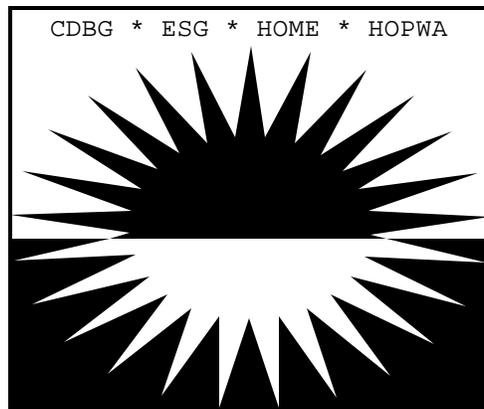


# **STATE OF FLORIDA**

## **Consolidated Plan**

### **Federal Fiscal Years 2000 - 2004**



**Jeb Bush, Governor**  
**Steven M. Seibert, Secretary**

**Florida Department of Community Affairs**  
**2555 Shumard Oak Boulevard**  
**Tallahassee, Florida 32399-2100**  
**850/487-3644**

## Table of Contents

- 1.0 Executive Summary
- 2.0 General Explanation of Florida's Consolidated Plan
- 3.0 Citizen Participation
  - 3.1 Interagency Work Group
  - 3.2 Public Hearings and Other Actions
  - 3.3 The Citizen Participation Plan (See Appendix 2)
- 4.0 Needs Assessments, Resources and Plan for Housing
  - 4.1 Demographics
    - 4.1.1 Population
    - 4.1.2 Households
    - 4.1.3 Income
  - 4.2 Housing Needs Assessment
    - 4.2.1 Housing Conditions
    - 4.2.2 Housing Stock Inventory
    - 4.2.3 Housing Demand, Affordability, Cost Burden, and Housing Needs
  - 4.3 Goals, Strategies and Objectives: Long Range and Annual Plan
    - 4.3.1 General Funding and Production Goals
    - 4.3.2 Long-Range Goals and Annual Plan Objectives
- 5.0 The Homeless
  - 5.1 Background
  - 5.2 A Profile of Florida's Homeless
  - 5.3 The Causes of Homelessness in Florida
  - 5.4 Resources Available to Assist Florida's Homeless
  - 5.5 The Needs of the Homeless
  - 5.6 Long Term Goals and Objectives
- 6.0 Migrant and Seasonal Farmworkers
  - 6.1 Background
  - 6.2 Factors Affecting Farmworker Housing
  - 6.3 Farmworker Population and Housing Demand
  - 6.4 The State's Response
- 7.0 The Elderly
  - 7.1 Background
  - 7.2 Elderly Priorities
  - 7.3 Long Range Goals and Objectives
- 8.0 Persons with Special Needs
  - 8.1 Introduction
  - 8.2 Persons with Developmental Disabilities
  - 8.3 Persons with Mental Illness/substance Abuse
  - 8.4 Persons with HiV/AIDS [Housing Opportunities for Persons with Aids]
  - 8.5 Long Range Goals and Annual Objectives (DOH, HOPWA Program)
  - 8.6 Persons with Physical Disabilities

- 9.0 Needs Assessment, Resources and Plan for Community Development in Florida
  - 9.1 Florida's Population Projections: 1995 to 2025
  - 9.2 Areas of Growth
  - 9.3 Addressing Growth
  - 9.4 Developing Local Communities
  - 9.5 Neighborhoods and Needs
  - 9.6 The Florida Small Cities Community Development Block Grant Program
  
- 10.0 Fair Housing in Florida
  - 10.1 Overview
  - 10.2 Fair Housing and Fair Housing Enforcement
  - 10.3 Summary of the Analysis of Impediments to Affirmatively Furthering Fair Housing
  
- 11.0 Removing Barriers to Affordable Housing
  - 11.1 Main Categories Affecting Housing Costs
  - 11.2 Recent Empirical Research
  - 11.3 The Advisory Commission on Regulatory Barriers to Affordable Housing
  - 11.4 What Florida Has Done to Remove Regulatory Barriers to Affordable Housing
    - 11.4.1 The Ship Program
    - 11.4.2 Requirements in State Administered Housing Programs
    - 11.4.3 Combating the NIMBY Syndrome
    - 11.4.4 Conflict Resolution Processes
    - 11.4.5 Adoption of a Statewide Building Code
  
- 12.0 Reducing Lead-based Paint Hazards
  - 12.1 Background--the Status of Lead-based Hazards in Florida
  - 12.2 State Actions/resources
  - 12.3 Training, Education and Information Dissemination
  - 12.4 Goals, Strategies and Objectives
  
- 13.0 Florida's Anti-poverty Strategies
  - 13.1. Introduction
  - 13.2. Background
  - 13.3 Policy Goals
  - 13.4. Initiatives
  
- 14.0 One-Year Action Plan/One-Year Use of Funds
  - 14.1 Community Development Block Grant (CDBG) Program
  - 14.2 The Federal Emergency Shelter Grants Program (ESG)
    - 14.2.1 General
    - 14.2.2 Program Purpose
    - 14.2.3 Eligible Services
    - 14.2.4 Eligible Homeless Populations
    - 14.2.5 Fund Distribution and Selection Criteria
    - 14.2.6 Performance and Outcome Measures
    - 14.2.7 Continuums of Care
    - 14.2.8 Case Management, Information and Referral for Services
    - 14.2.9 Program Management and Direction
    - 14.2.10 Fair Housing
  - 14.3 Housing Opportunities for Persons with Aids (HOPWA)

- 14.3.1 Distribution of Funds
- 14.3.2 Eligible Activities and Services (Priorities)
- 14.3.3 Use of Local Community Resources
- 14.4 Home Investment Partnerships Program (Home)
  - 14.4.1 General
  - 14.4.2 Distribution of Home Funds, Selection Procedures, Community Housing Development Organizations and Match

Appendix 1 - Glossary of Terms

Appendix 2 - Citizen Participation Plan

## 1.0 Executive Summary

### Background

Florida's population has grown from the 1990 Census total of 12,938,071 to a 1999 estimated population of more than 15,000,000. With this rapid growth comes an increased need for housing, community and economic development and social services. The numbers of elderly, migrant and seasonal farmworkers, and immigrants make Florida one of the most diversely populated states in the Nation. State and local governmental leaders have recognized the need for strategic planning, and beginning in 1984 implemented mechanisms to ensure that state and local plans are consolidated into meaningful process with goals and objectives that will make effective and efficient use of available resources. All local comprehensive plans are required to be consistent with the state's comprehensive plan.

### State of Florida Consolidated Plan for Federal Fiscal Years 2000-2004

The U. S. Department of Housing and Urban Development requires that states receiving certain federal funds<sup>1</sup> prepare a consolidated plan pursuant to 24 CFR 91 which is to provide the framework for a planning process to identify housing, homeless, community and economic development needs and resources for meeting those needs. The plan process provides an opportunity for citizens, nonprofit organizations or other interested parties to help define priorities for addressing local community (as well as statewide) needs and to tailor a strategic plan for meeting identified needs.

This document was developed through a cooperative effort of several agencies having responsibilities that relate to housing, community and economic development and social services. These agencies include the Florida Housing Finance Corporation (FHFC), the Florida Departments of Community Affairs (DCA), Children and Families (DOCF), Elder Affairs (DOEA), Education (DOE), Health (DOH), Labor and Employment Security (LES), and the Office of the Governor. Special interest groups and private citizens also participated in the plan process.

Consolidating agency goals and objectives relating to housing, community and economic development and social services creates a more focused objective for public officials and reduces duplication of efforts. The Plan covers a five-year period beginning with the year 2000 and continuing through 2004. (An annual update or action plan is prepared and publicized for each of these years.) Given the required scope of the document, the **Consolidated Plan** utilizes information and reports, and state housing data, which was already in place or readily available. The content and process used to develop the report was based on HUD regulations and instructions.

### Among other things, the Plan includes the following:

- < a general explanation of Florida's consolidated plan, including agency and citizen participation
- < needs assessments, resources and plan for housing
- < the homeless

---

<sup>1</sup> Required participants in the state's consolidated planning process are the: Community Development Block Grant, Emergency Shelter Grant, HOME Investment Partnership, and Housing Opportunities for Persons with AIDS programs.

- < migrant and seasonal farm workers
- < the elderly
- < persons with special needs (developmental disabilities, mental illness/substance abuse, persons with AIDS/HIV, physical disabilities)
- < needs assessment, resources and plan for community development
- < fair housing efforts
- < reducing barriers to affordable housing and lead-based paint hazards
- < Florida's anti-poverty strategies
- < one year action plan/one year use of funds for the CDBG, ESG, HOPWA and HOME programs and certifications that federal regulations will be followed.

The Consolidated Plan is available for inspection at the regional planning councils, health and social services district offices, local governments, and the agencies covered by the Plan. Copies of the plan may be obtained from the **Division of Housing and Community Development, Department of Community Affairs, 2555 Shumard Oak Boulevard, Tallahassee, Florida 32399-2100 (Telephone 850/487-3644).**

## **2.0. General Explanation of Florida's Consolidated Plan**

The 1984 passage of the *State and Regional Planning Act* (Chapter 186, Florida Statutes), and the 1985 adoption of a *State Comprehensive Plan* (Chapter 197, Florida Statutes), put into place a mechanism to assess the needs of Floridians and to identify resources to meet those needs. As a result, *local comprehensive plans* (completed by local governments) and the *state plan* form the foundation upon which state and local government leaders assess the needs of the state and identify resources to meet existing and future needs.

Building on this planning concept, for the past 10 years state agencies have developed individual *agency strategic plans* to guide the administration of the programs for which they are responsible. All plans - *state, local and agency* - are required to be consistent to ensure that funding and other resources are utilized effectively and efficiently. The process allows citizens and local government leaders to identify needs, goals and objectives within local communities and to have them incorporated in the state's overall plans. Thus, comprehensive or consolidated planning is an integral part of the operation of state government in Florida.

State *agency strategic plans* have traditionally identified goals and objectives and have been used to guide agency operations and to communicate legislative and budget needs to the Governor and Legislature. Because this system of consolidated planning covers all agency programs, including housing, community development and social services, and is mandated by Florida law, the State's ***Consolidated Plan*** relies heavily on the individual state agency strategic plans. The ***Consolidated Plan*** is not a needs-assessment. Rather, it is a report, developed pursuant to 24 CFR 91, which describes needs, goals and objectives of the agencies responsible for the administration of certain federally funded programs administered by the U. S. Department of Housing and Urban Development (HUD). The ***Consolidated Plan*** meets the requirements of

the federal government and enables the State to continue to receive funds that are used to meet local housing, community development and social services needs.

Data and information included in Florida's Consolidated Plan for 2000 through 2004 comes from numerous sources, including the Affordable Housing Study Commission Final Report (1998) and a Housing Needs Assessment conducted by the University of Florida, Shimberg Center for Affordable Housing. The Study Commission addressed all issues relating to housing, including the development of a state housing strategy, and made legislative recommendations designed to eliminate barriers to safe, decent and affordable housing in Florida. Similarly, the Shimberg Center developed statistical information based on the 1990 Census and current census estimates and projects. The work of these two agencies was a giant undertaking that provides the current framework for housing policy in the State. *(Persons interested in obtaining Shimberg Center housing data may contact the Department of Community Affairs or the University of Florida, Shimberg Center for Affordable Housing.)*

The **Consolidated Plan** process allows key agencies in Florida to exchange information on goals and objectives relating to housing, community development and social services and facilitates a consolidated approach to meeting those needs. Through this effort, each affected agency, as well as other interested parties, gains insight into the structure and activities of several federally funded programs that have a direct benefit on local communities and the state as a whole. The **Plan** is a resource for data and statistics that are often needed by Florida's legislatively created regional planning councils, district health and social services offices, housing authorities and local governments when they are addressing housing, community development and social services issues.

### 3.0 Citizen Participation

#### 3.1 Interagency Work Group

The state of Florida actively encouraged interagency cooperation and citizen participation in the development of its **Consolidated Plan**. Florida faced a more difficult coordination effort than some states because its **Consolidated Plan** programs are administered by separate and distinct agencies:

Community Development Block Grant (CDBG)	Department of Community Affairs
Emergency Shelter Grant (ESG)	Department of Children and Families
Home Investment Partnership Program (HOME)	Florida Housing Finance Corporation <sup>2</sup>
Housing Opportunities for Persons With Aids Program	Department of Health

As the lead agency for the development of the **Consolidated Plan**, the Department of Community Affairs organized an Interagency Work Group. This group included staff from the HOME, CDBG, HOPWA and ESG Programs, as well as representatives from the Affordable Housing Study Commission, Commission on Human Relations, Florida Institute of Government, Florida A & M University, Association for Retarded Citizens, Florida Coalition for the Homeless, the Florida Department of Labor and Employment Security, the Florida Department of Health, the Florida Department of Elder Affairs, the Office of Developmental Disabilities, and the Florida Department of Children and Families.

---

<sup>2</sup> The Florida Housing Finance Corporation (FHFC) was previously a state agency known as the Florida Housing Finance Agency. It is a legislatively created body that was privatized in January 1998 and continues to administer the bulk of the state's housing programs.

Using the existing **Consolidated Plan** and the federal regulations applicable to the plan, the workgroup updated statistics and programmatic information and revised the stated goals and objectives. All parties were given an opportunity to make recommendations concerning the Plan, but primary assignments centered around CDBG, HOME, ESG and HOPWA and focused on the agencies administering these programs. The Work Group met first on December 13, 1999, with sub-group assignments on each section. The Work Group met again on February 21, 2000, to update assigned portions of the Plan.

### **3.2 Public Hearings and Other Actions**

Two public hearings were held in Tallahassee; the first was held on January 13, 2000 and the second on March 31, 2000. The first hearing solicited input from citizens on community development and housing needs. Hearing attendees were provided the following information:

- < the amount of assistance that the state expects to receive for the CDBG, HOME, ESG and HOPWA programs,
- < the range of activities that may be undertaken with this assistance,
- < an estimate of the amount of assistance that will benefit persons of very low- and low-income, and
- < plans to minimize displacement of persons and what assistance is available to those persons who may be displaced.

In an effort to achieve maximum participation at the initial work group meeting and subsequent hearings, announcements were published in the *Florida Administrative Weekly*. The announcements indicated that persons requiring special accommodations (because of a disability, physical impairment or language barrier) should contact the Department prior to meetings.

Additionally, notices were sent to CDBG, HOME, ESG, HOPWA, state and local homeless coalitions, community development corporations, community action agencies, public housing authorities, regional planning councils, private industry councils, county and municipal commissions, county school boards, district boards of the Departments of Health and Children and Families, statewide housing and community development organizations, and other interested parties, including consultants, architects, engineers and other nonprofit social service agencies. Persons attending the Small Cities Community Development Block Grant Application Workshop and the Small Cities CDBG Advisory Council Meeting, both in February, were also advised that work had begun on the Plan. Copies of the draft were made available on the CDBG web page at [dca.state.fl.us/fhcd/programs/cdbgp](http://dca.state.fl.us/fhcd/programs/cdbgp)

The Department urged agencies and interested parties to submit written comments or to contact the work group for information on the Plan. The 30-day comment period, noticed in the *Florida Administrative Weekly*, began on March 31, 2000 and concluded on April 30, 2000. One written letter of comment was received. The letter and response is included in Appendix B.

### **3.3 The Citizen Participation Plan (See Appendix 2)**

Florida's Citizen Participation Plan provides for and encourages involvement of citizens from all levels of society as well as representatives of agencies and organizations which share an interest in the issues presented in the Consolidated Plan. It provides for adequate and timely notification of meetings and assures that information will be provided that includes:

- < the amount of assistance that the state expects to receive for the CDBG, HOME, ESG and HOPWA programs,
- < the range of activities that may be undertaken with this assistance,
- < an estimate of the amount of assistance that will benefit persons of very low- and low-income, and
- < plans to minimize displacement of persons and what assistance is available to those persons who may be displaced.

The Citizen Participation Plan requires that public meetings be held to obtain comments, that a public comment period of not less than 30 days be included, and that timely responses be provided. It provides for appropriate notification and an ongoing participation process. The Citizen Participation Plan is included as Appendix One.

In addition to the Citizen Participation Plan, it should be noted that all state agencies in Florida utilize the *Florida Administrative Weekly*, a publication of the Department of State, to provide public notice of meetings, hearings, program funding cycles, funding announcements, and reports. This widely circulated publication reaches all state agencies, local governments, nonprofit organizations, and major lobbying groups in the state and facilitates citizen participation by providing concise information that these agencies and organizations can pass on to the interested parties they serve. Further, the use of the web sites on the internet has improved the ability of state agencies to reach target audiences. All state agencies now have web sites where information is posted on funding cycles, application rules and deadlines, public hearings and meeting, etc. CDBG program staff are now working to make the Small Cities CDBG web page user-friendly and to ensure that up-to-date information is posted.

#### **4.0 Needs Assessments, Resources and Plan for Housing**

##### **4.1 Demographics**

###### **4.1.1 Population**

Stretching more than 850 miles from the tip of the Keys in South Florida to Pensacola on the western end of the Florida Panhandle, Florida is a large, diverse state. Florida has 67 counties and 390 incorporated cities. These cities range from small, rural communities to densely urbanized megatropolises.

Due to its relatively attractive climate, both physically and tax-wise, Florida has attracted new residents for decades and is second only to Texas in Sunbelt growth. From 1980 to 1990, Florida experienced a population growth of 33 percent, with an average increase of 319,097 persons per year. From a population of 12.9 million in 1990, the state's population is estimated to have grown to 15.5 million in 2000. By 2005 the population is projected to be 16.8 million. Table 4-1 shows population growth from 1990 to 2000 and projected population out to 2010.

###### **4.1.2 Households**

The number of households in Florida is estimated to have expanded by an average of 108,992 per year from 1990 to 1998, for a total of over six million households. Table 4-2 lists household increases by county from 1990 to 1998. The average household size in 1990, statewide, was 2.46 persons.

###### **4.1.3 Income**

According to the 1990 U.S. Census, approximately 42 percent of Florida households fall into the extremely low-, low- and moderate-income brackets as defined by the U.S. Department of Housing and Urban Development (HUD). According to the income category definitions for the consolidated planning process, extremely low-income is income at or below 30 percent of the median household income; low income is income at or below 50 percent of the median household income; and moderate income is income at or below 80 percent of the median household income. HUD indicates that the annual median family income (MFI) for the state in 1998 was \$42,400.

## **4.2 Housing Needs Assessment**

### **4.2.1 Housing Conditions**

The 1990 U.S. Census contains six factors that describe the condition of the housing stock. They include: source of water, presence of kitchen facilities, type of sewer facilities, heating source, overcrowding, and age of the housing unit. While presenting a general picture of statewide housing conditions, it is difficult to get an entirely accurate assessment of the incidence of substandard housing in the state. These factors have been historically used to define substandard housing, but today they are not as relevant. Other factors play a significant role.

Foremost among these other factors is the assessment of housing conditions based on general compliance with local or state building code standards. This information is unavailable from the U.S. Census data. Likewise, under state law, local governments are charged with describing the amount of substandard housing within their jurisdictions in the data and analysis sections of their local government comprehensive plans. However, state law provides no specific definition for substandard housing, and instead relies on local determinations. This makes it difficult to describe statewide housing conditions beyond the categories reported in the U.S. Census. Overall, a total of 7.2 percent of Florida's housing units were substandard in 1990. The following summarizes the findings for housing conditions in each of the six categories reported in the 1990 Census.

**WATER SOURCES** - Almost all housing units either had a public water source or obtain water from privately drilled wells. A total of 56,572, or approximately one percent, had a different water source.

**KITCHEN FACILITIES** - More than 99 percent of housing units had kitchen facilities.

**SEWER FACILITIES** - A total of 6,046,342 housing units were served by either public sewer or septic tank. Of these, 4,495,488 (74 percent) were served by public sewer systems and the remainder by septic tanks. Rural and developing areas, excluding municipalities, tend to be served predominantly or almost exclusively by septic systems.

**HEAT SOURCES** - Sixty-six percent of the reported housing units utilized electricity as the source of heating, twelve percent used utility gas or bottled gas, three percent used fuel oil, and approximately one percent (approximately 75,000 housing units) reported no heating source. However, this is a statewide total. Some units without a heat source are located in South Florida where a semi-tropical, year-round climate does not require heavy investment in housing unit heating.

**OVERCROWDING** - Conditions of overcrowding, described as more than 1.01 persons or more per room, ranged from a low of two percent to as high as 18 percent of housing units per county, with an average rate of three percent. A total of 166,235 very low-, low- and moderate-income households were overcrowded in 1990. This represents approximately 60 percent of the total 273,371 overcrowded units in the state. Highly urbanized Miami-Dade County in South Florida, with a very large immigrant population, had the highest overcrowding rate at almost 18 percent. Rural Gadsden County, in the Florida panhandle, had the highest

rural overcrowding rate of ten percent followed closely by Okeechobee and Glades counties at eight percent. All three counties, like Miami-Dade County, have significant populations of agricultural workers, including migrant and seasonal farmworkers.

**AGE OF HOUSING STOCK** - The age profile of Florida's housing stock illustrates the high growth experienced by the state over the past several decades. Unlike some northern urban centers, where the majority of the housing stock is 50 or more years in age, 79 percent of the Florida housing stock in 1990 was less than 30 years of age, with 63 percent built after 1970. According to 1995 property appraiser records, the average age of the single family housing stock in the state was 24 years, the condominium stock was a younger 20 years old, multifamily complexes with under ten units were an average of 33 years old, and complexes with ten or more units were an average of 27 years old. From a housing planning standpoint, this means that many of the state's housing units will be filtering through the housing stock inventory over the next couple of decades.

This profile indicates that rehabilitation will soon be a major priority facing the state. In five to ten years, large numbers of the state's stock will approach the end of their usable life span. In 1990, the total number of units that were 50 years or older was 225,976 units. If 50 years of age is taken as a proxy for the measure of an area's substandard housing stock, then the 1990 substandard housing rate in Florida stood at approximately 3.7 percent. Considering the number of units that will age to 50 or more years by the year 2010, this rate is projected to rise to more than ten percent.

#### **4.2.2 Housing Stock Inventory**

The tremendous growth in population and households has caused an increase in housing production. The housing inventory grew from 4,378,691 in 1980, to 6,100,262 in 1990, to an estimated 6,418,159 units in 1998 (Table 4-3). Based on Florida Department of Commerce statistics, more than half (58 percent) of Florida's building has been private, residential new construction. Table 4-4 further describes the housing stock inventory of the state in 1990. Out of a total of 6.1 million year-round housing units just over 5.1 million units were occupied, and 67 percent of these were occupied by homeowners. Less than 50 percent of the units had three bedrooms or more.

#### **4.2.3 Housing Demand, Affordability, Cost Burden, and Housing Needs**

Housing demand is a local or regional measure tied to market and economic factors. Housing demand, in the market sense, measures the ability of a market to absorb housing units of a particular market type, principally defined by tenure type and cost range. Demand assessments are regularly conducted by the Florida Housing Finance Corporation and play an integral role in the delivery of housing units for a variety of state housing programs. Housing demand assessments play a critical role in determining the economic viability of proposed projects and are important factors in credit underwriting operations.

Affordability is one of the most important factors in measuring the availability of adequate housing. Affordability is defined as those units having a cost that does not exceed 30 percent of household income, including utilities. Demand for affordable housing is defined as the total number of units required to provide all households within any given income category with an affordable unit. An affordable supply of housing is defined as the total number of units available to households within any given income category at a cost burden not exceeding 30 percent of household income. Severe cost burden is defined as a cost burden at or exceeding 50 percent of the household income.

The affordable need can then be calculated as the deficit between affordable demand and affordable supply. In other words, the affordable need is the number of households in each income group experiencing a housing cost burden greater than 30 percent of the household income.

Tables 4-5 includes data on cost burden by tenure for housing for target populations. Based on a special run of the 1990 Census by the U.S. Census Bureau, cost burden is calculated at 30 percent and 50 percent of the total household income. The numbers and percentages in this table form the basis for **Consolidated Plan** Priority Housing Needs.

**Table 4-1: Florida's Population 1990 – 2010, Actual and Projected**

<b>County</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>
Alachua County	181,596	218,100	234,099	249,300
Baker County	18,486	22,100	23,700	25,200
Bay County	126,994	152,099	163,401	174,000
Bradford County	22,515	25,800	26,800	27,800
Brevard County	398,978	482,699	523,901	562,300
Broward County	1,255,488	1,509,499	1,627,100	1,736,500
Calhoun County	11,011	14,300	15,500	16,600
Charlotte County	110,975	140,700	156,900	172,100
Citrus County	93,515	117,500	130,001	141,600
Clay County	105,986	141,600	158,800	175,000
Collier County	152,099	223,799	257,501	289,500
Columbia County	42,613	58,899	64,900	70,500
Dade County	1,937,094	2,137,500	2,252,499	2,359,300
De Soto County	23,865	29,100	31,800	33,900
Dixie County	10,585	13,800	15,500	16,900
Duval County	672,971	772,499	817,901	860,100
Escambia County	262,798	308,900	324,901	339,900
Flagler County	28,701	47,201	56,599	65,500
Franklin County	8,967	11,100	11,999	12,800
Gadsden County	41,105	52,701	56,901	60,900
Gilchrist County	9,667	14,101	16,099	17,900
Glades County	7,591	10,500	11,300	12,100
Gulf County	11,504	14,900	16,900	17,700
Hamilton County	10,930	15,500	16,900	18,200
Hardee County	19,499	23,100	23,500	23,900
Hendry County	25,773	31,701	34,200	36,500
Hernando County	101,115	131,700	148,300	163,800
Highlands County	68,432	83,500	90,800	97,700
Hillsborough County	834,054	968,900	1,033,701	1,094,800
Holmes County	15,778	18,500	19,201	19,900
Indian River County	90,208	111,000	121,500	131,300
Jackson County	41,375	50,901	54,500	57,200
Jefferson County	11,296	14,600	15,500	16,200
Lafayette County	5,578	7,500	8,500	9,200
Lake County	152,104	206,500	232,001	256,000
Lee County	335,113	423,900	468,200	509,900
Leon County	192,493	243,300	266,400	288,200
Levy County	25,923	34,000	37,501	40,800
Liberty County	5,569	8,300	9,200	10,100
Madison County	16,569	19,900	21,100	22,100
Manatee County	211,707	256,001	277,699	298,000
Marion County	194,833	254,000	282,400	309,200
Martin County	100,900	124,501	136,800	148,400
Monroe County	78,024	87,500	91,901	95,900
Nassau County	43,941	57,000	63,200	69,000
Okaloosa County	143,776	182,601	199,600	215,600
Okeechobee County	29,627	36,400	38,900	41,400
Orange County	677,491	860,200	955,101	1,044,500
Osceola County	107,728	158,700	183,100	206,300
Palm Beach County	853,518	1,059,700	1,155,300	1,244,500
Pasco County	281,131	331,500	356,900	381,000
Pinellas County	851,659	903,200	930,099	955,200
Polk County	405,382	479,600	512,700	543,400
Putnam County	65,070	73,100	77,201	80,900
St. Johns County	83,829	114,201	128,800	142,600
St. Lucie County	150,171	325,801	349,400	371,200
Santa Rosa County	81,608	360,599	398,101	433,400
Sarasota County	277,776	116,200	131,601	146,200
Seminole County	287,529	192,000	213,300	233,400
Sumter County	31,577	50,800	57,800	64,600
Suwannee County	26,780	35,300	39,199	42,900
Taylor County	17,111	20,900	21,500	22,000
Union County	10,252	14,401	15,400	16,300
Volusia County	370,712	434,099	467,499	499,100
Wakulla County	14,202	21,501	24,700	27,400
Walton County	27,760	40,500	45,801	50,900
Washington County	16,919	22,100	23,800	25,500
<b>Florida State Total</b>	<b>12,937,926</b>	<b>15,524,604</b>	<b>16,773,808</b>	<b>17,942,000</b>

Source: 1990 U.S. Census and the Shimberg Center for Affordable Housing, 1999.

