

**The Florida Senate**  
**COMMITTEE MEETING EXPANDED AGENDA**

**COMMUNITY AFFAIRS**  
**Senator Bradley, Chair**  
**Senator Garcia, Vice Chair**

**MEETING DATE:** Wednesday, December 1, 2021  
**TIME:** 8:30—11:00 a.m.  
**PLACE:** *Mallory Horne Committee Room, 37 Senate Building*

**MEMBERS:** Senator Bradley, Chair; Senator Garcia, Vice Chair; Senators Baxley, Brodeur, Cruz, Farmer, Hooper, Hutson, and Polsky

TAB	BILL NO. and INTRODUCER	BILL DESCRIPTION and SENATE COMMITTEE ACTIONS	COMMITTEE ACTION
1	Presentations on Affordable Housing:		Presented
	Trey Price, Executive Director, Florida Housing Finance Corporation		
	William O'Dell, Director, UF Shimberg Center for Housing Studies		
	Dr. Edward "Ned" Murray, Associate Director, FIU Metropolitan Center		
	Mark Hendrickson, Executive Director, Florida Association of Local Housing Finance Authorities		
	Ken Naylor, Vice Chairman, Coalition of Affordable Housing Providers		

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Other Related Meeting Documents

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**Harold L. "Trey" Price**

Executive Director

Florida Housing Finance Corporation

**HAROLD L. "TREY" PRICE** joined Florida Housing Finance Corporation as Executive Director in April 2017. With over 20 years experience in real estate and government affairs, Trey brings extensive knowledge and insight into Florida's housing needs and an appreciation to the impact that safe, affordable housing has in our State. Trey is a second-generation Floridian born in Okeechobee, Florida. He and wife, Tara, have three young children, and two Australian Shepherds. He enjoys fishing, traveling, and University of Florida football.

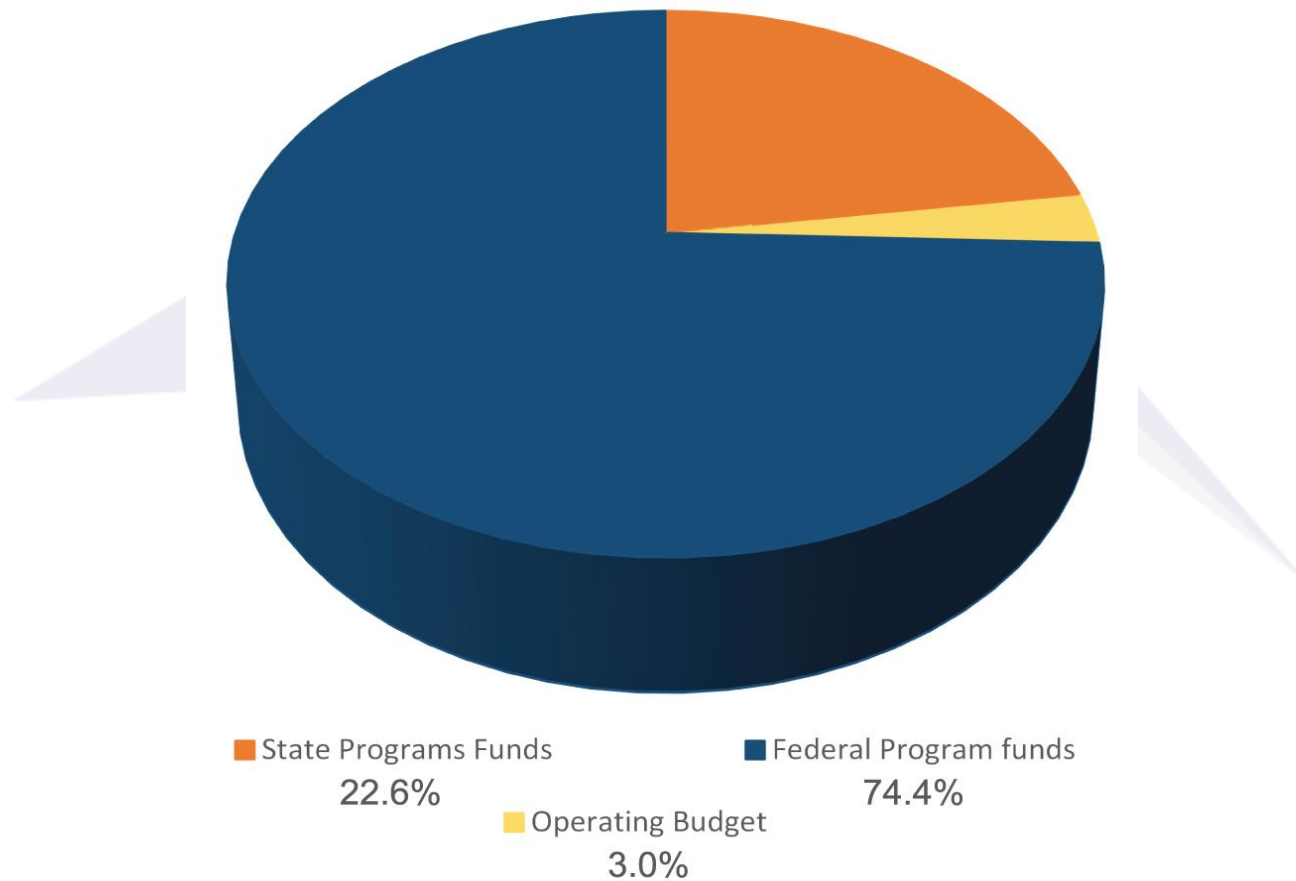
# Senate Community Affairs Committee

December 1, 2021

# Florida Housing

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Program funding vs. Administrative Expenses  
2021/2022



# What is Affordable Housing?



- Safe, decent housing where households pay no more than 30% of their gross income on housing costs including utilities
- Nearly 900,000 households pay more than 50% of their income on housing

# State Appropriations

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- Local Government Housing Trust Fund
- State Housing Trust Fund

# Federal Resources

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- Competitive 9% Tax Credits
- Non-competitive 4% Tax Credits
- Private Activity Bonds
- HOME
- National Housing Trust Fund



# SHIP: State Housing Initiatives Partnership Program



- Allocated to 67 counties and 53 entitlement cities based on population
- A minimum of \$350,000 to each county
- Each local government develops and submits a Local Housing Assistance Plan
- May Include strategies for:
  - Down Payment Assistance
  - Rental Housing Gap Financing
  - Foreclosure Relief
  - Rehab of Owner-Occupied Housing
  - Emergency/Disaster Relief



# SHIP: Oversight

- Review and approve the local plans prior to disbursing the funds
- Review locals' annual audited financial statements
- Conduct compliance monitoring
- Provide training and technical assistance to the locals



# Homeownership Programs



- Homeownership Assistance Program: Up to \$10,000 in down payment assistance (DPA) and closing cost assistance for first time homebuyers
- Salute Our Soldiers: Below market first mortgage interest rates with multiple DPA and closing costs options for active military and veterans purchasing a home in Florida
- Both are paired with first mortgages from our Homebuyer Loan Programs

# Homeownership Programs

- Homeownership Pool Program

- The “HOP” Program is a noncompetitive and ongoing program that encourages the production of new homes. Homebuilders reserve DPA and closing cost assistance funds for eligible homebuyers on a first-come, first-served basis.

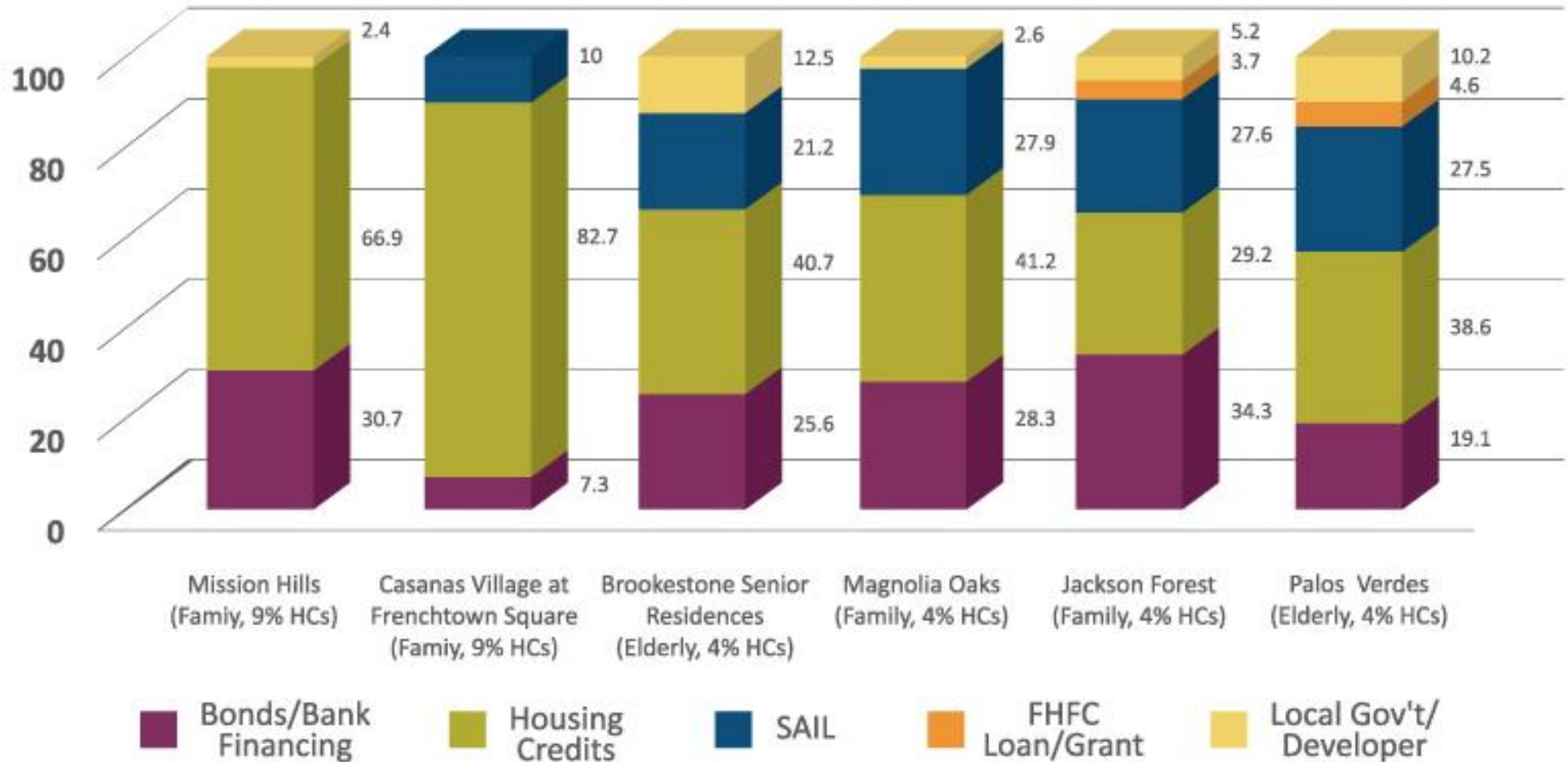


# SAIL: The State Apartment Incentive Loan Program

- Funding allocation is based on the Shimberg Center for Housing Studies, Triennial Rental Market Study
- Demographic and Geographic Factors



# Anatomy of Real Estate Transactions



# Special Programs

- Predevelopment Loan Program
- Housing Stability for Homeless Schoolchildren



QUESTIONS?

THANK YOU!

