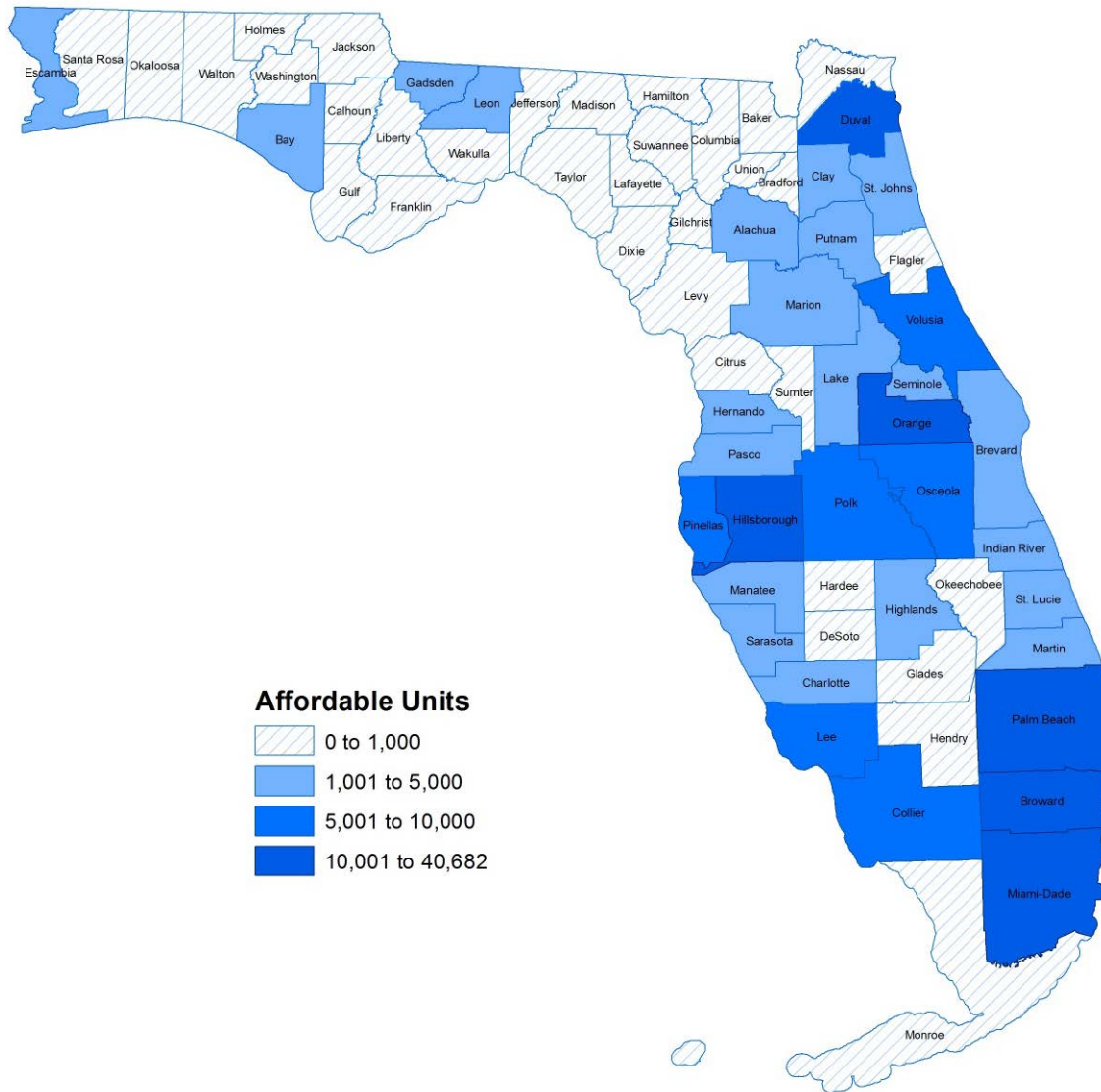


# Subpopulation Reports

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- ▶ **Homelessness**
  - ▶ 42,476 individuals
  - ▶ 31,148 families with children
- ▶ **Special needs (persons with disabilities, domestic violence survivors, youth aging out of foster care)**
  - ▶ 101,857 households
- ▶ **Farmworker**
  - ▶ 104,759 workers
  - ▶ Single worker bed need: 24,935
  - ▶ Multifamily unit need: 25,435
- ▶ **Fishing Worker**
  - ▶ 568 households

# Assisted Housing



- ▶ **Funders**
  - ▶ Florida Housing
  - ▶ HUD
  - ▶ USDA Rural Development
  - ▶ Local housing finance authorities
- ▶ **2,268 developments**
- ▶ **246,712 affordable units**



# Who are the residents?

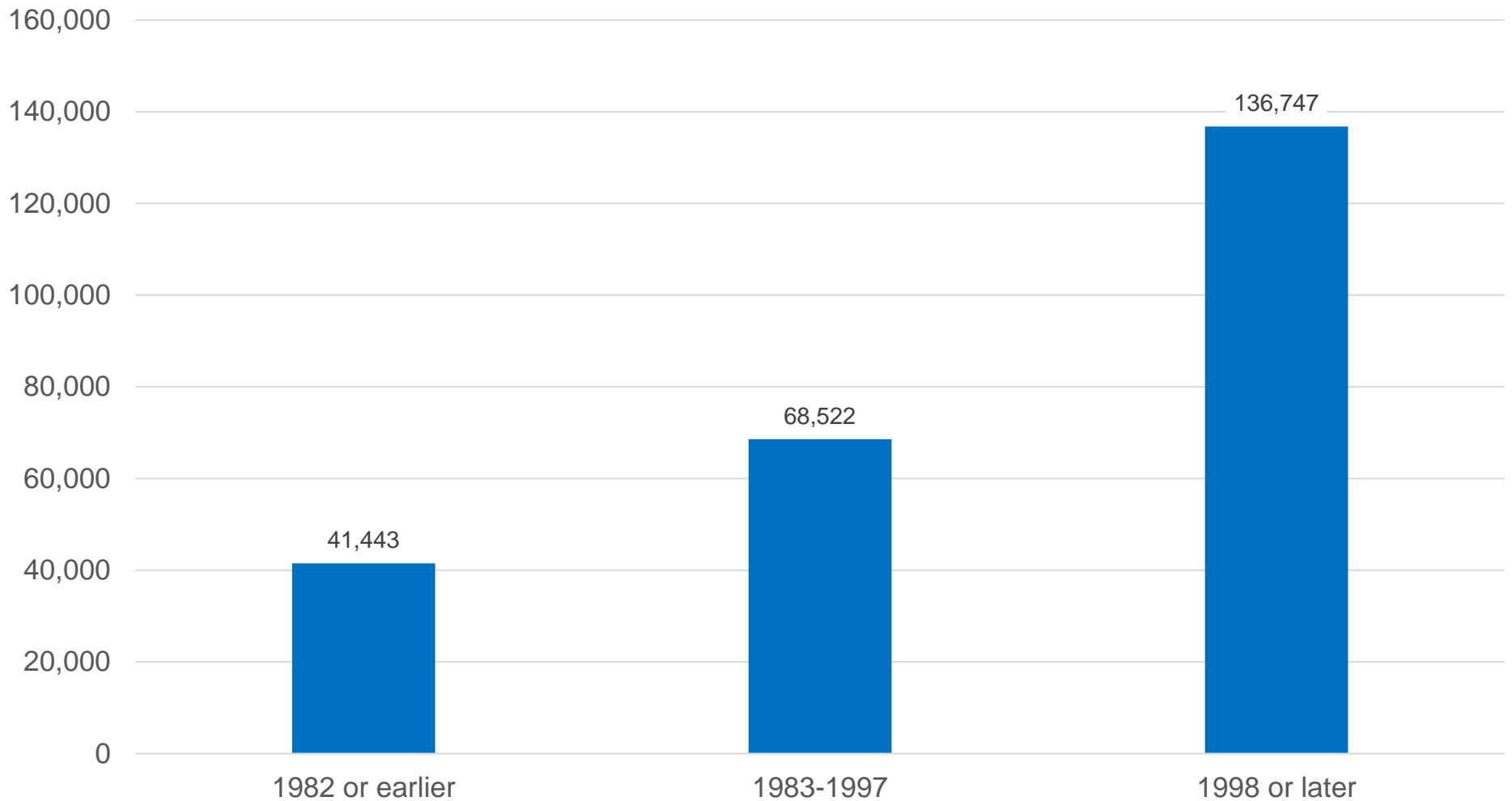
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- ▶ Average income: \$19,987
- ▶ Average household size ~2 people
- ▶ 27% elderly
- ▶ 43% of households have children

# Almost ½ of units are more than 15 years old

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**Affordable Units by Year Built or Funded**



Source: Shimberg Center for Housing Studies, Statewide Rental Market Study, 2013

## Rental Market Study links

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- ▶ All reports available at  
<http://www.shimberg.ufl.edu/publications3.html>
- ▶ Contact Anne Ray, 352-273-1195, [aray@ufl.edu](mailto:aray@ufl.edu)