**Table 4-2: Household Increases by County, 1990-1998**

<b>County</b>	<b>1990</b>	<b>1998</b>	<b>% change '90-'98</b>
Alachua County	71,294	83,038	16.47
Baker County	5,541	6,799	22.70
Bay County	48,791	57,530	17.91
Bradford County	7,198	8,285	15.10
Brevard County	161,926	191,624	18.34
Broward County	527,861	611,772	15.90
Calhoun County	3,785	4,815	27.21
Charlotte County	48,501	58,649	20.92
Citrus County	40,513	49,962	23.32
Clay County	36,663	48,173	31.39
Collier County	61,648	86,709	40.65
Columbia County	15,650	19,950	27.48
Dade County	692,237	743,174	7.36
De Soto County	8,472	9,776	15.39
Dixie County	4,025	5,320	32.17
Duval County	256,764	291,867	13.67
Escambia County	98,933	112,595	13.81
Flagler County	11,883	18,558	56.17
Franklin County	3,604	4,584	27.19
Gadsden County	13,370	16,696	24.88
Gilchrist County	3,297	4,503	36.58
Glades County	2,880	3,564	23.75
Gulf County	4,342	5,056	16.44
Hamilton County	3,488	4,616	32.34
Hardee County	6,376	7,076	10.98
Hendry County	8,431	10,040	19.08
Hernando County	42,352	52,991	25.12
Highlands County	29,576	35,701	20.71
Hillsborough County	325,238	373,299	14.78
Holmes County	5,798	6,639	14.51
Indian River County	38,115	45,726	19.97
Jackson County	14,421	17,198	19.26
Jefferson County	3,933	4,909	24.82
Lafayette County	1,717	2,304	34.19
Lake County	63,551	83,763	31.80
Lee County	140,048	171,490	22.45
Leon County	74,961	91,461	22.01
Levy County	10,092	13,205	30.85
Liberty County	1,743	2,406	38.04
Madison County	5,533	6,409	15.83
Manatee County	91,263	107,332	17.61
Marion County	78,564	100,568	28.01
Martin County	42,919	51,479	19.94
Monroe County	33,611	37,050	10.23
Nassau County	16,183	20,661	27.67
Okaloosa County	53,372	66,008	23.68
Okeechobee County	10,206	11,975	17.33
Orange County	255,177	315,554	23.66
Osceola County	39,227	54,923	40.01
Palm Beach County	366,131	434,078	18.56
Pasco County	122,198	140,852	15.27
Pinellas County	381,212	399,506	4.80
Polk County	155,870	184,502	18.37
Putnam County	24,862	28,065	12.88
St. Johns County	33,431	45,245	35.34
St. Lucie County	58,264	72,902	25.12
Santa Rosa County	29,842	40,643	36.19
Sarasota County	125,764	144,940	15.25
Seminole County	108,114	133,401	23.39
Sumter County	12,216	17,546	43.63
Suwannee County	10,031	13,082	30.42
Taylor County	6,400	7,096	10.88
Union County	2,658	3,590	35.06
Volusia County	153,315	176,447	15.09
Wakulla County	5,186	7,294	40.65
Walton County	11,396	15,631	37.16
Washington County	6,394	7,697	20.38
Florida State Total	5,138,357	6,010,299	16.97

Source: 1990 U.S. Census and the Shimberg Center for Affordable Housing, 1999.

**Table 4-3: Inventory of Housing Units in Florida, 1990 and 1998**

County	1990				1998			
	Single Family	Multi-Family	Mobile Homes	Total	Single Family	Multi-Family	Mobile Homes	Total
Alachua County	41,571	27,255	10,196	79,022	47,923	31,640	11,637	91,200
Baker County	3,143	263	2,569	5,975	3,688	255	2,747	6,690
Bay County	37,996	16,599	11,404	65,999	40,799	15,162	10,433	66,394
Bradford County	5,366	538	2,195	8,099	5,469	574	2,347	8,390
Brevard County	116,108	47,356	21,686	185,150	137,378	45,393	18,446	201,217
Broward County	281,439	318,669	28,552	628,660	331,244	304,691	21,266	657,201
Calhoun County	3,080	158	1,230	4,468	3,127	160	1,253	4,540
Charlotte County	43,208	11,238	10,195	64,641	47,218	8,880	3,101	59,199
Citrus County	31,390	3,047	15,417	49,854	36,235	2,784	13,081	52,100
Clay County	27,256	5,964	7,029	40,249	34,992	6,032	8,677	49,701
Collier County	41,060	42,950	10,155	94,165	49,534	40,412	7,314	97,260
Columbia County	10,276	1,722	5,820	17,818	11,673	1,899	7,041	20,613
Dade County	395,649	357,095	18,544	771,288	426,129	360,599	13,988	800,716
De Soto County	5,641	1,074	3,595	10,310	5,764	1,089	3,153	10,006
Dixie County	3,017	73	3,355	6,445	2,468	113	2,461	5,042
Duval County	180,426	82,358	21,889	284,673	208,181	91,827	22,575	322,583
Escambia County	78,179	23,587	10,464	112,230	83,725	23,357	10,543	117,625
Flagler County	11,496	1,666	2,053	15,215	15,984	1,510	1,740	19,234
Franklin County	3,957	610	1,324	5,891	3,287	480	1,253	5,020
Gadsden County	9,921	1,033	3,905	14,859	10,193	1,106	4,633	15,932
Gilchrist County	1,999	75	1,997	4,071	1,965	75	2,412	4,452
Glades County	1,787	198	2,639	4,624	1,466	146	1,996	3,608
Gulf County	4,486	330	1,523	6,339	4,022	291	1,227	5,540
Hamilton County	2,397	236	1,486	4,119	2,329	245	1,719	4,293
Hardee County	4,958	496	2,487	7,941	4,952	482	2,173	7,607
Hendry County	5,121	854	3,970	9,945	5,408	839	4,101	10,348
Hernando County	35,277	2,448	12,293	50,018	41,541	2,652	10,927	55,120
Highlands County	24,129	5,147	10,838	40,114	25,055	5,328	8,182	38,565
Hillsborough County	219,574	106,261	41,905	367,740	245,822	119,487	38,959	404,268
Holmes County	4,818	155	1,812	6,785	4,846	173	1,834	6,853
Indian River County	27,662	12,467	6,999	47,128	32,224	10,921	5,891	49,036
Jackson County	11,392	912	4,016	16,320	11,224	1,077	4,743	17,044
Jefferson County	2,937	240	1,218	4,395	3,171	240	1,377	4,788
Lafayette County	1,362	44	860	2,266	1,202	44	851	2,097
Lake County	40,465	8,365	26,877	75,707	53,891	8,986	23,636	86,513
Lee County	98,999	57,017	33,035	189,051	111,194	52,411	24,804	188,409
Leon County	46,094	25,559	9,672	81,325	56,833	29,367	10,963	97,163
Levy County	6,454	383	5,470	12,307	6,516	397	6,048	12,961
Liberty County	1,144	16	997	2,157	1,134	16	779	1,929
Madison County	4,043	360	1,872	6,275	4,251	414	2,113	6,778
Manatee County	56,719	32,221	26,305	115,245	63,229	32,052	19,193	114,474
Marion County	55,134	10,560	28,873	94,567	66,098	11,061	24,764	101,923
Martin County	29,566	16,752	7,881	54,199	32,474	15,672	6,165	54,311
Monroe County	23,885	12,198	10,132	46,215	22,675	10,421	7,478	40,574
Nassau County	10,222	2,863	5,641	18,726	12,644	2,921	5,963	21,528
Okaloosa County	41,431	14,951	6,187	62,569	50,272	13,882	6,880	71,034
Okeechobee County	5,841	713	6,712	13,266	6,222	653	6,339	13,214
Orange County	174,755	87,998	19,933	282,686	214,531	105,444	17,892	337,867
Osceola County	27,297	11,088	9,574	47,959	40,450	14,067	8,832	63,349
Palm Beach County	233,069	206,737	21,859	461,665	254,753	180,198	17,857	452,808
Pasco County	91,231	17,299	40,435	148,965	98,096	16,929	34,599	149,624
Pinellas County	244,028	160,989	53,324	458,341	247,931	148,698	36,719	433,348
Polk County	105,569	29,501	51,155	186,225	115,959	29,908	44,253	190,120
Putnam County	16,482	2,009	13,349	31,840	15,498	1,993	11,464	28,955
St. Johns County	24,596	9,806	6,310	40,712	32,215	3,546	7,439	43,200
St. Lucie County	46,287	16,133	11,423	73,843	102,865	35,235	15,347	153,447
Santa Rosa County	23,570	3,060	6,201	32,831	98,523	34,408	4,975	137,906
Sarasota County	95,618	40,143	21,294	157,055	32,241	9,722	6,924	48,887
Seminole County	82,452	29,983	5,410	117,845	54,514	14,743	8,879	78,136
Sumter County	7,388	682	7,228	15,298	10,576	730	6,485	17,791
Suwannee County	6,315	608	4,776	11,699	6,684	637	5,883	13,204
Taylor County	4,952	329	2,627	7,908	4,655	341	2,322	7,318
Union County	1,579	243	1,153	2,975	1,574	241	1,159	2,974
Volusia County	118,248	40,890	21,834	180,972	130,210	38,691	20,243	189,144
Wakulla County	3,426	54	3,107	6,587	3,918	70	3,281	7,269
Walton County	11,120	3,561	4,047	18,728	12,301	3,411	3,903	19,615
Washington County	5,545	244	1,914	7,703	5,490	305	2,309	8,104
Florida State Total	3,421,602	1,916,433	762,227	6,100,262	3,860,655	1,897,533	659,971	6,418,159

Source: *The Shimberg Center for Affordable Housing, 1999.*

**Table 4-4: 1990 Inventory of Florida's Housing Stock**

	Total	Vacancy Rate	0/1 BR	2 BR	3+ BR
Total Year-Round Housing Units	6,100,262	–	1,098,474	2,475,509	2,526,279
Total Occupied Units	5,134,869	–	871,631	1,973,797	2,292,441
a. Renter	1,681,847	–	621,047	726,165	334,635
b. Owner	3,453,022	–	250,584	1,224,632	1,957,806
Total Vacant Units	965,393	15.83%	226,843	504,712	233,838
a. For Rent	239,743	12.48%	89,290	118,488	31,965
b. For Sale	119,919	3.36%	12,431	54,462	53,026
c. Other	605,731	–	125,122	331,762	148,847

Source: *U.S. Department of Census, 1993 (based on 1990 Census of the Population); Florida Department of Community Affairs, 1994.*

- In 1990, approximately 22 percent, or just over 1.1 million households in Florida had very low incomes. Very low-income households are those with incomes below 50 percent of the applicable median family income (MFI).
- Of these very low-income households, about half were renter households and half were owner households.
- Within the category of very low-income renter households, in 1990 446,959 had a cost burden greater than 30 percent of their household income and 281,032 had a severe cost burden of greater than 50 percent of their income.
- Within the category of very low-income homeowners, in that same year 319,077 households had a cost burden greater than 30 percent of their income, and 192,450 had a severe cost burden of greater than 50 percent of their income.
- Approximately 18 percent of all households earned between 51 and 80 percent of the MFI in 1990. This represents 899,423 households. Of these, 354,915 were renters and 544,508 were homeowners.
- Of the 354,915 renters, 53 percent had a cost burden greater than 30 percent of household income and six percent of the renters had a severe cost burden of greater than 50 percent of household income.
- Of the 544,508 homeowner households, 35 percent had a cost burden greater than 30 percent of their household income and ten percent had a severe cost burden of greater than 50 percent.
- In total, about 39 percent, or just over two million households, earned no more than 80 percent of the MFI in 1990.

- An additional nine percent earned between 81 and 95 percent of the MFI in that year, representing 443,570 households.

Overall housing need must include both the need for more affordable units, as measured by cost burden, and the need for more units in decent condition, as measured by the percentage of substandard housing. Unfortunately, the best measures we have are from the 1990 Census. But, these measures do serve as an indicator of Florida's housing problem. Table 4-6 shows the affordable housing need across a variety of income ranges and types of households, totaling a need of 614,947 rental units and 508,964 owner units. These figures do not take into consideration renters who wish to be homeowners. Even considering that some people choose to pay higher rent or mortgage payments and are able to afford this, households with incomes of 80 percent or less of the area median are generally less capable of paying higher prices for housing and keeping up with other needs at the same time.

**Table 4-5: Statewide Housing Assistance Needs of Low and Moderate Income Households in 1990**

Household by Income	Renters					Owners			Total Households
	Elder 1 & 2 Member Households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elder Owners	All Other Owners	Total Owners	
<b>Very Low Income (0 to 50% MFI*)</b>	155,734	191,519	60,209	150,526	557,988	354,395	213,861	568,256	1,126,244
0 to 30% AMI	94,195	101,197	32,095	83,249	310,736	158,135	99,163	257,298	568,034
% w/ any housing problems	67%	82%	92%	76%	77%	65%	73%	68%	73%
% cost burden™ 30%	66%	78%	78%	75%	7%	64%	70%	66%	34%
% cost burden™ 50%	49%	66%	63%	68%	61%	41%	58%	47%	55%
<b>31 to 50% MFI*</b>	61,539	90,322	28,114	67,277	247,252	196,260	114,698	310,958	558,210
% w/ any housing problems	73%	85%	91%	89%	84%	39%	69%	50%	65%
% cost burden™ 30%	72%	82%	72%	87%	80%	38%	65%	48%	62%
% cost burden™ 50%	40%	36%	20%	46%	37%	15%	38%	23%	29%
<b>Low Income (51 to 80% MFI*)</b>	53,964	146,604	39,178	115,169	354,915	273,805	270,703	544,508	899,423
% w/ any housing problems	62%	58%	75%	62%	62%	21%	55%	38%	47%
% cost burden™ 30%	60%	50%	37%	60%	53%	20%	49%	35%	42%
% cost burden™ 50%	14%	4%	3%	7%	6%	5%	14%	10%	8%
<b>Moderate Income (81 - 95% MFI*)</b>	17,486	67,439	14,623	53,533	153,081	120,936	169,553	290,489	443,570
% w/ any housing problems	39%	29%	56%	29%	33%	13%	39%	28%	30%
% cost burden™ 30%	37%	19%	11%	27%	23%	13%	33%	25%	24%
% cost burden™ 50%	8%	1%	1%	1%	2%	2%	5%	4%	3%
<b>Total Households**</b>	254,250	673,349	152,586	522,659	1,632,844	1,323,833	2,181,683	3,505,516	5,138,360
<b>% needing assistance</b>	56%	43%	71%	43%	48%	21%	27%	25%	32%

\* Or based upon HUD adjusted income limits, if applicable.

\*\* Includes all income groups, including those above 95 percent of Median Family Income.

Source: U.S. Department of Housing and Urban Development; Florida Department of Community Affairs, 1993.

According to the Shimberg Center for Affordable Housing, the first set of data is from the 1990 census, unrevised. The 1998 Shimberg Center data is estimates of all housing units minus transitory or seasonal residents.

Table 4-6 also shows a total of 667,006 rental units and 508,964 owner units needing rehabilitation or replacement due to poor condition. While there may be some overlap in the affordable need and count of substandard housing (i.e., households paying too much for housing that is also substandard or overcrowded), both problems exist and must be addressed.

**Table 4-6: Estimated Statewide Housing Need** (including New Construction and Rehabilitation) Need based on 1990 U.S. Census data on substandard housing and overcrowding combined, and households with cost burdens exceeding 30 percent

RENTER HOUSEHOLDS	0-30% MFI	31-50% MFI	51-80% MFI	TOTALS
<b>Small Related</b>	Total: 101,197	Total: 90,322	Total: 146,604	Total Households: 338,123
Cost burden <sup>™</sup> 30%	78,876	73,796	73,322	Affordable units needed: 225,994
Any housing problems*	83,169	77,072	85,411	Units requiring rehab or replacement: 245,652
<b>Large Related</b>	Total: 32,095	Total: 28,114	Total: 39,178	Total Households: 99,387
Cost burden <sup>™</sup> 30%	25,136	20,167	14,539	Affordable units needed: 59,842
Any housing problems*	29,658	25,479	29,322	Units requiring rehab or replacement: 84,459
<b>Elders</b>	Total: 94,195	Total: 61,539	Total: 53,964	Total Households: 209,698
Cost burden <sup>™</sup> 30%	62,137	44,512	32,484	Affordable units needed: 139,133
Any housing problems*	63,488	45,177	33,443	Units requiring rehab or replacement: 142,108
<b>All Other</b>	Total: 83,249	Total: 67,277	Total: 115,169	Total Households: 265,695
Cost burden <sup>™</sup> 30%	62,085	58,761	69,132	Affordable units needed: 189,978
Any housing problems*	63269	59,877	71,405	Units requiring rehab or replacement: 194,551
<b>Total Renter Households</b>	Total: 310,736	Total: 247,252	Total: 354,915	Total Households: 912,903
Cost burden <sup>™</sup> 30%	228,234	197,236	189,477	Affordable units needed: 614,947
Any housing problems*	239,267	207,692	220,047	Units requiring rehab or replacement: 667,006
<b>OWNER HOUSEHOLDS</b>	Total: 257,298	Total: 310,958	Total: 544,508	Total Households: 1,112,764
Cost burden <sup>™</sup> 30%	170,748	148,739	189,477	Affordable units needed: 508,964
Any housing problems*	174,965	154,901	204,842	Units requiring rehab or replacement: 534,708

**Table 4-7: Priority Housing Needs**

<b>RENTER HOUSEHOLDS</b>	<b>0-30%</b>	<b>31-50%</b>	<b>51-80%</b>
Small Related			
Cost burden >30%	H	H	H
W/Any Problems	H	H	H
Farmworkers	H	H	H
Large-Related			
Cost burden > 30%	H	H	H
W/Any Problems	H	H	H
Farmworkers	H	H	H
Elderly			
Cost burden > 30%	H	H	H
W/Any Problems	H	H	H
All Other			
Cost burden > 30%	H	H	H
W/Any Problems	H	H	H
Totals			
Cost burden > 30%	H	H	H
W/Any Problems	H	H	H
Farmworkers	H	H	H
<b>OWNER HOUSEHOLDS</b>			
Cost burden > 30%	H	H	H
W/Any Problems	H	H	H

*H = High Need*

*Source: Florida Department of Community Affairs*

**Table 4-8: Priority Community Development Needs**

<b>Community Development Need</b>	<b>Priority Need Level (H=High, M=Medium, L=Low)</b>	<b>Estimated Dollars to Address</b>
<b>PUBLIC FACILITY NEEDS</b>	M	10,000,000
Senior Centers	M	
Youth Centers	M	
Neighborhood Facilities	M	
Child Care Centers	M	
Parks and/or Recreation Facilities	M	
Health Facilities	M	
Parking Facilities	M	
Other Public Facilities	M	
<b>INFRASTRUCTURE IMPROVEMENT</b>	H	125,000,000
Solid Waste Disposal Improvement	H	
Flood Drain Improvement	H	
Water Improvements	H	
Street Improvements	H	
Sidewalk Improvements	H	
Sewer Improvements	H	
Asbestos Removal	H	
Other Infrastructure Improvements Needs	H	
<b>PUBLIC SERVICE NEEDS</b>	L	N/A
Senior Services	L	
Handicapped Services	L	
Youth Services	L	
Transportation Services	L	
Substance Abuse Services	L	
Employment Training	L	
Crime Awareness	L	
Fair Housing Counseling	L	
Tenant/Landlord Counseling	L	
Child Care Services	L	
Other Public Service Needs	L	
<b>ACCESSIBILITY NEEDS</b>	H	5,000,000
<b>RESIDENTIAL HISTORIC PRESERVATION NEEDS</b>	H	5,000,000
<b>NON-RESIDENTIAL HISTORIC PRESERVATION</b>	H	5,000,000
<b>ECONOMIC DEVELOPMENT NEEDS</b>	H	50,000,000
Commercial-Industrial rehabilitation	H	
Commercial-Industrial Infrastructure	H	
Other Commercial-Industrial Improvements	H	
Micro-Business	H	
Technical Assistance	H	
Other Economic Development Needs	H	
<b>OTHER COMMUNITY DEVELOPMENT NEEDS</b>	H	45,000,000
Energy Efficiency Improvements	H	
Lead-Based Paint/Hazards	H	
Code Enforcement	H	
<b>PLANNING</b>	H	5,000,000
<b>TOTAL ESTIMATED DOLLARS NEEDED</b>		<b>250,000,000</b>

Source: The Florida Department of Community Affairs

### **4.3 Goals, Strategies and Objectives: Long Range and Annual Plan**

#### **4.3.1 General Funding and Production Goals**

The William E. Sadowski Affordable Housing Act of 1992 established a dedicated funding source for affordable housing programs. During Fiscal Year 1998-99, the Act generated more than \$175.9 million and is expected to provide approximately \$178 million during Fiscal Year 1999-2000. This significant commitment of state resources to affordable housing provides funding for successful state programs such as the State Apartment Incentive Loan (SAIL) Program and the Homeownership Assistance Program. The hallmark of the Act is a block grant program called the State Housing Initiatives Partnership (SHIP) Program. The SHIP program guarantees that all 67 counties and over 40 cities will receive at least \$350,000 annually to implement local housing assistance plans required under the program.

The Sadowski Act's commitment of state resources to affordable housing programs came after a decade of decline in the federal government's commitment to affordable housing, a decline that exacerbated already poor housing conditions. Despite the continued decline of federal housing programs, some national initiatives remain of great assistance to Florida. The Mortgage Revenue Bond and Low Income Housing Tax Credit programs provide major stimuli for the production of housing for very low- to moderate income renters and first-time home buyers. The Home Investment Partnerships Program (HOME) provides an important source of funding for state and local governments.

The combination of state and federal resources to leverage private sector financing has proven to be an effective method of providing affordable housing. Estimated unit production over the next five years is shown in Table 4-9. The table projects assisted housing unit production for the next five fiscal years based on historic production levels and assumes full funding under the Sadowski Act. It also assumes continued funding at present or projected levels of existing federal housing programs. Even so, this funding will not meet the housing need outlined in Table 4-6.

The Department of Community Affairs also administers the Small Cities Community Development Block Grant Program. Eligible uses of the funds include housing rehabilitation. Based on Fiscal Year 1998-99 production levels, the Department estimates that the program will assist the rehabilitation of approximately 200 units in each of the next five fiscal years.

The housing programs listed in Table 4-9 often result in the rehabilitation of existing housing units. For example, the Department estimates that the Weatherization Assistance, Low Income Home Energy Assistance, and the Low Income Home Repair programs will assist in the rehabilitation of 17,500 housing units over the next five years. Cities and counties must use 75 percent of their SHIP program funds for new construction, substantial rehabilitation, or emergency repair. Because of the competitive and flexible nature of the programs, the Department cannot make defensible projections of the number of units to be rehabilitated through these programs. Based on Table 4-9, the combined total number of units estimated to be constructed or rehabilitated over the five-year period for state administered housing programs is 90,102 units. An estimated 62 percent of these will be housing units for home ownership. Table 4-10 lists the annual and five-year funding levels for the programs listed in Table 4-9. However, the projected amounts are subject to future legislative action and are only estimates based on current funding. Level funding is assumed for all programs except SHIP, which is based on changing real estate transactions (currently rising). In sum, the total value of funding for housing production and rehabilitation for the listed programs over the next five program years is \$1,972,025,000.

In conclusion, the nature of the housing problems facing Florida requires continued high housing production levels for both rental and homeownership to keep pace with the growing population; replacing or

rehabilitating physically substandard housing; production of this housing at affordable levels; and addressing the housing problems of those with special needs (see Chapters 5--8).

**Table 4-9: Estimated Five Year Unit Production**

<b>Program Title</b>	<b>1999-2000</b>	<b>2000-2001</b>	<b>2001-2002</b>	<b>2002-2003</b>	<b>2003-2004</b>	<b>5 Year Total</b>
Homeowner Assistance	400	400	400	400	400	2,000
HOME Ownership	700	700	700	700	700	3,500
HOME Rental	500	500	500	500	500	2,500
State Apartment Incentive Loan	459	567	597	624	651	2,898
Low Income Housing Credits	2,882	2,882	2,882	2,882	2,882	14,410
Predevelopment Loan	135	135	135	135	135	675
State Housing Initiatives Partnership (SHIP)	16,500	16,000	16,700	17,300	17,900	84,400
Rental Housing Bonds	1,725	1,725	1,725	1,725	1,725	8,625
Single Family Bonds	500	500	500	500	500	2,500
CDBG	244	200	200	200	200	1,044
Weatherization Assistance	1,600	800	500	500	500	3,900
Low Income Emergency Home Repair	1,800	1,600	1,600	1,600	1,600	8,200
Low Income Home Energy Assistance	1,000	1,100	1,100	1,100	1,100	5,400
(Duplication)*	(9,800)	(9,550)	(9,900)	(10,200)	(10,500)	(49,950)
<b>TOTAL</b>	<b>18,645</b>	<b>17,559</b>	<b>17,639</b>	<b>17,966</b>	<b>18,293</b>	<b>90,102</b>

\* Because many units are funded with multiple sources, a duplication factor is built in to back out a certain number of units. The formula is approximate only, and includes 50% of SHIP units, all HAP and PLP units, and 30% of HOME rental and LIHC units.