### **William O'Dell, Director**

Bill O'Dell is the Director of the Shimberg Center. Mr. O'Dell has spent several years at the Shimberg Center collaborating on the development of a number of data products, among them the Affordable Housing Needs Assessment. Before coming to the Shimberg Center, Mr. O'Dell was a policy analyst at the University of Florida's Bureau of Economic and Business Research where he was involved in several research projects concerning Florida's Growth Management Act. He has been involved in local and state government issues in Florida for several years. His local government experience includes capital improvement planning, housing and impact fees. In 1996, Mr. O'Dell earned his Masters degree in Political Science from the University of Florida, with a Certificate in Public Administration.



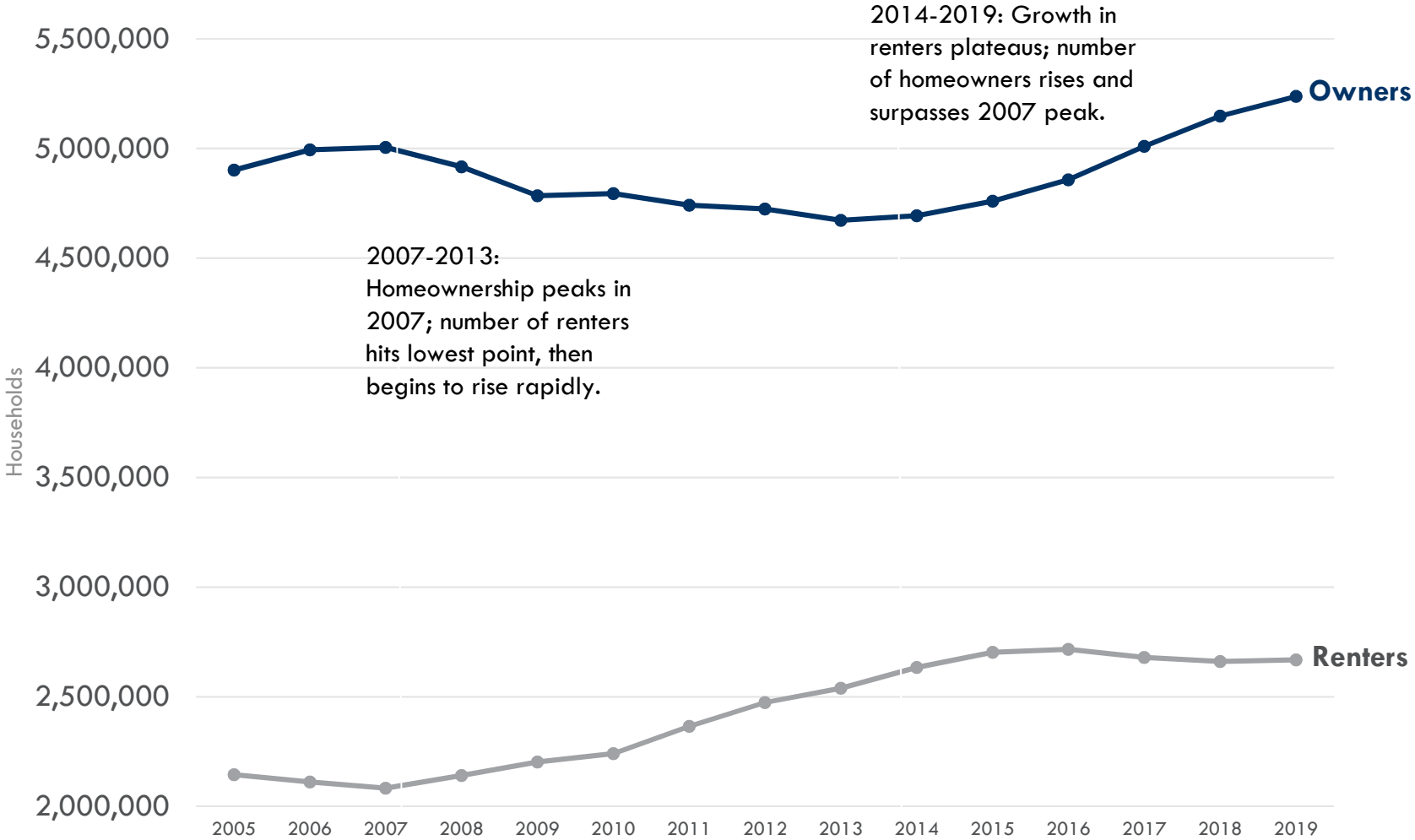


## Trends in Affordable Housing

William O'Dell, Shimberg Center for Housing Studies

December 1, 2021

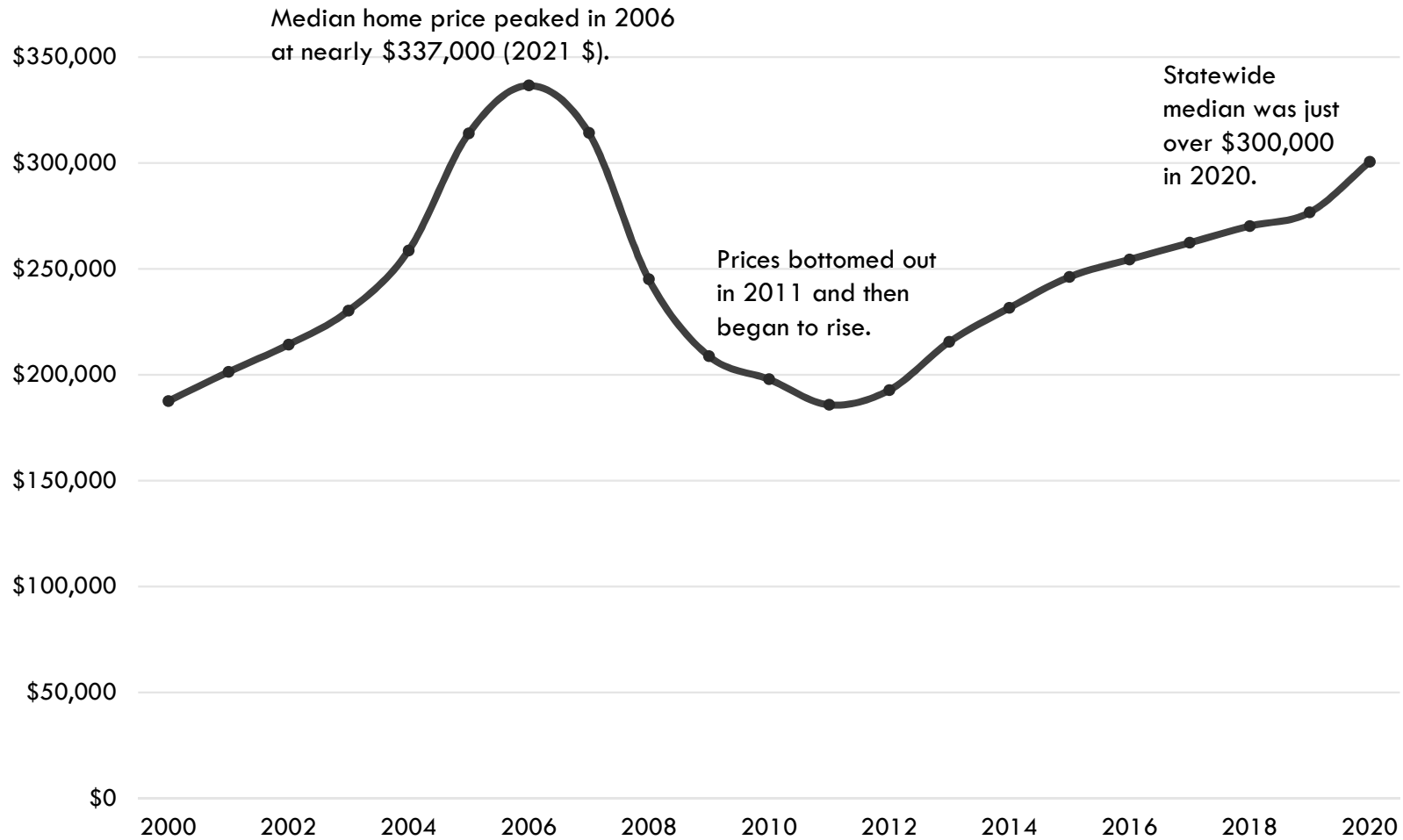
Florida added over 700,000 renter households following the housing crash, but homeownership has been back on the rise since 2013, surpassing earlier peaks.



**Households by Owner/Renter Status, Florida, 2005-2019**

Source: Shimberg Center tabulation of U.S. Census Bureau, American Community Survey.

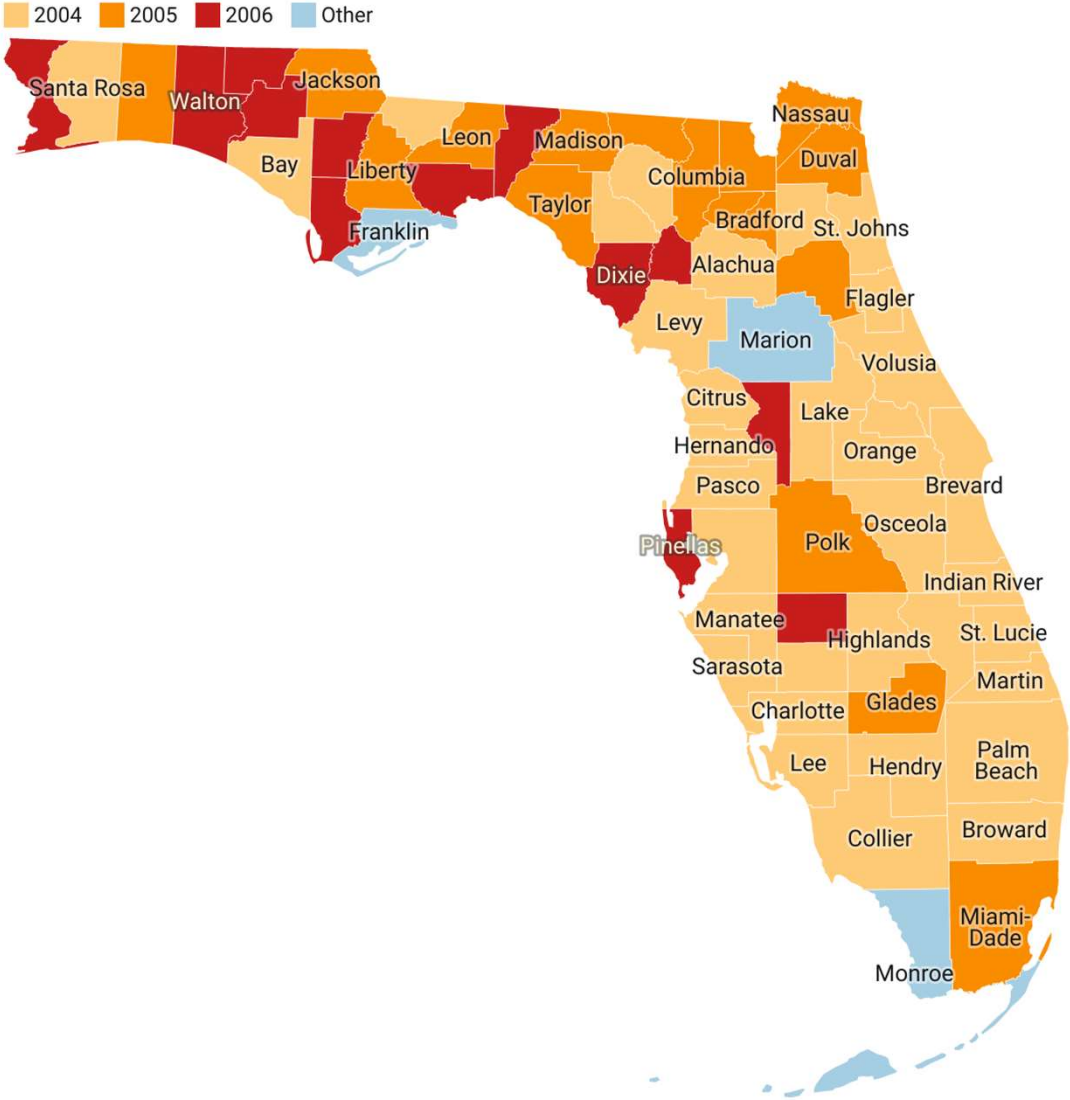
# Median single family home prices are approaching mid-2000s boom-era levels.