*An Overview of*



*We Make Housing Affordable*

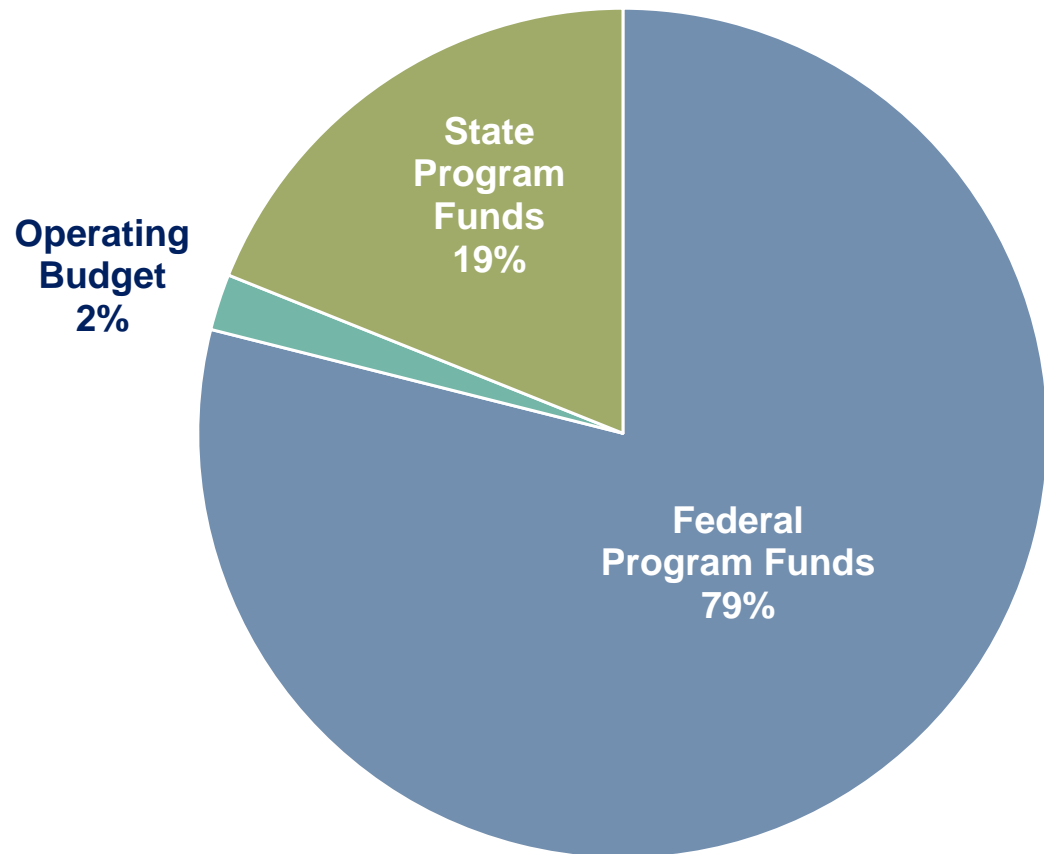
*Senate Appropriations Subcommittee on Transportation,  
Tourism, & Economic Development*

*February 11, 2015*

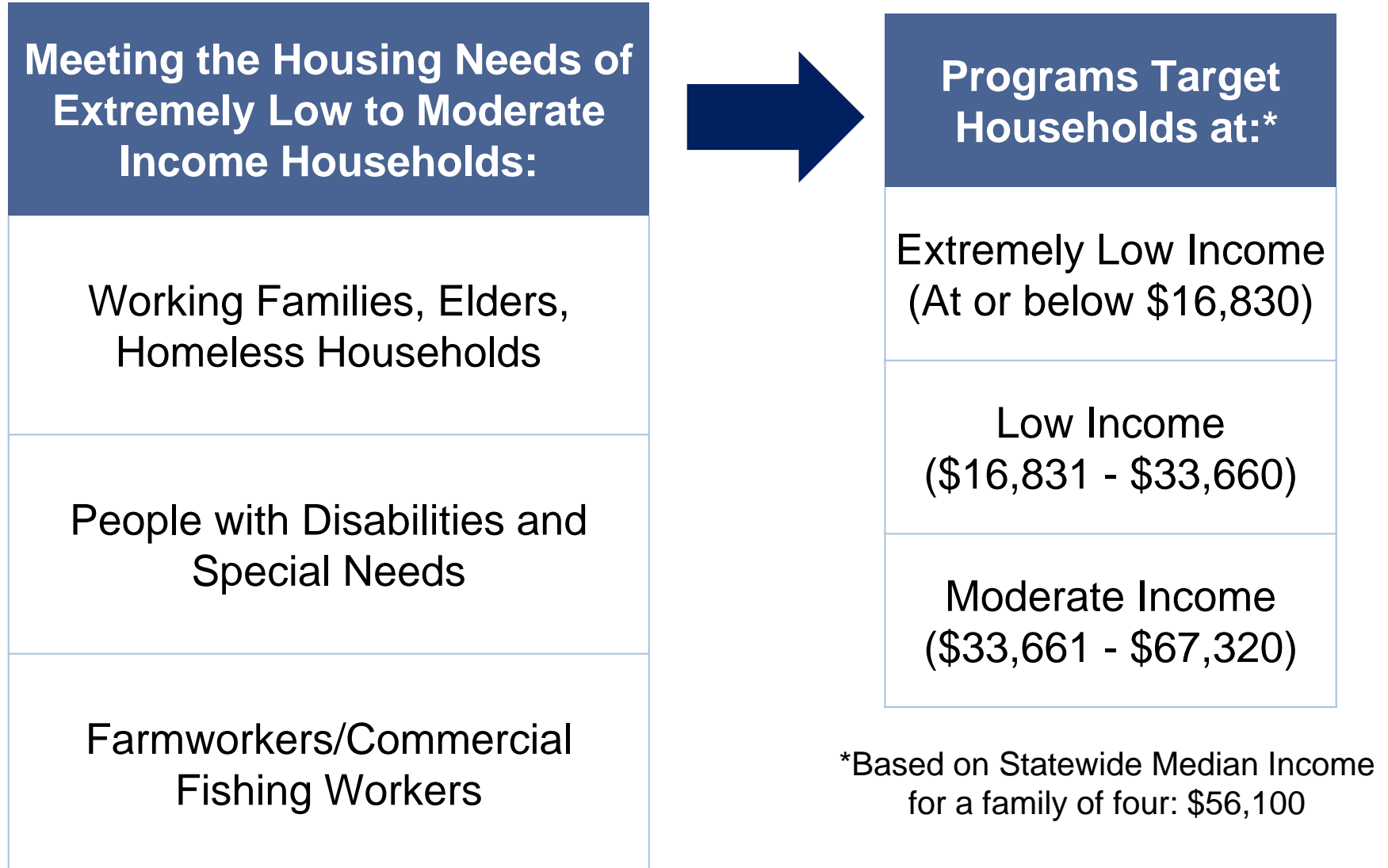
# Introduction

**2014/15 Program Funding vs.  
Administrative Expenses**

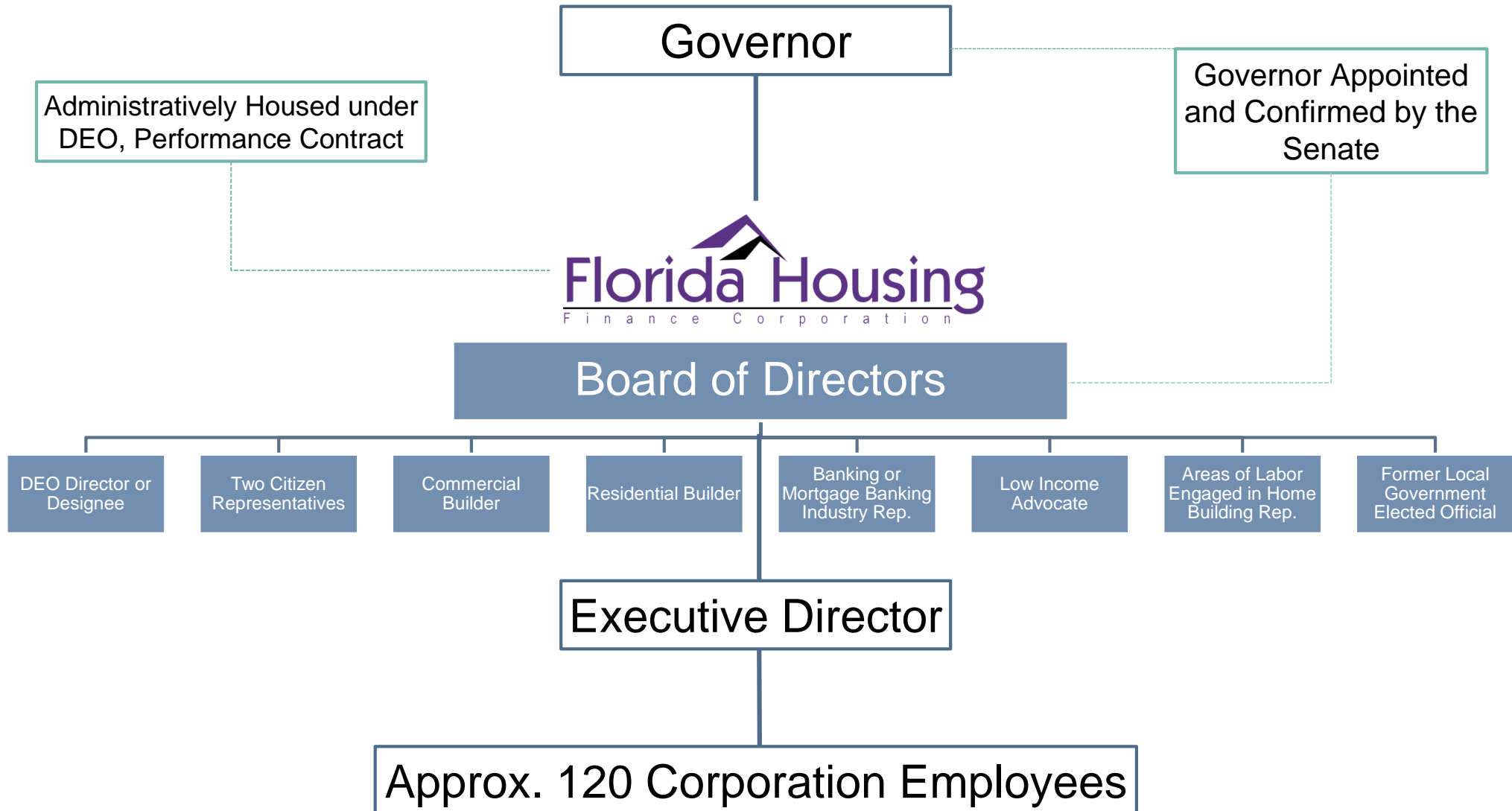
- ❖ Financial Institution
- ❖ Public Corporation of the State
- ❖ No Appropriations used for Operations
- ❖ No State Employees



# Introduction, cont.



# Governance



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# Accountability & Oversight

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## **FHFC State Statute:**

- ❖ Chapter 420, Part V, F.S.