**Table 4-10: Estimated Five Year Funding Levels**

<b>Program Title</b>	<b>1999-2000</b>	<b>2000-2001</b>	<b>2001-2002</b>	<b>2002-2003</b>	<b>2003-2004</b>	<b>5 Year Total</b>
Homeowner Assistance (Doc Tax)	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	25,000,000
Homeowner Assistance (Trust Fund)	550,000	550,000	550,000	550,000	550,000	2,750,000
State Apartment Incentive Loan (Doc Tax)	30,085,000	37,305,000	39,300,000	41,105,000	42,910,000	190,705,000
State Apartment Incentive Loan (Trust Fund)	500,000	500,000	500,000	500,000	500,000	2,500,000
Predevelopment Loan (Doc Tax)	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	5,000,000
Predevelopment Loan (Trust Fund)	100,000	100,000	100,000	100,000	100,000	500,000
State Housing Initiative Partnership (SHIP)	123,600,000	120,300,000	125,200,000	129,600,000	134,100,000	632,800,000
Low Income Housing Credits	22,000,000	22,000,000	22,000,000	22,000,000	22,000,000	110,000,000
Rental Housing Bonds	115,000,000	115,000,000	115,000,000	115,000,000	115,000,000	575,000,000
Single Family Bonds	50,000,000	50,000,000	50,000,000	50,000,000	50,000,000	250,000,000
HOME	21,000,000	21,000,000	21,000,000	21,000,000	21,000,000	105,000,000
HOME Match (Doc Tax)	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	10,000,000
CDBG	6,400,000	6,400,000	6,400,000	6,400,000	6,400,000	32,000,000
Weatherization Assistance	3,970,000	1,900,000	1,100,000	1,100,000	1,100,000	9,170,000
Low Income Emergency Home Repair	2,300,000	2,000,000	2,000,000	2,000,000	2,000,000	10,300,000
Low Income Home Energy Assistance	2,100,000	2,300,000	2,300,000	2,300,000	2,300,000	11,300,000

<b>TOTAL</b>	<b>385,605,000</b>	<b>387,355,000</b>	<b>393,450,000</b>	<b>399,655,000</b>	<b>405,960,000</b>	1,972,025,000
--------------	--------------------	--------------------	--------------------	--------------------	--------------------	---------------

0

Source for both tables: Florida Housing Finance Corporation, Florida Department of Community Affairs.

#### 4.3.2 Long-Range Goals and Annual Plan Objectives

**Long-Range Housing Goal:** By 2004, house an additional 90,102 very low-, low and moderate-income families in safe and affordable housing.

**Strategy 1:** Increase opportunities to access affordable, adequate, desirable housing through improving financial mechanisms for partners.

**Annual Objective 1.1:** By June 2004, house an additional 43,980 very low-, low and moderate-income families in their own homes.

**Annual Objective 1.2:** By June 2004, house an additional 27,578 very low-, low and moderate-income families in safe, affordable rental housing.

**Annual Objective 1.3:** By June 2004, rehabilitate an additional 18,544 housing units for very low-, low- and moderate-income families.

## 5.0 The Homeless

### 5.1 Background

Florida, with its balmy climate and mild winters, has long been a haven for those seeking a more hospitable environment. From the land-boom days in the 1920's to the post-WWII surge in the state's population growth that has little abated over the past half century, the state has grown to be the fourth most populous state in the nation. This growth has not been without its problems. In the early 1980's Florida was not immune to the national rise of homelessness as a social phenomenon. While some of the homeless may have been attracted to the state and its environs, most homeless were the result of becoming a major urban state.

In response to the growing awareness of the homeless, the state legislature established the Florida Task Force on the Homeless. The Task Force and the then Florida Department of Health and Rehabilitative Services recommended establishing a statewide network of locally-based homeless coalitions to coordinate local homeless assistance efforts. The 1987 Florida legislature acted on these recommendations and a statewide network of community-based homeless coalitions was first funded in 1988. By the late 1990's, there were 20 homeless coalitions around the state, covering virtually all urban areas and most of the rural areas. This network of local coalitions has been instrumental in promoting public awareness respective to the homeless and obtaining and coordinating federal, state and local resources for community agencies that lie at the core of Florida's homeless assistance delivery system.

Since the emergence of homelessness as a social issue, there have been a number of both state and national studies aimed at determining the extent and nature of the homeless population. In 1989, Barry University of Miami conducted a study of homeless conditions in South Florida. The University updated the study in May 1991. The study resulted in a county based multiplier that was used to estimate the incidence of homelessness throughout the state. In the initial 1989 study, university researchers found that on any given day, there were 9,738 homeless people within the south Florida counties of Dade, Broward, and Palm Beach counties. This represented an increase of about 15 percent per year and confirmed the

annual increases reported by the state's homeless coalitions. This computed the annual increase at close to 15 percent per year. A 1994 updated study of national homeless conditions conducted by the Congressional Budget Office (CBO) estimated that Florida had about 39,500 homeless people on any given day. This was slightly lower than the estimates made in the state. However, the CBO study did not take into account migration and immigration factors of those who are drawn to Florida from other states and from other countries due to warm climate and perceived economic opportunities. Based on the Barry University study, the estimates of the state's local homeless coalitions, and Congressional Budget Office findings, the state of Florida estimated in the 1995-2000 Consolidated Plan that there were 46,000 homeless people in Florida on any given day.

Since that time, Florida has made some progress in addressing the needs of the homeless and the homeless population has undergone modest increases around the state. Last year (1999) Florida's 20 local coalitions reported that there were at least 52,537 homeless people in Florida on any given day. This figure may be conservative. The U.S. Department of Housing and Urban Development estimates that there could be at least three times more homeless people than those who are known to local communities and homeless coalitions. Because of their lifestyle, many homeless people are hard to locate. They are called the "hidden homeless."

Typically, coalitions gathered data to compile these local homeless population estimates through surveys among community agencies serving them and, in some instances, through actual street counts and studies of the homeless. There is no clear pattern to homeless population data being reported. Some geographic areas of the state are reporting up to 25 percent increases over the previous year while others are reporting no increase at all. In at least two instances, actual declines were reported. These inconsistencies may be due to the fact that many homeless coalitions do not have the resources needed to conduct comprehensive studies of the homeless. This is not only a problem in Florida, but a national issue as well.

## **5.2 A Profile of Florida's Homeless**

Based on data and information supplied by Florida's 20 local homeless coalitions, the following is a demographic snapshot of the state's homeless population.

- Families comprise approximately 31 percent of Florida's total homeless population.
- Single men constitute about 50 percent of the state's homeless.
- Single women account for 19 percent of the total.
- Children 18 years and younger are reported to comprise 25 percent of the state's homeless population.
- An estimated 68 percent of all homeless people are considered new homeless (non-chronic populations who have been homeless less than one year or at periodic intervals within the year).
- The chronic or long-term homeless constitute about 32 percent of Florida's homeless population.
- Seventy percent of all homeless people in Florida are reported to be state residents.
- Approximately 30 percent of all homeless people in Florida are from out-of-state or another country. Perceived economic opportunities, federal immigration policies and climate are seen as the primary causes for this continuing migratory pattern.

- Approximately 37 percent of the state's homeless are believed to be suffering from alcoholism and/or drug abuse problems.
- An estimated 24 percent of Florida's homeless are reported to be mentally ill.
- Approximately 26 percent of the homeless are afflicted with both mental illness and substance abuse problems.
- About 45 percent of all homeless people coming to the attention of local agencies have health care needs.
- Alcoholism, drug abuse, mental illness and poor health are particularly prevalent among chronic or long-term homeless populations.
- Coalition surveys suggest about 8 percent of the homeless suffer from AIDS or HIV.
- Seventeen percent of the homeless have disabilities.
- About 43 percent of the homeless are employed, many of them periodically or on a part-time basis, and most in low paying jobs without benefits.
- Homeless veterans make up about 22 percent of the total.
- Eight percent of Florida's homeless are elderly people.
- Farm workers account for an estimated 4 percent of the state's homeless population.
- In terms of racial composition, 55 percent of the homeless are reported as Caucasian, 34 percent African-American, and 9 percent Hispanic. Other populations account for 2 percent of the total.
- Those at most risk of homelessness are people living in poverty, single parents, the unemployed or under employed, the physically and mentally disabled, substance abusers, victims of domestic abuse, runaway children and youth, veterans and the elderly.

Tables A – E contain tabulations of the state's homeless population. The estimate is a *point prevalent* estimate which means it is the estimated number of homeless people in the state, by coalition coverage area, by category on any one given day. Another method of calculating the number of homeless, termed *period-prevalence*, estimates the number of homeless in a given area over a period of time, e.g., a month or a year. Both approaches are necessary in policy decisions in that each looks at the homeless problem from a different perspective and calculates different estimates of need; i.e., *point prevalence* presents a picture of the categories of need at any one time, while *period-prevalence* presents a picture of the categories of need over a much longer period of time. These two approaches can present dramatically different profiles of need; yet, both are essential for understanding homeless issues and for crafting effective and efficient policy actions to address those issues.



**State of Florida Homeless Statistics - 2000**

**Table A**

<b>Coalition</b>	<b>Number Homeless</b>	<b>% Single Male</b>	<b>% Single Female</b>	<b>% Families</b>	<b>% Children</b>
Escambia Coalition on the Homeless	1147	52	17	39	27
Okaloosa coalition on the Homeless	512	25	15	60	
Bay County Homeless and Hunger Coalition	1500	0			
Tallahassee Coalition for the Homeless	1530	58	42	32	29
District 3 Homeless Coalition	1812	38	11	30	16
The Emergency Services and Homeless Coalition of Jacksonville	3119	60	23	17	32
Pinellas County Coalition for the Homeless	3216	51	16	33	21
Coalition for the Homeless of Pasco County	558	0			
Hillsborough County Homeless Coalition	3666	66	15	19	12
Community Coalition on Homelessness	1202	43	10	47	45
Homeless Services Network of Orange County	5600	42	18	40	30
Coalition for the Hungry and Homeless of Brevard County	2503	48	16	35	22
District 8 Homeless Coalition	4387	60	19	21	19
Homeless Coalition of Palm Beach County	4000	45	32	23	35
Broward Coalition for the Homeless	5260	73	27	14	17
Miami-Dade County Homeless Trust	4600	50	15	35	25
Monroe	600	53	15	32	20
Volusia/Flagler County Homeless Coalition	1772	48	25	30	19
Mid-Florida Homeless Coalition	2610				
Homeless Coalition of Polk County	1114	45	11	12	33
Coalition for the Homeless of Indian River County	1849	48	15	37	15
	52557	50	19	31	25

**State of Florida Homeless Statistics - 2000**

**Table B**

<b>Coalition</b>	<b>% Alcohol &amp; Drugs</b>	<b>% Mentally Ill</b>	<b>% Dual Diagnosis *</b>	<b>% AIDS</b>	<b>% Other Disabilities</b>	<b>% Health Needs</b>
Escambia Coalition on the Homeless	39	27	18	4	17	40
Okaloosa coalition on the Homeless	40	30	15	10	5	60
Bay County Homeless and Hunger Coalition	25	5	55	1	2	30
Tallahassee Coalition for the Homeless	51		75		36	100
District 3 Homeless Coalition	38	34		7	18	62
The Emergency Services & Homeless Coalition of Jacksonville	34	33	33	3	34	54
Pinellas County Coalition for the Homeless	39	25	13	18	14	
Coalition for the Homeless of Pasco County	34	15	23	4	32	30
Hillsborough County Homeless Coalition	52	27	40	11	5	50
Community Coalition on Homelessness	35	25	30	3	35	10
Homeless Services Network of Orange County	40	20	5	8	15	80
Coalition for the Hungry and Homeless of Brevard County	42	28	25	16	21	55
District 8 Homeless Coalition	39	20	15	2	17	29
Homeless Coalition of Palm Beach County	40	30	60	15	10	50
Broward Coalition for the Homeless	36	33		17	27	21
Miami-Dade County Homeless Trust	25	11	9	5	3	75
Monroe	43	23	27	4	29	55
Volusia/Flagler County Homeless Coalition	30	20	22	8	6	16
Mid-Florida Homeless Coalition	15	16	5		2	5
Homeless Coalition of Polk County	20	30	15	8	7	18
Coalition for the Homeless of Indian River County	51	26	18	12	21	67

\* "Dual diagnosis" includes those diagnosed as mentally ill and suffering from substance abuse.

45

**State of Florida Homeless Statistics - 2000  
Table C**

Homeless Coalition	% Farm- workers	% Veteran s	% Elderly	% Chronic Homeles s	% New Homeles s	% Out of Country	% State Resident
Escambia Coalition on the Homeless	1	28	3	32	68	35	65
Okaloosa Coalition on the Homeless	5	15	5	15	85	40	60
Bay County Homeless and Hunger Coalition	1	0	1	30	50		
Tallahassee Coalition for the Homeless		26	2	33	67	43	57
District 3 Homeless Coalition		24		33	67	30	70
The Emergency Services and Homeless Coalition of Jacksonville		4	5	42	58	27	73
Pinellas County Coalition for the Homeless		37	2				
Coalition for the Homeless of Pasco County		32	12	34	30	31	55
Hillsborough County Homeless Coalition		20	7	55	45	5	95
Community Coalition on Homelessness	8	35	5	25	75	28	72
Homeless Services Network of Orange County	5	25	10	21	79	30	70
Coalition for the Hungry and Homeless of Brevard County		24	14	21	79	20	80
District 8 Homeless Coalition	13	11	4	28	72	36	64
Homeless Coalition of Palm Beach County	5	30	5	25	77	12	88
Broward Coalition for the Homeless		21	2	33	67	11	71
Miami-Dade County Homeless Trust	3	11	2	30	30	25	28
Monroe County		25	6	30	70	40	40
Volusia/Flagler County Homeless Coalition		3	3	13	41	33	67
Mid-Florida Homeless Coalition		10	26	30	70	18	40
Homeless Coalition of Polk County	10	25	25	50	50	35	65
Coalition for the Homeless of Indian River County		37	12	36	64	24	76

**State of Florida Homeless Statistics - 2000  
Table D**

Homeless Coalition	% Employed	% White	% Black	% Hispanic	% Other
Escambia Coalition on the Homeless	20	62	37		1
Okaloosa Coalition on the Homeless	60	55	30	8	7
Bay County Homeless and Hunger Coalition	35	54	42	2	1
Tallahassee Coalition for the Homeless	44	43	51	2	4
District 3 Homeless Coalition	52	58	29	7	6
The Emergency Services and Homeless Coalition of Jacksonville	65	41	57	1	1
Pinellas County Coalition for the Homeless	35	70	25		5
Coalition for the Homeless of Pasco County	30				
Hillsborough County Homeless Coalition		55	30	23	2
Community Coalition on Homelessness	70	60	30	8	1
Homeless Services Network of Orange County	60	53	27	13	7
Coalition for the Hungry and Homeless of Brevard County	55	40	52		
District 8 Homeless Coalition	35	63	17	15	
Homeless Coalition of Palm Beach County	22	40	45	12	3
Broward Coalition for the Homeless	29	49	39	8	3
Miami-Dade County Homeless Trust	45	28	60	12	3
Monroe County	60	80	5	15	3
Volusia/Flagler County Homeless Coalition	22	68	23	7	3
Mid-Florida Homeless Coalition	34	60	23	10	7

Homeless Coalition of Polk County	49	64	31	4	2
Coalition for the Homeless of Indian River County	42	51	28	18	3

## State of Florida Homeless Statistics - 2000

Table E

	% in Homeless Shelters	Number of Shelter Beds	Number of Transitional Housing Beds	Continuums Of Care	Homeless Assistance Centers	Homeless Increase
<b>Homeless Coalition</b>						
Escambia Coalition on the Homeless	6	152	79	1		36
Okaloosa coalition on the Homeless	3	30	50	1		5
Bay County Homeless and Hunger Coalition	4	162	64	1		2
Tallahassee Coalition for the Homeless	4	202	36	1	2	5
District 3 Homeless Coalition	12	108	40	1	4	-4
The Emergency Services and Homeless Coalition of Jacksonville	7	936	225	1	11	33
Pinellas County Coalition for the Homeless	15	580	824	1	6	
Coalition for the Homeless of Pasco County	4	111	60			6
Hillsborough County Homeless Coalition	15	555	859	1	10	2
Community Coalition on Homelessness	2	41	8	1		12
Homeless Services Network of Orange County	12	962	613	1	10	20
Coalition for the Hungry and Homeless of Brevard County	4	68	172	1		22
District 8 Homeless Coalition	6	167	225	4	2	9
Homeless Coalition of Palm Beach County	9	245	1114	1		
Broward Coalition for the Homeless	6	688	907	1	3	5
Miami-Dade County Homeless Trust	16	1339	2062	1	2	8
Monroe	3	47	72			15
Volusia/Flagler County Homeless Coalition	1	150	130	1	5	14
Mid-Florida Homeless Coalition	11	250	43			15
Homeless Coalition of Polk County	7	112	82	1	1	10
Coalition for the Homeless of Indian River County	2	41	168	1		6

### 5.3 The Causes of Homelessness in Florida

Local homeless coalitions report the following as the major causes of homelessness in Florida.

- Poverty, with its range of debilitating consequences for the human condition. Poverty is the major cause of homelessness in Florida and the nation. Those who are poor often find it difficult to obtain housing that is both suitable and affordable. Those who do must frequently spend in excess of 50 percent of their limited incomes for housing, making it difficult to pay for other life necessities. The 1995-1999 Florida Consolidated Plan indicated that of those households earning less than 50 percent of the median household income, over 70 percent had a housing cost burden exceeding 50 percent of the households income.
- A chronic shortage of affordable housing. There is a particular shortage of affordable rental units. Coalitions have given numerous examples of intact families with a working parent that were homeless because they could not afford housing.
- Unemployment, lack of job skills and low wages. Homeless people often find it difficult to obtain employment. Typically, they do not have the education, training and job skills necessary to command good wages. When they do secure employment, it is frequently in part-time, service

based, or minimum wage jobs with no benefits. The limited income resulting from such employment makes it difficult for many homeless people to afford housing.

- Alcoholism, drug abuse and mental illness. The incidence of these problems is particularly high among chronic or long-term homeless populations.
- Family disintegration, including divorce, desertion, illegitimacy, teen pregnancy, domestic abuse, runaway youth, and lack of family supports. As these problems increase within the general population, they contribute to homelessness.
- Migration and immigration of people to Florida without means of self-support. The state's warm climate, perceived economic opportunities and federal immigration policies are largely responsible for the fact that 30 percent of all homeless people in Florida are from other states or other countries.
- Public apathy. Some coalitions and national authorities note decreasing public concern for the homeless. A large part of this public sentiment is attributed to negative and often misleading publicity regarding the homeless, much of which is disproportionately directed at chronic homeless populations, including street people, drifters and substance abusers, and mentally ill people who are not receiving essential treatment for their conditions.
- Lack of resources to prevent and alleviate homeless conditions. While there have been many recent federal, state and local initiatives to assist Florida's homeless, expanded efforts will still be needed if homelessness is to be significantly reduced on a statewide basis.
- School failure and lack of education. Several coalitions have pointed out that the origins of homelessness often begin when young people drop out of school. National studies have documented the relationship between lack of education and homelessness.
- Institutional release. According to coalitions, substantial numbers of people are being released from jails, prisons and institutions without employment, housing or a viable means of self-support.
- Lack of public transportation. This is a particular problem in rural areas and affects homeless people who are seeking services and employment.
- Lack of affordable child-care. This is a serious problem for homeless families seeking employment and trying to attain economic self-sufficiency.
- Life skills deficiencies, including poor money management practices.
- Emergency situations, including sudden loss of income, illness, household disasters, eviction and death.
- Free will. For some people, homelessness is an elective way of living.

#### **5.4 Resources Available to Assist Florida's Homeless**

During the last few years, the plight of the homeless has become one of the nation's most visible social problems, generating widespread calls for governmental intervention. To some extent, public policymakers have been responsive, with states and the federal government appropriating millions of new dollars for the

homeless. Addressing the homeless issue is typically handled on the local level by units of government, agencies, organizations, churches and charities. These have been and remain the mainstay of services to the homeless.

The following summarizes major federal, state and local efforts to aid Florida's homeless.

#### < Federal Initiatives

In 1987, the United States Congress enacted the Stewart B. McKinney Homeless Assistance Act, an omnibus piece of legislation authorizing some 14 different federal programs in support of the homeless. McKinney Act funds were made available to states, local units of government and community agencies for a wide range of homeless assistance activities. These activities included: outreach, prevention, emergency shelter, transitional and supported housing, health care, alcohol, drug abuse and mental health treatment, child and youth education, job training, and veterans reintegration. Since 1987, it is estimated that Florida has received approximately \$253 million in McKinney Act dollars. Much of this funding has flowed through locally-based efforts to entitlements and community-based initiatives. Since the inception of consolidated planning, federal dollars come predominantly through continuums of care adopted on the local level. Local continuums typically cover a municipality, but in more than a few cases, are county-wide in scope.

#### < State Programs

Generally, state efforts on behalf of the homeless fall into one of two categories: (1) prevention and early intervention; and (2) actions to reduce and alleviate homeless conditions when and where they occur. Because so many state agencies serve the homeless along with other consumer groups, it is not currently possible to determine what portion of state agency funds are spent only on the homeless. Without question, however, millions of dollars are spent on the homeless each year through Medicaid, housing programs, public assistance, WAGES, public health centers, education programs, efforts to preserve families, labor and employment security, alcohol, drug abuse and mental health programs, child support enforcement, juvenile justice and other programs. At present, the state of Florida is pursuing a number of initiatives that directly impact on homeless conditions. Some of the most important are as follows:

The Department of Children and Families, through a contract with the Florida Coalition for the Homeless, now operates a new \$5 million Temporary Housing Assistance for Homeless Families Program. This program provides short-term financial assistance for housing and extensive case management services to homeless families in shelters, transitional housing facilities, and to those who are totally without shelter. Funds are used for the payment of first month's rent, security deposits, utility deposits, and purchase of specified services needed to sustain housing. Funds may also be used for case management to help homeless families obtain housing, employment, and those support services they may require to achieve and maintain personal independence and economic self-sufficiency. The Department of Children and Families anticipates that at least 2,250 homeless families will be served during the first year of this program.

The Department of Children and Families manages a \$1.8 million Emergency Financial Assistance for Housing Program designed to provide help to homeless families and those at immediate risk of homelessness due to natural and household disasters, loss of wages and other conditions that cause sudden economic deprivation and imminent loss of housing. Approximately four thousand families are served by this program each year. The families must qualify for the state's welfare program and can receive up to a single \$400 payment within a 12-month period.

The Department of Community Affairs generates new housing units for very low, low and moderate income Floridians. Often, state funds are used to leverage private sector involvement in affordable housing development. Affordable housing is a major factor in the prevention and alleviation of homelessness.

The Florida Legislature has authorized \$859,850 for a grant-in-aid program to assist community agencies and organizations serving the homeless. Under this program, the 15 Department of Children and Families districts contract with local agencies and units of government for a wide range of homeless services. They include emergency shelter, food, clothing, housing assistance, counseling, information and referral, and case management to help obtain other services required by homeless people. In FY 1997-98, approximately 15,000 homeless people were served by state grant-in-aid agencies, most through information and referral for services and case management.

The Florida Legislature has provided \$204,450 in funds to assist Florida's 20 local homeless coalitions. These 20 grass roots organizations count as members over 1,800 community agencies, organizations, units of government and other interested parties. These coalitions are responsible for:

*planning and coordinating homeless services;*

*promoting public awareness about the needs of the homeless;*

*providing information and referral to help homeless people obtain the services they require;*

*gathering and reporting data needed for the preparation of federal, state and other reports on homeless conditions in Florida; and*

*seeking federal, state and local resources to assist the homeless.*

In this regard, coalitions and their member agencies have been directly responsible for obtaining tens of millions of dollars in federal, state and local grants and resources for the homeless since their inception in 1988. Without question, Florida has reaped a large return on its relatively small financial investment in Florida's homeless coalitions.

One of the most important homeless prevention initiatives supported by the Florida Legislature is the State Domestic Abuse Program. At present, there are 38 state-funded domestic abuse centers. Each year, they shelter approximately 15,000 women and their children who are the victims of domestic violence and abuse, and provide counseling and support services to 88,000 others. The annual legislative appropriation for this program is \$16,375,000. Without this statewide support network, thousands of abused women and their children could be homeless and on the streets.

The Florida Network of Youth and Family Services, in cooperation with the Department of Juvenile Justice, funds and operates a statewide network of 29 homeless and runaway youth shelters. The Florida Legislature appropriates \$33 million in support of this statewide network of shelters and other intervention services. These centers perform an invaluable service by intervening in the lives of teenage runaways, homeless youth and their families, thereby helping prevent the emergence of chronic homelessness and life on the streets. In so doing, they help turn potentially wasted lives into productive ones. Collectively, the network shelters 15,000 young people each year and provides counseling and support services to many others.

Florida A & M University, in cooperation with the Florida Department of Education, now operates an Education of Homeless Children and Youth Program. With an annual appropriation of \$1,777,084, this project provides grants to local education agencies to help ensure that homeless children, including

preschool and youth, have equal access to a free public education. Funds are specifically used to facilitate the enrollment, attendance, and success in school of homeless children and youth. This includes addressing problems caused by transportation issues, immunization and residency requirements, lack of birth certificates and school records, guardianship problems, and guidance needs. At present, grants are provided to 15 local school systems based on a competitive statewide selection process.

In any discussion of state-supported homeless services, it is essential to recognize the long standing contributions of county public health departments to the well-being of Florida's homeless. These centers have been providing free medical care to the homeless for years.

Information provided by Florida's local homeless coalitions indicates that 37 percent of the homeless have alcohol and drug abuse problems. At least 24 percent are mentally ill. Twenty-six percent present both substance abuse and mental health problems. Accordingly, Florida's statewide network of community alcohol, drug abuse and mental health programs is crucial to the welfare of homeless people experiencing such problems. This statewide network is also of substantive importance to the prevention of homelessness among people being released from state and other institutions into the community.

Many of the programs operated by the Florida Department of Children and Families and other state agencies prevent and alleviate those socio-economic conditions that directly contribute to homelessness - notably poverty and family disintegration. Beyond those programs already discussed, additional examples include: child day care, which enables parents to seek and obtain employment; prevention of abuse and neglect; public assistance; WAGES; prevention of teen pregnancy and support for teen parents; multiple programs to preserve families; and a range of other programs designed to promote self-sufficiency and personal independence. Florida's substantive efforts to prevent school failure also contribute greatly to this prevention and early intervention focus, as do the Child Support Enforcement programs of the Department of Revenue; employment and training programs operated by the Department of Labor and Employment Security; veteran services programs offered by the Department of Veterans Affairs; adult literacy, education and training programs provided through Florida's educational system; Medicaid; and efforts to reduce juvenile delinquency by the Department of Juvenile Justice. In general, the state's philosophy is that the best strategic approach to homelessness is to prevent the emergence of those conditions that cause the problem.