## Median Single Family Home Sale Price, 2000-2020 (2021\$)

Source: Shimberg Center analysis of Florida Department of Revenue, Sales Data Files. All values in 2021 dollars to correct for inflation.

Prices are approaching their previous peaks throughout the state.

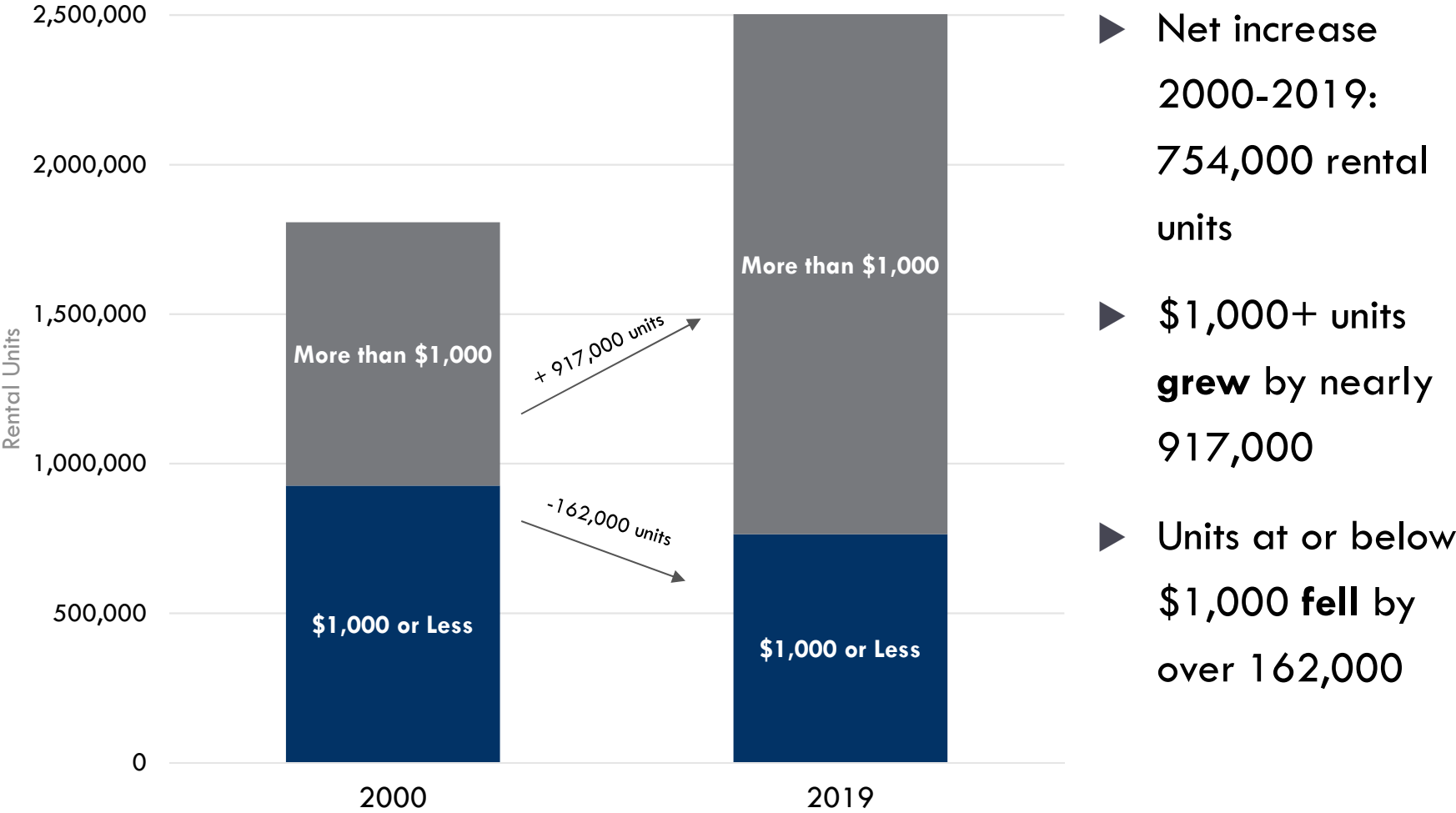


- ▶ Map shows whether county’s 2020 median single family home price exceeds 2006 (generally peak boom year), 2005, or 2004 median price in 2021 dollars.
- ▶ Most county price levels exceeded 2004 levels in 2020; many exceeded 2005 or 2006.

**2020 Real Median Sales Price Compared to Peak Years, Florida Counties**

Source: Shimberg Center tabulation of Florida Department of Revenue, Sales Data File. Prices adjusted to 2021 dollars to correct for inflation

The state added hundreds of thousands of rental units between 2000 and 2019 but *lost* units renting for \$1,000 or less (2019 \$).



**Units by Gross Rent Above/Below \$1,000 (2019 \$), Florida, 2000 & 2019**

Source: Shimberg Center tabulation of U.S. Census Bureau, 2000 Census and 2019 American Community Survey. Year 2000 rents adjusted to 2019 dollars using Consumer Price Index.

## Affordable Housing Terminology

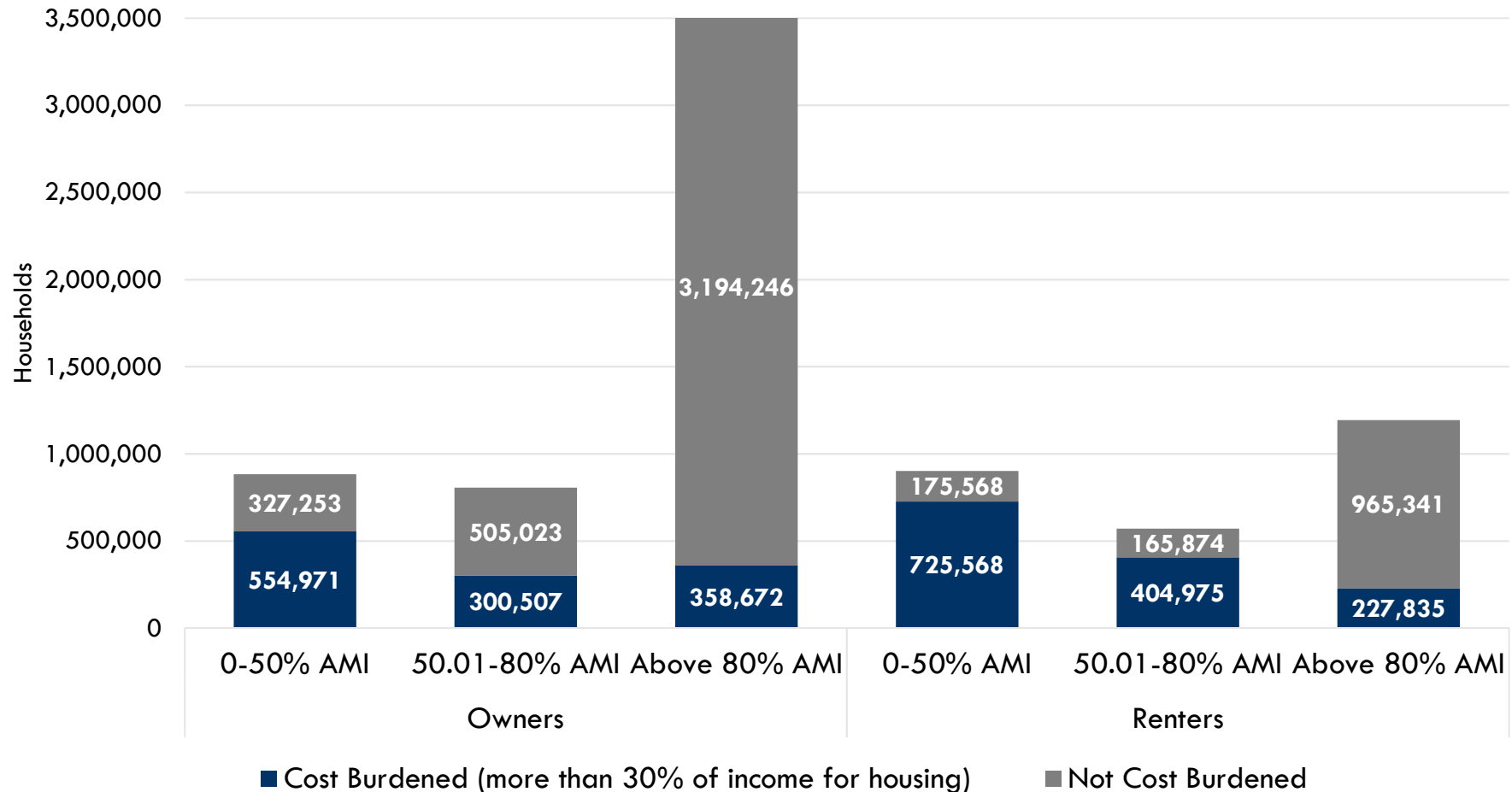
- ▶ Housing is usually considered to be **affordable** if it costs no more than 30% of household income.
- ▶ **Cost burdened:** Paying more than 30% of income for owner or renter costs
- ▶ **Severely cost burdened:** Paying more than 50% of income
- ▶ **Area median income (AMI):** Used to create standard income measures across places and household sizes, expressed as % AMI

## Example: 2021 Orlando Metro Area Income (% AMI) and Housing Cost Limits

<b>Income level</b>	<b>Annual income range (1-4 person household)</b>	<b>Hourly wage, 1 full-time job</b>	<b>Hourly wage, 2 full-time jobs</b>	<b>Max. affordable monthly housing cost (1-3 bedroom unit)</b>
<b>50% AMI</b>	<b>\$26,750-38,150</b>	<b>\$13-18</b>	<b>--</b>	<b>\$716-1,107</b>
<b>80% AMI</b>	<b>\$42,800-61,040</b>	<b>\$21-29</b>	<b>\$10-15</b>	<b>\$1,146-1,772</b>
<b>120% AMI</b>	<b>\$64,200-91,560</b>	<b>\$31-44</b>	<b>\$15-22</b>	<b>\$1,718-2,658</b>

<http://flhousingdata.shimberg.ufl.edu/income-and-rent-limits>

Statewide, very low-income renters make up the largest group of cost-burdened households.



**Cost Burdened Households by Income as a Percentage of Area Median Income (AMI), Florida, 2019**

Source: Shimberg Center tabulation of U.S. Census Bureau, 2019 American Community Survey.



## Housing costs outpace wages for many occupations.

- ▶ Florida's housing wage: \$24.43/hour
- ▶ A full-time worker would need to earn this amount to rent a typical 2BR apartment (HUD Fair Market Rent 2020: \$1,270/mo).
- ▶ Median wage for Florida, 2020: \$17.26/hour. A full-time, year-round worker with this wage can afford \$898 in rent.