## **FHFC Subject To:**

- ❖ Government in the Sunshine Law
- ❖ Public Records Act
- ❖ Administrative Procedure Act
- ❖ State Board of Administration

## **FHFC Audited by:**

- ❖ Auditor General
- ❖ OPPAGA
- ❖ State of Florida CFO
- ❖ DEO
- ❖ HUD
- ❖ US Treasury
- ❖ IRS
- ❖ Independent CPA Annually
- ❖ Other State & Federal Entities at their discretion



# Key Affordable Housing Programs

## STATE

- ❖ State Apartment Incentive Loan Program ●
- ❖ State Housing Initiatives Partnership Program ●●
- ❖ Homeownership Assistance Program ●
- ❖ Foreclosure Counseling Program ●
- ❖ Florida Affordable Housing Guarantee Program ●
- ❖ Predevelopment Loan Program ●
- ❖ One-Time Financing Initiatives ●●

## FEDERAL

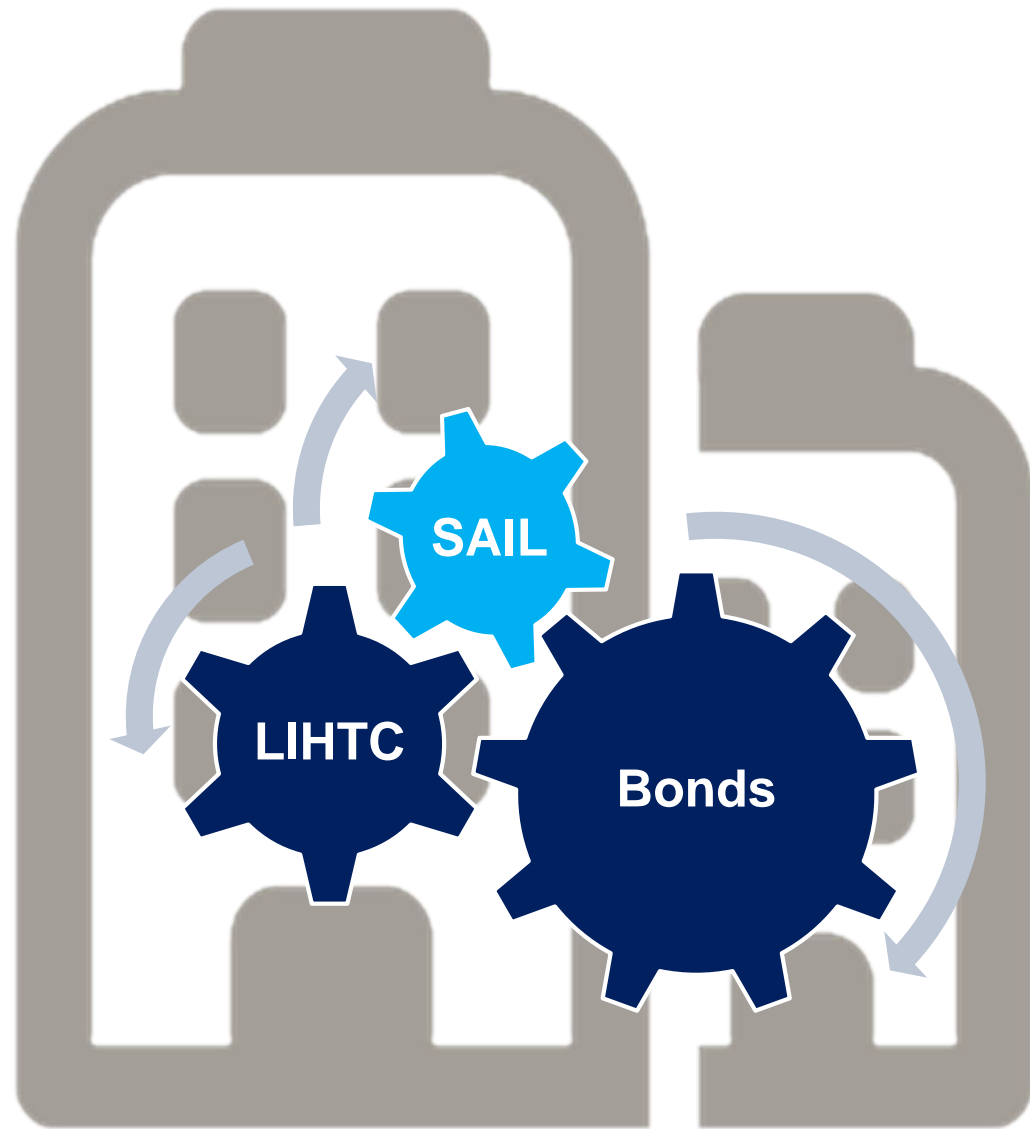
- ❖ First Time Homebuyer Program ●
- ❖ Mortgage Credit Certificate ●
- ❖ Multifamily Mortgage Revenue Bonds ●
- ❖ HOME Investment Partnership ●
- ❖ Low Income Housing Tax Credit ●
- ❖ Florida Hardest-Hit Fund ●

● = Homeownership Program  
● = Rental Program

# State Apartment Incentive Loan (SAIL) Program

s. 420.5087, F.S.

- ❖ Gap Loan financing to developers to leverage Tax Exempt Mortgage Revenue Bonds and Low Income Housing Tax Credits to construct or rehabilitate affordable rentals
- ❖ Set-Asides based on 3-year Rental Needs Study

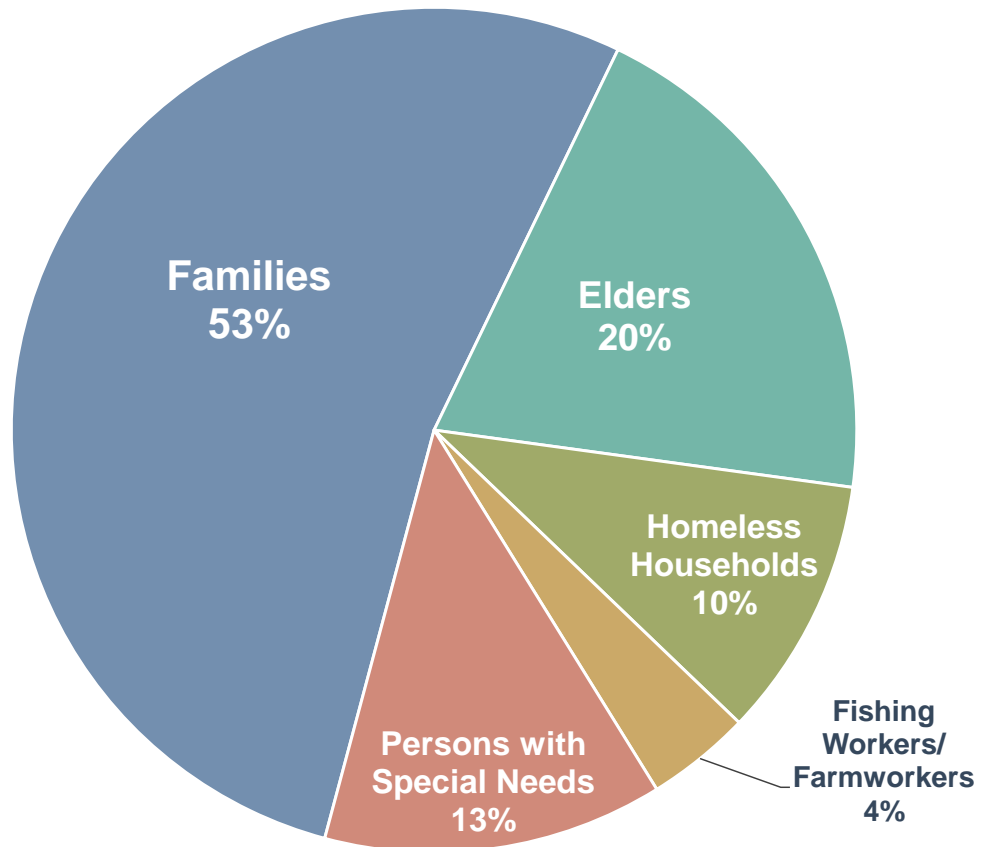


# SAIL Program - Demographic

## Statutory Demographic Set-Asides

Families	Not less than 10%
Elders	Not less than 10%
Persons with Special Needs	May not be more than 10%
Persons who are Homeless	Not less than 5%
Commercial Fishing Workers and Farmworker Households	Not less than 10%