A review of these initiatives clearly reveals a broad range of contributions made by the state of Florida to prevent and alleviate homeless conditions. While more remains to be done, present state efforts are considerable.

#### < Local Initiatives

Long before federal and state governments became directly involved with the homeless, local agencies, organizations, governments, religious institutions and charities were accepting responsibility for their well-being. Indeed, some of these community institutions and charities have been aiding the homeless for a hundred years or more. Even with the advent of federal and state intervention on behalf of the homeless, some authorities believe that 70 percent or more of all services for the homeless are funded and provided by community agencies and local units of government.

Over the years, local agencies have tended to concentrate on the emergency needs of the homeless, particularly shelter, food, clothing and medical care. Lately, however, some communities have been addressing a much broader range of homeless needs, including homeless prevention, supported housing and housing assistance, transitional housing, specialized shelter, employment services, alcohol, drug abuse and mental health treatment, transportation and case management to help the homeless obtain a broad range of services that they may require. Still, the focus of many communities is on the delivery of

shelter and other emergency services to the homeless. In this regard, there are presently 149 homeless shelters in Florida with a total bed capacity of 6,946. Unfortunately, these facilities are able to meet only 13 percent of the shelter needs of Florida's 52,500 homeless, leaving many on the streets with limited access to housing, employment, food, clothing, medical care, alcohol, drug abuse and mental health treatment, and other life necessities. More encouraging is the fact that there are now 7,833 transitional housing facilities which provide longer-term care and support services for the homeless than do emergency shelters.

Also encouraging is that 18 of 20 homeless coalitions report there are now continuums of care for the homeless within their respective jurisdictions or coverage areas. Such continuums involve the collaborative efforts of multiple community agencies to provide prevention, outreach services, emergency shelter, transitional housing, supported housing, permanent housing, and a range of support services needed by homeless people at each stage of the continuum.

Additionally, coalitions report that there are now 56 co-located homeless assistance centers in Florida. These facilities provide a range of services for the homeless at one site, often including showers, laundry facilities, food, clothing, personal care items, private mail facilities, private lockers, assistance in preparing job applications, training in interviewing techniques and job readiness skills. Also, they often provide GED preparation, assistance in obtaining government benefits, assistance in obtaining employment, assistance in securing housing, counseling, information and referral, case management, and other necessary services.

In general, many of these services for the homeless are confined to urban areas and medium-sized communities (i.e., entitlement jurisdictions). Rural areas are often able to provide only limited emergency assistance such as food, clothing and health care. Even in urban areas, however, most services for the homeless are insufficient to meet present levels of need and demand.

While there have been substantial improvements in the level of care and services available to many homeless people in Florida (particularly over the last ten years), much work remains to be done if an adequate base of essential services is to be extended to all homeless populations in all areas of the state. Of particular concern is the shortage of emergency shelter for Florida's 52,500 homeless people living on the streets on any given day. Unless they can gain access to emergency shelter, there is often little that can be done to assist them.

## **5.5 The Needs of the Homeless**

The following presents the most important needs of the state's homeless identified by Florida's 20 local homeless coalitions.

- Employment and improved wages.
- Affordable housing.
- Emergency shelter and support services.
- Food and clothing.
- Case management, information and referral to help homeless people obtain a range of essential services, including shelter, food, clothing, housing, employment and training, health care, substance abuse and mental health treatment, counseling, transportation, child care, government benefits, life skills training, and emergency financial assistance.

- Comprehensive homeless assistance centers that provide a wide range of services to the homeless at one site, often delivered by multiple agencies.
- Housing assistance, including rent subsidies, rent supplements, first month's rent, security deposits, utility connections and mortgage assistance.
- Transitional and supported housing for special needs homeless populations.
- Health care.
- Alcohol and drug abuse services, including residential, non-residential, and domiciliary care.
- Mental health services, including residential, non-residential and domiciliary care.
- Emergency financial assistance.
- Transportation.
- Childcare.
- Education.
- Job skills training.
- Life skills training, particularly money management.
- Improved advocacy on behalf of the homeless.
- Improved resources for homeless people in rural areas.

## **5.6 Long Term Goals and Objectives**

To prevent and alleviate homeless conditions in Florida, Florida's 20 local homeless coalitions, representing over 1,800 member agencies organizations and units of local government, formulated a series of long term recommendations. We include those recommendations here. They represent a broad-based consensus on what needs to be accomplished to address the homeless issue in the state. However, these are recommendations only and may not represent either the priorities or policies of the Florida Department of Children and Families or the Florida Department of Community Affairs.

1. Expand the stock of affordable housing for low income people with emphasis on affordable rental units (Department of Community Affairs).
2. Increase funding for the State Homeless Grant-in-Aid Program, with resources to be targeted at the following: (a) outreach and prevention; (b) emergency shelter and support services; (c) transitional and supported housing for a wide range of special needs homeless populations; (d) case management, information and referral for service systems; (e) housing assistance, including rent subsidies, rent supplements, first month's rent, security deposits, utility connections, and mortgage assistance; (f) helping communities establish multi-agency continuums of care for the homeless; (g) assisting comprehensive homeless assistance centers that provide a wide range of services to the homeless at one site; and (h) emergency financial assistance (Department of Children and Families, Economic Self-Sufficiency Services Program).

3. Increase funding for community alcohol, drug abuse and mental health treatment programs for the homeless (Department of Children and Families, Alcohol, Drug Abuse and Mental Health Program).
4. Intensify job training and placement services for the homeless (Department of Labor and Employment Security and the state community college system/vocational education and training).
5. Expand the number of domestic abuse shelters funded through the State Marriage License Trust Fund (Department of Children and Families, Family Safety Program, Domestic Abuse Program).
6. Increase the number of homeless youth and runaway shelters operated through the Florida Network of Youth and Family Services (Department of Juvenile Justice and the Florida Network of Youth and Family Services).
7. Improve access for homeless people to primary health care provided by county public health departments (Department of Health).
8. Increase funding for Florida's 20 state-funded homeless coalitions, and extend state financial support to five additional coalitions not currently receiving state funds (Department of Children and Families, Economic Self-Sufficiency Services Program).
9. Continue and expand funding for the Emergency Financial Assistance for Housing Program (Department of Children and Families, Economic Self-Sufficiency Services Program).
10. Increase funding for local school districts for the education of homeless children and youth (Department of Education).
11. Provide high priority status for homeless children, allowing them access to state-supported child day care programs (Department of Children and Families, Family Safety Program, Child Day Care Program).
12. Expand transportation systems for the disadvantaged and allow access to these systems for the homeless (Department of Children and Families, Developmental Services Program, Transportation Disadvantaged Program).
13. Expand public transportation systems, thereby allowing homeless people without transportation to access the services they require. The emphasis should be on rural and medium-sized communities, with the possibility of regional efforts (cities, counties, and the Department of Transportation).
14. Increase local support for homeless assistance programs (city and county units of government, community agencies and organizations).
15. Amend section 212.0306, Florida Statutes, to give all counties the authority to levy a local option sales tax on food and beverages to support homeless assistance programs (Florida Legislature).
16. Intensify state efforts to secure additional congressional funding for homeless assistance programs (Florida congressional delegation, Florida Legislature, Office of the Governor, the advocacy community the Florida Coalition for the Homeless, local homeless coalitions, and other appropriate agencies).

17. Provide informed input to federal, state and local units of government to assist in the formation of public policies and programs in support of the homeless (the Florida coalition for the Homeless, local homeless coalitions, the advocacy community, and agencies and organizations serving the homeless).
18. The United States Congress, the Veterans Administration, appropriate agencies of federal government and the State Department of Veteran's Affairs should be extremely concerned about the high incidence of veterans among the total homeless population (22 percent in Florida), and should begin to focus more attention and efforts on their behalf.
19. Provide continuation funding for the Florida Coalition for the Homeless (Department of Children and Families, Economic Self-Sufficiency Program).

## **6.0 Migrant and Seasonal Farmworkers**

### **6.1 Background**

Florida is a major agricultural labor state, ranking third in the number of hired farmworkers and agricultural payroll. Florida is also the home-base state on the United States east coast for migrant and seasonal farmworkers. Numerous studies have been undertaken over the past ten years to estimate and assess Florida's total farmworker population, including migrant and seasonal farmworkers. Because of differences in definitions (who is counted), methodologies, and date of survey (population has dramatically changed over the past decade), the estimated numbers have ranged from 171,000 to 435,000. Sixty to eighty percent of those totals are thought to be migrant and seasonal farmworkers. Most of these workers are very low income (i.e., incomes are below 50 percent of median income). The worker population itself places a burden on housing demand, but dependent family members often accompany the workers, expanding the total demand.

Typically, migrant workers spend up to seven months in Florida harvesting crops. They move north along the eastern seaboard following the crop harvesting cycle. Burgeoning social and political changes in foreign governments and disintegration of local economic structures outside the United States, have increased the steady flow of migration to the United States from Mexico, Cuba, Haiti, Nicaragua, Guatemala and El Salvador. These immigrants have settled into small farmworker communities, often doubling the population during the season, and thus increasing the need for housing and other related services.

The high demand for housing units to serve the farmworker populations has been growing steadily in each of Florida's major agricultural areas. Despite the combined efforts of state and federal housing agencies, the increases have not been sufficient to keep up with the needs of this population. The continuing lack of safe, decent, sanitary and affordable housing continues to foster exploitation by landlords, overcrowding, homelessness, health problems and a myriad of related social and economic problems.

In an recent article from the New York Times which highlighted cramped sweltering conditions of migrant housing in Maryland, this comparison was made:

*Camp Somerset's residents give the camp mixed reviews, although many acknowledge that the conditions are often better than in the trailers they rent in Florida.*

New York Times, August 9, 1999

Florida has several crisis areas where the housing is not available to meet the needs and is unsafe, unsanitary and dilapidated. These shelters are threatened with closure by local and state officials faced with the dilemma of condemning unsafe and unsanitary structures on the one hand, or making many people homeless by evicting them from these unsafe dwellings on the other. Further, areas which are experiencing housing problems which have risen to emergency levels, have also experienced numerous natural disasters in the last several years. These disasters have provided a hardship on the agricultural industry as well as on the general community which is called upon to meet the housing needs of the migrant farmworker. If the farmworkers cannot find shelter, they will not be able to seek employment. The effect on the agriculture sector is compounded by these multiple disasters.

Much has been written concerning the deplorable conditions and high rents of the area. The following are a few examples:

*“...Feliciano Rodriguez, a 23-year old tomato picker lives in a trailer that costs \$225 a week. She shares the trailer with 8 other adult farmworkers to make the rent. Farmworker advocates say implicit in the high rents in Immokalee is overcrowding.”*

Naples Daily News, January 31, 1999

*“... on the Collier County-sponsored tour, [Collier County Commissioner] Mac’Kie would step over ant nests to peer into a closet-sized communal bathroom shared by the tenants of 10 concrete huts, and shake her head at the sight of unsafe electrical hookups for trailers at a sprawling migrant camp... “There is a way to stop the slumlords. We can shut them down,” Mac’Kie said. “But we have to be prepared for the fallout.... The result would be not enough housing to accommodate the roughly 16,000 seasonal workers who swell Immokalee during the winter harvest from October to May.”*

Naples Daily News, May 14, 1999

*“Jose Alvarado doesn’t care if his family’s mobile home does not meet building standards... His parents Jose and Rosa Alvarado, worry they won’t find another affordable home. “We are fine here. Where are we going to get \$1,000 to rent a new place?” Rosa Alvarado asked. Their home was one of 76 in Wimauma that were ordered vacated within 30 days last month...”*

Tampa Tribune, April 21, 1999

## **6.2 Factors affecting farmworker housing**

There are a variety of natural, economic and social factors that contribute to the problems facing migrant and seasonal farmworker housing in Florida. The first of these is the environment.

In the late 1980’s Florida’s ‘freeze line’ - an imaginary geographical line demarcating the southernmost extent of freezing - had been positioned north of Orlando. Severe back-to-back agricultural freezes in 1989 and 1990 killed off major citrus acreage and moved the ‘freeze line’ below Orlando. The agricultural industry responded with the planting of thousands of acres of new citrus crops in rural counties that had previously only modest acreage in agricultural use. For example, Hendry County has increased its citrus acreage more than 750 percent in four years. Other rural counties in the southernmost part of the state have experienced similar growth. By 1997, the newly planted citrus began to reach maturity and bear a harvest

in need of a substantial migrant workforce. In Hendry County, the workforce grew from 3000 to more than 10,000 workers.

The second meteorological disaster was a tropical hurricane with damages making it the single most costly natural disaster in U. S. history. This was Hurricane Andrew. When Andrew hit the southern coast of Florida in late August of 1992, it not only wreaked havoc throughout the local communities, it had particularly disastrous effects on the farmworker community. Florida City and Homestead, in the direct line of the storm, housed the majority of the southern Florida migrant workforce during harvesting seasons. Nearly all of this housing was destroyed and many units were not rebuilt. In an attempt to address this need, a migrant labor camp, Camp Andrew, was built in Homestead. The camp is comprised of more than 7000 trailers for migrant and seasonal agricultural workers.

While environmental variables have played a tremendous role in farmworker housing, the simple economics of providing adequate shelter is also important. The state's 1995-1999 Consolidated pointed out that the cost of constructing housing that is affordable for the farmworker population presents a major challenge in achieving a solution to the current and anticipated housing shortages for migrant and seasonal farmworkers. Typically, farmworkers are at the bottom of the wage-earning scale.

Other factors impeding the provision of affordable housing and support services for farmworkers are:

- Public resistance to farmworker housing;
- Lack of private and public funding for redevelopment, construction and permanent financing;
- Lack of proper infrastructure (water or sewer, roads, etc.);
- Lack of needed services such as police and fire protection, transportation services, full medical facilities, shopping resources;
- Seasonal work and mobility of population; and
- Lack of adequate, steady employment and economic means to afford market rental rates (i.e., low wages); inability to qualify for homeownership.

Racial discrimination is another factor facing farmworkers seeking housing. The State of Florida Analysis of Impediments to Affirmatively Furthering Fair Housing found that real estate brokers and rental property brokers utilize steering and block-busting type techniques and misrepresent circumstances and conditions that discourage persons because of race from residing in particular areas of a community. This includes migrant and seasonal farmworkers, many of whom are foreign nationals. Further, many rental agents discourage migrant labor rentals by requiring a year-long lease. For many farmworkers who may only be in an area for 4-6 months, this is an insurmountable burden.

### **6.3 Farmworker population and housing demand**

The Shimberg Center for Affordable Housing at the University of Florida is the state's housing research entity. Each year it produces the Affordable Housing in Florida Report which is submitted to the Florida Senate and the House of Representatives, and serves as an important element in statewide housing policy planning.

In 1995, the Shimberg Center completed a study of farmworker housing supply and demand around the state. This was incorporated into the Affordable Housing Needs Assessment and distributed to all local

jurisdictions. The research focused on estimating the number of migrant farmworkers and their dependents in each county. It did not include estimates of seasonal farmworkers since these were defined as year-round residents and were included in other housing need assessments.

The demand for housing, which included adding migrant farmworker dependents, placed the statewide demand for migrant farmworkers at 139,252 persons. Yet, statewide capacity for migrant worker housing was estimated to house only 56,950 persons, leaving a statewide deficit of 83,302 persons in need of housing. Other estimates place the demand even higher.

- **Housing Conditions**

Many of the units now in use for farmworker housing are substandard. Unfortunately, there is little, if any, available resources to rehabilitate substandard rental units. Existing rental property owners place substandard housing units on the market because of the high demand. Code enforcement officials are cautious about widespread condemnation because of the potential disastrous consequences of placing thousands of residents on the street. However, there are increasing pressures to condemn properties that are severely dilapidated and recent condemnations are only a precursor of future code enforcement activity.

In Florida, HRS licenses and inspects migrant labor camps. Major structural and electrical defects account for 35 to 40 percent of cap citations by HRS. Migrant tenants have died in fires caused by electrical defects. Deteriorating and substandard housing with inadequate plumbing, faulty wiring, poor maintenance, no heating or cooling systems or toilet facilities is a way of life for this growing population. Most of the migrant population lives in other available housing, but because of the shortage, the units are often substandard and unsafe. In addition, mounting anecdotal information indicates that the rent for many housing units provided to migrant farmworkers is excessive.

## **6.4 The State's Response**

### < **Florida Housing Finance Corporation**

The Florida Housing Finance Corporation (FHFC) provides financial assistance—in the form of low-interest loans and federal income tax credits—for the construction of rehabilitation of affordable rental housing in Florida. Current incentives designed to encourage the development of farmworker housing have been incorporated into the rule and application package for the State Apartment Incentive Loan (SAIL) Program, the Home Investment Partnerships Program (HOME), the Housing Credit (HC) Program, and the Pre-development Loan Program (PLP) as described below:

SAIL Program: Ten percent of the SAIL Program's annual allocation is reserved for farmworker and commercial fishing worker housing. Applicants applying for program assistance within this set-aside are provided a 12-point incentive to target at least 40- percent of the units, as opposed to the minimum required 20 percent, for farmworker and commercial fishing worker households. Further, developments that maintain an 80 percent occupancy of residents qualifying as farmworkers or commercial fishing workers are eligible for loans at higher amounts and with more favorable terms and conditions than otherwise available through the SAIL Program. Specifically, by meeting the aforementioned occupancy requirement, a development qualifies for a loan with an interest rate of 3 percent, as opposed to the standard 9 percent. In addition, instead of mandatory annual payment of a portion of the interest payment on the 3 percent loan is based solely upon the development's cash flow, and interest may be deferred until loan maturity. Also, the loan amount may exceed the customary limit of 25 percent of total development cost.

HOME Rental Program: Applicants are provided a 15-point incentive to target at least 40 percent of the proposed development's total units for farmworker or commercial fishing worker households.

Housing Credit Program: The 1999 Application Package includes a special targeting goal of allocation a portion of its 1999 credits to a minimum of one farmworker/fishing worker development. In addition, applicants are provided a 25-point incentive to target at least 40 percent of the total units for farmworker or commercial fishing worker household, provided the proposed development contains no more than 160 total units.

Predevelopment Loan Program (PLP): Although the statute requires that 40 percent of the program's annual allocation be reserved for farmworker housing, Florida Housing Finance Corporation has exceeded this requirement by reserving an additional 10 percent during 1998. Over the past ten years, 14 farmworker developments in eight counties have received financing from Florida Housing. Of the 1,241 units contained within these developments, 749 are targeted or set-aside for low income farmworker households.

< The Governor's Farmworker Housing Initiative

The Governor and his administration have recognized the need for farmworker housing around the state and have formulated a plan, known as the Governor's Initiative on Farmworker Housing, to address the housing needs of farmworkers. As a first step in the Initiative, the state sought funds under a federal Emergency Supplemental Appropriation to respond to the statewide crisis in farmworker housing. This represented the first step in a long-term comprehensive farmworker housing initiative which will address the severe shortage and deplorable conditions of housing available to migrant farmworkers. An appropriation of \$20 million was made by Congress to the United State Department of Agriculture budget. This made emergency funds available nationwide for farmworker emergencies. A coordinated effort was organized through the Governor's Office under the leadership of the Governor and the Governor's Task Force on Farmworker Housing and an application was submitted for a total of \$10 million. The application represented a partnership between the Florida Governor's Office, the DCA, the Florida Department of Corrections, the Florida Housing Finance Corporation, the state's commercial growers, not-for-profit private sector housing and service delivery agencies, and farmworker advocates. This initiative is founded on the fundamental principle that any *effective long-term* response must be based upon a coordinated collaborative effort between the many agencies, both public and private, involved in the delivery of housing and services to migrant and seasonal farmworkers.

Further, collaboration must involve all levels – from the local person to the highest levels of state government. The application, itself, was intended to represent a single, comprehensive and coordinated state effort to use the federal emergency supplemental appropriation to address farmworker issues. In October of 1999 the Department of Agriculture awarded a total of \$9.1 million to the State of Florida. In a subsequent Request For Proposals process based on the proposal to the USDA, on March 15, 2000, the state announced the award of funds for four separate projects. This included:

- < \$3,260,000 to the Collier County Housing Authority for facilities for 300 farmworkers in the Immokalee area of Collier County;
- < \$1,630,000 to the Everglades Community Association for facilities for 125 farmworkers in the Ruskin-Wimauma area of Hillsborough County;
- < \$3,250,000 to the Catholic Charities for 80 family units for farmworker families in eastern Hillsborough County;

In addition to these projects, a total of \$700,000 of the USDA award is being transferred to the Florida Department of Corrections to establish a housing component manufacturing capability. To the match the funds, the Florida Housing Finance Corporations pledged \$1 million for the establishment of a revolving loan

fund for the rehabilitation of farmworker housing in Collier and Hillsborough Counties. In addition, the Community Service Block Grant Program is earmarking an annual amount of \$100,000 set-aside for farmworker emergencies.

## Conclusion

In summary, there is a statewide crisis in farmworker housing. Part of this can be traced to the already stressed demand for housing that, statewide, sees approximately 80 percent of the state's low income renter households paying greater than 30 percent of their income on housing costs – even before the added demand for affordable low income housing imposed by the increased presence of farmworkers. To compound the situation, large shifts in agricultural patterns have over a very short period of time, shifted demand to areas unable to handle them. Likewise, environmental events have further disastrously affected farmworkers and disrupted the agricultural cycle. Existing housing stock is extremely short in meeting the demand. Further, natural disasters have affected the communities, public and private, which are called upon to provide the housing and other services needed for the migrant and seasonal farmworker. In consequence, many farmworkers now dwell in extremely substandard housing (e.g., dilapidated trailers, with no utility hookups). All these factors have combined to create an emergency situation. In several priority areas, the crisis is intolerable and is still growing. Yet, the state has not stood still on addressing the shortage in farmworker housing and necessary services. Through the Farmworker Housing Initiative, the Bush Administration has made a strong long-term commitment to address the needs of the state's farmworkers.

## **7.0 The Elderly**

### **7.1 Background**

Currently, there are over 3.3 million persons over the age of 60 in Florida. Of that number, one-third or approximately one million persons are over the age of 75. Elders make up 23 percent of the state's population, which is three times the national figure. In the past 15-20 years, this segment of the population increased by 46 percent statewide with the highest percentage of change (126 percent) occurring among persons over the age of 85. Although this represents only 265,887 persons, these are persons most at risk of becoming moderately or severely impaired and in need of ongoing care. At the turn of the millennium, eight and one-half (8.5 percent) percent of Florida's population is over the age of 75, an age group that is expected to increase to 9.8 percent by 2010.

To address the special needs and the potential of this large segment of elders, the Department of Elder Affairs was created in 1991. A key priority issue of this agency is to honor the choice of most older persons to remain in their homes and in their communities. The objective and strategy for this priority issue is to provide quality care options in the least restrictive setting possible. One of the most critical deficiencies in addressing the unmet housing needs of elders is the relative scarcity of community residential facilities that may serve as alternatives or at least delay the premature placement of severely impaired persons into nursing homes.

Special efforts are also needed to improve and expand in-home supportive housing services, including house repair and weatherization. In annual Area Agency on Aging plans, which outline service plans based on demographic data and survey responses from the elderly and key informants, the need for additional community residential facilities and in-home care programs is consistently cited as a major concern. In a study commissioned by the Affordable Housing Study Commission, the Florida Policy Exchange Center on Aging found through an analysis of 1990 Census data that 11.7 percent, or 330,511 persons aged 60 years or older, who were living independently (i.e., non-institutionalized), reported having a limitation in mobility.

Another 10 percent of this population admitted to having a self-care limitation. And, a much lower 5.5 percent, or 155,493 elders, admitted to having both a mobility and a self-care deficit need.

The manner in which housing needs are addressed has significant consequences, not only in providing essential health and support care to the elders themselves, but also to the general population that is burdened by the escalating cost of intensive long-term care. When the needs of the elderly, especially the poor, frail elderly, are appropriately addressed, it should be possible to prevent unnecessary and early placements in nursing homes that are often three times the cost of alternative community care and in-home assisted living options. However, the Department of Elder Affairs is attempting to supplement the care of Adult Congregate Living Facilities (ACLF) residents through an experimental application of a Medicaid waiver. The department received federal approval to support the cost of additional supervision and personal care to ACLF residents in an attempt to postpone their transfer to nursing homes. Because of the small level of appropriations received from the 1994 Legislature, only 224 residents, out of a projected 1500, have benefitted. Another demonstration project administered by the Department of Elder Affairs is the Medicaid Waiver, Home and Community-based Services program. This project expects to assess the advantages and cost savings of providing a variety of in-home services to the frail, functionally impaired elderly. The level of state match appropriated by the Legislature in the first year permitted 7,175 eligible persons to be served. The key indicators of elder housing needs can be identified through analysis of the population growth, income level, type of living arrangements, and the functional status of elders.

ESTIMATED AGE DISTRIBUTION WITHIN THE ELDER POPULATION(60+) IN FLORIDA, 1994		Age
in Years	Percent	
60-64	20.6	
65-69	23.0	
70-74	21.4	
75-79	16.4	
80-84	10.8	
85+	7.8	

(Source: Population Estimating Conference, 1994 Population Projections, University of Florida, January 1993)

The age distribution of the older population is expected to change significantly prior to the year 2000. The chart which follows presents the percent increase within the elder population form 1980 to 1990, and also reflects projected increases for the year 2000. The largest single increase is expected to be among persons 85 years of age and older.

ACTUAL AND EXPECTED INCREASE WITHIN THE ELDER POPULATION IN FLORIDA

Age in Years	1980-1990 Increase	1990-2000 Increase
60-64	33.11	9.10
65-69	26.46	10.19
70-74	27.60	28.63
75-79	47.17	33.64
80-84	70.24	39.14
85+	77.35	78.44

(Source: Munroe, Donna J., et al., Aging 2000: Projecting the needs of Florida's Older Population to the Years 1995 through 2000. Florida International University, June 1991.)

INCOME DISTRIBUTION WITHIN THE FLORIDA GENERAL AND  
CLIENT POPULATION AGES 60+

Annual Income	General population	Client population
Under \$10,000	30.3%	64.9%
\$10,000-30,000	24.4	1.0

(Source: Munroe, Donna J., et al., Aging 2000: Projecting the needs of Florida's Older Population to the Years 1995 through 2000. Florida International University, June 1991.)

The annual income levels of elders is another key determinant in assessing the housing needs of this population. The Aging 2000 study reports that among the client population of older persons, 85 percent of individuals earn less than \$10,000 annually, and only one percent of the client population earns more than \$30,000 each year. Elders who live alone can also benefit from the provision or availability of housing support services.