# How much can Florida workers afford to pay for housing each month?

## \$475-599

- Restaurant staff (bartenders, wait staff, dishwashers)
- Cashiers and retail salespersons
- Cleaning staff (laundry, housekeeping, janitors)
- Hair stylists
- Preschool teachers

## \$600-800

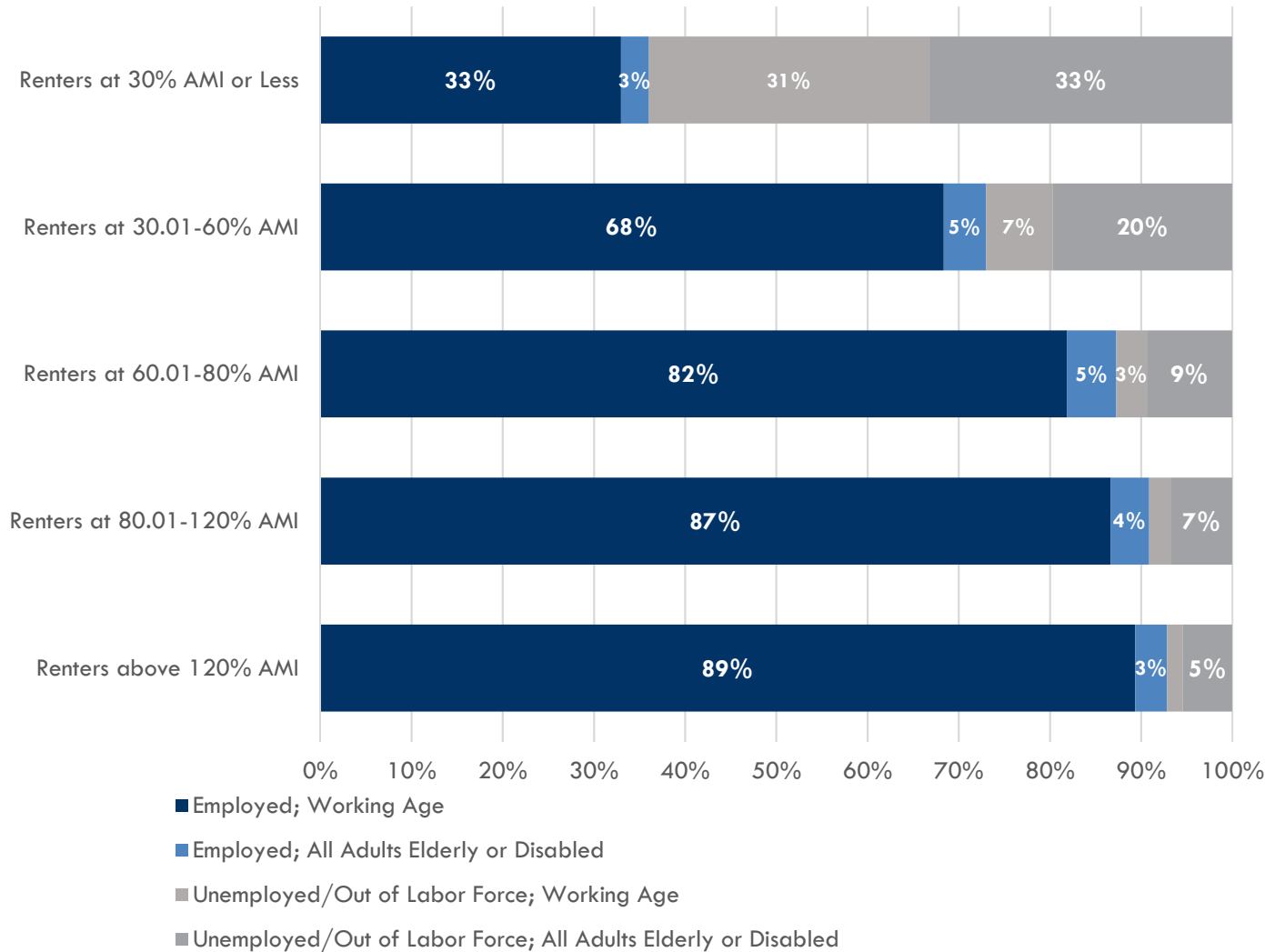
- Cooks
- Receptionists
- Construction laborers
- Bank tellers
- Pharmacy techs

## \$800-1,000

- Administrative assistants
- Painters
- Auto mechanics
- Carpenters
- Child & family social workers

Source: Shimberg Center tabulation of Florida Department of Economic Security, Occupational Employment Statistics and Wages. Based on median wage for jobs in Florida. Assumes full-time worker, 30% of income spent on housing costs.

# Renters at all income levels participate in the workforce.



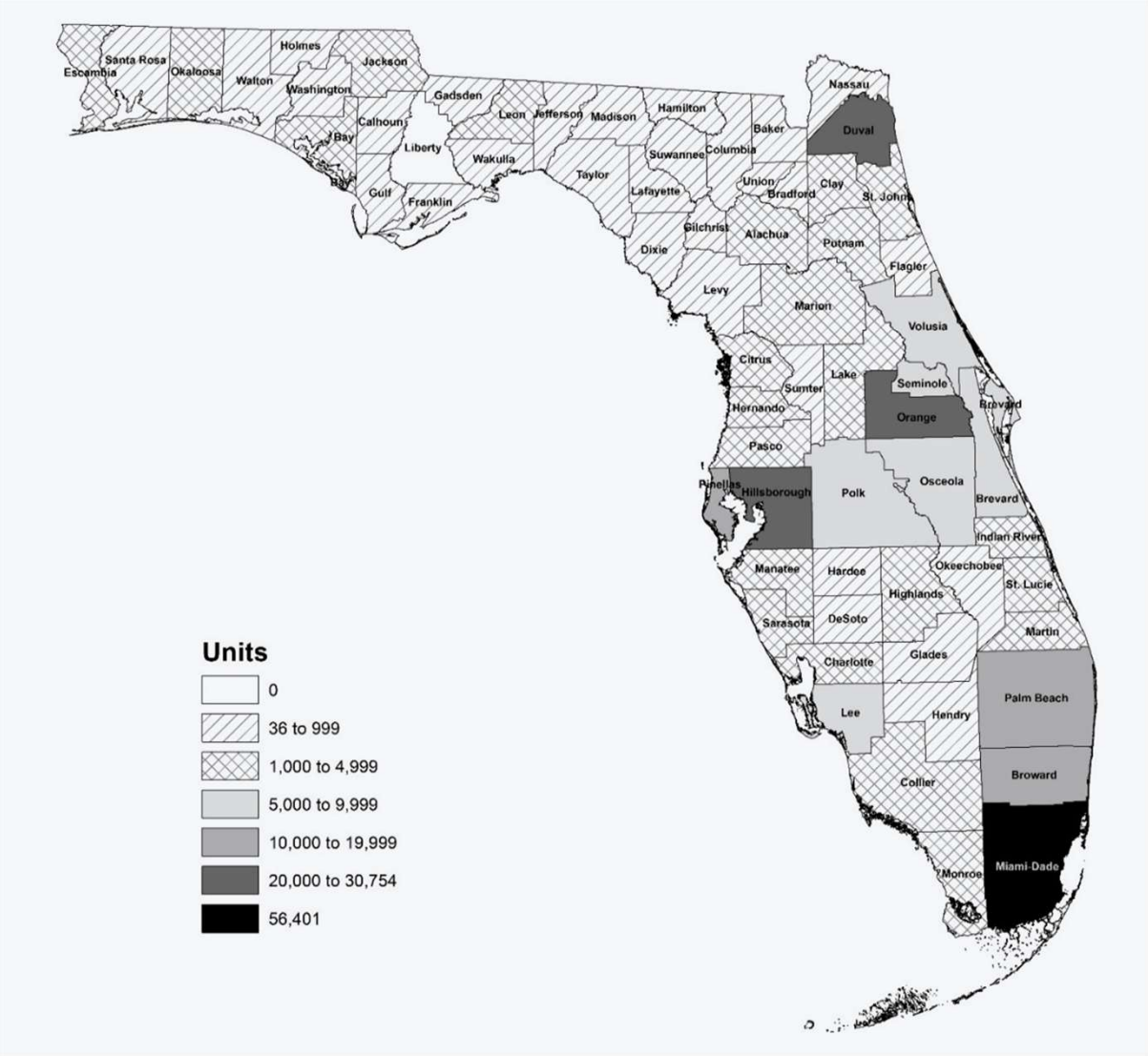
▶ 76% of renter households include at least one person employed outside the home.

▶ Most of the rest are elder or disabled households.

## Renter Households by Age/Disability, Work Status and Income (% AMI), 2017

Source: 2019 Statewide Rental Market Study; from Shimberg Center analysis of U.S. Census Bureau, 2017 American Community Survey.

# Assisted & Public Housing

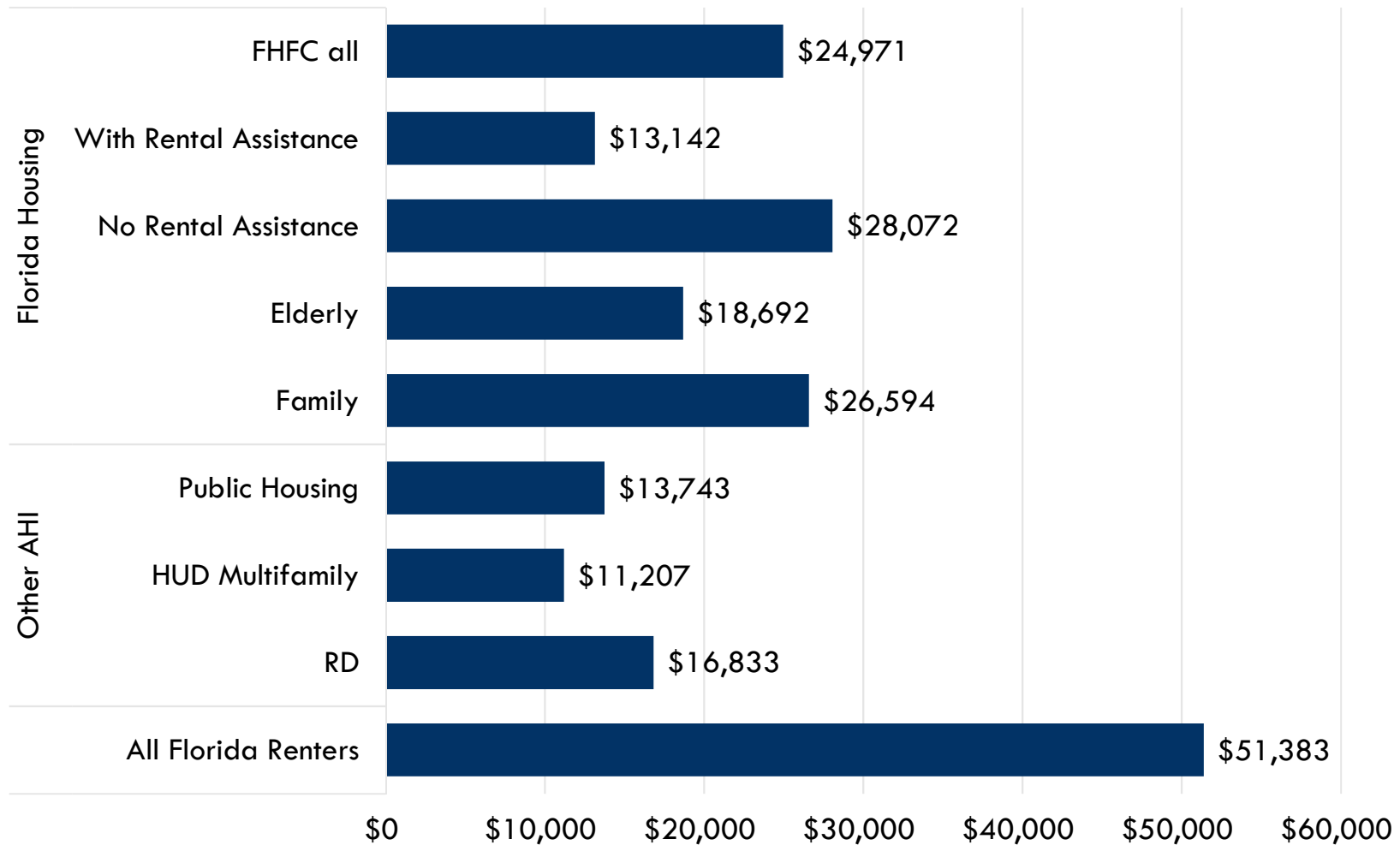


- ▶ Funded by Florida Housing, HUD, USDA RD, LHFA's
- ▶ 2,677 developments, 283,023 affordable units