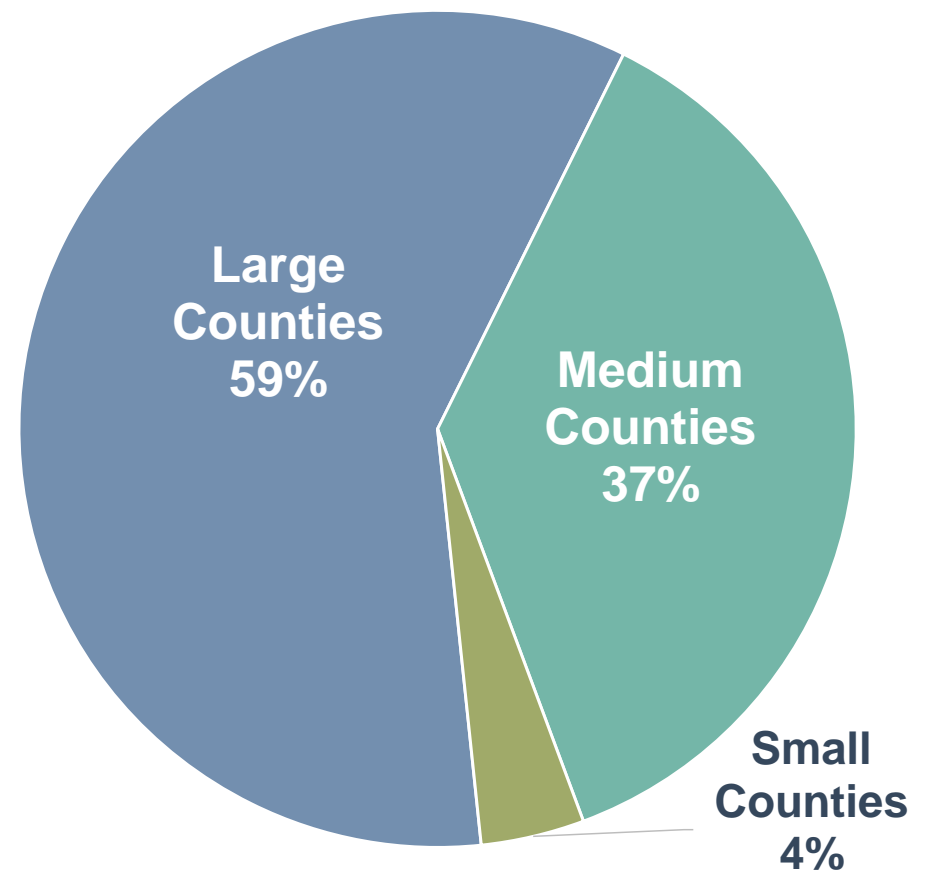
## Actual Demographic Distribution Based on % of State Cost Burdened Renters



# SAIL Program - Geographic

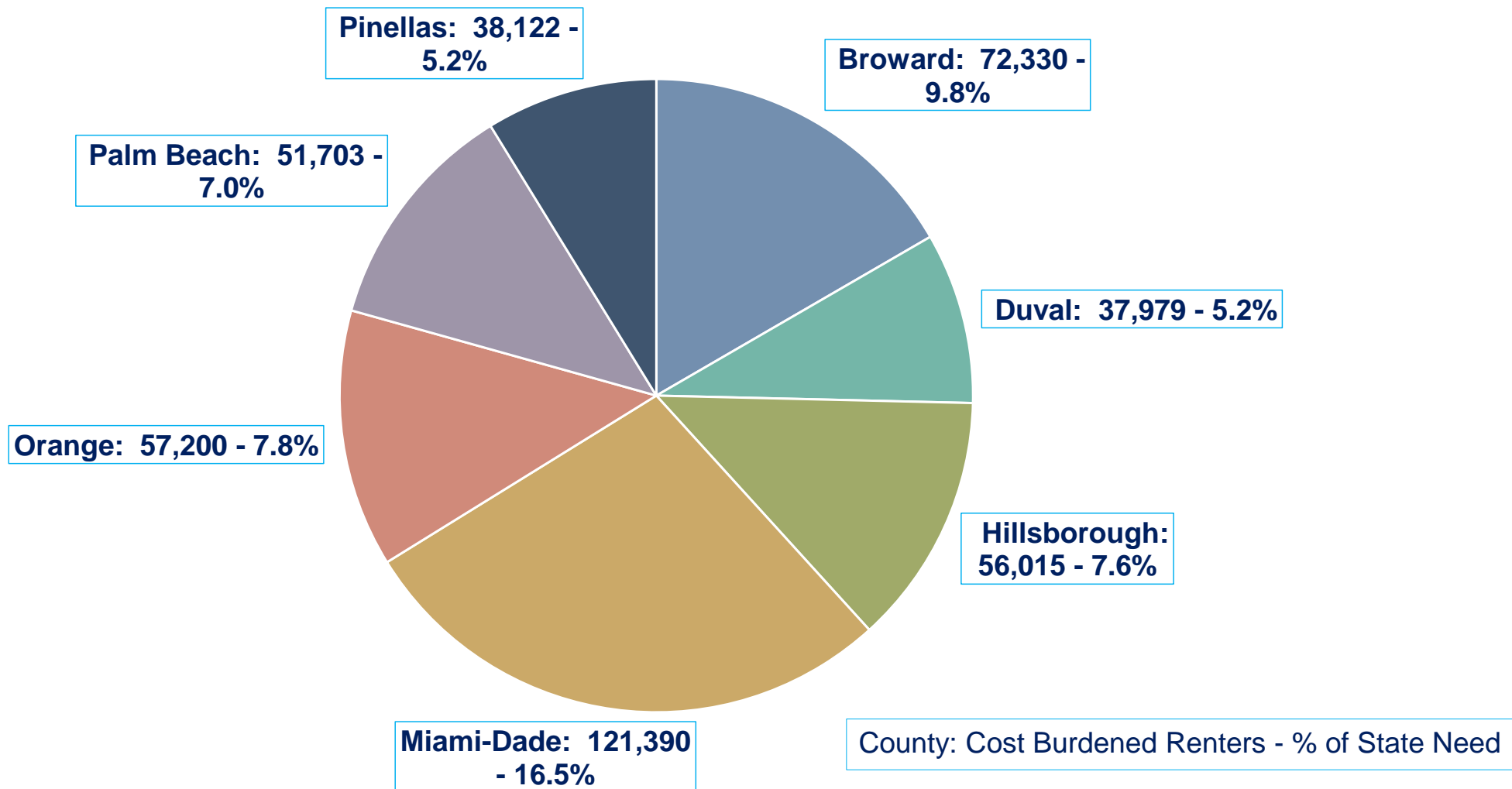
**Actual Geographic Distribution  
Based on % State Cost Burdened Renters**

Statutory Geographic Population Targets	
Large	825,000 or more
Medium	More than 100,000, but less than 825,000
Small	100,000 or less



# SAIL Program – Geographic, Cont.

**Example: Large Counties Proportion of Rental Need (59% of State Need)**



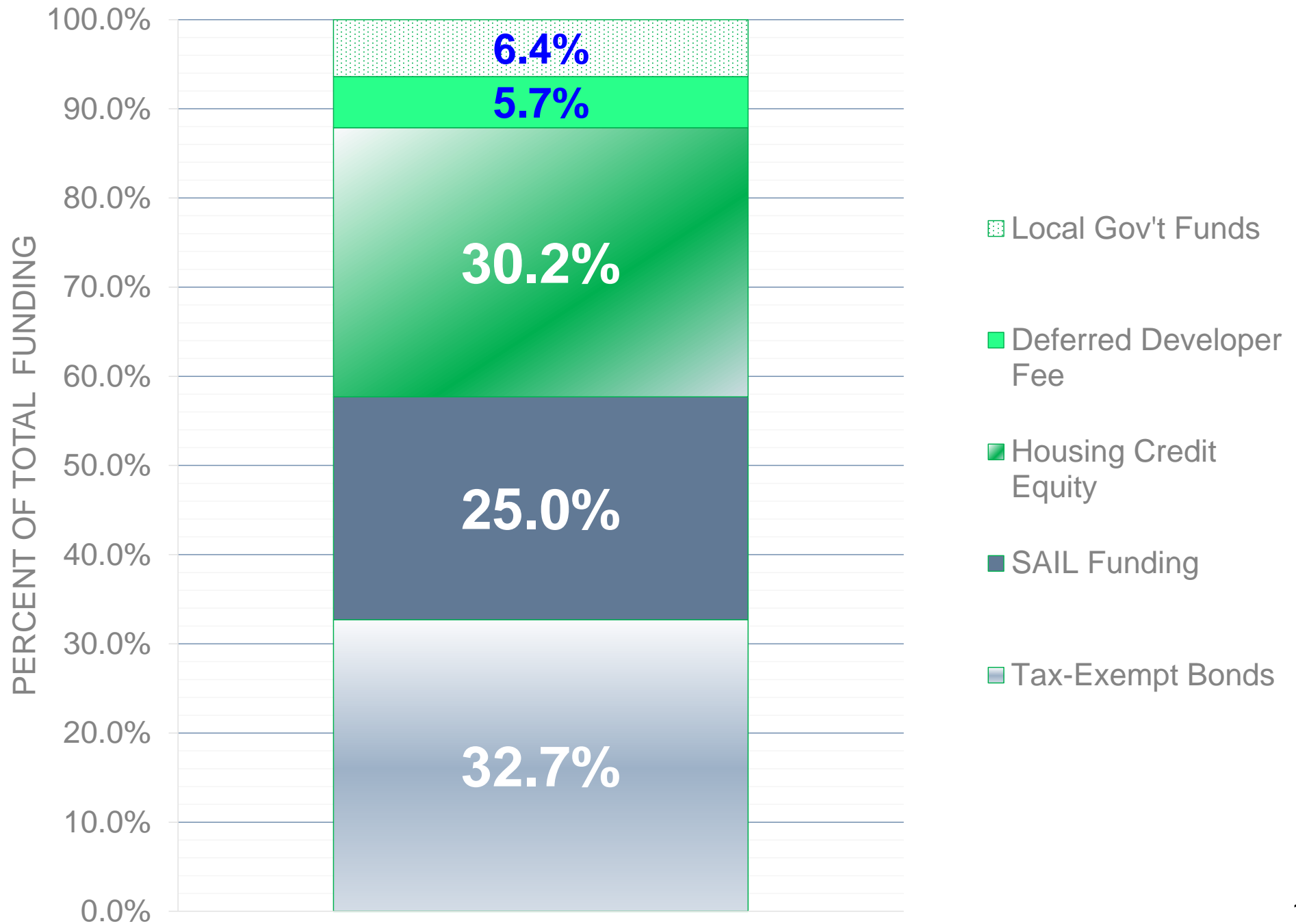
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# RFA Process

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- ❖ A series of Requests for Applications (RFA) are issued throughout the year (17 RFAs in 2014)
- ❖ Each RFA focuses on a particular geographic location and/or demographic population
- ❖ The RFA process allows Florida Housing to tailor scoring criteria to the particular focus of each RFA
- ❖ One public workshop typically held to seek comments on each RFA
- ❖ The time between issuing an RFA and final awards is much shorter than the previous application process

# TYPICAL FUNDING SOURCES FOR A SAIL DEVELOPMENT



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# Special Needs Funding

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- ❖ Legislature adopted Homeless Set-Aside in 2001 and Special Needs Set-Aside in 2011
  - SAIL and SAIL ELI typically paired with other funding to leverage resources
- ❖ Link Initiative started in 2009 - new properties set aside 5% of their units for ELI persons with special needs
  - Property owners sign MOU with supportive service organizations which then refer their consumers seeking affordable rentals
  - There are 1,834 Link units throughout Florida today



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# Special Needs Funding, cont.