According to the Aging 2000 study, some 23 percent of elders live alone. Many of these individuals are also limited in functional status. Among those 85 years and older, nearly half have some limitations in performing activities of daily living. These living arrangements and limitations affect a person's ability to live independently. Additionally, up to 50 percent of those over 85 are estimated to have some degree of dementia or Alzheimer's disease. Approximately 80.8 percent of elders own their own homes. According to a recent study by the American Association of Retired Persons, 86 percent of older persons prefer to live in their own homes. In order to make this possible, Florida will have to address a variety of needs.

The programs which provide in-home services for elderly persons are not currently able to meet all of the need for services. In addition, many older persons who live in their own homes require assistance to eliminate hazardous conditions, adapting homes for their use as they experience functional limitations, and maintain their homes in a safe and sanitary way. For those who are unable to live independently in the community, Adult Congregate Living Facilities (ACLF) and adult foster homes are available. However, a 1988 study by the Department of Health and Rehabilitative Services revealed that the cost of care in these homes is about \$711 per month, which is substantially higher than the current reimbursement rate of \$586. There is, therefore, a need to raise the rate to an amount approximating the current cost of care, which is now estimated to be \$850+ monthly. There is a need for living arrangements to fill the gap between the ACLF/foster home situation and nursing homes. The Legislature in 1991 authorized a new type of license called "extended congregate care." This type of facility will be able to offer more intense supportive and/or nurse services in order to enable ACLF residents to age in place, rather than having to move to nursing homes when their needs change.

The need for this type of living arrangement is expected to be an additional 77,000 ACLF beds by the year 2000. Funding for those unable to afford this service will also need to be provided. No funding beyond the regular reimbursement is available for extended congregate care. However, the Department of Elder Affairs is attempting to supplement the care of ACLF residents through an experimental application of a Medicaid Waiver.

**7.2 Elderly Priorities**

The current administration has articulated the following priorities with regard to Florida's elderly residents:

**1. Aging in Place** - Seniors able to continue to live at home, with their families, and in their communities through the expansion of home and community-based services.

**2. Aging in an Elder-Friendly Environment** - Minimization of regulations and bureaucratic obstacles, making it easier for seniors to access information and/or services.

**3. Aging with Security** - Increased protection from abuse, neglect and other crimes at home, in the community, or in institutional care.

**4. Aging with Purpose** - Enriched community life through intergenerational involvement.

**5. Aging with Dignity** - Assurance of competent, compassionate, and respectful care for seniors and their loved ones, particularly as they near the end of their lives.

In keeping with the administration's above-state priorities, and in light of the fact that Florida's aging demographics lead the rest of the nation, it is critical to establish service delivery approaches that successfully address the needs of older tenants to age in place. It is estimated that roughly 80,000 elderly tenants currently live in rent-subsidized housing. Studies have shown that seniors in rent-assisted housing prefer to remain in their current accommodations as long as possible and delay the prospects of institutionalization.

However, owners and managers of rent-subsidized elderly housing projects report many difficulties in attempting to link their residents with affordable and appropriate supportive services. According to the CASERA Project\*, "cost effective supportive services are crucial in a state whose population will demand ever larger increases in Medicaid spending. Currently, an estimated 30 percent of elderly tenants who leave rent-subsidized housing enter nursing homes. It is estimated that the cost of nursing home care in Florida will grow to more than \$2 billion by the beginning of the next millennium. The choice is to 'pay now or pay later' in terms of the public policy cost of subsidizing long-term care needs for the elderly residents in more costly institutional care versus providing them with prevention and early intervention services to prolong their independence.

"To prepare for the demand for services in the decades ahead, we must develop new service delivery approaches that forge new partnerships and innovative service collaboration among the agencies and community groups who serve these citizens. With dwindling resources available for social and human services, priority should be given to funding home- and community-based services that support the independent life-styles of elder tenants. Not considering the elder-occupied rent-subsidized facility as a major service delivery target is a badly missed opportunity."

The CASERA (Creating Affordable and Supportive Elder Rental Accommodations) Project is a report produced in March 1999 by Stephen M. Golant, Ph.D. of the University of Florida.

### **7.3 Long Range Goals and Objectives**

**Long-Range Goal 1:** Expand the supply of alternatives to institutional nursing home care for the elderly in Florida. Adequate programs and services should be available to enable an elderly individual to move gradually along the continuum of care.

**Long-Range Goal 2:** Preserve Affordable Elderly Housing. Low-income seniors should not be forced to choose between paying rent and eating properly.

**Long-Range Goal 3:** Improve the coordination of home and community-based services programs with elderly housing communities and elderly residents living on their own. Elderly residents should be able to

access supportive services through a single entry point that is easily accessible and whose existence is well publicized.

**Long-Range Goal 4:** Explore opportunities to access additional federal dollars to augment the expenditure of state resources for provision of health care and social services to seniors in need.

**Long-Range Goal 5:** Encourage development of affordable assisted living facilities through low income housing tax credit financing or other Florida Housing Finance Corporation funding.

**Long-Range Goal 6:** Develop a variety of adult daycare programs to provide respite for individuals caring for an elderly relative in their homes.

**Annual Objective 1:** Increase funding in the Community Care for the Elderly program each year in proportion with the increase in the state's population over 60 years.

**Annual Objective 2:** Provide grant and low-interest loan funding to HUD elderly housing projects in need of major repairs and retrofit, especially those projects built before 1981.

**Annual Objective 3:** Streamline the administration of the state's Area Agencies on Aging offices. Each Area Agency office should conduct community outreach initiatives on a monthly basis to make more elderly individuals aware of the services available to them through the AAA's.

**Annual Objective 4:** Encourage participation in the Program of All Inclusive Care for the Elderly Program (PACE) by eligible agencies in Florida with the goal of at least three new PACE programs in Florida by 2002.

**Annual Objective 5:** Conduct symposium with investors, developers, non-profit housing sponsors and state agencies to foster commitment to the construction of affordable assisted living facilities, especially in rural areas in Florida.

## **8.0 Persons with Special Needs**

### **8.1 Introduction**

There are a variety of agencies in the state of Florida that deal with providing services to persons with special needs. This chapter outlines the efforts of those agencies. The agency responsible for the Long-Range goals and annual objectives for each group covered in this chapter is indicated in brackets.

### **8.2 Persons With Developmental Disabilities**

#### Background

For the past 15 years, Florida's goal of moving people who are developmentally disabled out of institutions is becoming a reality and life has changed substantially for the citizens who have left those facilities. In 1993, 93.8 percent of those served by developmental services now live in the community. People with developmental disabilities have shown that they are able to live in the community with adequate support. At the same time, persons with developmental disabilities are likely to require housing assistance. As a result the demand for new residences for persons who formerly would have been placed in institutions is now focused on supported living arrangements in private homes. Florida's per capita number of persons in residential treatment is well below the national average. An estimated 4,700 of the 10,713, individuals in

residential placement could be supported in their communities if housing alternatives were available. These numbers do not include persons living with family and not receiving support from the Florida Department.

Long-Range Goals and Annual Objectives; Office of Developmental Services

**Long-Range Goal 1:** Modify existing facilities and develop new living arrangements to expand supported living.

**Long-Range Goal 2:** Expand respite care services to small family-operated foster and group homes.

**Long-Range Goal 3:** Reduce the need for residential services for children and young adults through family support systems.

**Long-Range Goal 4:** Create standards that are flexible according to a client's' needs and abilities.

**Long-Range Goal 5:** Expand the Home and Community Based Services Waiver

**Long-Range Goal 6:** Improve the quality of care provided in institutions.

**Long-Range Goal 7:** Increase individual residential placement options.

**Long-Range Goal 8:** admission of children to residential care through developmental services.

Annual Objectives

**Annual Objective 1:** Expand the Home and Community Based Services Waiver to include 9,156 people.

**Annual Objective 2:** Make a variety of housing options available to persons who have developmental disabilities.

**Annual Objective 3:** Expand supported living, services to meet the needs of persons waiting for this problem.

**Annual Objective 4:** Assist clients to apply for federal, state, local and private resource funding for individual ownership.

### **8.3 Persons with Mental Illness/Substance Abuse**

Background

Florida's publicly funded mental health system serves over 89,000 persons. Those persons are served either through contracted community providers or through one of the state's designated civil or forensic treatment facilities. The goal of the system is to serve people in the least restrictive setting appropriate for their needs and preferences.

Each year the system serves persons that have unique socio-economic, cultural or other factors that must be addressed in providing services. Some of these factors include homelessness and difficulty in obtaining affordable housing. These factors, along with the demand for services exceeding the capacity to provide services, places a substantial burden on the state's ability to provide services to everyone who needs or desires services. For example, the data below outlines the projected prevalence of serious mental illness in Florida that is followed by the department's descriptor of target populations.

## Prevalence and Need in Florida

The March 28, 1997, Federal Register (Volume 62, No. 60), Estimation Methodology for Adults with Serious Mental Illness published the basis for determining prevalence of serious mental illness. This report indicates 6.2 percent of the general population of Florida, or 734,340 people, have a serious mental illness.

Serious mental illness for adults is defined by the Center for Mental Health Services as: "Pursuant to section 1912(c) of the Public Health Services Act, as amended by Public Law 102-321, adults with a serious mental illness are persons:

- < Age 18 and over,
- < Who currently or at any time during the past year,
- < Have had a diagnosable mental, behavioral, or emotional disorder of sufficient duration to meet diagnostic criteria specified within DSM-III-R,
- < That has resulted in functional impairments which substantially interferes with or limits one or more major life activities.

These disorders include any mental disorders (including those of biological etiology) listed in DSM-III-R or their ICD-9-CM equivalent (and subsequent revisions), with the exception of DSM-III-R "V" codes, substance use disorders, and developmental disorders which are excluded, unless they co-occur with another diagnosable serious mental illness. All of these disorders have episodic, recurrent, or persistent features; however, they vary in terms of severity and disabling effects.

Functional impairment is defined as difficulties that substantially interfere with or limit role functioning in one or more major life activities including basic living skills (e.g., eating, bathing, dressing): instrumental living skills (e.g., maintaining a household, managing money, getting around the community, taking prescribed medication), and functioning in social, family, and vocational/educational contexts. Adults who would have met functional impairment criteria during the reference year without the benefit of treatment or other support services are considered to have serious mental illness."

## Service Recipients of Florida's Public Mental Health System

Federal and state mental health funds are used to serve the following groups of people:

(1) Adults with severe and persistent psychiatric disabilities. This includes people who receive Supplemental Security Income, Social Security Disability Income, Disabled Veterans Income or other type of disability income due to a psychiatric disability. This group also includes people who may receive Social Security for other reasons as well as those who have documented evidence of a psychiatric disability but who do not need, are unable to apply or refuses to apply for disability, or who have an application for disability income in process due to a psychiatric disability or has received such income within the last five years.

(2) People in the community with a forensic involvement. These are adults or juveniles adjudicated as adults with Chapter 916, Florida Statutes court order and on conditional release, or have received an Order for Evaluation of Competency or Sanity.

(3) Adults in crisis. This group serves as a primary entry point to the system and includes adults who do not have a severe and persistent psychiatric disability or a forensic involvement but who meet the criteria for admission to a receiving facility or who demonstrate evidence of a recent, severe stressful event and experiences problems with coping.

Within these population groups reside those persons who have the greatest difficulty accessing affordable housing and run the highest risk of becoming homeless.

### **Goals and Objectives**

To address these issues, the department has established the following goals:

**Goal 1:** To provide the necessary services and supports to persons with serious mental illness to assist them to live independently.

**Performance Indicator 1:** The percentage of adults with serious mental illness who receive case management services.

**Performance Indicator 2:** The percentage of adults with serious mental illness who receive supported housing services.

**Performance Indicator 3:** The percentage of adults with serious mental illness who receive supported employment services.

**Goal 2:** To provide publicly funded services to homeless persons with serious mental illness.

**Performance Indicator:** The percentage of homeless adults with serious mental illness who receive publicly funded mental health services.

## **8.4 Persons with HIV/AIDS [Housing Opportunities for Persons With AIDS]**

### Background

The first case of AIDS was reported in Florida in 1981. Florida has the third highest number of cumulative AIDS cases and the second highest number of pediatric cases (children under age 13) in the nation. Florida reported 76,042 cumulative AIDS cases by the end of January 2000 including 1,370 pediatric cases.

The Homeless - According to the Ninth Annual Report on Homeless Conditions in Florida submitted to the Governor by the Department of Children and Families, there are at least 52,500 homeless people in Florida on any given day. Of these, approximately 31 percent are families, 50 percent are single men and 19 percent are single women. An estimated 25 percent are children and youth ages 18 and younger. The report also states that 37 percent have alcohol and/or drug abuse problems while 42 percent are reported having mental illness. Approximately 45 percent were reported as having health problems. An estimated 8 percent or 4,200 were reported as having HIV or AIDS.

The Prison Population - The HIV and AIDS Reporting System data, through January 31, 2000, indicate that there are 1,015 inmates living with HIV in Florida's correctional facilities and 3,133 cumulative AIDS cases in Florida's prison system, of whom 1,708 are presumed living AIDS cases.

Poverty - As reported in the 1990 U.S. Census, approximately 12 percent or 1,604,186 of Floridians have income below 100 percent of the Federal Poverty Level (FPL). This percentage is likely to have increased during the last 10 years as the population in Florida continues to increase. However, no specific data are available at this time.

The epidemic has greatly affected people in the prime of life, resulting in a loss of productivity and contributions to society. HIV/AIDS is among the leading causes of death. In the beginning of the epidemic, the disease mainly affected several of the large urban areas in the state. Today, AIDS cases have been documented in all 67 of Florida's counties, urban and rural alike. Although significant progress has been made, Florida's HIV threat remains large and unpredictable.

Florida has also experienced tremendous population growth increasing between 20 percent and 80 percent each decade since 1920. In-migration rather than resident births account for over 75 percent of Florida's growth. The large number of elderly persons, low-income persons moving from other states and immigrants from less developed countries impact public health services and costs. The scope and complexity of current health problems continue to present significant challenges. Factors that contribute to the formidable task of improving the state's public health include: the growth and diversity of Florida's population; the continued threat of communicable diseases; the large number of substance abusers and the many Floridians without health insurance and who are homeless.

The number of persons living with AIDS continues to rise because persons with AIDS are living longer due to more effective treatment. From 1995 to 1996, there was a dramatic 29 percent decrease in deaths due to HIV, followed by a 39 percent decrease from 1996 to 1997 and an 18 percent decrease from 1997 to 1998. The decrease is largely attributed to greater access to improved antiretroviral and prophylactic therapies.

Affordable and appropriate housing is of vital importance to persons living with HIV/AIDS. The high cost of health care for individuals contributes to the large number of individuals who are homeless or are on the verge of becoming homeless. Besides the physical manifestations of the disease, AIDS patients must also cope with the stigma and discrimination that follows, which impacts on an individual's ability to secure appropriate housing. Most people with HIV/AIDS can live independently in the community during the course of the illness. It is usually only in the later stages of AIDS that a nursing home, hospice, or an adult living facility may be necessary. To address some of the housing needs of person with HIV/AIDS, Florida's Department of Health (DOH) administers the Housing Opportunities for Persons with AIDS Program (HOPWA). This federally-funded state program serves those areas of the state that do not directly qualify for HOPWA funding as eligible metropolitan statistical area (EMSAs). Currently, the state HOPWA Program serves 52 of the 67 counties in Florida. In fiscal year 1999, Florida received \$3,164,000 in HOPWA funding to provide housing services in the eligible counties.

Florida recognizes that the implementation of the HOPWA program can have a greater impact on communities when it is used in tandem with other Department of Housing and Urban Development (HUD) programs and other federal housing and community development resources. The program's design places emphasis on the connection between housing assistance and appropriate supportive services available through other funding sources such as Ryan White Title II and state general revenue networks. Therefore, HOPWA funds are allocated by the Department of Health (DOH) to 10 Ryan White Title II consortia geographical areas that serve the 52 counties eligible to receive funding. The Title II consortia are the primary planning bodies for HIV services in each of the service areas. The HOPWA programs will be administered locally through a contractual agreement between the local Department of Health offices in each service area and the Title II consortia or other community-based organizations. Florida's 10 consortia and their service areas are as follows:

	<b>AREA TARGETED CONSORTIA</b>	<b>COUNTIES SERVED THAT ARE ELIGIBLE FOR STATE FUNDS</b>
1 Pensacola	Northwest Florida AIDS Consortium	Escambia, Walton, Okaloosa, Santa Rosa

2A Panama City	Central Panhandle AIDS Network	Bay, Calhoun, Gulf, Holmes, Jackson, Washington
2B Tallahassee	Panhandle Area HIV/AIDS Network	Leon, Franklin, Gadsden, Liberty, Jefferson
3/13 Gainesville	North Central Florida CARE Consortium	Alachua, Union, Bradford, Citrus, Columbia, Levy, Hernando, Putnam, Lafayette, Dixie, Gilchrist, Sumter, Hamilton, Marion, Lake, Suwannee
5/6/14 Tampa	West Central Florida Ryan White Care Council	Polk, Highlands, Hardee, Manatee
7 Orlando	East Central Florida AIDS Network	Brevard
8 Ft. Myers	Southwest Florida AIDS Network	Lee, Sarasota, Charlotte, Collier, DeSoto, Hendry, Glades
11B Key West	Monroe County AIDS Consortium	Monroe
12 Daytona Beach	Volusia/Flagler AIDS Consortium	Volusia, Flagler, Baker
15 Ft. Pierce	AIDS Consortium of the Treasure Coast	Martin, St. Lucie, Indian River, Okeechobee

The state seeks to maximize the efficient expenditure of scarce resources and provide a continuum of care by planning for a variety of services, including medical care, pharmaceuticals, case management, and housing services. This is best achieved by utilizing the consortia to provide the Department of Health with needs assessment, planning and prioritization recommendations for the state HOPWA program.

In addition to HOPWA funds, the Department of Health, Bureau of HIV/AIDS also administers the state of Florida general revenue funds and the Ryan White Title II funds. In fiscal year 1999, funding from these two sources totaled \$112,927,164.

Florida's HOPWA Program focuses on maintaining individuals in their own homes, or if already homeless, shifting persons back to a more permanent living situation, rather than on construction or renovating of housing units. Participants are involved in developing their individualized plan for housing and supportive services. HOPWA-funded services include case management, short-term rent, mortgage, and/or utility assistance, or if already homeless, emergency transitional housing services. By selecting to fund these services, the state is able to maximize the number of individuals that may receive assistance. Over the next program year, it is anticipated that 1,500 individual households will be assisted through the state HOPWA Program. Assistance is targeted and gives higher priority to persons with greater need, for example, eligible persons who are homeless or who have very-low family incomes.

As services are provided by contract service providers, programmatic monitorings are conducted by contract managers to ensure provider compliance with all appropriate regulations and statutes. Monitoring further ensures the appropriate use of funds and that project sponsors are providing eligible activities, serving eligible clients, maintaining financial controls, reporting on performance and operating in conformance with other requirements such as fair housing. The Department of Health, Bureau of HIV/AIDS staff also review the individual HOPWA programs statewide as part of routine technical assistance site visits.

### **8.5 Long range Goals and Annual Objectives (DOH, HOPWA Program)**

**Long-Range Goal:** Expand affordable housing, opportunities in Florida to citizens with HIV/AIDS disease.

**Annual Objective 1:** Provide HIV/AIDS education to the general public, persons whose behaviors place them at increased risk of HIV infection and to high risk populations.

**Annual Objective 2:** Identify HIV positive individuals through the testing services offered through the Counseling, Testing and Partner Elicitation Program. Refer those testing positive to early intervention and treatment services to slow disease progression.

**Annual Objective 3:** Provide comprehensive patient care services through the patient care networks in each consortia geographical area.

**Annual Objective 4:** Provide HIV/AIDS care and support services to low-income individuals in each previous consortia geographical area.

**Annual Objective 5:** Provide emergency housing assistance in each consortia.

**Annual Objective 6:** Collect data from the regional consortia on the specific housing needs of persons with HIV/AIDS.

**Annual Objective 7:** Distribute information on available housing funds and training opportunities to persons and organizations representing persons with HIV/AIDS.

**Annual Objective 8:** Promote HIV education, screening and continuity of care programs with Department of Corrections, Department of Juvenile Justice, and Sheriff's Offices for jails, detention facilities and prisons.

**Annual Objective 9:** Ensure access to substance abuse treatment services in coordination with substance abuse programs of the Department of Children and Families and local public and private drug treatment providers.

**Annual Objective 10:** Seek increased funding and expansion of treatment and housing options and resources to assure access for Florida's HIV-infected population who are not yet receiving services.

## **8.6 Persons with Physical Disabilities**

### Background

The housing needs of individuals with physical disabilities have not been addressed to the extent of other targeted groups. Previous plans and objectives have not produced documentable results. People with physical disabilities should have the resources and opportunity for mainstream housing choices and homeownership should be an option. The prevailing housing circumstances faced by people with physical disabilities have not been thoroughly examined. Planned approaches of collaboration with other service, rehabilitation, health care, and social service organizations have not materialized as projected. People with physical disabilities face both inadequate housing options and high rent burdens, leading to increasingly unmet housing needs. Most housing is inaccessible and too few accessible or adaptable housing units are available to meet the needs of people with physical disabilities. Minimal multi-family housing exists in rural communities. Federal building access requirements do not exist for single family residences. Waiting lists to obtain housing subsidies are often long resulting in housing that does not foster choice. The rent for accessible or adaptable apartments in urban areas often is not affordable for people with disabilities of moderate income, who are also ineligible for housing subsidies.

### Long-Range Goal and Annual Objectives

**Long-Range Goal 1:** Improve the housing needs information for persons with physical disabilities.

**Long-Range Goal 2:** Establish a statewide strategy to provide significant increases in affordable, accessible, and accommodating housing for people with physical disabilities.

**Long-Range Goal 3:** Establish a framework of regional and local partnerships to carry out mainstream housing initiatives for people with physical disabilities.

**Long-Range Goal 4:** Establish models of collaborative spending among housing programs and other programs which provide a range of coordinated assistance to persons with physical disabilities.

**Long-Range Goal 5:** Introduce assistive technologies in households where persons with physical disabilities reside.

**Annual Objective 1:** Implement field sampling, surveys, forums, and other forms of data collection and analysis on a statewide basis through independent research contracts.

**Annual Objective 2:** Provide technical assistance and introduce topics of combined strategies for broad based self-sufficiency to local housing providers, community lenders, and service organizations that support persons with physical disabilities and other target groups.

**Annual Objective 3:** Establish minimum percentages of funding by state and Federal housing programs designated for households where members have physical disabilities.

**Annual Objective 4:** Include home modification assistive technologies in universal design strategies for housing build or retrofitted for persons with physical disabilities.

**Annual Objective 5:** Establish loan guarantee programs using public funds to leverage private financing for home accommodation technologies that allow individuals having physical disabilities to safely live in a rental or owned residence promoting independence to the maximum extent possible.

**Annual Objective 6:** Conduct training, certification, and contracting systems to establish home modification professionals throughout the state to complete work specifications and monitor property rehabilitation or new construction contractors where home modifications are necessary to accommodate the needs of persons with physical disabilities.

## **9.0 Needs Assessment, Resources and Plan for Community Development in Florida**

### **9.1 Florida's Population Projections: 1995 to 2025**

Florida had a population of 14.2 million people in 1995 and ranked as the 4th most populous state, with more than five percent (5.4 percent) of the nation's population residing in Florida. Recent projects indicate that in 2000, the state retains its rank with 15.2 million people, and by 2025, it is projected to be the 3rd most populous with 20.7 million people. From 1995 to 2000, the state has had an approximate net increase of 1.1 million people, ranking it as the second largest net gain in the nation.<sup>3</sup>

---

<sup>3</sup> STATE POPULATION RANKINGS SUMMARY SOURCE OF DATA: U.S. Bureau of the Census, Population Division, Population Paper Listing #47, Population Electronic Product #45. Source: Figures are from Series A (the Preferred Series) as reported in Campbell, Paul R., 1996, "Population Projections for States, by Age, Sex, Race and Hispanic Origin: 1995 to 2025," Report PPL-47, U.S. Bureau of the Census, Population Division. Most of these data are available in files

Florida is expected to gain 1.9 million people through *international migration* between 1995 and 2025, placing it 3rd largest among the net international migration gains in the United States. It is projected to rank 1st largest among the states in the number of persons gained through net *internal migration* between 1995 and 2025, gaining 3.9 million persons. During the 1995 to 2025 period, Florida is expected to have over six million births and 5.8 million deaths, ranking it third in terms of its natural increase (birth minus deaths).<sup>4</sup>

Recent projects on the number and proportion of Florida's population that is *age 18 and over* reflected an expected increase from 10.8 million or 76.2 percent in 1995 to 11.7 million or 77 percent in 2000. This population is expected to increase to 16.7 million or 80.8 percent in 2025. The percentage of Florida's population classified as *youth* is projected to decrease from 26.1 percent in 1995 to 21.4 percent in 2025. Its rank among the 50 states is expected to be 50th largest proportion of youth in 2025.<sup>5</sup>

As the Baby Boom generation (those born between 1946 and 1964) reaches retirement age, the growth of the elderly population (65 and over) is expected to accelerate rapidly. The proportion of Florida's population classified as *elderly* is expected to increase from 18.6 percent in 1995 to 26.3 percent in 2025. Among the states, Florida was estimated to have the highest proportion of elderly in 1995 and is projected to have the highest proportion of elderly in 2025.<sup>6</sup>

Florida's *dependency ratio*, the number of youth (under age 20) and elderly (ages 65 and over) there would be for every 100 people of working ages (20 to 64 years of age), could rise from 80.6 in 1995 to 91.2 in 2025. The 1995 and 2025 ratios rank the state as the 4th largest and 8th largest, respectively, among the states.<sup>7</sup>

By 2025, non-Hispanic Whites should comprise 58.9 percent of Florida's population, down from 70.7 percent in 1995. Non-Hispanic African Americans should comprise 14.8 percent of the state population in 2025, up from 13.9 percent in 1995. Non-Hispanic American Indians should comprise 0.2 percent of the 2025 state population. Non-Hispanic Asians and Pacific Islanders would increase from 1.4 percent of the 1995 state population to 2.2 percent of the 2025 state population. Persons of Hispanic origin, who may be of any race, are projected to increase from 13.8 percent of the 1995 state population to 23.9 percent of the 2025 state population.<sup>8</sup>

## 9.2 Areas of Growth

Three regions will be the focal points for most of this anticipated growth:

---

found on the Population Projections section of the World Wide Web's Census Bureau Home Page (<http://www.census.gov>).

<sup>4</sup> Ibid.

<sup>5</sup> Ibid.

<sup>6</sup> Ibid.

<sup>7</sup> Ibid.

<sup>8</sup> Ibid.