**Public and Assisted Housing Units by County**

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

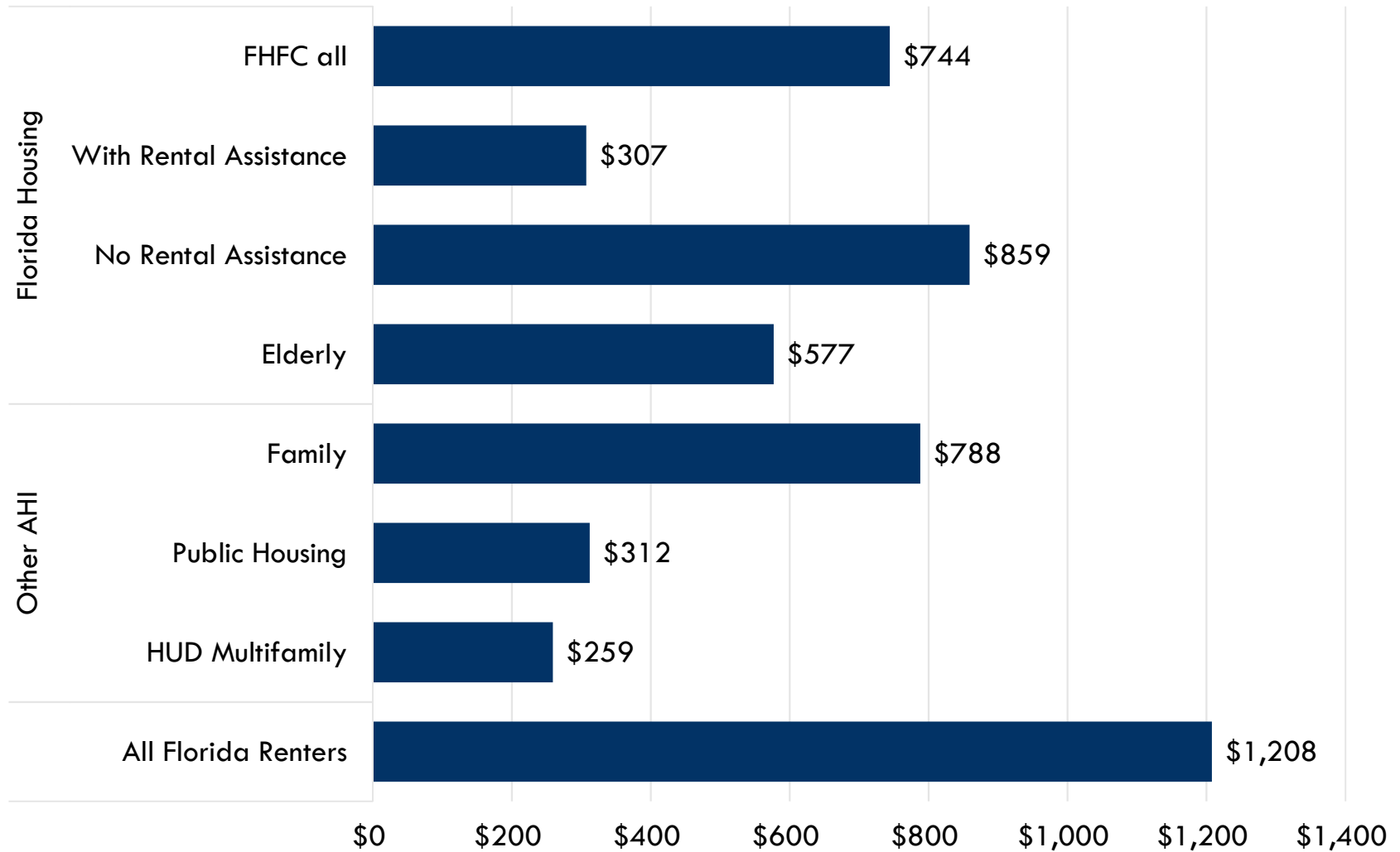
# Tenant Characteristics: Income



## Average Annual Household Income (\$)

Source: 2019 Statewide Rental Market Study; from Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2017 American Community Survey

# Tenant Characteristics: Rent



## Average Tenant-Paid Gross Rent (Rent + Utilities)

Source: 2019 Statewide Rental Market Study; from Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2017 American Community Survey

## How can we better understand coastal flood hazards? Flood Hazard Exposure Index

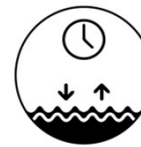
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Quantify current and future coastal flood exposure using several hazard layers, including:

- FEMA floodplain (100, and 500-year)
- Storm surge (Cat 1-3 and Cat 4-5)
- Sea level rise\*
- King tide flooding + SLR\*
- Storm surge + SLR\*
- Post Hurricane Irma flooded lands



FEMA  
Floodplains



King Tide



Storm  
Surge



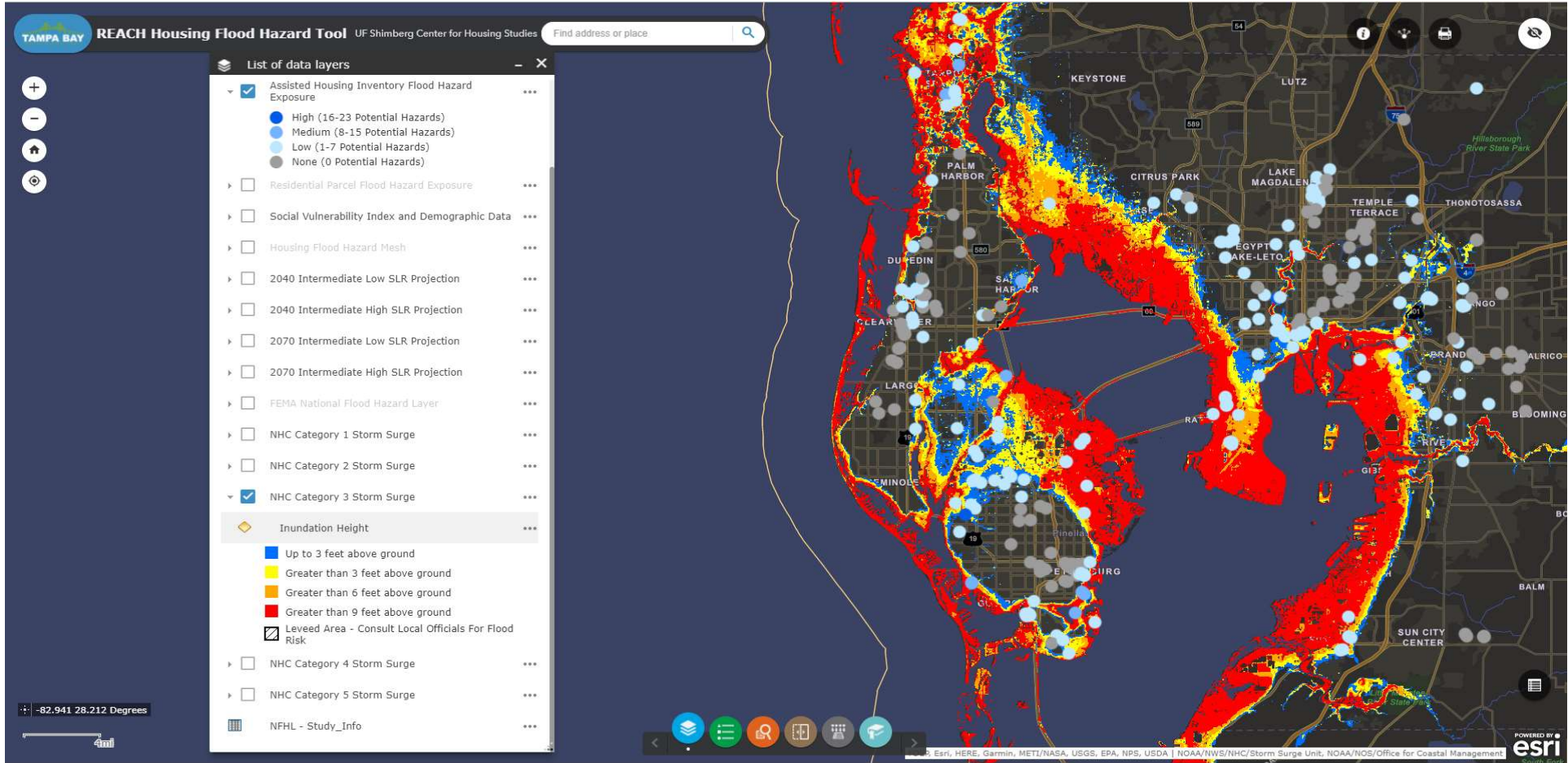
Sea Level  
Rise



Post-Irma  
Flooding

\*Includes 2 climate scenarios:

- NOAA 2017 intermediate-high (IH) and intermediate-low scenarios (IL)
- Years 2020, 2040, 2070





## COVID-19 & Housing Resources

Check back often for new information. Questions, suggestions, requests for custom data or maps? E-mail us at [fhdc-comments@shimbergcenter.org](mailto:fhdc-comments@shimbergcenter.org)

**IMPORTANT:** As of August 26, 2021, the [CDC Eviction Moratorium](#) has ended. The Consumer Financial Bureau's offers resources

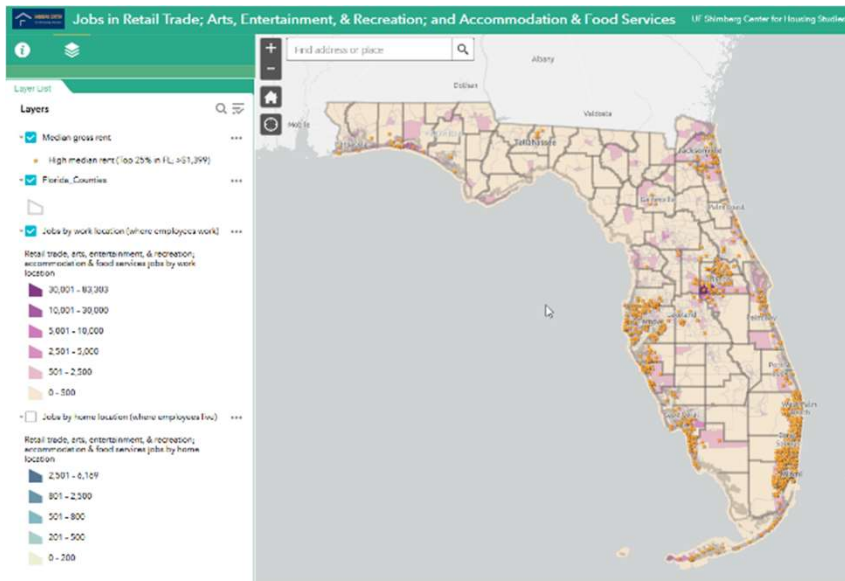
- Help for renters to take action to avoid eviction, get help for paying rent and utilities, and free housing help.
- Help for homeowners for forbearance to temporarily pause mortgage payments, including eligibility information and application.
- Help for landlords to recover back rent by applying for rental assistance.