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## Recent One Time Financing Initiatives

### In 2013, SB 1852

- ❖ \$10M - Competitive Grant Program for housing developments for persons with Developmental Disabilities
- ❖ \$10M - Competitive Grant Program for housing developments for Homeless persons

### In 2014, GAA Proviso

- ❖ \$10M - Competitive Grant Program for housing developments for persons with Developmental Disabilities

# Homeownership Assistance Program (HAP)

s. 420.5088, F.S.

## In 2014...

- ❖ Used to help qualified homebuyers with their down payment and closing costs
- ❖ Non-amortizing 2<sup>nd</sup> Mortgage, 0% Interest Rate
- ❖ Up to \$10,000 in Assistance
- ❖ Offered in conjunction with Florida Housing's First Time Homebuyer Program



Average Purchase Price \$127,222



Average Purchase Assistance \$9,810



Average Income of Borrower \$47,686

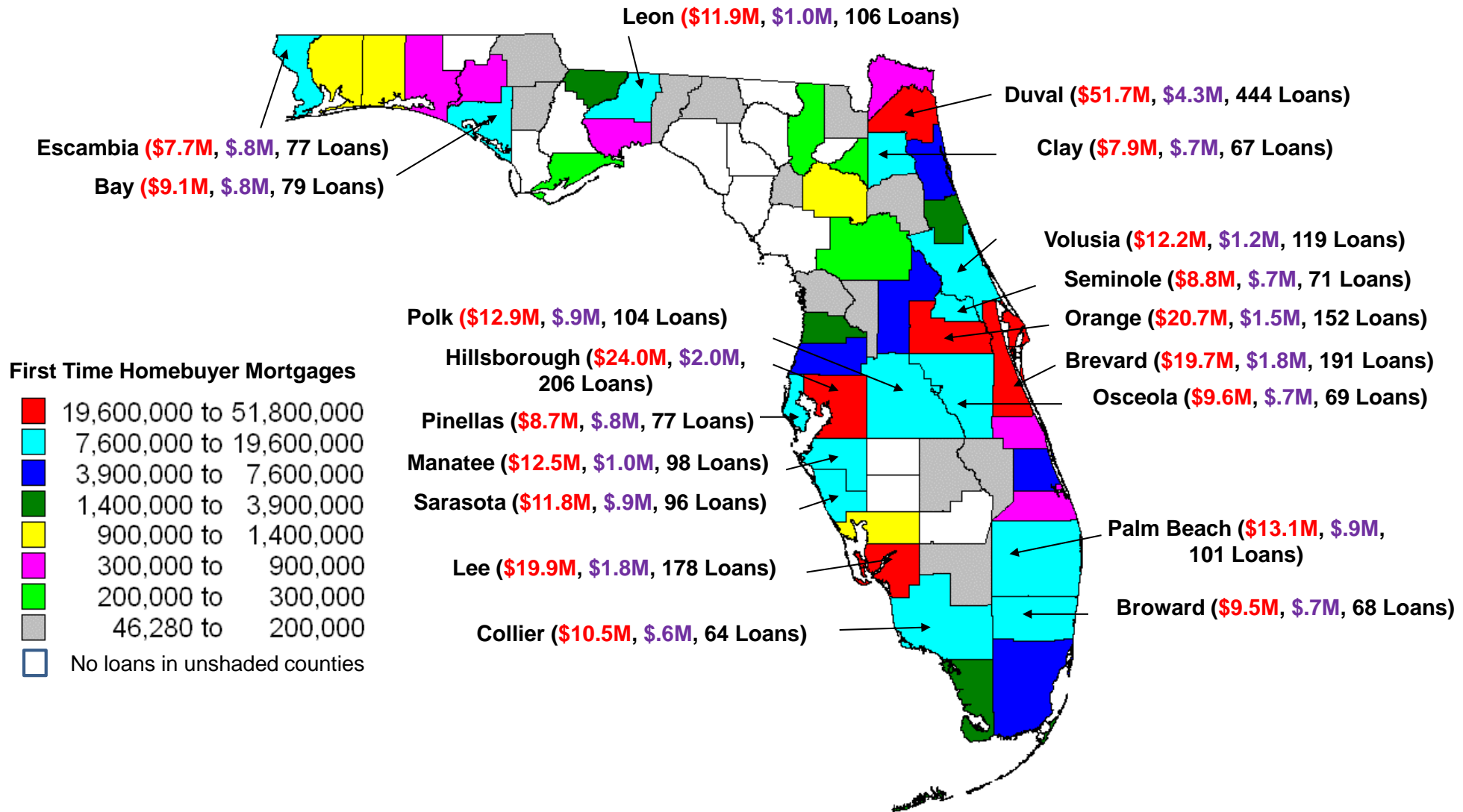
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# HAP Process

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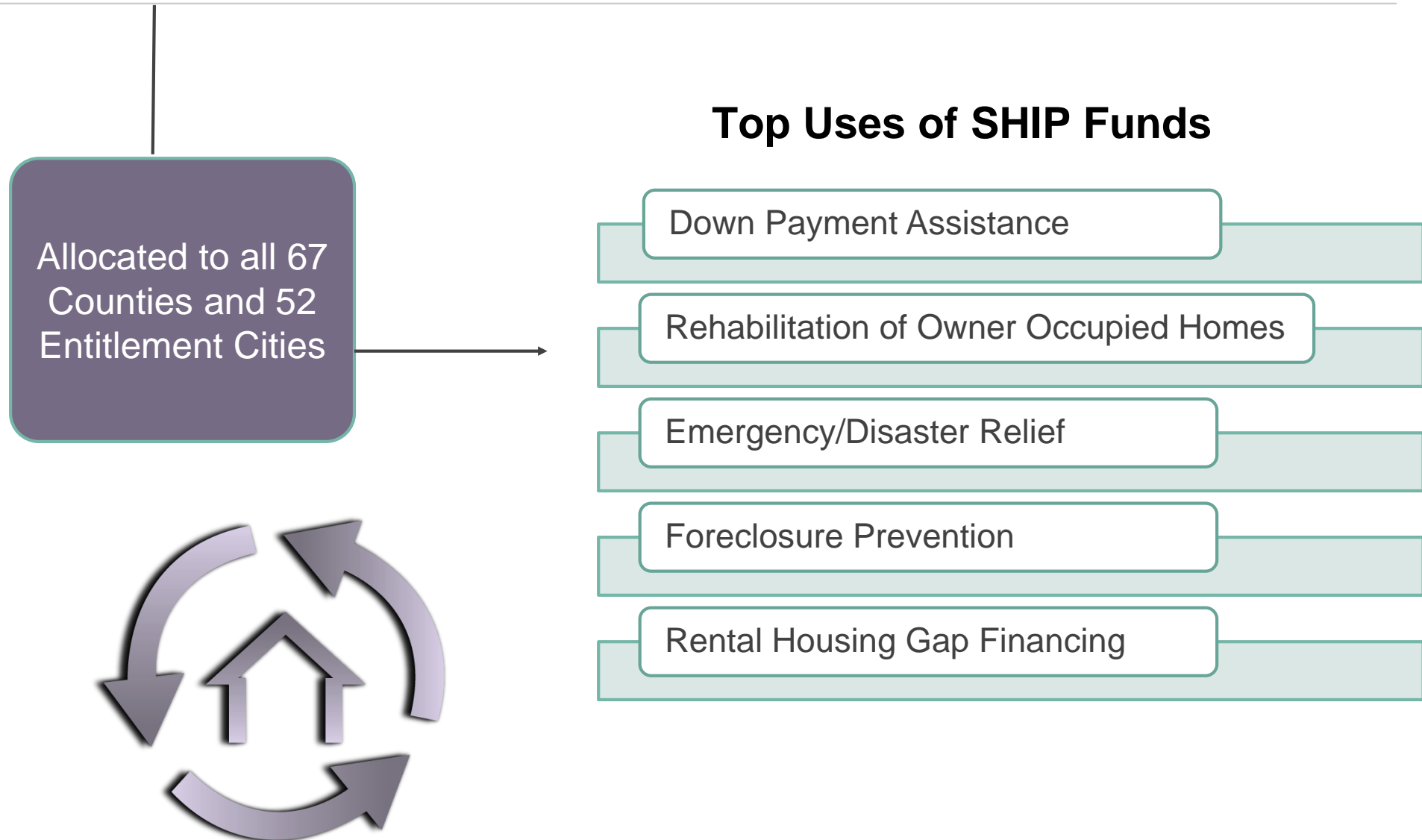
- ❖ Pre-purchase homebuyer education class
- ❖ Borrower is pre-approved by a participating lender (100+ FHFC approved lending institutions)
- ❖ Lender ensures borrower meets income and purchase price limits
- ❖ Lender funds both first and second mortgage
- ❖ After compliance review, lenders are reimbursed for mortgages, costs and fees