1. Southeast Florida (Miami and north through Fort Lauderdale);
2. East Central Florida (Orlando and the surrounding counties); and
3. the Tampa Bay/Gulf Coast area.

Each of these areas are projected to grow by one million people by the year 2005. The regions with the greatest relative growth will be the central and southwest parts of the state. These growth patterns will change the face of Florida. Historically, Florida's six largest metropolitan areas contained a large majority of the state's population. These areas will gradually begin to diminish in relative population size while smaller and newer urban areas will increase in number and relative importance. The conversion of land to urban uses will cause natural systems and agricultural areas already under stress to feel an even greater strain.

The urban and suburban growth and land use patterns that have emerged in Florida are not unique. Older urban areas have declined in economic importance as sprawling residential suburbs drew businesses to the urban fringe. This has been countered by continued public and private sector efforts to revitalize many of those older areas. In Florida, the pattern may have been exacerbated by the high growth rates and the relative youth of the state. The sprawling pattern of dispersion has strained natural systems and resources. Wetlands have been drained and the quality and quantity of fresh potable water supplies have been significantly degraded. There is a significant deficit in infrastructure: many transportation systems, wastewater and storm water treatment facilities, solid waste sites, educational facilities and other vital infrastructure are inadequate.

Coastal areas have taken the brunt of abuse. Beaches and dunes have been degraded, resulting in major erosion; public access has been restricted; endangered species are at risk; and the safety of residents and visitors from the effects of natural disasters is a major concern. The state has reacted to this runaway growth, rather than creating a vision of well-designed communities and planning for their development.

### **9.3 Addressing Growth**

Within the last few years, state and local leaders have focused efforts on creating and maintaining communities that can accommodate growth, withstand the forces of nature, protect the state's natural resources, and provide the services that citizens need. Such communities display a balance among protection and enhancement of natural ecosystems and resources, economic productivity, and provision of services and social infrastructure including jobs, housing and public safety. Sometimes referred to as "sustainable communities," they contain land-use patterns that integrate and balance protection of natural resources, provision of social and public services, and encouragement of economic development. Well-planned, prosperous and safe are terms that encapsulate those characteristics, and which describe the type of community in which Floridians would like to live and raise their families.

The state's responsibilities in building such communities are focused on helping communities and their partners achieve their goals; the outcomes of those goals will lead to appropriately designed communities. Although the state does not develop communities, it assists its partners (counties, cities and towns, regional planning councils, developers, community-based organizations, and others) in those endeavors. The state provides services, such as technical assistance, grants and loans, and planning and program oversight. The by-products of these services result in development of communities that meet present and future needs.

The Department increases the capabilities of Florida partners by maximizing access to financial assistance, improving local expertise, and improving the ability of local communities, and the state as a whole, to recover from disasters. The Department is committed to helping decision-makers gain the expertise required to properly balance planning, and to enhance skills and knowledge in order to build the

financial structure needed to fund projects. In addition, the Department is helping partners obtain training and technical assistance by using innovative telecommunication technologies that will improve the timeliness of information sharing and training, while addressing larger audiences at reduced costs.

#### **9.4 Developing Local Communities**

Beginning in the 1970's with the first Environmental Land Management Study Committee, Florida has viewed "planning" as a stepping stone to the creation and preservation of our communities. Since that time, several key pieces of legislation have been enacted that have provided a planning and growth management framework within which state and local government, as well as private-sector industry and nonprofit organizations, could work toward ensuring that the state could accommodate continued growth and development without further compromising its natural resources and ecosystems. The Environmental Land and Water Management Act, the Comprehensive Planning Act, and the Growth Management Act of 1985 all focused on achieving the objectives of meeting local needs, permitting growth, and preserving the natural resources that make Florida unique.

Since the adoption of these key pieces of legislation, state and local comprehensive planning has taken on a new dimension in the state and much of what has been done in recent years to ensure uniformity in planning, from the community level to the state level, has been a result of a new understanding of creating, supporting and preserving our local communities. Land-use, transportation, water resources and transportation planning are now looked at from the same basic perspective; that is the perspective of growth management and long-term sustainability. State agencies, local governments, regional planning councils and water management districts have all made great strides in setting policies that *complement* rather than *conflict*. The ground work has been laid for the state to forge ahead in "*making Florida a better place to call home.*"

Because of the diversity of its programs (which range from emergency management to growth management and from community development to community services), the Department of Community Affairs continues to play a key role in laying the foundation for Florida's future. Several new departmental initiatives will address key issues in the year 2000 and in the future. These programs include *Front Porch Florida*, an initiative that focuses on urban communities, the *Long-Term Mitigation Program*, a program designed to assist Floridians in preventing or mitigating the effects of future disasters, as well as a realignment of existing block grant and community services programs that will allow communities to focus on addressing a comprehensive array of needs.

#### **9.5 Neighborhoods and Needs**

Nearly 13 percent of Floridians live in poverty. Statewide, nine percent of Florida's families earn household incomes that place them below poverty level. Of families with children under the age of 18, the proportion living in poverty is about 14.7 percent; 18.1 percent of families with children under the age of five live in poverty. In some areas of the state, more than 45 percent of families with young children live in poverty.

Poverty level, however, is not the sole indicator of neighborhoods in decline. Other indicators of neighborhoods in distress include:

- a substantial number of housing units or other buildings that are substandard,
- a large number of vacant housing units,
- a low per capita income,
- a falling rate of per capita income over time,
- a very young or a very old population,
- a high unemployment rate,
- a low per capita taxable value of property in the area, and
- declining taxable property values.

The underlying problem in poor communities is often an absence of economic activity. According to a study by the National Center for Neighborhood Enterprise, healthy communities generate roughly 250 new businesses a year for every 100,000 residents. Economic activity in the form of ownership, investment and employment stimulates and improves housing conditions in a neighborhood. Declining, low-income communities do not present an entrepreneur or investor with the resources associated with fast-growth areas, such as available capital, necessary infrastructure, appealing housing and commercial real estate, and support services. This situation is made worse by the flight of existing businesses to newer suburban areas. The lack of stable, growing, and new businesses affects joblessness, because job growth is generated by new and expanding businesses. The cycle feeds upon itself and promotes further decay and decline in both urban and rural poverty areas.

In addition, Florida's children too often grow up in substandard housing in neighborhoods terrorized by drugs and crime. The poor lack job skills and opportunities for quality education and employment in their own neighborhoods. Meanwhile, the skill and educational levels required for today's jobs and those of the next century are increasing.

Solutions to these problems are elusive. At a minimum, however, the state must coordinate and integrate its program strategies, support local leadership, and enhance the capabilities of local service providers. Foremost, a full range of revitalization strategies must be coordinated and integrated so as to maximize limited federal, state, local and private resources. Existing revitalization programs must be targeted to priorities that will stimulate economic activity, as well as housing activity, and improve the aesthetics of neighborhoods.

Effective redevelopment strategies must address the problem of absence of private capital. A structured incentive for public-private partnerships can be engineered by an infusion of public programs to raise the confidence of private investors and entrepreneurs. Leadership development is a core component in community-based development. Local control and lasting progress in a community depend on capable, confident local leaders committed to improving their neighborhoods. Through strengthened, locally based community organizations and local governments, opportunities arise to identify and incubate those leaders.

Further, the capability of service delivery entities must be enhanced in order to ensure successful ventures. Sophisticated packages of programs will have little effect without the ability of the local service delivery agency to effectively carry out such programs. Across the nation, nonprofit organizations, such as community development corporations, have demonstrated the ability to juggle complex public-private financing with local regulations and funding source bureaucracy to successfully implement affordable housing projects. These skills must be shared and replicated.

Finally, the efforts of community-based, nonprofit organizations should be enhanced by increased program integration at the state and federal level. Coordination of existing program resources fosters the development of holistic models which address the needs of poor communities. Without proper housing, jobs, education, health care, social services, transportation, and a healthy living environment, community economic development efforts are likely to fail.

The state of Florida recognizes the importance of coordinating its resources to address the needs of communities. Accordingly, the DCA and its peer agencies have launched program initiatives designed to integrate the program and financial resources of various state agencies with those of local governments, private for-profit and nonprofit organizations, major corporations, financial institutions and private foundations. Through the Front Porch Florida initiative and the Rural Economic Development Initiative the state will comprehensively address the needs of Florida's urban and rural communities.

Front Porch Florida is a grassroots, bottom-up revitalization initiative designed to build on the strengths of its urban core communities. Front Porch Florida's goal is primarily to activate the neighborhood so that the communities become empowered to define problems that are specific to their community and develop solutions that come from the bottom up not the top down. The solutions for changing the neighborhood actually come from the community, not government.

Neighborhoods receive the designation as a Front Porch Neighborhood through a competitive process. Applications are submitted by a nominating entity, or a coalition of nominating entities on behalf of the community. The nominating entity, or coalition, must be a nonprofit(s) or eligible to become a nonprofit. Applications are reviewed and scored and submitted to the Governor for final selection.

The Office of Urban Opportunity will establish twenty (20) Front Porch communities across Florida by the year 2002. Each community will form a Governor's Revitalization Council and develop a specialized Neighborhood Action Plan; manage \$5.2 million in targeted Front Porch building block programs; serve as a civic switchboard connecting Front Porch communities with state and federal funding and other resources to implement the Neighborhood Action Plan, and eliminate and consolidate bureaucracy to create networks of community collaboration between Front Porch communities and other community and faith-based organizations.

The mission of Front Porch Florida is:

- # To encourage and support Florida's urban citizens in their effort to preserve core neighborhood values and to assist them in identifying and strengthening their existing community assets.
- # To foster an atmosphere of cooperation and understanding in neighborhoods, which empowers neighbors to create an oasis of hope within their communities through committed local activism.
- # To work as an agent of facilitation by uniting individuals; neighborhoods; and public and private resources as collaborative partners with a common goal of reclaiming Florida's urban communities.
- # To promote and celebrate neighborhoods that have successfully revitalized themselves, as role models and shining examples of what all Florida urban communities aspire to become.

In summary, the need for affordable housing, education, job training, health care, child care, and the fight against drug abuse and drug-related crime continues to challenge state and local government administrators. Public resources must be wisely and strategically invested through partnerships dedicated to restoring vitality and halting the spread of community deterioration. The State of Florida is committing to consolidating its planning efforts so that resources can be better allocated to address the needs of its rural and urban communities.

## **9.6 The Florida Small Cities Community Development Block Grant Program**

In previous years, states were required under Section 104(a)(1) of Title I of the Housing and Community Development Act of 1974, as amended, to submit to the U.S. Department of Housing and Urban Development (HUD) a Final Statement of Objectives and Certification which sets forth the state's community development objectives and projected use of funds. Under the new federal regulations and guidelines, the contents of the CDBG Final Statement are included in the Consolidated Plan. In developing the information for the CDBG program, the state is required to consult with local elected officials from units

of general purpose local government located in nonentitlement areas of the state to determine the method of distribution of its annual Small Cities Community Development Block Grant (CDBG) allocation.

Broad parameters of the state of Florida's method of distributions are specified by the Florida Legislature in sections 290.0401 - 290.049, Florida Statutes. The Department of Community Affairs, as the authorized agency responsible for administering the state's CDBG Program, utilizes an Advisory Council, comprised of local government, nonprofit and state agency representatives, in formulating programmatic goals and objectives and in structuring administrative rules to provide for the effective distribution of Small Cities CDBG funds. Once consensus is reached, the Department develops and publicizes, in accordance with state and federal law, the program guidelines and administrative rules which govern the state's administration of the program. The administrative rules and related application manuals further define and detail the method of distribution of the CDBG funds and provide all relevant federal and state rules and regulations.

For federal fiscal year 2000, the State of Florida will receive \$33,108,000 in Small Cities CDBG funds. Current Florida law requires that of the funds available, 40 percent must target neighborhood revitalization, 30 percent must be used for economic development, 20 percent must be used for housing improvements, and the remaining 10 percent are to be used for commercial revitalization. In the event, however, that grant requests do not total the entire percentage as earmarked by statute, unused funds can be transferred to another category. Although applications which leverage other funds (private or local general revenue) receive additional points on the application score, *matching* funds or *leverage* funds is not a requirement except for grants that will provide economic development loans. Grants that will be used as "business loans" do require a 1:1 match of private dollars for every CDBG dollar awarded.

The Department's administrative rule outlines eligibility criteria for the Small Cities CDBG Program. Counties having a population under 200,000 and cities having a population of less than 50,000, if not participating in an Urban Entitlement Program, may apply for funding.<sup>9</sup> Currently, over 250 cities and counties are eligible to participate in the program. To ensure that the funds are equitably distributed, if a local government has an open Housing, Neighborhood or Commercial grant, they cannot apply for additional funds in those categories until the grant has been closed. Local governments can, however, apply for an Economic Development grant even if they have an open Housing, Neighborhood or Commercial grant.

A broad range of activities, as described by federal regulation, can be funded with Small Cities CDBG funds. The activities are described in the administrative rule, the application forms, and in related manuals. Most of the activities are specific to the four grant categories (Housing, Neighborhood, Commercial and Economic Development); however, several activities can be completed under one or more categories.

ACTIVITY*	PROGRAM	CATEGORY**
acquisition of real property	CR,ED,NR,HR	ACQUISITION
acquisition: land, building, easement or right-of-way	CR,ED,NR,HR	ACQUISITION
acquisition in 100 year flood plain	ED,NR,HR	ACQUISITION
acquisition	CR,ED,NR,HR	ACQUISITION

---

<sup>9</sup> The Department will continue utilizing the 1990 census data until the next census is completed and new data is available.

ACTIVITY*	PROGRAM	CATEGORY**
acquisition rehabilitation	CR, NR,HR	ACQUISITION
acquisition (in support of)	CR,ED,NR,HR	ACQUISITION
asbestos removal	CR,ED,NR,HR	PUBLIC FACILITIES & IMPROVEMENTS
CDBG operation & repair of foreclosed property	ED	SPECIAL ASSISTANCE
CDBG nonprofit organization capacity building	ED	SPECIAL ASSISTANCE
CDBG assistance to institutes of higher education	ED	SPECIAL ASSISTANCE
child care centers	NR	PUBLIC FACILITIES & IMPROVEMENTS
cleanup of contaminated sites	CR,ED,NR,HR	CLEARANCE & DEMOLITION
clearance & demolition	CR,ED,NR,HR	CLEARANCE & DEMOLITION
clearance; demolition	HR	CLEARANCE & DEMOLITION
code enforcement	CR,ED,NR,HR	CODE ENFORCEMENT
code enforcement; housing rehab, demo, replacement; potable well & septic system installation, water & sewer hookups, utility hookups	HR	RESIDENTIAL REHAB
commercial/industrial building acquisition; commercial rehab	CR,ED	COMMERCIAL REHAB
commercial/industrial infrastructure development	CR,ED	COMMERCIAL REHAB
commercial building rehabilitation or demolition	CR	COMMERCIAL REHAB
commercial/industrial land acquisition/disposition	CR,ED	COMMERCIAL REHAB
construction of housing	HR	HOUSING CONSTRUCTION
demolition of vacant dilapidated structures	CR,ED,NR,HR	CLEARANCE & DEMOLITION
direct assistance to for profit entities (specify by activity # the type of assistance)	ED	ED ASSISTANCE
disposition	CR,ED,NR,HR	DISPOSITION
ED direct financial assistance to for profits	ED	ED ASSISTANCE
ED technical assistance	ED	ED ASSISTANCE
employment training	ED	PUBLIC SERVICES
energy efficiency improvements	CR,ED,NR,HR	RESIDENTIAL REHAB
engineering	CR, ED, HR, NR	ENGINEERING
fair housing activities	CR,ED,NR,HR	ADMIN, PLANNING & MGT
fair housing activities	CR,ED,NR,HR	ADMIN, PLANNING & MGT
fire station, equipment	NR,ED	PUBLIC FACILITIES & IMPROVEMENTS
fire hydrants, water lines, new-potable, water line replacement, water tank/well treatment plant	NR	PUBLIC FACILITIES & IMPROVEMENTS
fire protection, fire hydrants, water facilities, lines, tank, treatment, well	ED	PUBLIC FACILITIES & IMPROVEMENTS
flood & drainage	CR, NR	PUBLIC FACILITIES & IMPROVEMENTS
flood & drainage, storm drains, catch basin, retention pond, curb & gutter	NR	PUBLIC FACILITIES & IMPROVEMENTS
flood & drainage improvements	NR	PUBLIC FACILITIES & IMPROVEMENTS
general program administration	CR,ED,NR,HR	ADMIN, PLANNING & MGT
handicapped centers	NR	PUBLIC FACILITIES & IMPROVEMENTS
hazard mitigation activities	HR,NR	HAZARD MITIGATION

ACTIVITY*	PROGRAM	CATEGORY**
historic rehabilitation & preservation	CR, ED	HISTORIC PRESERVATION
historic preservation	HR, NR	HISTORIC PRESERVATION
housing rehabilitation - plumbing	HR	RESIDENTIAL REHAB
indirect costs	CR, ED, NR, HR	ADMIN, PLANNING & MGT
interim assistance	ED	INTERIM ASSISTANCE
landlord/tenant counseling	HR	PUBLIC SERVICES
lead based/lead hazard test/abatement	HR, CR	RESIDENTIAL REHAB
micro-enterprise assistance	ED	ED ASSISTANCE
nonresidential historic preservation	HR	HISTORIC PRESERVATION
other public facilities; open space parks, play grounds, parking facilities, relocation of utilities to underground, sidewalks & pedestrian malls	CR	PUBLIC FACILITIES & IMPROVEMENTS
other public facilities; parking facilities, demolition, parking spaces; pedestrian malls & walkways; solid waste disposal; relocation of utilities to underground: electrical, natural gas	ED	PUBLIC FACILITIES & IMPROVEMENTS
other commercial/industrial improvements	CR	COMMERCIAL REHAB
other public facilities; parks, playgrounds, pedestrian malls/sidewalks, fire protection, site development, solid waste disposal,	NR	PUBLIC FACILITIES & IMPROVEMENTS
parking facilities	NR, CR, ED	PUBLIC FACILITIES & IMPROVEMENTS
parks, recreational facilities	NR	PUBLIC FACILITIES & IMPROVEMENTS
perm relo as part of haz. mitigation; permanent relocation; temporary relocation	HR	RELOCATION
planning	CR, ED, HR, NR	ADMIN, PLANNING & MGT
public facilities & improvements (general)	NR	PUBLIC FACILITIES & IMPROVEMENTS
public services (general)	NR	PUBLIC SERVICES
public services	CR	PUBLIC SERVICES
public information	CR, ED, NR, HR	ADMIN, PLANNING & MGT
public housing modernization	HR	RESIDENTIAL REHAB
recreation/neighborhood center; senior center	NR	PUBLIC FACILITIES & IMPROVEMENTS
rehab; public/private owned commercial/industrial	HR, CR	RESIDENTIAL REHAB
rehab; multi unit residential	HR	RESIDENTIAL REHAB
rehab; other publicly owned residential buildings	CR, ED	RESIDENTIAL REHAB
rehab; single unit residential	HR	RESIDENTIAL REHAB
rehabilitation of commercial buildings, facade, section 504 compliance, correction of code violation, building rehab by owner/tenant	ED, CR	COMMERCIAL REHAB
rehabilitation administration	HR	RESIDENTIAL REHAB
relocation	CR, ED, HR, NR	RELOCATION
removal of housing arch. barriers	CR, ED, NR, HR	BARRIER REMOVAL
removal of architectural barriers in public buildings curb cuts, restrooms, entrances	ED, CR, NR	BARRIER REMOVAL
removal of architectural barriers in public buildings	CR, NR	BARRIER REMOVAL
repayments of section 108 loan principal	HR	SPECIAL ASSISTANCE
residential historic preservation	HR	HOUSING REHAB

ACTIVITY*	PROGRAM	CATEGORY**
screening for lead based paint/lead hazards poison	CR,ED,NR,HR	PUBLIC SERVICES
senior centers	NR	PUBLIC FACILITIES & IMPROVEMENTS
sewage treatment plant; sewer lines & components, sewer line replacement	NR	PUBLIC FACILITIES & IMPROVEMENTS
sewer hookups, water hookups	NR	RESIDENTIAL REHAB
sewer facilities, force sewer main, gravity sewer main, treatment, pump/lift stations	ED	PUBLIC FACILITIES & IMPROVEMENTS
sewer facilities	CR	PUBLIC FACILITIES & IMPROVEMENTS
sidewalks	CR,NR,ED	PUBLIC FACILITIES & IMPROVEMENTS
solid waste disposal improvements	NR	PUBLIC FACILITIES & IMPROVEMENTS
street improvements	CR,NR	PUBLIC FACILITIES & IMPROVEMENTS
street improvements, resurfacing, street lights, curb & gutter	CR,NR	PUBLIC FACILITIES & IMPROVEMENTS
street improvements	NR	PUBLIC FACILITIES & IMPROVEMENTS
street improvements, repaving	NR	PUBLIC FACILITIES & IMPROVEMENTS
submissions or applications for federal programs	CR,ED,NR,HR	ADMIN, PLANNING & MGT
tree planting	CR,NR	PUBLIC FACILITIES & IMPROVEMENTS
unprogrammed funds	CR,ED,NR,HR	ADMIN, PLANNING & MGT
utility hookups	HR	HOUSING REHAB
water facilities	CR,NR	PUBLIC FACILITIES & IMPROVEMENTS
water & sewer improvements	NR,HR	PUBLIC FACILITIES & IMPROVEMENTS
youth centers	NR	PUBLIC FACILITIES & IMPROVEMENTS

An applicant must demonstrate that all grant-funded activities will be carried out in distinct service areas which are characterized by the concentration of low and moderate income persons. Low and moderate income persons make up at least 51 percent of the service area population. Activities funded under the housing category are exempt from this service area requirement, provided that every housing unit addressed with CDBG dollars is occupied by persons of low and moderate income. Local governments proposing housing activities outside their jurisdiction or neighborhood revitalization activities outside the service area must document the direct relationship to activities within the jurisdiction and/or service area.

Also, all beneficiaries must reside within the jurisdiction for housing activities and within the service area for neighborhood revitalization activities. Activities funded under the Economic Development program category are exempt from this service area requirement provided that the majority of the jobs created and retained are for low and moderate income persons.

### Program Objectives

Title I of the federal Housing and Community Development Act of 1974, as amended, specifies that the primary objective of the CDBG program is the "...development of viable urban communities, by providing decent housing and suitable living environment and expanding economic opportunities, principally for persons of low and moderate income." Additional direction is provided through the HUD regulations which govern state programs in non-entitlement areas of the state. The regulations establish that the objective of the act is achieved through a program where funds are used to the maximum extent possible for activities which will:

- # benefit low- and moderate-income families
- # aid in the prevention or elimination of slums or blight
- # meet other urgent community development needs where existing conditions pose a serious and immediate threat to the health or welfare of the community, and where other financial resources are not available.

Community development funds distributed by the state, during a specified period of no more than three years, must principally benefit persons of low and moderate income (LMI). This means that not less than 70 percent of CDBG funds must be used for activities that benefit LMI families. The three-year period chosen by the state is for FFYs 2000, 2001 and 2002. All purposes and procedures developed by the state for the distribution of CDBG funds must be in accordance with the objectives, requirements and regulations of the act.

## State Objectives

Major objectives to be achieved through Florida's Small Cities CDBG Program are established in section 290.0411, Florida Statutes. The objectives mirror the federal objective to create viable communities, through the provision of decent housing and suitable living environments while expanding economic opportunities, principally for persons of low and moderate income. The primary purposes of the state law is to clearly provide for community development activities which maintain viable communities, revitalize existing communities, expand economic development, provide employment opportunities, improve housing conditions, expand housing opportunities, and provide direct benefit to low and moderate income persons. Specifically, the purpose of the state law is to assist local governments in the completion of effective community development activities which arrest and reverse community decline and restore community vitality.

## **10.0 Fair Housing in Florida**

### **10.1 Overview**

The State of Florida Consolidated Plan 1995 – 1999 did not contain a section on fair housing. Since that time, much has been accomplished. This chapter presents the status of fair housing and fair housing activity in the State of Florida, including fair housing enforcement, a summary of the State of Florida's Analysis of Impediments to Affirmatively Furthering Fair Housing, recent activities aimed at addressing those impediments and short and long terms goals and strategies.

### **10.2 Fair Housing and Fair Housing Enforcement**

In Florida, the Florida Commission on Human Relations is the agency charged with the enforcement of state and federal fair housing laws. The Commission was established in 1969 upon the enactment of the Florida Human Rights Act for the express purpose of enforcing Florida's anti-discrimination laws. The Commission's basic statutory responsibilities are set forth in Chapter 760, Florida Statutes. This chapter addresses the areas of housing and employment discrimination based on race, color, religion, sex, handicap, national origin and marital status. It also addresses discrimination in housing due to familial status. The Commission, through its activities and events, has acted as the state's leader in fair housing.

Each year, the Commission, in partnership with major civil rights organizations, sponsors the Florida Civil Rights Conference.

In 1977, the Florida Legislature adopted the Florida Human Rights Act of 1977. This Act expanded the authority of Commission on Human Relations from being a policy-making and community-organizing agency to an enforcer of anti-discrimination law. The Act authorized the Commission to investigate and seek resolution of discrimination complaints through administrative and legal means.

In 1983, the Legislature adopted the Florida Fair Housing Act and amended it in 1989. The Act makes it illegal to discriminate in the sale, rental, advertising, financing or providing of brokerage services for housing based on race, color, religion, sex, national origin, handicap or familial status. The amendment of the Act in 1989 brought the state fair housing into conformance with the federal Fair Housing Amendments Act of 1988.

In 1992, the Legislature made further changes in Chapter 760, Florida Statutes, to reflect new changes created by the Florida Human Rights Act of 1977 and the Florida Fair Housing Act as amended in 1989. The 1992 changes brought anti-discrimination laws to a new level by making it illegal to discriminate in the areas of public lodging, food service establishments and private clubs. Often cited as the Florida Civil Rights Act of 1992, the law provides for punitive and compensatory damages, as well as attorney fees.

The Commission's Enforcement Division is responsible for processing and handling all complaints, inquiries, and cases investigated by the Commission. Some cases are referrals from the Department of Housing and Urban Development and the Equal Employment Opportunity Commission. During fiscal year 97/98 (the last year for which statistics are available) the Division handled over 3,000 employment discrimination complaints. The Housing Investigations Unit handles housing complaints. The investigations are conducted under the authority established by the Florida Fair Housing Act and the Title VIII of the federal Fair Housing Act. The latter is administered through guidelines set up under a Memorandum of Understanding between the state and the U.S. Department of Housing and Urban Development. This unit also provides general technical assistance to parties involved in fair housing complaints, including legal representatives, and the general public. During FY 97/98, the Housing Investigations Unit closed 208 cases, with 15 percent being withdrawn or conciliated.