### Emergency Rental Assistance Program

The state recently launched its [Opportunities for Utilities and Rental Assistance \(OUR\) Florida Program](#) with financial assistance for past-due utility or rent notices, eviction notices, or risk of non-payment of next month's rent.

Residents of any Florida city or county can apply through the OUR Florida Program, even if local jurisdictions have their own rent have not already received assistance for the same rent or utility payments. See the [program's FAQs](#) for a full list of eligibility requirements.

Visit [OUR Florida's program website](#) or call directly at 833-493-0594 for further details on eligibility and application requirements



Home > COVID-19: Workforce & Housing Indicators

## Geographic Areas: COVID-19: Workforce & Housing Indicators

Select one or more areas.

Next

- Florida
- All Counties
- Alachua County
- Baker County
- Bay County
- Bradford County
- Brevard County
- Broward County
- Calhoun County
- Charlotte County

<http://shimberg.ufl.edu/covid-19>

<http://flhousingdata.shimberg.ufl.edu/covid-19>



Affordability

Assisted Housing Inventory

Comprehensive Plan Data

Condos & Manufactured Housing

Income & Rent Limits

Lending/HMDA

Parcels & Sales

Population & Household Projections

Special Needs

Maps & Visualizations

COVID-19: Workforce & Housing Indicators

REACH (Tampa Bay Area) **NEW!**

Disaster Response



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

William O'Dell

352-273-1192

Main site: <http://www.shimberg.ufl.edu>

Data clearinghouse: <http://flhousing.data.shimberg.ufl.edu>

## **Dr. Ned Murray, AICP**

**Dr. Ned Murray, AICP**, is the Associate Director of the Jorge M. Perez Metropolitan Center at Florida International University (FIU). Dr. Murray has over 25 years of professional and academic experience in city planning, housing and economic development. He holds a Ph.D. in Urban and Regional Planning from the University of Massachusetts at Amherst and is a professionally certified planner with the American Planning Association. Dr. Murray is a leading expert in the area of economic and housing market analysis. He has authored many of the landmark housing market and needs studies completed in South Florida in the past fifteen years, including the leading studies for Broward, Miami-Dade, Monroe and Palm Beach Counties. He has recently served as the Principal Investigator on the *Palm Beach County Affordable Housing Needs Assessment*, *City of Miami Affordable Housing Master Plan*, and *Miami-Dade County Affordable Housing Needs Assessment*

Dr. Murray is the former editor of American Planning Association Economic Development Division (APA/EDD) publication, *News and Views* and has presented and written numerous articles on urban planning, affordable housing and economic development including published articles in *Economic Development Quarterly*, the *Economic Development Journal* and the *Journal of Public Affairs Education*.



# **Economic Impacts of Florida's Growing Affordable Housing Crisis**

**Ned Murray, Ph.D., AICP**  
**Associate Director**  
**Jorge M. Pérez Metropolitan Center**  
**Florida International University**

**December 1, 2021**

**FIU** | **Jorge M. Pérez**  
**Metropolitan Center**

# Affordable Housing Trends

“Severely” cost-burdened renters have increased exponentially in the past year. Over 200k in Southeast Florida alone

SCOPE AND SCALE

ON-GOING MARKET APPRECIATION

Tampa–St. Petersburg–Clearwater (30.6%) and Miami–Fort Lauderdale–West Palm Beach (27%) top 3 rent 2020 increases in the U.S.

Double digit appreciation is removing tens of thousands of previously affordable units from local markets annually

ANNUAL LOSS OF EXISTING AFFORDABLE HOUSING

EXCESSIVE AFFORDABILITY GAPS

Florida's median renter household income of \$42,171 and asking rents are creating monthly affordability gaps of \$700-\$1,000

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Jorge M. Pérez  
Metropolitan Center

# Florida's Leading Occupations (2020)

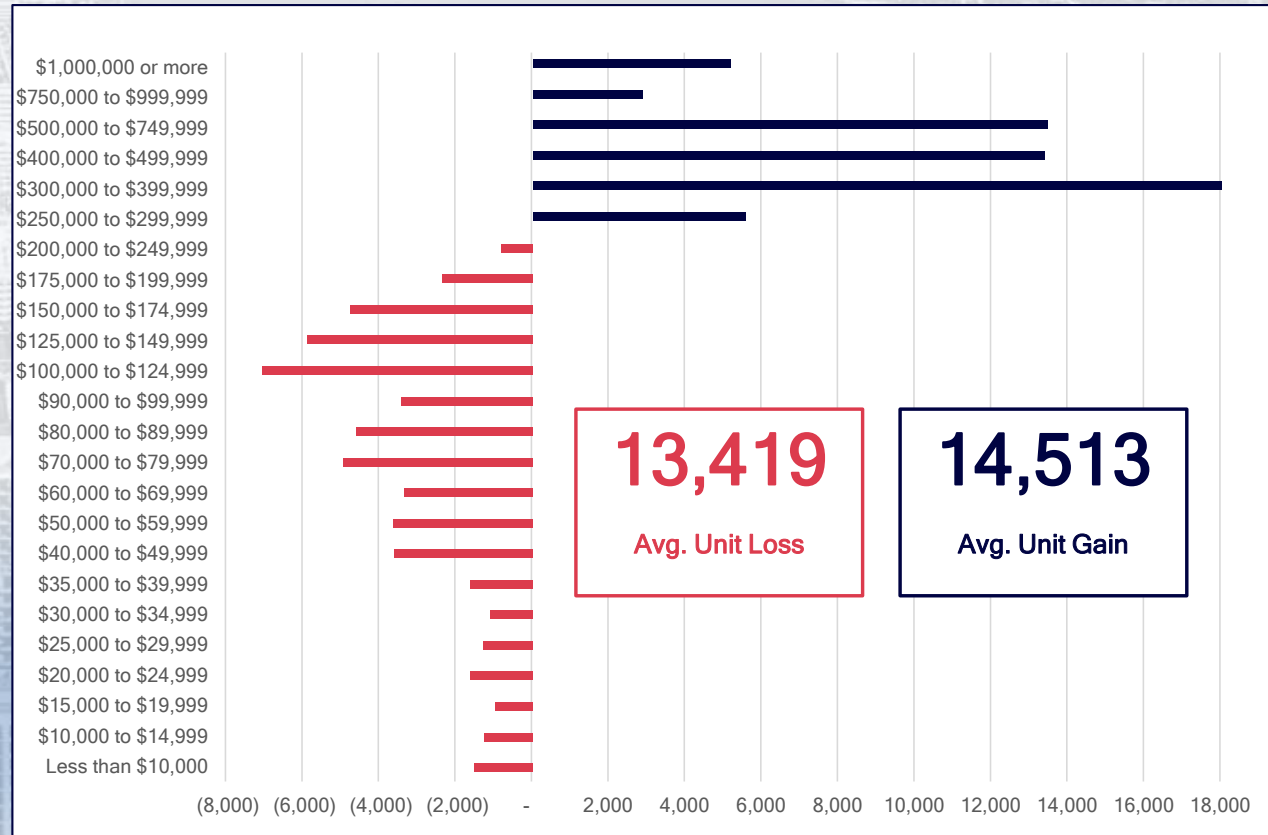
Rank	Title	Employment 2021	Median Hourly Wage
1	Office & Administrative Support	1,242,630	\$17.31
2	Sales & Related	947,560	\$14.19
3	Food Preparation	820,850	\$11.65
4	Transportation & Material Movers	699,580	\$14.84
5	Educational Instruction and Library	474,700	\$23.32
6	Construction & Excavation	413,790	\$18.89
7	Installation Maintenance & Repair	363,500	\$20.38
8	Building & Ground Cleaning and Maintenance	299,470	\$12.77
9	Healthcare Support	282,810	\$14.19
10	Retail Sales	286,070	\$12.02
11	Customer Service Reps	249,290	\$15.96
12	Protective Services	235,520	\$18.28
13	Cashiers	212,600	\$11.07
	Total:	<b>6,528,370</b>	
	Source: Florida DEO; 2020 Occupational Employment and Wage Statistics		



Jorge M. Pérez  
Metropolitan Center

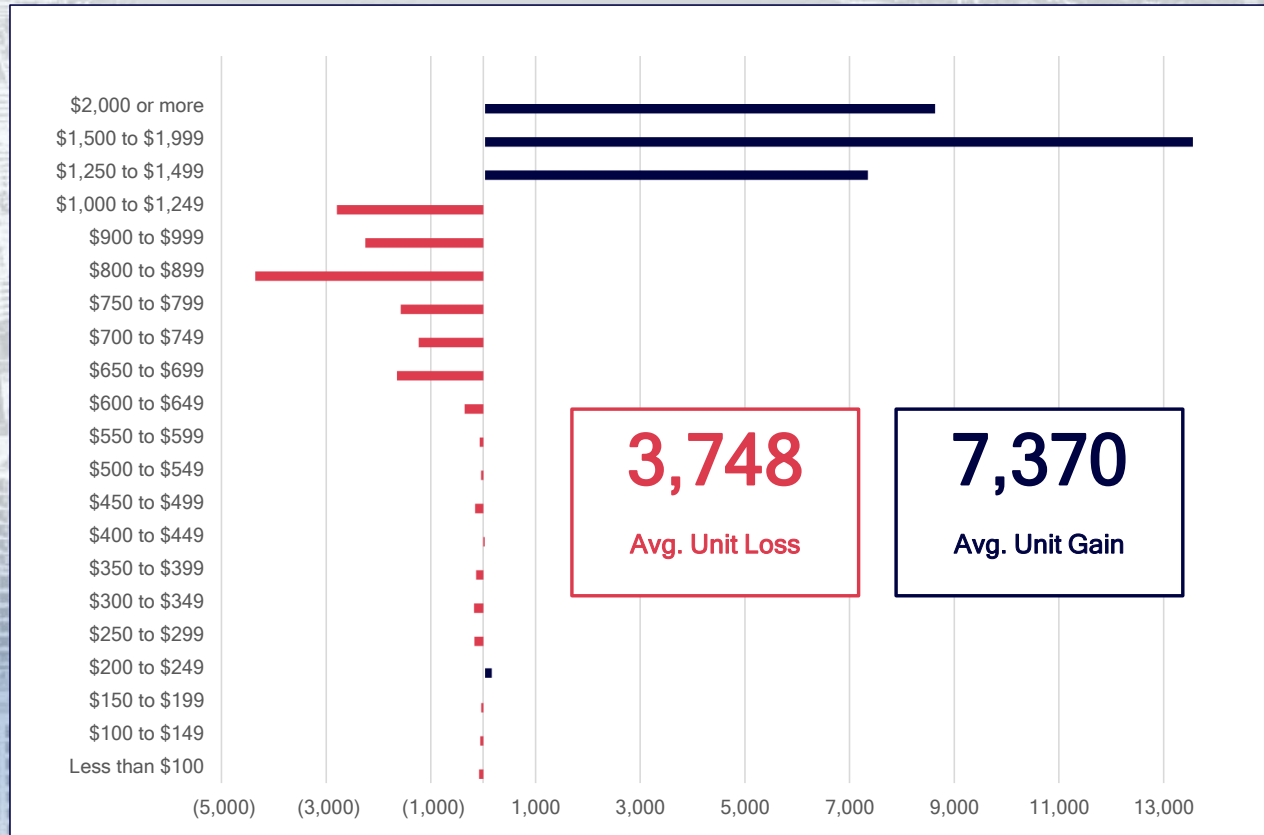
# Palm Beach County Owner Units Supply: Change by Value