# HAP: 2014 First Time Homebuyer Program



- Represents First Time Homebuyer Mortgage Amount
- Represents Amount of Down Payment Assistance

# State Housing Initiatives Partnership (SHIP) Program s. 420.9075, F.S.



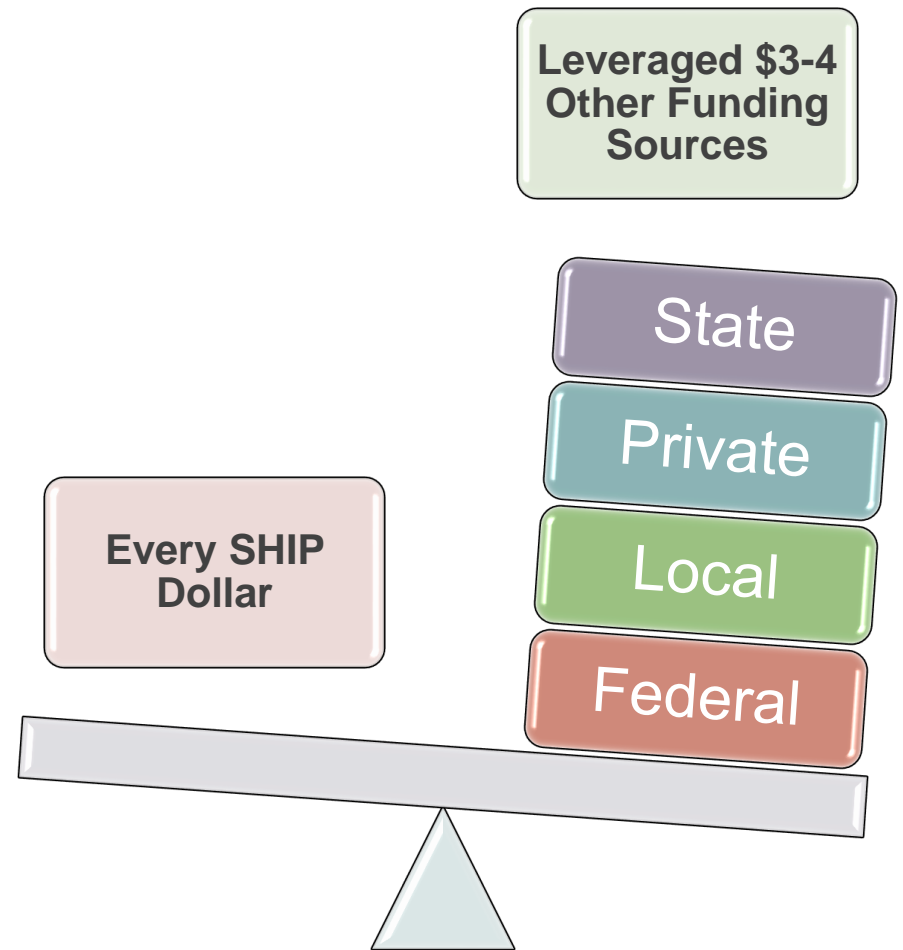
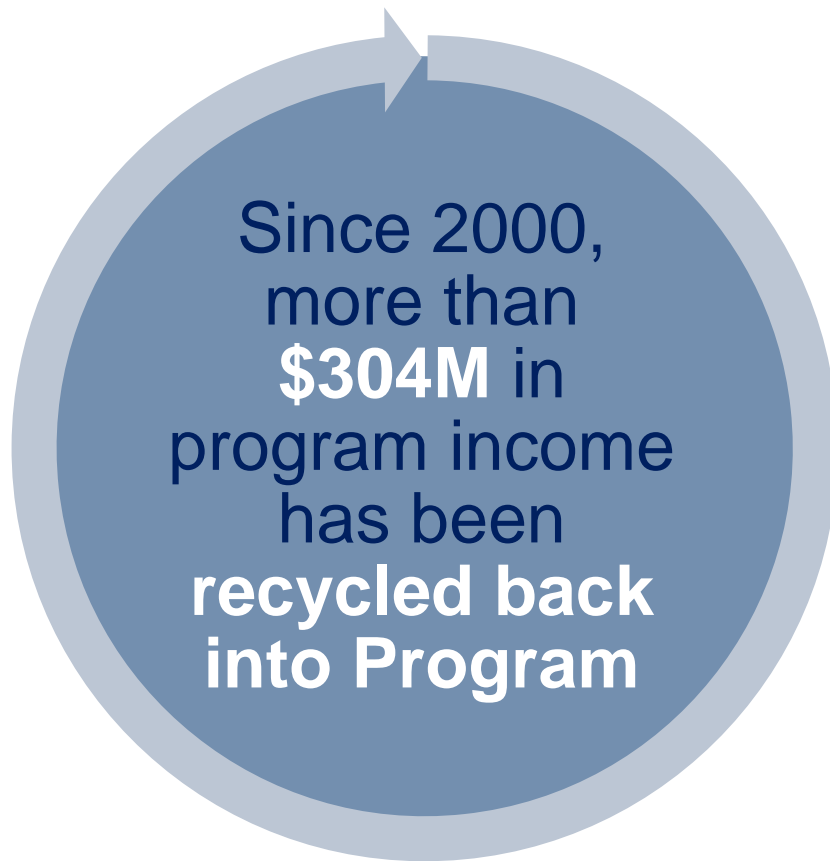
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# SHIP Program, Cont.

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- ❖ **Local** - Created to provide funds to local governments to finance affordable **homeownership** and **rental housing** for lower income families
- ❖ **Flexible** - Local Governments adopt local housing assistance plans (LHAPs) to address pressing needs in their communities
- ❖ **Impact** - Over the life of the program, local governments have expended more than \$2 billion, assisting more than **185,000 households**

# SHIP - Program Income & Leveraging



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# Florida Housing's Role in SHIP

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- ❖ Review adopted LHAPs to ensure compliance with statute and rule
- ❖ Approve LHAPs before disbursing any SHIP funding
- ❖ Review annual reports showing how locals have spent or encumbered SHIP funds
- ❖ Review locals' annual audited financial statements and Florida Single Audit Act reports
- ❖ Compliance monitoring



# Resources for Constituents



# THANK YOU



*We Make Housing Affordable*

*Presenter: Steve Auger, Executive Director  
Florida Housing Finance Corporation  
[www.floridahousing.org](http://www.floridahousing.org)*

George Romagnoli, AICP  
Community Development Manager since 2002  
With Pasco County Since 1993

#### SHIP Revenues Over Last 5 Years

<b>Year</b>	<b>Allocation</b>	<b>Loan Repayments</b>	<b>Total</b>
<b>2014-2015</b>	\$2,183,628.00	\$ 462,072.98 *	\$2,645,700.98
<b>2013-2014</b>	\$ 751,380.00	\$ 957,146.55	\$1,708,526.55
<b>2012-2013</b>	\$ 183,918.00	\$ 809,882.81	\$ 992,800.81
<b>2011-2012</b>	\$ 502,438.00	\$1,042,621.54	\$1,545,059.94
<b>2010-2011</b>	\$ 0	\$1,055,732.18	\$1,055,732.18
<b>Total</b>	\$3,621,364.00	\$4,327,456.06	\$7,948,820.06

- So far – year not yet completed

#### SHIP Strategies Over Last 5 Years

<b>Strategy</b>	<b>Amount</b>	<b>Units</b>
Tax Payment Program	\$23,949.70	13
Purchase Assist w/Rehab	\$1,174,754.96	100
Rental Development	\$75,000.00	1
Owner-Occupied Rehab	\$894,510.98	98
Purchase- Existing Homes	\$465,603.13	90
Disaster Assistance	\$21,743.90	30
New Construction	\$982,108.64	30
Eviction/Security Rental	\$66,916.00	54

#### Key SHIP Leverage Match Over Last 5 Years

\$2 Million in SHIP Funds for \$31 Million for Neighborhood Stabilization Program 2  
\$500,000 in SHIP Funds for \$3.3 Million in State HOME funds and Tax Credit Equity of \$5.3 Million

\$101,000 in SHIP Funds for \$100,000 in USDA Rural Preservation Funds \$3.3 Million I State HOME funds

#### Future

SHIP has been working with as a match for the Neighborhood Stabilization Program. Now that this funding has been completed, SHIP will be used principally to keep people in their homes. Owner-Occupied Rehab will be the principal focus of SHIP funding in the near future.



# SHIP – A Leon County Program



# Leon County SHIP



Administered by the  
Leon County Division of Housing Services

PRIMARY STRATEGIES:

Housing Rehabilitation  
Housing Replacement  
Down Payment Assistance  
Foreclosure Prevention



# Leon County SHIP



## Additional Available Strategies:

Transitional Housing  
Disaster Mitigation

Down Payment Assistance with Repair  
Barrier Free Housing Rehabilitation  
Green Housing Rehabilitation







# Leon County SHIP



# SHIP

housing a stronger Florida



*People Focused, Performance Driven.*



# Leon County SHIP



## SHIP Funding Availability:

### Historical 3 year Allocation Expenditures

#### SHIP Expenditures and Households Assisted for 3 Year Period ending 6/30/3014

Allocation	Program Income	Top 3 Uses of Funds			Households Assisted
		Purchase Assistance	Owner Occupied Rehabilitation	Foreclosure Prevention	
\$2,134,631	\$267,402	\$964,341	\$885,277	\$345,857	232







# Leon County SHIP



## SHIP Funding Availability (Cont.):

Current totals with expenditure dates:

2015 (June 30<sup>th</sup>): \$6,671

2015 (September 30<sup>th</sup>): \$168,000

2017 (June 30<sup>th</sup>): \$440,000



# SHIP – Special Needs Mandate

## SHIP 20% Special Needs Assistance:

A successful outreach campaign to Leon County's own waiting list garnered 15 prospective eligible award recipients with developmental disability disorders, such as:

Autism,  
Cerebral Palsy,  
Spina Bifida,  
And Charge Syndrome.