### **10.3 Summary of the Analysis of Impediments to Affirmatively Furthering Fair Housing**

The following are summaries of the eight general impediments identified in the State of Florida's Analysis of Impediments that impede the furthering of fair housing in the state. A review of local Analysis of Impediments conducted by entitlement communities around the state revealed a similar pattern of impediments.

**Impediment 1.** *Lack of a visible, clearly defined state public policy regarding fair housing and fair housing choice in Florida.*

In the Florida Statutes, Part II of Chapter 760, is the State of Florida Fair Housing Act. This legislation made it possible for Florida to be certified as a “substantially equivalent” jurisdiction. Section 760.21, Florida Statutes, presents the state policy on fair housing:

760.21 State policy on fair housing. -- *It is the policy of this state to provide, within constitutional limitations, for fair housing throughout the state.*

However, there is no definition for fair housing; and, there is no listing for “fair housing” under the state statutes index. The Fair Housing Act is focused on the sale or rental of housing units and the prohibition on discriminatory practices against eight protected classes, i.e., race, color, national origin, sex, handicap, familial status or religion.

Part 1 of Chapter 420, Florida Statutes, is the State Housing Strategy Act. Subsection 420.003(3) lists policies under five subheadings: housing need, public-private partnerships, preservation of housing stock, public housing, and housing production or rehabilitation programs. One policy mentions non-discriminatory practices, but there is no mention of fair housing.

420.0003(3) Policies. --

(a) Housing need. –

3. *All housing initiatives and programs shall be non-discriminatory.*

The State Comprehensive Plan (Chapter 187) also contains language regarding non-discrimination. It focuses on the elimination of public policies which result in discrimination. Non-discrimination in housing is also included in Chapter 163 which establishes Florida comprehensive planning system. (The state’s comprehensive planning system requires local governments to adopt a housing element.) Further, the state currently has a Human Relations Commission charged with oversight responsibilities in the area of fair housing; an Affordable Housing Study Commission charged with examining affordable housing issues in Florida; and an Environmental Equity and Justice Commission charged with examining possible disproportionate and cumulative concentration of environmental hazards to people of color and to low income communities. Over the past several years (beginning in 1996), the Affordable Housing Study Commission has examined NIMBYism and the potential application of fair housing laws. Formed by the 1994 Legislature, the Environmental Equity Commission issued its first report in the fall of 1996. This commission has since been dissolved.

In summary, Florida has a solid fair housing policy foundation. However, the terminology throughout the state framework stresses non-discrimination, but not fair housing choice. Also, while Florida does have a broad array of fair housing legislation, albeit under the rubric of non-discriminatory practices, research has shown that the general public is unaware of its presence.

**Impediment 2:** *Lack of public education and awareness regarding rights and responsibilities under federal, state, and local fair housing laws.*

There is a general lack of awareness and working knowledge among private and public entities responsible for implementing housing programs including local government housing assistance agencies, financial lenders, Realtors, and insurance agencies regarding fair housing rights, responsibilities, and potential liabilities. Specific examples of fair housing education and information needs among these entities include:

a comprehensive awareness and understanding about all housing assistance programs available at the federal, state and local government levels; a clear understanding about the intent, application, and inherent responsibilities of federal, state, and local government fair housing laws; and the need for and benefit of affirmatively marketing housing opportunities specifically to groups and areas that would otherwise normally not be targeted (e.g., affordable housing developments outside areas of low income or minority high concentration), among others.

In addition, persons protected under fair housing laws are typically not aware of their rights or what actions constitute a violation of their rights, and if they are, often are not aware of the agencies to contact and processes associated with filing complaints. Specific examples of fair housing education and information needs targeting these individuals include: basic education and awareness training about the rights protected under federal, state, and local fair housing laws; education and awareness about the agencies responsible for receiving complaints and the process and available options for pursuing legal action against violators; education and training about how to identify discriminatory practices when seeking housing opportunities (e.g., steering); mobility counseling services (i.e., consultation about how to seek housing opportunities outside areas characterized by high concentrations of low-income and minority groups); and home buyer education.

**Impediment 3:** *Lack of adequate and effective local fair housing ordinances and enforcement mechanisms.*

While most local governments have some form of local fair housing laws or ordinances in place, many appear to be merely symbolic with little or no targeted resources for affirmatively furthering fair housing choice. In addition, some ordinances are outdated with only a small number considered “substantially equivalent” with the federal fair housing law (six jurisdictions including the State). Finally, there are few state or local agencies actively enforcing fair housing laws in Florida and those who do have very limited funding. Most sources of enforcement are dependent on formal complaints being filed rather than by more proactive measures (i.e., testing). The reliance on formal complaints is not completely effective because of a significant lack of awareness and education among the public, particularly those who are most likely to be victims (e.g., those with protected class status) and because of those unwilling to undertake or intimidated by the rigors of a legal process.

**Impediment 4:** *Discrimination in the sale and rental of housing.*

While fair housing laws have been relatively effective in reducing the amount of obvious and overt discriminatory practices, discrimination and discriminatory attitudes still exist and have taken on a more subtle nature. Based on data collected through surveys, interviews, a review of local government Analysis of Impediments, and on continuing formal complaints alleging housing discrimination practices, real estate and rental property brokers still utilize steering and block busting type techniques, and misrepresent circumstances and conditions that may discourage certain persons (i.e., because of race, color, national origin, sex, handicap, familial status, or religion) from residing in particular areas of a community. While data other than formal fair housing complaints filed and cases prosecuted or settled is limited, experts in fair housing indicate there is still discrimination in financial lending practices.

**Impediment 5:** *Lack of existing/available affordable housing stock and the geographic distribution of affordable housing stock.*

According to much of the survey data and information reviewed and analyzed from local Analysis of Impediments, there is a general lack of available housing stock at an “affordable” rate and a decreasing amount of affordable land in certain areas. According to this data, the lack of available, affordable housing limits people’s choices of where they can afford to live and can result in concentrations of low income and minority populations. Interviews with private lenders and fair housing professionals stress that the major concerns focus on the lack of geographic dispersion of affordable housing opportunities and the lack of affirmative marketing of affordable housing opportunities outside areas of low-income and minority concentrations. Specifically, the location of affordable housing facilities for very low and low income persons are often concentrated in already low-income areas. A review of local Analysis of Impediments, on-site and telephone interviews, and sample geographic distributions of affordable housing stock reveals very little evidence of available affordable homes evenly distributed throughout all income and racial compositions of communities. Also, public perceptions and attitudes toward affordable housing developments and special housing facilities (e.g., group homes) often center on perceived negative impacts on property values and existing quality of life and create division within a community (i.e., the NIMBY Syndrome). All of these issues may impede the ability to stimulate equitable housing choices for all persons and decreases the likelihood of effectively integrating communities.

**Impediment 6:** *Unintentional effects of local land use regulations/public policies and/or the results of implementing antiquated land use regulations.*

The implementation of local land use regulations and policies intended to achieve public benefits (e.g., density restrictions, impact fees, etc.) can have unintentional, adverse effects upon fair housing choice. For example, local regulations and public policies can increase the cost of housing construction and therefore, can limit the amount of available, affordable housing units for low income persons, many of whom are likely to be minorities (i.e., proportionately). In addition, there are communities that have antiquated local land use regulations still in place. Some of these antiquated regulations restrict the types of housing uses in certain areas and, therefore, may result in concentrations of low-income and minority concentrated neighborhoods and restrict where special housing facilities (e.g., group homes) are allowed.

**Impediment 7:** *Historical and concentrated siting of public assistance/subsidized housing.*

There is a continuing tendency for siting public assistance, Section 8, and very-low and low income housing opportunities in areas of high minority and low-income concentrations. The NIMBY issue, and more specifically, negative public perceptions toward these types of housing assistance opportunities, have exacerbated the problem in trying to more equitably disperse all housing types throughout all areas of communities.

In addition, education and outreach efforts need to emphasize mobility counseling and other consultation with low-income residents and minorities about how and where to explore housing opportunities outside areas characterized by high concentrations of low-income and minority groups. Also, there is a need for increased education and public awareness programs designed to overcome negative perceptions often associated with low-moderate income and publicly subsidized housing.

**Impediment 8:** *Lack of dedicated fair housing funding and resources.*

The state has a number of housing assistance programs (e.g., CDBG, HOME, SHIP, etc.) that permit the use of funds for fair housing activities; few communities, however, target resources toward *meaningful* fair housing activities (e.g., enforcement, education and outreach, etc.).

## **11.0 Removing Barriers to Affordable Housing**

The cost of a house is a complex arrangement of many different interacting variables. Material costs may often be overshadowed by steeply rising interest rates. What is common to these cost factors, however, is that both are set by national and international economic and monetary events that extend far beyond the boundaries—or control—of a local jurisdiction or even a state. In other words, events that may lead to soaring interest rates and force many to forego entering the homeownership market cannot be easily addressed by local or state housing policies. Another housing cost factor, *regulation*, can be addressed. This includes the cost of buildable land and the cost of meeting the rules and regulations that govern (or prohibit) the construction of dwelling units. This chapter examines the ways in which government regulation may affect the cost of housing.

Developers and those in the building industry are not free to construct dwelling units on land that they own. They face a myriad of regulations, code standards, and review procedures prior to, during and even after the building process. Nor can a landowner easily subdivide his or her land for sale to others. The subdivision of land has come to be heavily regulated and often carries with it fees, exactions, and requirements. For the most part, these regulations, generally termed land development regulations, are codified, applied and enforced at the local level by the applicable local jurisdiction. Typically, this is accomplished through local zoning ordinances, building code, subdivision codes, and/or the local land development code. State and federal regulations sometimes impose additional requirements and restrictions on what may be built and where it may be built. These factors contribute to the direct relationship between government regulations and housing costs.

### **11.1 Main categories affecting housing costs**

The large body of professional literature overwhelmingly supports the conclusion that land development regulations may affect housing costs in three separate ways. The following discusses each of these categories.

#### **1. Restrictions on housing supply by density, use, or type**

This category is the most pervasive way in which local land development regulations negatively affect the supply of housing. The measures contribute to housing costs by reducing or prohibiting the number or type of housing units that may be built on a given unit of land. Limits on development rights raise the cost of developable land (Lowry and Ferguson 167). For example, large tracts of a jurisdiction may be targeted for very low density development (e.g., one dwelling unit per acre estate lots), or multi-family as a housing type may be prohibited in most or all of the residential zoning or land use categories. Separately or together, these combine to decrease the overall density of housing units per unit area, restrict the market supply of buildable land for housing, and raise costs. The answer is to increase the supply of buildable land by increasing overall density of housing units per buildable unit of land and broadening the spectrum of housing choices. The types or ways in which regulations limit development rights include:

- Large lot, large side yard or setback requirements
- Minimum house sizes
- Restrictions on housing type (i.e., limited or no multi-family)
- Prohibition/restrictions on manufactured housing
- Prohibition on accessory units
- Prohibition on Single Room Occupancy (SRO) units
- Growth management controls

## 2. Design, review and construction cost increases

This category is the most straightforward way in which government regulation adds to housing costs. Under this category, costs are added to a housing unit by standards that must be met in the design, review or construction of a housing unit. Much of the cost incurred by the developer or builder is passed on to the housing consumer. Design, review and construction costs which increase housing costs include:

- Building code standards that require use of certain materials or methods
- Environmental regulations (federal, state, local), including wetlands protection and endangered and threatened species
- Labor costs
- Subdivision regulations –subdivision "gold plating"
- Record keeping on hiring practices
- Historic preservation regulations
- Impact study costs
- Exactions
- Impact fees
- Rent controls
- Rehabilitation of older units in accordance with modern building code standards

## 3. Procedural Delay

The administration of development regulations is the third major way in which development regulations may add to the cost of housing, typically by adding unnecessary delays. This may affect the cost of housing by adding to the carrying costs of the land. That is, the developer may have to hold the land longer prior to construction and sale. The development review process may likewise be uncertain.

### 11.2 Recent Empirical Research

In 1987, the Urban Land Institute (ULI) created a Low and Moderate Income Housing Task Force to study the increasing problem of a shortage of affordable housing across the nation. Since then, the ULI has published numerous technical assistance works addressing techniques that local governments and the private sector can use to lower the cost of housing. The most important of their efforts was to commission

a study that examined the relationship between regulations covering residential development and increases in land and housing unit costs. The study, published in 1992, examined regulations and housing in three housing markets: Nashville, Tennessee; Sacramento, California; and Orlando, Florida. The choice of the urban areas was based on comparability between the three markets in that they are similar in size and each had experienced a high level of housing demand. They were also chosen because the regulatory environments were different in each market. The research methodology involved extensive interviews with local planning officials, housing developers, and others. The purpose of the research was to determine:

- Which specific types of regulations significantly affect the price of land and housing; and
- How or to what extent individual or cumulative regulations affect the location, type and price of housing that is built within a given housing market.

The results of the research confirmed the three major ways that regulations can affect housing. First and foremost are regulations that restrict building potential, either by restricting the amount of buildable land or restrictions on building type (e.g., multi-family at higher densities).

The second category, impact fees, also add direct costs to housing unit construction. Researchers point out that such cost items do not necessarily result in the rise of the cost of a housing unit equal to the fee cost. Capitalization of the cost may occur through lower land costs. It is the regional housing market that sets the market rate for housing units. Differentials in fee structure will shift demand from one jurisdiction to another for comparable units. In areas of housing demand, the results of high impact fees mean higher housing prices and lower housing production. The lower end of the housing market is affected much more than higher end housing products.

The third category, costly and lengthy review processes, particularly if there is uncertainty on review outcomes, also adds to the costs. Research results note that the "cost" of such delays, like impact fees, may be divided between land sellers, the housing developer, and the homebuyer. There is great variability from case to case.

Overall, the Orlando-Orange County example had the most favorable housing situation, despite its high housing demand and the increasing reliance on impact fees by local jurisdictions. Much of the favorable housing situation was traced to the extensive amount of buildable land in the Orlando-Orange County regional housing market. In addition, the ratio of impact fees to average lot price was lowest in the Orlando area and, unlike both Nashville and Sacramento, a streamlined permitting process was in place across most of the Orlando housing market area. Researchers also mentioned a strong local government affordable housing effort for this area.

### **11.3 The Advisory Commission on Regulatory Barriers to Affordable Housing**

In 1990, President Bush had HUD Secretary Jack Kemp convene an advisory commission to examine and recommend measures to decrease unnecessary regulation. The commission's 1991 report described a broad range of things that affect housing affordability and included a series of recommendations for all levels of government to undertake. The commission recognized that if reform is to be truly achieved, it would require strong action by states since it is the states that have the oversight authority for all local jurisdiction development regulations.

## **11.4 What Florida Has Done to Remove Regulatory Barriers to Affordable Housing**

### **11.4.1 The SHIP Program**

Using an incentive-based carrot approach, Florida has established dedicated funding for affordable housing for all 67 counties and over 40 cities in the state, called the State Housing Initiatives Partnerships (SHIP) Program. To qualify for SHIP participation, local governments must review local land development regulations and adopt housing incentives within a year of being approved to participate.

Each local government must review ten categories of land development regulations and, at a minimum, adopt an expedited review process and a regulatory costing provision. The latter requirement stipulates that a local government must specify the estimated additional costs any new regulation or ordinance will add to the cost of housing. All local governments eligible to participate in SHIP have elected to do so. Through this process, many local governments have gone beyond the minimum in reforming their land development regulations to promote affordable housing.

### **11.4.2 Requirements in State Administered Housing Programs**

The Florida Housing Finance Corporation administers a number of federal and state housing programs, including HOME, primarily through competitive processes that require developers to submit applications for scoring. Part of the scoring process has evolved to encourage local government support of the proposed housing by providing more points for local contributions, including funding, density bonuses and the like. As with the SHIP program, these requirements have encouraged local governments to consider a variety of ways they can better support the development of affordable housing.

### **11.4.3 Combating the NIMBY Syndrome**

The state's Affordable Housing Study Commission spent 1996 and 1997 examining the prevalence of NIMBYism in the state as it relates to affordable housing. NIMBYism is public opposition to proposals for unpopular projects being sited in or near a community or neighborhood. Affordable housing is sometimes unpopular, with concerns including fear of lowered property values, crime, drugs and physical deterioration. Fears also may center on the "different" group of people who will be living in the housing. The Commission found that NIMBYism is widespread, occurring in both urban and rural communities up and down the state, and may strike a range of housing types, from single family homes to apartment complexes. The NIMBY syndrome was recognized by the Commission as a major barrier to the placement of affordable housing in communities where it is needed most – close to employment opportunities and services such as health, day care and public transportation.

The Commission examined a number of possible solutions to address this problem. One idea was to recommend the adoption of a state override law which would give citizens the opportunity to appeal local government land use decisions, usually in the form of denials, to a state body. While appealing in its directness, the override law was seen as too stringent, and the Commission ultimately decided to recommend less onerous approaches as a first step, with the idea that stronger solutions would be proposed if these did not succeed. The Commission determined that Florida would have to take a two-pronged approach to combating NIMBYism: education and a more effective legal remedy than those that currently exist in state law. As part of the education strategy, the Commission produced a video and brochure showing what communities can and should expect from today's affordable housing. The 1997

video continues to be used by builders and local governments throughout the state as an education tool. Under the Department's affordable housing training and technical assistance program, regular assistance is provided to local governments which are experiencing NIMBY problems. Commission recommendations to strengthen the state's Fair Housing Act are still under consideration.

#### **11.4.4 Conflict Resolution Processes**

In 1995, the Florida Legislature adopted the Florida Land Use and Environmental Dispute Resolution Act (Section 70.51, Florida Statutes) to provide property owners with a non-judicial means of resolving impacts to their properties from unreasonable or burdensome governmental actions. This Act was first used successfully in a case in which the local government denied the property owner use of his property for affordable housing.

Under the provisions of Section 186.509, Florida Statutes, each of the state's eleven regional planning councils have established by rule a dispute resolution process to reconcile differences on planning and growth management issues between local governments, regional agencies (e.g., water management districts) and/or private-sector interests. These processes provide reasonable time frames for the disputing parties to resolve their issues. The process is not mandatory; it is based on voluntary participation by the parties involved. Consequently, the process does not supersede or override an individual citizen's right to judicial determination of an issue, provided that right is provided for under existing law. In summary, the legislature has created and legitimized an agency to act as mediator and/or facilitator for the resolution of disputes in land use and growth management. However, to date these processes have been little used, and there is no report of using these processes for affordable housing disputes.

#### **11.4.5 Adoption of a Statewide Building Code**

In 1996, the Governor established the Florida Building Codes Study Commission to evaluate the existing code system and recommend ways to improve or reform the system if it found it necessary. During the 16 months of study, the Commission found a complex and confusing patchwork system of codes and regulations developed, amended, administered and enforced by more than 400 local jurisdictions and state agencies with building code responsibilities. The Commission recommended the creation of a single, statewide building code system, and the Legislature adopted this concept.

The code was developed and will be maintained by the Florida Building Commission and enforced by local jurisdictions. The code was presented to the Legislature for review and adoption during its year 2000 session and will become the sole building code for the state. Many believe that a single code will go far to reduce the confusion and complexity of building codes, thus making development more efficient.

The Analysis of Impediments identified eight impediments to affirmatively furthering fair housing in Florida. For each impediment, in turn, the steps were identified to address that impediment. Each step was identified as either: short term, long-term or on-going. More specifically, these three levels are:

Short-Range - the State, through its representative agencies, will take steps to initiate or accomplish the action within one year; typically these will be actions that the state already has the resources and the authority to undertake the proposed action.

Long-Range - the State, through its representative agencies, does not have sufficient resources and/or authority to commence the proposed action but commits to undertake the necessary steps leading towards acquiring the resources and authority to undertake the proposed action. In some cases, these are actions that may involve competing public policy goals; as such, the decision-making will occur in a political context. The time frame for Long-Range actions are from one to five years.

Ongoing - the State, through existing programs and resources, has already undertaken action(s) to address the impediment.

For the purposes of this fair housing performance report, we will focus on the short-term actions proposed by the State to address the impediments to affirmatively further fair housing. These activities are identified under each impediment as: 2000-2004 Performance Activities. Where appropriate, comments are included on progress towards long-term and ongoing strategies. The report is organized by impediment:

**Impediment 1.** Lack of a visible, clearly defined state public policy regarding fair housing and fair housing choice in Florida.

**Action 1A:** As a first step in addressing this impediment, the Department of Community Affairs will act to develop a consensus fair housing policy statement through coordination with the Florida Housing Finance Corporation, the Florida Commission on Human Relations, the Affordable Housing Study Commission, the Environmental Equity and Justice Commission, the Florida Consolidated Plan Work Group, and other interested constituencies. Such fair housing policy statement should promote and support a more pro-active fair housing function on the state level, stimulate the recommendation of measures for improving public policies related to state fair housing efforts and provide for oversight and evaluation of the State's progress in meeting its fair housing objectives. [Long-Range]

**Action 1B:** The State will evaluate the need for constituting a Committee comprised of Chief Executives from several state agencies (e.g., Secretary for DCA; Secretary for the Department of Transportation; the Department of Revenue; the Comptroller's Office; the Department of Business Regulation; and other agencies), for the purpose of examining how each Department's activities or anticipated plans for action may have direct or indirect impacts on fair housing in Florida. [Long-Range]

**Impediment 2:** Lack of public education and awareness regarding rights and responsibilities under federal, state, and local fair housing laws.

**Action 2:** The Florida Commission on Human Relations in coordination with the Department of Community Affairs will assume a lead role in developing and promoting a meaningful education and technical assistance training program focusing on the purposes of fair housing laws, rights and responsibilities covered under the laws, and the State and local resources and processes available to potential victims.

**Sub-action 2A:** The Department of Community Affairs conducts training to local governments on fair housing for the Small Cities CDBG program. [On-going]

**Sub-action 2B:** The Department of Community Affairs will develop and disseminate through the Catalyst Technical Assistance Program, specific criteria for local governments to follow in developing local fair housing education and training programs. [Long-Range]

**Sub-action 2C:** The Florida Housing Finance Corporation and its monitoring agents conduct periodic workshops on fair housing and other affordable housing compliance requirements. People attending these workshops include, but are not limited to, developers and housing managers. [On-going]

**Impediment 3:** Lack of adequate and effective local fair housing ordinances and enforcement mechanisms.

**Action 3:** The Department of Community Affairs will disseminate information, including a model fair housing ordinance that is substantially equivalent to local governments for the development of "substantially equivalent" fair housing ordinances. [Short-range]

**Impediment 4:** Discrimination in the sale and rental of housing.

**Action 4A:** The Florida Commission on Human Relations will continue to exercise its powers and duties under the provisions of Section 760.31, Florida Statutes. This includes: conduct studies regarding discriminatory practices and fair housing; disseminate information derived from such studies; deliver technical assistance to agencies on programs to prevent or eliminate discriminatory practices; administer housing and related activities in a manner to affirmatively further fair housing; adopt all necessary rules to carry out its powers and duties. [On-Going]

**Action 4B:** The Department of Community Affairs, in coordination with the Human Relations Commission, will support the establishment of formalized fair housing/lending discrimination testing and investigation efforts on the local level to enhance compliance with federal, state, and local fair housing laws. [Long-Range]

**Action 4C:** The Florida Housing Finance Corporation has a Compliance Unit that monitors each rental housing project produced with state funds. The purpose of this activity is to assure that each project operates in a manner that is consistent with existing federal and state requirements, including fair housing requirements. [On-going]

**Impediment 5:** Lack of existing/available affordable housing stock and the geographic distribution of affordable housing stock.

**Action 5A:** The Department of Community Affairs continues to support full-funding of the William Sadowski Act that provides dedicated funding for a variety of affordable housing programs. [On-going]

**Action 5B:** The Affordable Housing Study Commission continues to examine regulatory reform and community opposition to the siting of affordable housing and special needs housing. A report, including recommendations, is sent to the Florida Governor and Legislature each year. The Commission is also sponsoring the production of an educational video on NIMBYism due to be released for statewide distribution and use in 1997. [Short-range and On-going]

**Action 5C:** As an alternative process to address the issues surrounding competing public policy goals and acrimonious NIMBY cases, and to promote effective intergovernmental coordination, the Florida Legislature has established a local land use and intergovernmental dispute resolution function that operates through the regional planning councils. [On-going]

**Action 5D:** The Department of Community Affairs has developed and disseminated information on NIMBY in publications and other materials and will include a NIMBY Forum on the Department of Community Affairs home page. The Forum will include: information about innovative solutions to addressing community-decision making where there are competing public policy goals; an up-to-date research guide to the NIMBY literature and resources; case studies; and an interactive forum for Ongoing community discussions. [Short-range]

**Action 5E:** The Florida Housing Finance Corporation periodically commissions a series of market studies to identify the opportunities for, and impediments to, both home ownership and rental properties at different geographic levels. This process is intended to better assure that scarce public funds are being used to provide affordable housing in locations where it is most needed. [On-going]

**Impediment 6:** Unintentional effects of local land use regulations/public policies and/or the results of implementing antiquated land use regulations.

**Action 6A:** The Florida Housing Finance Corporation has the State Housing Initiatives Partnership Program (SHIP). Under SHIP, local government participants (all 67 counties in the state and 40 of the state's largest cities) are required to adopt a Housing Incentives Plan that outlines their plans for regulatory reform to promote affordable housing. [On-going]

**Action 6B:** The State through the Catalyst Affordable Housing Technical Assistance Program provides training and technical assistance, including publications, to local governments on regulatory reform. [On-going & Short-term]

**Action 6C:** The Affordable Housing Study Commission examines issues related to regulatory reform and land use regulations in its NIMBY study. A report and recommendations is forwarded from the Commission to the Florida Governor and Legislature. The Commission will continue to these efforts. [On-going]

**Impediment 7:** Historical and concentrated siting of public assistance/subsidized housing.

**Action 7A:** The State of Florida will work to support reforms in federal programs to allow greater portability of vouchers. This will result in a more dispersed distribution of the use of the vouchers throughout all areas of local communities. [Long-Range]

**Impediment 8:** Lack of dedicated fair housing funding and resources.

**Action 8:** The State will promote the use of housing assistance resources to be used for fair housing activities and programs resulting in increased education, training and technical assistance, and enforcement efforts for federal, state, and local fair housing laws.

**Action 8A:** The State, in coordination with the Consolidated Plan Interagency Work Group, will attempt to identify other federal, state, and local sources of funding to augment efforts related to fair housing education, training and technical assistance, and enforcement. This will include resources and opportunities at the Department of Community Affairs, the Florida Commission on Human Relations, the Florida Housing Finance Corporation and others. [Long-Range]

## **12.0 Reducing Lead-Based Paint Hazards**

### **12.1 Background--The Status of Lead-Based Hazards in Florida**

Statistically, the percentage of houses in Florida that may be contaminated with lead-based paint is quite low. Florida's pre-1940 houses comprise approximately 3.7 percent of its total housing stock. According to HUD estimates, this would mean that approximately 170,000 of these contain lead-based paint. Of these houses, 18 percent are estimated to be occupied by very low income persons.