Housing Units by Value	Below \$250,000		Above \$250,000	
	Total # of Units	Unit Gain/Loss	Total # of Units	Unit Gain/Loss
2014	230,579		141,182	
2015	220,785	9,794	148,736	7,554
2016	206,359	14,426	163,177	14,441
2017	192,278	14,081	180,399	17,222
2018	176,904	15,374	199,235	18,836
Annual Average Unit Change		13,419		14,513



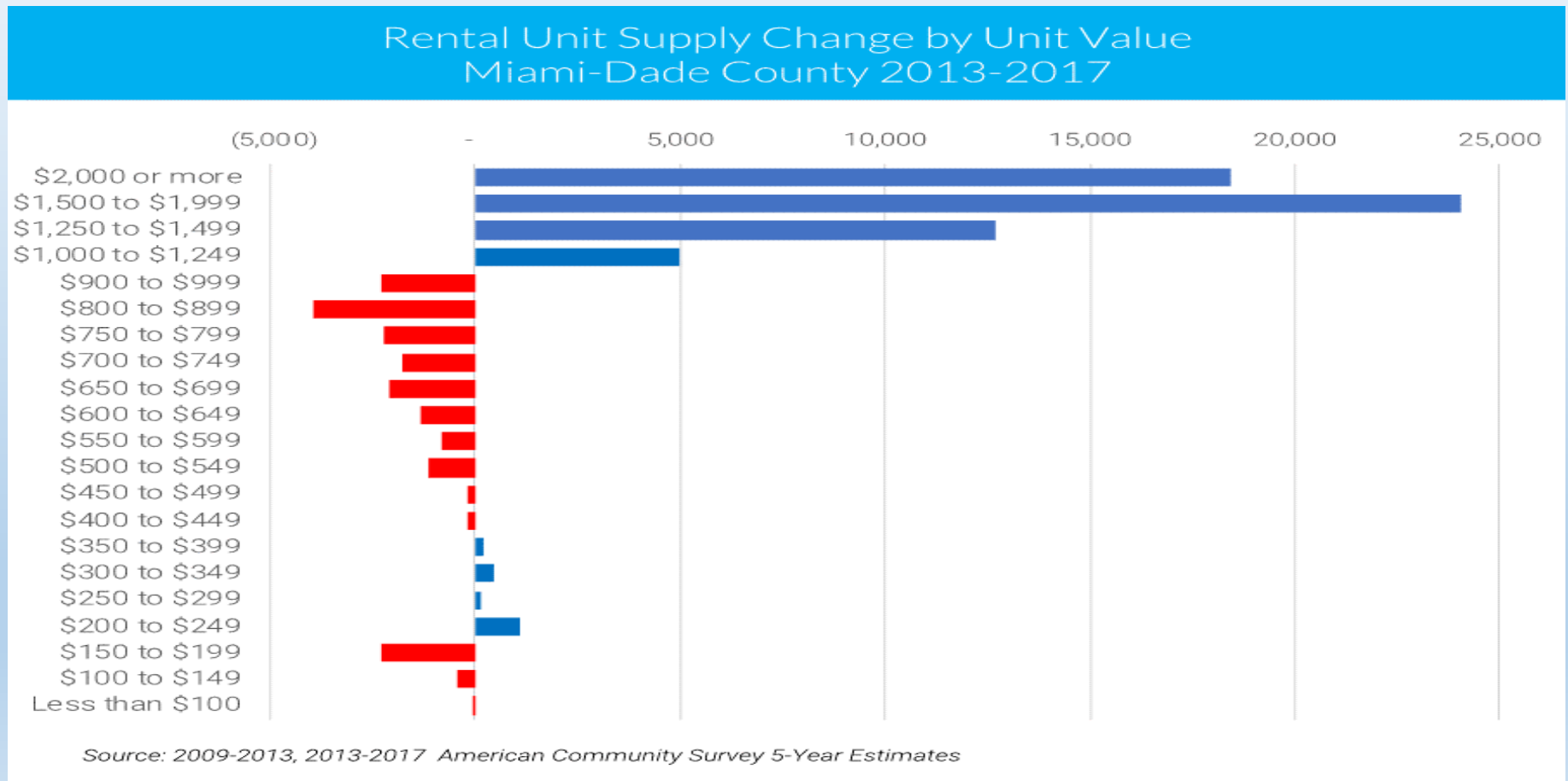
# Palm Beach County Renter Units Supply: Change by Value

Housing Units by Value	Below \$1,250		Above \$1,250	
	Total # of Units	Unit Gain/Loss	Total # of Units	Unit Gain/Loss
2014	88,842		61,906	
2015	90,548	1,706	66,891	4,985
2016	86,935	3,613	74,259	7,368
2017	80,192	6,743	83,556	9,297
2018	73,851	6,341	91,384	7,828
Annual Average Unit Change		3,748		7,370





# Miami-Dade County Rental Inventory Price Changes



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# AFFORDABLE HOUSING POLICY CHALLENGES & OPPORTUNITIES

## Housing Affordability & Economic Resilience

Current housing market is unsustainable and negatively impacting **ECONOMIC COMPETITIVENESS** and **QUALITY OF LIFE**



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# AFFORDABLE HOUSING POLICY CHALLENGES & OPPORTUNITIES



## The Need for an Effective, Targeted Affordable Housing Development Incentives “Toolbox”

Focus on identifying and establishing funding sources and incentives that can be effectively **TARGETED**, **LEVERAGED** and **QUICKLY UTILIZED** with federal and state resources

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# AFFORDABLE HOUSING POLICY CHALLENGES & OPPORTUNITIES

## Leveraging Long-Term Strategies with Near Term Opportunities

A silhouette of a person running on a bar chart, symbolizing progress and achievement. The person is carrying a briefcase and is positioned on the top of the bars, which are of increasing height from left to right. The background shows a city skyline.

Short-term affordable housing strategies should be able to “hit the ground running” - positioned to immediately implement the highest priority **INVESTMENTS**, **PROGRAMS**, and **PROJECTS**

# AFFORDABLE HOUSING, ECONOMIC GROWTH, AND RESILIENCY



Investment in affordable housing, in addition to relieving its economic impacts, provides an opportunity to significantly improve our ECONOMIC RESILIENCY, ENERGY CONSUMPTION, and CARBON FOOTPRINT



Adaptability will be key with a need to focus on well-planned INFILL DEVELOPMENT, EQUITABLE TOD, GREEN BUILDING, and GREEN JOBS

# Thank You!

**FIU** | Jorge M. Pérez  
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Office: 954-438-8603  
<http://metropolitan.fiu.edu>

## **MARK A. HENDRICKSON**

From 1994 to the present, Mr. Hendrickson has been President of The Hendrickson Company, which specializes in assisting clients in all areas of affordable housing, including finance, economic research, and related legislative issues. Clients include multiple local Housing Finance Authorities, rental housing developers specializing in preservation of existing Section 8 properties, and the Florida Association of Local Housing Finance Authorities.

The Hendrickson Company also provides economic analysis and legislative lobbying services. Mr. Hendrickson is also engaged by Florida ALHFA as their Executive Director and legislative lobbyist.

Mr. Hendrickson is the Executive Director of the Housing Finance Authority of Hillsborough County.

Mr. Hendrickson was the Executive Director of the Florida Housing Finance Agency from its inception in 1981 to 1994. He led its development into a multi-billion dollar affordable housing lender, and was instrumental in the passage of the Sadowski Act in 1992. From 1978 to 1981, Mr. Hendrickson was the initial Executive Director of the Arkansas Housing Development Agency.

Mr. Hendrickson received a Master of Public Affairs degree from the University of Texas at Austin, Lyndon B. Johnson School of Public Affairs, and two undergraduate degrees from Missouri Western University.

# Florida Association of Local Housing Finance Authorities

Mark Hendrickson

Executive Director

Mr. Hendrickson is also the Executive Director of the HFA of Hillsborough County, Administrator of the HFA of Leon County and Financial Advisor to the Jacksonville, Manatee and Pasco HFA's

Mr. Hendrickson was Executive Director of the Florida Housing Finance Agency when both SAIL (1988) and the Sadowski Act (1992) were enacted





# What is Florida ALHFA?

State Association of Local  
Housing Finance  
Authorities

Local HFA's in 20 counties

Alachua, Brevard, Broward, Clay,  
Escambia, Hillsborough,  
Jacksonville/Duval, Lee, Leon,  
Manatee, Marion, Miami-Dade,  
Orange, Osceola, Palm Beach,  
Pasco, Pinellas, Polk, St. Johns and  
St. Lucie Counties

HFA's serve their entire  
county, including  
unincorporated county and  
incorporated cities

Several counties without  
HFA's are served by those  
that have them

# What Do Local HFA's Do?

01

Sell bonds to finance affordable apartments, with many also receiving SAIL loans from FHFC

02

Provide loans with HFA funds for gap financing of affordable apartments

03

Sell bonds or administer other programs to provide low-rate mortgages to first-time homebuyers

04

Provide down payment assistance to homebuyers, sometimes using SHIP funds

05

Issue federal mortgage credit certificates worth \$2,000 per year to homebuyers

# Example of Homeownership Program

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Hillsborough, Jacksonville, Clay and Brevard Counties operate a joint program which provides 3.125%/30-year/fixed rate mortgages



All provide down payment assistance loans, with Hillsborough at \$15,000 per loan, funded primarily with SHIP funds



Provide Mortgage Credit Certificates, which are a tax credit worth up to \$2,000 per year to the homebuyers

# Why Did Florida Create SAIL and SHIP?

Florida Housing Finance Agency (now FHFC) created in 1980

SAIL created in 1988– provides gap financing for affordable apartment construction or rehabilitation

Basic structure remains the same, but... amended in 24 legislative sessions keeping it up to date

State legislature saw success of SAIL, with State funds leveraged by over 6.0-1.0

State legislature saw need for predictable and ongoing housing funding and need for dedicated revenue source

Sadowski Act passed in 1992, increasing documentary tax on deeds and dedicating the funds to affordable housing trust funds

SHIP was created in 1992 as part of Sadowski Act

# What Makes SHIP and SAIL such a Success?

SHIP is administered at the local level, with oversight by the State

Distribution of funds by population, with every county receiving at least \$350,000

Legislature made sure SHIP would be administered properly by having annual reports to FHFC and by creating Catalyst Program to provide ongoing training and technical assistance to local governments

Even though SHIP is 30 years old, its flexibility to serve changing needs keeps it up to date... but, also amended in 20 legislative sessions

Between SAIL and SHIP, there is a balance between rental and home ownership programs

# Importance of SHIP, SAIL & Catalyst

Virtually every financing for newly constructed apartments using local HFA bonds also utilizes SAIL funds

SHIP funds are also used for gap financing on apartment deals

SHIP funds are used for down payment assistance

These programs are “evergreen”, in that they have the flexibility to adjust to differing needs over time

SHIP and SAIL may be 30 years old, but they are still cutting edge in terms of effectiveness and efficiency

The Catalyst Program provides the necessary training and technical assistance to make sure that SHIP funds are administered properly

# Sadowski 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

## BUSINESS/ INDUSTRY GROUPS

- Florida Chamber of Commerce
- Florida Green Building Coalition
- Florida Home Builders Assoc.
- Florida Manufactured Housing Association
- Florida Realtors
- Florida Retail Federation

## GOVERNMENT/ PLANNING ORGANIZATIONS

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

## ADVOCATES FOR THE ELDERLY/ VETS/ HOMELESS/ SPECIAL NEEDS

- AARP of Florida
- Florida Association of Housing and Redevelopment Officials
- Florida Coalition to End Homelessness
- Florida Housing Coalition
- Florida Legal Services

## ADVOCATES FOR THE ELDERLY/ VETS/ HOMELESS/ SPECIAL NEEDS

- Florida Supportive Housing Coalition
- Florida Veterans Foundation
- Florida Weatherization Network
- Healthy Housing Foundation
- 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



Sadowski  
Housing Coalition  
*Housing = Jobs*

# New Era

No more sweeps.