Our current allocation totals mean \$122,000 in SHIP activity, must be allocated to this special needs category.

This category also includes children aging out of foster care.



# Leon County SHIP - Business

The State of Florida business community benefits tremendously from SHIP Activity.

Every time a home is Purchased, Rehabilitated, or Replaced with SHIP funding, the following Businesses, Trades, Government Departments, and Individuals are supported:

- Banking
- Real Estate
- Tax Collector
- Property Appraiser
- Insurance
- Construction
- Landscaping
- Building Supplies and Materials
- Building Inspection







# Leon County SHIP Economic Impact



232 owner-occupied affordable homes in Leon County assisted with SHIP had an average value of \$125,000.

Direct economic impact: \$29,000,000.00





# Leon County SHIP



Thank you and Testimonials from  
SHIP Clients





# Leon County SHIP Activity

## Before and After





# Leon County SHIP Activity

## Before and After





# Leon County SHIP Activity

## Before and After





# Leon County SHIP Activity

## Mitigation – Before and After





# Leon County SHIP Activity

## Before and After





# Leon County SHIP



## Mandatory Homeowner Maintenance & Repair Education:

The SHIP program assists Leon County homeowners with SHIP-mandated training and hands-on demonstrations for do-it-yourself home maintenance and small repairs. Painting, pressure washing, faucet replacement, and drywall repair are several of the subjects SHIP award recipients and prospective awardees on the SHIP waiting list learn to do for themselves.







# Leon County SHIP Home Expo



## Pressure Washing & Painting Training



*People Focused, Performance Driven.*





# Leon County SHIP Home Expo



## Community Action Agency & Home Depot



*People Focused, Performance Driven.*





# Leon County SHIP



- The information provided today is evidence of the importance and vital role of the SHIP program.
- Our SHIP waiting list for housing rehabilitation exceeds 500, revealing the need to continue funding the Housing Trust Fund, at the fully funded level provided at the advent of the SHIP Program with the Sadowski Act in 1992.



For more information, contact:  
Lamarr D. Kemp, Sr., Director, Housing Services, Leon County –  
Ph: 850-606-1916 / Email: [kempl@leoncountyfl.gov](mailto:kempl@leoncountyfl.gov)



**THANK YOU!**

## **Columbia, Gilchrist, Lafayette, Madison, Suwannee, and Union Counties**

**Matt Pearson**

**Executive Director, Suwannee River Economic Council (SREC)**

- 15 years in SHIP
- Other Programs: Weatherization and USDA Rural Housing Programs

Of the six counties Suwannee River Economic Council administered the SHIP Program for in 2014-2015, only Columbia County received more than the minimum \$350,000 allocation for one county. The Program's counties' largest expenditures are for: Purchase Assistance, New Construction, Emergency Repairs and Owner Occupied Rehabilitation.

Suwannee River Economic Council takes a simplistic view of the SHIP Program and how to help those with housing needs. We identify eligible homebuyers seeking down payment assistance and attempt to assist them in purchasing a home. We also identify existing homeowners in need of housing repairs, both major and emergency and perform the necessary repairs.

The chart below shows a breakdown of SHIP Program expenditures by County, the top three uses of the funds and the number of households assisted for the last 3 years:

<b>SHIP Expenditures and Households Assisted for 3 Year Period ending 6/30/3014</b>					
		<b>Top 3 Uses of Funds</b>			
Columbia County Allocation	<b>Program Income</b>	<b>New Construction</b>	<b>Emergency Repair</b>	<b>Purchase Assistance</b>	<b>Households Assisted</b>
\$1,366,023	\$54,949	\$214,000	\$411,904	\$625,122	108
Gilchrist County Allocation		<b>New Construction</b>	<b>Owner Occupied Rehabilitation</b>	<b>Purchase Assistance</b>	
\$1,050,000	\$123,197	\$160,000	\$162,182	\$716,075	32
Lafayette County Allocation		<b>New Construction</b>	<b>Owner Occupied Rehabilitation</b>	<b>Purchase Assistance</b>	
\$1,050,000	\$34,825	\$60,135	\$577,286	\$291,554	35
Madison County Allocation		<b>New Construction</b>	<b>Emergency Repair</b>	<b>Purchase Assistance</b>	



\$1,050,000	\$30,738	\$65,000	\$433,353	\$470,218	70
Suwannee County Allocation		<b>New Construction</b>	<b>Emergency Repair</b>	<b>Purchase Assistance</b>	
\$1,111,136	\$59,514	\$97,853	\$349,644	\$589,039	97
Union County Allocation		<b>New Construction</b>	<b>Owner Occupied Rehabilitation</b>	<b>Purchase Assistance</b>	
\$1,050,000	\$22,181	\$122,650	\$451,305	\$387,035	55

Over the last three years, the SHIP Program in our area assisted a total of 397 families. Of the 397 families served, 190 were provided assistance purchasing a home while 207 were provided assistance repairing their homes.

Here is an example of a recipient of the SHIP Down Payment assistance. Kelsey is a first year elementary teacher at Lafayette Elementary in Mayo, Florida. She is a single mom who finished her degree while working full time. Kelsey worked very hard to complete her degree and obtain a job with the income required to afford the monthly payments of a new home for herself and son Jace. However, it would have been nearly impossible to save enough money for the required down payment. That's where the SHIP funds came in and allowed Kelsey to purchase this home. The closing occurred on February 5, 2015. Here is a picture of the new homeowners.



Many of our SHIP down payment assistance recipients like Kelsey are teachers, law enforcement officers, correctional officers and other essential professionals vital to any community.

SREC helped 190 families through the SHIP repair programs during the last three years. Many recipients were in the "Very Low Income" bracket (50% of the median income) or lower. Repairs of homes for elderly and special needs clients are a high priority of the SHIP

Program in rural North Florida due to the housing stock being below acceptable standards in many areas. Common repairs completed are roof replacements, electrical upgrades, plumbing and HVAC. SREC also strives to make homes more energy efficient by replacing windows and doors when necessary. When possible, other programs such as Weatherization is used on the home to stretch the SHIP funds further.

Here is an example of an average SHIP repair recipient. Mr. Ambrose was referred to SREC by a local County Commissioner in Suwannee County. He had recently fallen off of his roof while trying to patch a leak. Mr. Ambrose is 90 years old. He survived the fall but still had the leak. SHIP funds were used to replace the roof and the electric was upgraded on the home. Grab bars and a new high rise toilet were installed in his bathroom. New hand rails and steps were installed for easier access to his home.



Mr. Ambrose finds it difficult to make ends meet with minimum social security as his only source of income. He would find it impossible to be able to save enough money to make the necessary repairs on the home to keep the home safe, secure and in livable condition. Here is a picture of Mr. Ambrose and his home.

The many benefits of the Sadowski Affordable Housing Act and SHIP Program in rural North Florida are impossible to show you in a quick presentation. The economic impact to the local communities and the families affected in a positive way will be felt for generations. The Sadowski Affordable Housing Act and SHIP Program are dedicated to helping families seeking clean, safe and affordable housing. Something all Floridians deserve. Therefore, please consider fully funding the Sadowski Affordable Housing Act Programs.

Thank you for your support and the opportunity to serve in this capacity.

# CourtSmart Tag Report

**Room:** SB 301

**Case:**

**Type:**

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

**Started:** 2/11/2015 1:02:12 PM

**Ends:** 2/11/2015 3:31:30 PM

**Length:** 02:29:19

1:02:22 PM Meeting called to order  
1:03:02 PM Chair's Opening Comments Sen. Latvala (Chair)  
1:03:21 PM TAB 1 - Agency Overviews and Updates of Affordable Housing Programs  
1:03:22 PM Shimberg Center for Housing Studies  
1:03:35 PM Anne Ray, Florida Housing Data Clearing Manager  
1:16:09 PM Sen. Latvala - how your services relate to projects done by the agencies  
1:16:29 PM A. Ray  
1:17:57 PM Sen. Latvala - Is your data being utilized by the Housing Corporation, putting new projects where they need to be  
1:18:25 PM A. Ray  
1:19:08 PM Sen. Latvala - does your study target the smaller disadvantaged areas  
1:19:40 PM A. Ray  
1:20:14 PM Sen. Latvala - areas like Belle Glade, have we done what is needed  
1:20:48 PM A. Ray  
1:21:08 PM Sen. Brandes - do you look at a cost benefit analysis providing a needs basis voucher  
1:21:18 PM A. Ray - More focus on data and needs, less on recommending specific policies  
1:21:43 PM Sen Gibson - Families on HUD waiting lists, where are they represented  
1:22:21 PM A. Ray  
1:23:26 PM Sen. Latvala - areas of greatest difference of need and existing supply  
1:23:42 PM A. Ray  
1:24:41 PM Sen. Latvala gives some ideas area in state  
1:24:47 PM A. Ray  
1:25:33 PM Sen. Brandes - do you look at utility costs  
1:25:37 PM A. Ray  
1:26:21 PM Brandes - numbers have doubled, what are we looking at in 2025  
1:26:35 PM A. Ray  
1:27:08 PM Brandes - what will the curve look like in Florida in the future with affordable housing  
1:27:31 PM A. Ray  
1:27:47 PM Sen. Brandes - approaching crises levels for our elderly populations  
1:27:53 PM A. Ray  
1:28:06 PM Sen. Brandes  
1:28:11 PM A. Ray  
1:28:25 PM Sen. Latvala - do you include mobile homes, manufactured housing  
1:28:49 PM A. Ray  
1:29:23 PM Sen. Clemens - growth in numbers due to growth in population  
1:29:27 PM A. Ray - second half of decade, shift in home owners to renters  
1:30:03 PM Sen. Clemens  
1:30:09 PM A. Ray  
1:30:44 PM Sen. Gibson - are there opportunities for the affordable housing in the foreclosure neighborhoods  
1:31:32 PM A. Ray - mismatch in household size  
1:32:26 PM Sen. Latvala - we will be looking at split between SAIL and SHIP money  
1:34:12 PM Florida Housing Finance Corporation  
1:34:13 PM Steve Auger, Executive Director  
1:50:40 PM Sen. Gibson - mixed use development  
1:51:18 PM S. Auger  
1:53:34 PM Sen. Gibson - development built recently  
1:53:40 PM S. Auger  
1:54:02 PM Sen Gibson  
1:54:16 PM S. Auger  
1:55:12 PM Sen. Gibson - points giving to developers' structure  
1:55:47 PM S. Auger  
1:57:59 PM Sen. Latvala - difference between statute of 10% and actual 4%