SB 2512 guarantees (after July 1, 2021) the end to sweeps.



Sadowski  
Funding  
amount is  
not a  
floor or a  
ceiling

The amount of Sadowski Act funding will go up and down each year depending upon doc stamp projections and will include growth from the doc stamp collections.

Funds Available for Appropriation for FY 2022-2023 session is \$355.6 million (combination of TF balances and revenue estimate)

# 2022 Legislative Session

Florida is in desperate need of affordable housing, and we have the best housing programs in the nation.

The doc stamp revenue dedicated for the Sadowski State and Local Housing Trust Funds has a direct nexus to the housing market: as real estate prices rise, more doc stamps are collected, and more housing trust funds are needed to help Floridians afford housing.

In SB 2512 the Legislature made a promise to permanently stop the sweeps as of July 1, 2021, after diverting half the housing funds for sea level rise and septic to sewer programs.

That promise includes fully funding the State and Local Housing Trust Fund Housing Programs with recurring revenue based on the doc stamp formula in SB 2512



# 2022 Legislative Session Message

- We appreciate the promise made by the Legislature that there will be no more sweeps of Sadowski Housing Trust Funds.
- The Sadowski Trust fund monies are expected to be over \$355 million in the 2022-23 and every penny of those funds are needed for housing.

## **Kenneth Naylor**

Kenneth Naylor leads Atlantic|Pacific Communities, the development arm of a family-owned, fourth generation real estate enterprise – Atlantic|Pacific Companies – which owns and operates over 20,000 multifamily residences. Atlantic|Pacific serves residents at every income level, from workforce to luxury.

Ken serves as Vice Chair of the Coalition of Affordable Housing Providers of Florida, as Chair of the Urban Land Institute's Florida Affordable and Workforce Housing Council, and as a member of YPO International's Real Estate Industry Network Board. In the past he has served one of the nation's most challenged housing markets, the Florida Keys, as a member of the Monroe County Commission's Affordable Housing Advisory Committee.

He was raised in Miami, Florida. As an undergraduate, he attended the University of Miami and Kansai Gaidai University in Osaka, Japan. Ken resides in Miami Beach with his wife and three sons.



# THE FLORIDA SENATE

Tallahassee, Florida 32399-1100

## COMMITTEES:

Finance and Tax, *Vice Chair*  
Appropriations Subcommittee on Education  
Appropriations Subcommittee on Transportation,  
Tourism, and Economic Development  
Community Affairs  
Health Policy  
Military and Veterans Affairs, Space,  
and Domestic Security

## JOINT COMMITTEE:

Joint Legislative Auditing Committee

**SENATOR JANET CRUZ**  
18th District

November 29, 2021

The Honorable Jennifer Bradley, Chair  
Committee on Community Affairs  
315 Knott Building  
404 South Monroe Street  
Tallahassee, FL 32399-1100

Dear Chair Bradley,

I respectfully request an excused absence from the Community Affairs Committee meeting scheduled for Wednesday, December 1.

Please let me know if I may be of any further assistance with this request.

A handwritten signature in blue ink, appearing to read "Janet Cruz", written over a horizontal line.

**Senator Janet Cruz**  
District 18

## REPLY TO:

- 210A S. MacDill Avenue, Tampa, Florida 33609 (813) 348-1017 FAX: (888) 263-3681
- 216 Senate Building, 404 South Monroe Street, Tallahassee, Florida 32399-1100 (850) 487-5018

Senate's Website: [www.flsenate.gov](http://www.flsenate.gov)

**WILTON SIMPSON**  
President of the Senate

**AARON BEAN**  
President Pro Tempore

The Florida Senate  
**APPEARANCE RECORD**

Deliver both copies of this form to  
Senate professional staff conducting the meeting

Housing ✓  
Bill Number or Topic  
Amendment Barcode (if applicable)

12/1/2021  
Meeting Date  
Community Affairs  
Committee

Name Ida V. Eskamani Phone 407 376 4801

Address 134 E. Colonial Dr. Email ida.eskamani@gmail.com  
Orlando FL 32801  
City State Zip

Speaking:  For  Against  Information **OR** Waive Speaking:  In Support  Against

**PLEASE CHECK ONE OF THE FOLLOWING:**

I am appearing without compensation or sponsorship.

I am a registered lobbyist, representing:

I am not a lobbyist, but received something of value for my appearance (travel, meals, lodging, etc.), sponsored by:

Florida Rising  
+ Florida Housing Justice Alliance

While it is a tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this hearing. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard. If you have questions about registering to lobby please see Fla. Stat. §11.045 and Joint Rule 1. [2020-2022 Joint Rules.pdf \(flsenate.gov\)](https://www.flsenate.gov/2020-2022-Joint-Rules.pdf)

The Florida Senate

APPEARANCE RECORD

Affordable Housing  
Bill Number or Topic

Deliver both copies of this form to  
Senate professional staff conducting the meeting

12/1/2021  
Meeting Date

Community Affairs  
Committee

Amendment Barcode (if applicable)

Name William O'Dell

Phone 352-273-1171

Address Univ. of Fl. - Shingler Center  
Street

Email bill0@ufl.edu

Gainesville FL 32611  
City State Zip

Speaking:  For  Against  Information OR Waive Speaking:  In Support  Against

PLEASE CHECK ONE OF THE FOLLOWING:

I am appearing without compensation or sponsorship.

I am a registered lobbyist, representing:

I am not a lobbyist, but received something of value for my appearance (travel, meals, lodging, etc.), sponsored by:

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

S-001 (08/10/2021)

The Florida Senate  
**APPEARANCE RECORD**

Affordable  
Housing

12/1/21

Meeting Date

Bill Number or Topic

COMMUNITY AFFAIRS

Committee

Deliver both copies of this form to  
Senate professional staff conducting the meeting

Amendment Barcode (if applicable)

Name

DAVID MURRAY

Phone

954-438-8603

Address

1930 S.W. 145<sup>TH</sup> AVE

Email

MURRAYN@FIV.FLO

Street

MIRAMAN, FL

City

State

Zip

Speaking:

For

Against

Information

**OR**

Waive Speaking:

In Support

Against

**PLEASE CHECK ONE OF THE FOLLOWING:**

I am appearing without  
compensation or sponsorship.

I am a registered lobbyist,  
representing:

I am not a lobbyist, but received  
something of value for my appearance  
(travel, meals, lodging, etc.),  
sponsored by:

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

S-001 (08/10/2021)



The Florida Senate

APPEARANCE RECORD

Deliver both copies of this form to Senate professional staff conducting the meeting

Housing Presentation

Bill Number or Topic

12/1/2021

Meeting Date

COMM. AFFAIRS

Committee

Amendment Barcode (if applicable)

Name

Ken Naylor, Atlantic Pacific Communities, LLC

Phone

305.357.4700

Address

161 NW 6 ST #1020

Email

Street

MIAMI

FL

33133

City

State

Zip

Speaking:

For

Against

Information

OR

Waive Speaking:

In Support

Against

PLEASE CHECK ONE OF THE FOLLOWING:

I am appearing without compensation or sponsorship.

I am a registered lobbyist, representing:

I am not a lobbyist, but received something of value for my appearance (travel, meals, lodging, etc.), sponsored by:

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

S-001 (08/10/2021)

The Florida Senate  
**APPEARANCE RECORD**

Deliver both copies of this form to  
Senate professional staff conducting the meeting

Affordable Housing  
Presentation  
Bill Number or Topic

Amendment Barcode (if applicable)

Dec 1 2021  
Meeting Date

Comm Affairs  
Committee

Name Trey Price Phone 850-488-4197

Address 227 N. Bronough St #5000 Email Trey.Price@FloridaHousing.org  
Tallahassee FL 32301  
Street City State Zip

Speaking:  For  Against  Information **OR** Waive Speaking:  In Support  Against

**PLEASE CHECK ONE OF THE FOLLOWING:**

I am appearing without compensation or sponsorship.

I am a registered lobbyist, representing:

I am not a lobbyist, but received something of value for my appearance (travel, meals, lodging, etc.), sponsored by:

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

S-001 (08/10/2021)

12-1-21

# APPEARANCE RECORD

## Affordable Housing

Meeting Date

Bill Number or Topic

Community Affairs

Deliver both copies of this form to  
Senate professional staff conducting the meeting

Committee

Amendment Barcode (if applicable)

Name **Mark Hendrickson**

Phone **8506715601**

Address **1404 Alban Avenue**

Email **mark@thehendricksoncompany.com**

Street

**Tallahassee**

**FL**

**32301**

City

State

Zip

Speaking:  For  Against  Information **OR** Waive Speaking:  In Support  Against

**PLEASE CHECK ONE OF THE FOLLOWING:**

I am appearing without compensation or sponsorship.

I am a registered lobbyist, representing:

**Florida Association of Local Housing Finance Authorities**

I am not a lobbyist, but received something of value for my appearance (travel, meals, lodging, etc.), sponsored by:

*While it is a tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this hearing. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard. If you have questions about registering to lobby please see Fla. Stat. §11.045 and Joint Rule 1. [2020-2022JointRules.pdf \(flsenate.gov\)](#)*

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

S-001 (08/10/2021)

# CourtSmart Tag Report

Room: SB 37

Case No.:

Type:

Caption: Community Affairs Committee Judge:

Started: 12/1/2021 8:33:55 AM

Ends: 12/1/2021 10:58:23 AM

Length: 02:24:29

8:33:57 AM Chair Bradley calls meeting to order  
8:34:06 AM Roll call by Committee Administrative Assistant Shirlyne Everette  
8:34:19 AM Quorum present  
8:34:44 AM Chair Bradley gives opening comments  
8:36:08 AM Chair Bradley introduces panelists speaking on affordable housing  
8:36:42 AM Trey Price Florida Housing Finance Corporation presents  
8:57:35 AM Senator Hutson in questions  
8:57:59 AM Trey Price responds  
8:59:46 AM Back and forth in questions  
9:03:28 AM Vice Chair Garcia in questions  
9:03:54 AM Trey Price responds  
9:06:11 AM Back and forth in questions  
9:10:44 AM Chair Bradley in questions  
9:10:59 AM Trey Price responds  
9:12:46 AM William O'Dell UF Shimberg Center for Housing Studies presents  
9:36:53 AM Senator Farmer in questions  
9:37:12 AM William O'Dell responds  
9:42:19 AM Back and forth in questions  
9:44:55 AM Dr. Ned Murray FIU Metropolitan Center presents  
10:07:34 AM Senator Brodeur in questions  
10:08:28 AM Dr. Ned Murray responds  
10:10:34 AM Senator Brodeur follow up question  
10:10:51 AM Dr. Murray responds  
10:11:53 AM Vice Chair Garcia in questions  
10:14:16 AM Dr. Murray responds  
10:18:28 AM Mark Hendrickson, FL Association of Local Housing Finance Authorities presents  
10:40:20 AM Vice Chair Garcia in questions  
10:40:56 AM Mark Hendrickson responds  
10:41:03 AM Ken Naylor, Coalition of Affordable Housing Providers presents  
10:48:25 AM Senator Brodeur in questions  
10:48:40 AM Ken Naylor responds  
10:49:58 AM Senator Hooper in questions  
10:51:30 AM Senator Baxley in debate  
10:54:13 AM Chair Bradley in comments  
10:54:31 AM Ida Eskamani, FL Rising and FL Housing Justice Alliance, speaking for information  
10:57:26 AM Vice chair Garcia moves to adjourn  
10:58:12 AM Meeting is adjourned