**1:59:03 PM** S. Auger  
**1:59:14 PM** Sen. Latvala - farm workers, 3 bus stops  
**2:00:00 PM** S. Auger  
**2:01:09 PM** Sen. Latvala - A deficiency in Belle Glade is there is only 2 bus stops  
**2:03:48 PM** Sen. Latvala  
**2:04:02 PM** S. Auger  
**2:05:35 PM** Sen. Brandes - how many people are turned away  
**2:06:29 PM** S. Auger  
**2:06:59 PM** Sen. Brandes - how can we make this more efficient  
**2:07:14 PM** S. Auger  
**2:08:21 PM** Sen. Brandes - do we look at things to get away from  
**2:08:28 PM** S. Auger  
**2:10:03 PM** Brandes - tax credit housing sales are all different, how can we make this more efficient  
**2:10:40 PM** S. Auger  
**2:12:51 PM** Sen. Detert - why don't you do your own credit underwriting  
**2:13:57 PM** S. Auger  
**2:14:35 PM** Sen. Detert - the matching funds was a surprise  
**2:14:51 PM** S. Auger  
**2:15:02 PM** Sen. Detert - have you thought of doing in house underwriting  
**2:15:24 PM** S. Auger  
**2:19:06 PM** Sen. Latvala - for scheduling purposes, could I interrupt and have Mr. Deutch present  
**2:19:38 PM** Pinnacle Housing Group  
**2:19:39 PM** David Deutch, Vice President  
**2:31:44 PM** Sen. Latvala - introduces S. Auger to continue  
**2:32:01 PM** S. Auger  
**2:38:40 PM** Sen. Detert - (back a slide) private sector, who would that be  
**2:38:50 PM** S. Auger  
**2:39:47 PM** Sen. Brandes - how much money did we spend on the HAT program  
**2:39:56 PM** S. Auger  
**2:40:47 PM** Sen. Brandes - Should we focus on SHIP and SAIL  
**2:41:39 PM** S. Auger  
**2:43:13 PM** Sen. Brandes - No money for vouchers but do have money for buying a home, does this happen  
**2:43:59 PM** S. Auger  
**2:44:12 PM** Sen. Detert - comments on value of SHIP and SAIL, program educated the people  
**2:45:34 PM** S. Auger  
**2:46:24 PM** Sen. Gibson - clarification page 19 of SHIP, city or county government  
**2:47:24 PM** S. Auger  
**2:48:28 PM** Sen. Gibson - how are they connected  
**2:49:06 PM** S. Auger  
**2:51:35 PM** Atlantic Pacific Communities, LLC  
**2:51:45 PM** Ken Naylor, COO  
**2:56:05 PM** K. Naylor  
**2:56:15 PM** Brandes - are there specific recommendations  
**2:56:24 PM** K. Naylor  
**2:57:36 PM** Sen. Brandes - do we sometimes go where the land is cheap  
**2:57:38 PM** K. Naylor  
**2:58:59 PM** State Housing Initiative Program  
**2:59:08 PM** George Romagnoli, Community Develop Manager, Pasco County  
**3:12:09 PM** Lamarr Kemp, Leon County Director  
**3:12:29 PM** Lamarr Kemp, Director of Housing Services, Leon County  
**3:25:32 PM** Matt Pearson, Executive Director, Suwannee River Economic Council Inc.  
**3:29:38 PM** Shannon Nazworth, Board President, Florida Supportive Housing Coalition  
**3:31:14 PM** Chair's Closing Comments  
**3:31:17 PM** Meeting adjourned

**THE FLORIDA SENATE**  
**APPEARANCE RECORD**



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

2-11-15

Meeting Date

Bill Number (if applicable)

Topic Affordable Housing

Amendment Barcode (if applicable)

Name Anne Ray

Job Title Florida Housing Data Clearinghouse Mgr

Address PO Box 115703, 203 Rinker Hall

Phone 352-273-1195

Street

Gainesville

FL

32611

City

State

Zip

Email aray@ufl.edu

Speaking: ☐ For ☐ Against ☒ Information

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

Representing Skimberg Center for Housing Studies, UF

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.

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S-001 (10/14/14)

THE FLORIDA SENATE

APPEARANCE RECORD



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2/11/15

Meeting Date

Bill Number (if applicable)

Topic Affordable Housing

Amendment Barcode (if applicable)

Name Steve Auger

Job Title Executive Director, FHFC

Address 227 N. Bronough St., Ste 5000

Phone 850-488-4197

Street

Tallahassee

FL

32301

City

State

Zip

Email Steve.auger@FloridaHousing.org

Speaking: ☐ For ☐ Against ☒ Information

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

Representing Florida Housing Finance Corporation

Appearing at request of Chair: ☒ Yes ☐ No

Lobbyist registered with Legislature: ☒ Yes ☐ No

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S-001 (10/14/14)

THE FLORIDA SENATE  
**APPEARANCE RECORD**

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2-11-15

Meeting Date

Bill Number (if applicable)

Topic Affordable Housing

Amendment Barcode (if applicable)

Name David Deutch

Job Title Vice President

Address 9400 S. Dadeland Blvd Suite 100

Phone 305-854-7100

Street

Miami

City

FL

State

33156

Zip

Email David@privatelending.com

Speaking: ☐ For ☐ Against ☐ Information

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

Representing \_\_\_\_\_

Appearing at request of Chair: ☐ Yes ☐ No

Lobbyist registered with Legislature: ☐ Yes ☐ No

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S-001 (10/14/14)



THE FLORIDA SENATE  
**APPEARANCE RECORD**



2-11-15

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

Meeting Date

Bill Number (if applicable)

Topic AFFORDABLE HOUSING

Amendment Barcode (if applicable)

Name KEN NAYLOR

Job Title COO

Address 2950 SW 27TH AVE #200

Phone 305.357.4700

MIAMI FL 33133  
City State Zip

Email knaylor@apcommunities.com

Speaking: ☐ For ☐ Against ☒ Information

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

Representing ATLANTIC PACIFIC COMMUNITIES, LLC

Appearing at request of Chair: ☐ Yes ☒ No

Lobbyist registered with Legislature: ☐ Yes ☒ No

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S-001 (10/14/14)

THE FLORIDA SENATE

# APPEARANCE RECORD

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2-11-15

Meeting Date

Bill Number (if applicable)

Topic Affordable Housing

Amendment Barcode (if applicable)

Name Canara Kemp

Job Title Director of Housing Services

Address 918 Palms Avenue

Phone 850-606-1916

Street Tallahassee  
City State Zip

Email kemp@leoncountyfl.gov

Speaking: ☐ For ☐ Against ☒ Information

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

Representing Leon County Government

Appearing at request of Chair: ☒ Yes ☐ No

Lobbyist registered with Legislature: ☐ Yes ☐ No

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S-001 (10/14/14)

THE FLORIDA SENATE  
**APPEARANCE RECORD**

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2/11/15  
Meeting Date

\_\_\_\_\_  
Bill Number (if applicable)

Topic SHIP

\_\_\_\_\_  
Amendment Barcode (if applicable)

Name GEORGE ROMAGNOLI

Job Title Community Development Manager

Address 5640 MAIN ST #200  
Street

Phone 727 837 8345

NEW PORT RICHT FL  
City State Zip

Email gromagnoli@pascocountyfl.net

Speaking: ☐ For ☐ Against ☐ Information

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

Representing PASCO COUNTY

Appearing at request of Chair: ☐ Yes ☐ No

Lobbyist registered with Legislature: ☐ Yes ☒ No

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S-001 (10/14/14)

**THE FLORIDA SENATE**  
**APPEARANCE RECORD**

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2/11/15

Meeting Date

Bill Number (if applicable)

Topic AFFORDABLE HOUSING

Amendment Barcode (if applicable)

Name MATT PEARSON

Job Title Executive Director

Address 1171 NOBLES FERRY ROAD  
Street

Phone (386) 362-4115

LIVE OAK FL 32064  
City State Zip

Email mpearson@suwanneecouncil.net

Speaking: ☐ For ☐ Against ☒ Information

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

Representing Suwannee River Economic Council Inc.

Appearing at request of Chair: ☒ Yes ☐ No

Lobbyist registered with Legislature: ☐ Yes ☐ No

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S-001 (10/14/14)

**THE FLORIDA SENATE**  
**APPEARANCE RECORD**

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2-11-15

Meeting Date

Bill Number (if applicable)

Topic Affordable Housing

Amendment Barcode (if applicable)

Name Shannon Nazworth

Job Title Board President

Address 76 S. Laura St #303

Phone 904-359-9650

Street

Jacksonville

FL

32202

City

State

Zip

Email snazworth@abilityhousing.org

Speaking: ☐ For ☐ Against ☒ Information

Waive Speaking: ☐ In Support ☐ Against  
(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

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S-001 (10/14/14)