Historically, most houses in Florida built before 1940 were painted with turpentine-based mineral spirits added to paste pigments made from zinc oxide and linseed oil, rather than lead-based paints. Florida led the nation in naval stores production until World War II and this was the least expensive type of paint available.

Unlike some states, a large part of the population growth in Florida stems from migration from other states or countries. Over the past decade, migration accounted for 74 percent of the total population growth in the state. Consequently, the number of new residents originating from states or countries with high lead levels is unknown. This makes it difficult to accurately estimate lead levels in the existing population due to local conditions. In Florida, 3,386,767 housing units were built prior to 1979. Based on HUD data on the number of children living in aged housing, an estimated 253,611 Florida children have blood lead levels greater than 10 micrograms per deciliter (~g/dl). Some 89,751 Florida children are estimated to have lead levels greater than 15 µg/dl. The number of children with dangerously high blood levels is relatively low when prorated on a state level. Of the 46,922 blood lead tests performed by the Department of Health and Rehabilitative Services (HRS) clinical laboratory in 1992, almost 18 percent were greater than 10 µg/dl and 3.4 percent were 15 µg/dl. When broken down on a local level, however, several areas are notable for high levels of lead poisoning.

Statewide screening for lead levels of children covered by Medicaid is currently taking place in all 67 Florida counties. Unfortunately, there is no program for the screening of other children. A significant amount of the current lead poisoning cases occurs as a result of home renovation undertaken by middle-class and affluent families who are not eligible for Medicaid. Only two Florida counties have screening programs that accept all children. Since 1989, the Pinellas County Health Unit has had a screening program funded by a federal grant. The Orange County Health Unit uses county funds in its screening program.

### **12.2 State Actions/Resources**

During 1994, the state expanded the Environmental Regulation Commission's Ad Hoc Committee on the Health Effects of Lead to include representation from the Department of Community Affairs and the Florida Housing Finance Corporation. The committee began work toward assessing the extent of Florida's lead

hazard, identifying impediments to action and listing available resources for removing or abating lead from Florida's housing stock. The state believes this strategy will be more pro-active through identification and prevention. In compliance with HUD regulations on lead-based paint, the state adopted policies to prohibit the use of lead-based paint in any residential structure, built or rehabilitated with CDBG funds. This was adopted under Rule 9B-43.009(7), Florida Administrative Code.

The state lacks resources to conduct statewide preventative investigations. However, some county public health units are conducting investigations of housing stock to confirm that the lead-based paint exists and/or has been removed. HRS purchased eight portable X-ray fluorescence analyzers for use in district health offices. The Duval County Office has a full-time environmental officer who conducts tests for the presence of lead in county housing.

Other than Medicaid, Florida has no laws requiring screening for blood lead in children. But lead poisoning is a reportable disease. Under 10D-3.062, Florida Administrative Code, blood levels greater than 10 gg/dl must be reported to the Department of Health by the attending physician. In addition, the state epidemiologist recently sent a letter to the approximately 800 licensed clinical laboratories requesting their reporting of elevated blood lead levels.

The Office of Environmental Epidemiology is conducting a federally funded surveillance program for all reported blood lead levels greater than or equal to 10 gg/dl. The results of blood tests are maintained at the county public health unit that collected the sample. The Department of Health laboratory maintains records of blood lead tests at that laboratory. It has collected detailed information on lead poisoning through several surveillance and data collection efforts, and the Environmental Epidemiology Program has utilized a grant from the Center for Disease Control to initiate statewide surveillance of children younger than 18 who have elevated blood lead levels. Records of these cases will be maintained on a database. Under the direction of the state epidemiologist, Department of Health staff will also conduct a one-time random sample of approximately 1,200 two-year old children to determine the extent of lead poisoning in this population. Information from Medicaid screening will also be used for surveillance activities. All of these activities should be used as a data base for evaluating the need for statewide legislation.

### **12.3 Training, Education and Information Dissemination**

Public health intervention and education on the hazards of lead-based paint is carried on by each county health unit. They provide educational information to parents on ways to reduce the risk of a child becoming lead poisoned. Medical intervention is provided if a child's blood lead level exceeds Medicaid guidelines or Centers for Disease Control and Prevention guidelines. An environmental investigation is conducted to identify the some of the lead poisoning. County public health units have brochures in English and Spanish that discuss means by which the risk of lead poisoning may be reduced. Lead poisoning information sheets and an article about lead poisoning have been given to all Medicaid providers. Educational video tapes also provide information about lead poisoning. In addition to these efforts, the DCA in partnership with the Department of Health and the Ad Hoc Committee on the Health Effects of Lead has begun a public education campaign. Also, information about lead poisoning is disseminated through the Department of Community Affairs' housing programs as part of its marketing endeavors.

### **12.4 Goals, Strategies and Objectives**

**Long-Range Goal:** Reduce and attempt to eliminate lead-based paint hazards for Florida's children. The efforts will focus on coordinating efforts, integrating policies into housing programs, developing technical capacity, promoting public health programs, working toward a comprehensive lead law, improving education and increasing funding for lead paint abatement.

**Annual Objective:** Work toward integrating lead-based paint hazard assessment and reduction policies into all rehabilitation, weatherization and rental subsidy programs.

#### New Lead Based Paint Requirements

The U.S. Department of Housing and Urban Development (HUD) has issued a new regulation to protect young children from lead-based paint hazards in housing that is financially assisted by the federal government or being sold by the government. The regulation, "Requirements for Notification, Evaluation and Reduction of Lead-Based Paint Hazards in Federally Owned Residential Property and Housing Receiving Federal Assistance," was published in the Federal Register on September 15, 1999. The hazard reduction requirements in this regulation are based on scientific research and the practical experience of cities, states, and others who have been controlling lead-based paint hazards in low-income housing through HUD assistance. The requirements apply to housing built before 1978, the year lead-based paint was banned nationwide for consumer use.

The new regulation puts all of the Department's lead-based paint regulations in one part of the Code of Federal Regulations, making it easier to find HUD policy on the subject. The new requirements will take effect on September 15, 2000, one year after publication, to allow time for housing owners and state and local agencies to prepare for compliance. HUD estimates that about 2.8 million housing units will be affected by the regulation during its first five years.

#### TRAINING FOR PERSONS TO ABATE LEAD-BASED PAINT

During February 2000, the Department held three training sessions on the new lead-based paint regulations. Workshops were held February 9<sup>th</sup> in Tallahassee, February 17<sup>th</sup> in Kissimmee and again in Tallahassee on February 23<sup>rd</sup>. At these workshops, the Department distributed information provided by HUD and EPA on lead-based paint regulations and how the changes will affect the CDBG, ESG, HOME, and HOPWA programs. Notices of the training events were sent to all housing agencies as well as state agencies and interested parties. Among the topics covered were the following: the Lead-Based Paint Disclosure Rule, who it affects, who is required to test for lead paint, why it is a hazard and where to go for information on other training programs and certifications. Discussions also centered around how the regulations affect housing rehabilitation programs and how administrators of such programs can ensure that the procedures are being properly adhered to.

### **13.0 Florida's Anti-Poverty Strategies**

#### **13.1. Introduction**

Florida does not have, by name, an anti-poverty program or specific strategy tied to poverty levels. However, the state does have numerous programs that target lower-income individuals and families for

assistance. The state has also developed a number of pro-active initiatives to address the problems surrounding low income, high unemployment, neighborhood deterioration, and related problems. Several of these initiatives are discussed more in depth in other sections of the plan. The following describes background, policy goals, and other initiatives pertaining to poverty and the poor.

### **13.2. Background**

The 1990 Census estimates that nearly 1.6 million Floridians live in poverty. While 78 percent of the poor consists of adults over the age of 18, a much higher proportion are children. While one out of 10 adults is poor, one out of four children lives in poverty in Florida. In 1990 and again in 1991, Florida ranked 44 among the states in terms of the percentage of people living below the poverty level. Families living in poverty are typically headed by single women. Besides employment, often the only source of subsistence for poor families is federal support under the Aid to Families with Dependent Children (AFDC) and Food Stamp programs. Florida has historically set a low eligibility threshold of need in its administration of the AFDC program. On average, when the benefits from AFDC and Food Stamps are combined, the amount of support amounts to less than 61 percent of poverty income. This leaves very little disposable income to pay for housing. Consequently, nearly 20 percent of Florida's children live in over-crowded housing and five percent live in severely distressed neighborhoods. For single-parent families, one viable approach would be to develop a comprehensive approach to unite housing, day care and educational services. This would make it feasible for low-income families to take advantage of educational opportunities and employment training.

Florida's older existing urban centers and rural communities, with their older neighborhoods and lower-income areas, are not able to compete with newer, faster growing communities in attracting investment capital, infrastructure, new housing, economic development and support services. Further exacerbating the problem is the flight of existing businesses and more affluent residents--both urban and rural--to newer communities and suburban areas. These factors have combined to make poverty levels higher in these rural and urban areas.

A major contributor to community deterioration is drug-related activities. Despite the decade-long national war on drugs, many communities continue to be plagued with drug abuse and drug-related violent crime. In 1990 seizures of cocaine alone could have supplied at least 6.7 doses for each child and adult in the state. Of all criminal offenses reported during the same period, 11.6 percent were violent crime offenses.

### **13.3 Policy Goals**

The state of Florida recognizes the importance of coordinating its resources to address the needs of individual communities. Public resources must be wisely and strategically invested through public-private partnerships dedicated to restoring vitality and halting the spread of community deterioration. Revitalization and anti-poverty strategies must be coordinated and integrated so as to maximize limited federal, state, local and private resources. Effective communication, education, training and partnership building can help these strategies reverse the deterioration of local communities. The Department of Community Affairs (DCA) needs to utilize current grant resources to support the complementary efforts of the DCA and other agencies to bring about positive change in Florida's inner cities and poor rural communities. This could be accomplished through linkage and holistic strategies. It is imperative that the DCA and local units of government coordinate their use of funds with other funding available at both the state and local level. The DCA is working toward this end through its participation in the Rural Economic Development Initiative and its coordination with Front Porch and other urban initiatives.

In addition, as Florida's communities develop, energy efficiency must assume greater importance. Fuels to support Florida's population accounts for almost 10 percent of economic expenditures. More than \$20.6 billion of an estimated \$248.7 billion Gross State Product (GSP) in 1990 was spent on energy sources. Electricity accounts for 49 percent of Florida's energy expenditures. While it is the most highly refined source of energy, its convenience has a drawback since it is inefficient to produce. For example, heating hot water with electricity uses three times the amount of coal, oil, natural gas, etc. Of the remaining 43 percent in energy expenditures, motor fuels for transportation account for approximately 33 percent, gas used directly for thermal energy accounts for eight percent, and solar and other renewable resources account for less than 0.2 percent. Therefore, electricity and transportation account for most of Florida's energy expenditures, and efficiency efforts should be concentrated in these areas. Housing and other institutions will be targeted for grants as relatively minor renovations can generate dramatic energy conservation savings.

#### **13.4. Initiatives**

##### Youthbuild Projects

Several Florida local community-based groups were successful in the first funding cycle for HUD's Housing Opportunities for People Everywhere (HOPE) program. The Tampa United Methodist Center and the city of Tampa's Housing Authority received planning grants. Implementation grants were awarded to the Pinellas County Private Industry Council and Centro Campesino. Tallahassee Youthbuild was selected as one of 12 sites nationwide to pilot Youthbuild. Although they applied for an implementation grant, they were not selected. Present funding involves a combination of state and local grants. Gadsden County Youthbuild was selected as a national "rural pilot" by Youthbuild USA, which entitled the project to participate in the technical assistance and training offered by Youthbuild USA. The initial source of funding for this project was through a first-year grant provided under Florida's National Community Services, Youth Corps program..

##### Community Services Block Grant (CSBG) Program

The Community Services Block Grant Act of 1981 authorized grants to be made to the states to ameliorate the causes of poverty in communities within the state. The State of Florida began to administer the Community Services Block Grant Program on July 1, 1982. The Florida Department of Community Affairs is responsible for administering the Florida Community Services Block Grant program in accordance with Public Law 97-35.

The CSBG state plan ensures that the program will focus on providing a range of services and activities that have a measurable and potentially major impact on causes of poverty in the state in accordance with federal requirements and assurances. As part of this commitment, the plan calls for at least 90 percent of the CSBG funds to be granted to eligible entities and migrant and seasonal farmworker organizations. Priorities are given to assist low-income participants in activities such as securing employment, attaining education, making better use of income, obtaining adequate housing and emergency assistance, achieving self-sufficiency and greater community involvement, and participating in other related programs. The plan outlines technical assistance and grant management methods for grantees, and details expectations for monitoring and evaluation of CSBG grantees. The state administrative plan contains provisions set forth as

program goals and objectives that describe how the State of Florida will carry out the assurances contained in the application for funding.

**Goal 1:** To ensure the state program will focus upon providing a range of services and activities that have a measurable and potentially major impact on causes of poverty in the community and those areas of the community where poverty is a particularly acute problem.

**Goal 2:** To grant not less than 90 percent of the Community Services Block Grant funds to eligible entities, and migrant and seasonal farmworker organizations.

**Goal 3:** To provide the Community Services Block Grant grantees with technical assistance, information, and training on programmatic and fiscal issues that will enable them to effectively carry out and implement the services and activities in their community action plans.

**Goal 4:** To monitor and evaluate all Community Services Block Grant grantees in the areas of fiscal, programmatic, administrative and affirmative action requirements as indicated in the approved community action plans of those agencies and the *1999 Florida State Plan*. Those agencies having a record of audits and monitoring reports with minor or no problems will be monitored by means of a desk monitoring instrument. Most agencies will be monitored on-site.

**Goal 5:** To conduct grant administration and management activities within the Department of Community Affairs that are cost effective and in accordance with State rule, policies and procedures, the Community Services Block Grant Act and HHS regulations.

**Goal 6:** To review the distribution of funds and to develop an equitable distribution formula based in part on the percentage of poverty population in each agency's service area to be phased in beginning no later than October 1999.

**Goal 7:** To facilitate the expansion of the community action network to cover the entire State of Florida.

The primary goals of the program are to:

To provide activities designed to assist low-income participants including homeless individuals and families, migrants and the elderly poor --

- i. to secure and retain meaningful employment;
- ii. to attain an adequate education;
- iii. to make better use of available income;
- iv. to obtain and maintain adequate housing and a suitable living environment;
- v. to obtain emergency assistance through loans or grants to meet immediate and urgent individual and family needs, including the need for health services, nutritious food, housing, and employment-related assistance;
- vi. to remove obstacles and solve problems which block the achievement of self-sufficiency;

- vii. to achieve greater participation in the affairs of the community; and
- viii. to make more effective use of other programs related to the purposes of this subtitle.

To provide on an emergency basis for provision of such supplies and services, nutritious foodstuffs, and related services, as may be necessary to counteract conditions of starvation and malnutrition among the poor.

To coordinate and establish linkages between governmental and other social services programs to assure the effective delivery of such services to low-income individuals; and

To encourage the use of entities in the private sector of the community in efforts to ameliorate poverty in the community.

1. Community Food and Nutrition funds awarded by the state to a public or private agency will be used to support at least one of the following legislatively designated purposes:
  - (a) to coordinate existing private and public food assistance resources, whenever such coordination is determined to be inadequate, to better serve low-income populations;
  - (b) to assist low-income communities to identify potential sponsors of child nutrition programs and to initiate new programs in under served and unserved areas; and
  - (c) to develop innovative approaches at the state and local levels to meet the nutrition needs of low-income people.
2. Funds will be used for sub-grants to eligible agencies to support programs that are statewide in scope and represent a comprehensive and coordinated effort to alleviate hunger within the state;
3. Funds will be subject to the annual audit requirements under the Single Audit Act of 1984, Public Law 98-502 and the Office of Management and Budget Circulars A-128 and A-133; and
4. The state will comply with departmental reporting requirements and general requirements for the administration of grants under 45 CFR Part 92.

#### Internet Charitable Agency Clearinghouse Project

In working with charitable agencies across the state of Florida, there appears to be a lack of communication or networking between the agencies regarding food resources they have available that can be shared. Many of these items are often discarded due to the agencies lack of capability to distribute, provide storage or transportation to other agencies that could utilize the items. Some agencies are very resourceful and often partner with other agencies in exchanging resources and ideas. This creates a more efficient utilization of resources by accessing more and have to discard or refuse less.

The Internet Charitable Agency Clearinghouse Project will provide an interactive Web site for charitable agencies to access what is available or what is needed that would allow for an efficient exchange of resources. An entry page will be developed for the agency to list their available or needed food resources. Agencies interested in donating or receiving food resources will be able to directly contact the listed agency and work together on coordinating the resources.

The maintenance of the resource list will include periodic purging of entries to keep all the list current. The agencies will be able to enter a termination date when listing their resources. An automatic termination date of, for example, two weeks from entry date will also be incorporated. This project will be crossed linked with the Florida Food Link on the World Wide Web Project, but will also allow users to interactively participate by providing them with the technology and capability to list their available or needed resources. This information is then available for exchange and coordination with other agencies.

Assist Low-Income Communities to Identify Potential Sponsors of Child Nutrition Programs and to Initiate New Programs in Underserved and Unserved Areas.

The number of single parent households in the U.S. continues to rise. Unfortunately, many of these parents do not find the time, or have not been trained, to cook healthy, nutritious meals for their children. To meet the nutrition education needs of low-income, single parents, in SFY 1996 the Florida Food Link developed "Cooking for Kids-Quick and Nutritious Recipes for Single Parents." This cookbook contains recipes for tasty, nutritious foods that children enjoy and which are easily prepared using low-cost foods along with cost-saving and time-saving hints and suggestions. Florida Food Link will continue distributing this publications through Head Start programs, and other programs serving the target population. This has proven to be so popular, it will be reprinted.

Develop Innovative Approaches at the State and Local Levels to Meet the Nutritional Needs of Low-Income People

Food and Nutrition Publication Center

The parents of many young children have been raised in environments where the constant consumption of fast foods is a way of life. Continuing this behavior places the parents and children at increased risk of suffering diet-related illnesses. The Florida Food Link has taken the initiative to change this detrimental trend by providing increased access to more nutritious foods and nutrition education information. These efforts are directed toward helping consumers understand and appreciate the value of fresh foods and properly prepared home-cooked meals.

Florida's Food Link will combine its fresh produce distribution initiative with its nutrition education center resources and desktop publishing capabilities to overcome the scarcity of free nutrition education and food preparation materials available to low-income people. It will design and publish fliers containing nutrition information, helpful cooking and preparation hints, and recipes for each specific fresh produce item distributed through the partnership with Farm Share. The flyers will be available during the distribution of government surplus foods as well as during produce distributions. The Florida Food Link Web page on the Internet will further facilitate the distribution of food and nutrition information to providers that serve low-income people.

## 14.0 One-Year Action Plan/One-Year Use of Funds

Method of distribution, priorities, and one-year program objectives

### 14.1 Community Development Block Grant (CDBG) Program

Types of Grants

The Florida Small Cities Community Development Block Grant (CDBG) Program is composed of four components: Housing, Neighborhood Revitalization, Commercial Revitalization and Economic Development. Florida's legislature determines the percentage of the funds allocated to each category. Currently, 40 percent of the funds are used for Neighborhood Revitalization, 30 percent for Economic Development, 20 percent for Housing, and 10 percent for Commercial Revitalization projects. Local governments applying for the funds must consider national and state goals and objectives when developing proposals, and each proposal must meet at least one of the three national objectives:

- # benefit low- and moderate-income persons;
- # aid the prevention or elimination of slums or blight;
- # address other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and because other financial resources are not available.

Communities are encouraged to submit proposals for projects that are needed within the community and which have no other source of funding available. All applications must be consistent with federal and state goals and objectives.

Housing

The objective of the Housing component of the CDBG Program is to improve housing conditions and expand housing opportunities which directly benefit low- and moderate-income persons. Activities which would achieve this objective include, but are not limited to:

- < rehabilitation of housing or publicly owned or acquired properties;
- < demolition of dilapidated housing and the relocation of residents to replacement housing;
- < code enforcement;
- < weatherization and energy-efficiency improvements;
- < installation of wells or septic tanks where water or sewer service is unavailable;
- < mitigation of future natural disaster hazards in housing.

Complementary activities in the housing category are limited to water and sewer hookups providing service to units being rehabilitated. These are not to exceed 35 percent of the total CDBG funds requested, and are limited to \$5,000 per unit.

## Neighborhood Revitalization

The objective of the Neighborhood Revitalization category is to revitalize declining neighborhoods and improve infrastructure in neighborhoods through a concentrated approach that addresses the problems which influence neighborhood vitality. A Neighborhood Revitalization project may involve a single activity, such as street paving, or several different kinds of activities, designed to meet a particular community's needs. Activities which would achieve this objective include, but are not limited to:

- < improvements to deteriorating infrastructure, (e.g., roads, water, sewer, drainage facilities, etc.);
- < construction or rehabilitation of neighborhood facilities which provide health, social, recreational or other community services for residents of service area neighborhoods;
- < construction or rehabilitation of handicapped facilities and the removal of architectural barriers;
- < provision of roads and drainage facilities;
- < land assembly or site preparation for new housing construction; and
- < mitigation of future natural disaster hazards.

In the Neighborhood Revitalization category, complementary activities for housing are limited to the addition of bathrooms where no bathrooms exist, or where non-repairable bathrooms exist, when the housing unit is to be serviced by a sewer or water system under the CDBG project. Such bathrooms cannot exceed 50 percent of the total CDBG funds requested.

The 1990 Florida Legislature revised the statutory language concerning the Neighborhood Revitalization category to include a set-aside for emergency assistance for local governments which have been declared by executive order of the Governor to be in a state of emergency, caused by a disaster as provided under section 252.36, *Florida Statutes*. The maximum funds available under this set-aside will be 10 percent of the funds allocated to the Neighborhood Revitalization category and will be available through the third quarter of the state fiscal year. At that time, funds not used for the set-aside will be distributed in accordance with established fund distribution procedures described in Rule 9B-43.005(4).

## Commercial Revitalization

The objective of the Commercial Revitalization category is to conserve and revitalize commercial areas that are showing signs of decline through a concentrated approach to addressing the problems which contribute to the decline. Activities that would achieve this objective include, but are not limited to:

- < acquisition of substandard or blighted structures or real property in order to properly clear, develop or redevelop slum and blighted areas;
- < installation or reconstruction of streets, utilities, parks, playgrounds, public spaces, public parking facilities, pedestrian malls, and any other necessary public improvements;
- < selling, leasing or otherwise making available land in commercial areas for public use;
- < correction of architectural barriers to handicap access;
- < carrying out plans for a program of voluntary or compulsory repair and rehabilitation of building facades or other exterior improvements and repair of code violations. All activities must be

essential to and necessary for achieving the objectives of the jurisdiction's community redevelopment plan.

A proposal under the Commercial Revitalization category may involve a single type of activity, such as rehabilitation of commercial facades, or several activities designed to address various aspects of the local government's Community Redevelopment plan.

### Economic Development

The objective of the Economic Development category is to promote investment of private capital, retention of local economic enterprises, expansion of local tax bases and the provision of long-term jobs with growth potential, principally for low- and moderate-income persons. Activities that would achieve this objective include, but are not limited to:

- < acquisition of real property;
- < acquisition, construction or rehabilitation of commercial and industrial buildings and structures;
- < purchase of capitalized machinery and equipment with a useful life of at least 5 years;
- < energy conservation improvement designed to encourage the efficient use of energy resources;
- < public, commercial or industrial real property or infrastructure improvements, including railroad spurs or similar extensions, tied to a specific project in a public or private easement;
- < activities to remove barriers which restrict access for elderly or handicapped to publicly owned or privately owned buildings, facilities, and improvements; and
- < activities designed to provide job training and placement and/or other employment support services on behalf of the participating party as outlined in 24 CFR 570.482(d)(2).

An Economic Development project may involve a single activity, such as the installation or construction of public infrastructure or the provision of a loan to a private for-profit business for construction or expansion, or several activities, all of which facilitate the expansion of employment opportunities, primarily for low- and moderate-income persons.

Economic development applications are due any time after the opening of the annual application cycle. A local government may apply up to three times in any annual funding cycle; however, only one grant per funding cycle may be awarded to a local government. The Department of Community Affairs (DCA) distributes all available funds, including those not awarded in previous phases, or deobligated or recaptured from previous economic development grants.

### Grant Selection Criteria

The state's priorities for the Small Cities CDBG Program are communicated to potential applicants by the program categories established in the state law, through the associated percentage of funds set-aside for each category, and through the establishment of funding priorities outlined in the program's administrative rules and application manuals. The administrative rules to ensure that applications from communities that are not in compliance with federal or state laws are not funded. Upon receipt of an application, an initial review is conducted to determine if established threshold criteria have been met. This review is used as a screening method to assure compliance with minimum application requirements. Seven specific criteria

established by state statute form the only basis upon which the Department may reject an application without regard to scoring.

- (1) the application is not received by the specified deadline date,
- (2) the proposed project activities fail to meet one of the three national objectives,
- (3) the proposed activities are not eligible,
- (4) the proposed activities are not in compliance with the adopted local comprehensive plan, as approved by the Department,
- (5) the applicant has an open community development block grant,
- (6) the local government is not in compliance with the citizen participation requirements, and
- (7) information provided in the application that affects eligibility or scoring is found to have been misrepresented.

The Department will award no grant until it has been determined, based upon a site visit, that the project and/or activities are eligible, in accordance with the description contained within the application. If, based upon a site visit, DCA determines that any information provided in the application that affects scoring has been misrepresented, the application, will be rejected pursuant to section 290.0475(4), *Florida Statutes*.

#### Submission Requirements

Information presented by an eligible community in its application must be sufficient for the Department to determine the eligibility of the project and activities, the quality of the proposed project, and it's the ability of the local government to meet ~~the~~ basic threshold requirements. The applicant must submit the following information: a description of the need for the proposed project, the impact of the proposed project on that need, and a budget. The capacity of a community to adequately manage the grant will be reviewed if the jurisdiction has not previously participated in the program.

#### Competitive Selection Factors

The three scoring components of the competitive evaluation process are community-wide needs (25 percent), program impact (65 percent), including benefit to low- and moderate-income persons, and outstanding performance in equal opportunity in employment and housing (10 percent), as described below.

#### Community Need

The overall need for assistance by an eligible community is assessed using an index consisting of three factors: the number of low and moderate income persons, the number of persons below poverty, and the number of year-round housing units with 1.01 or more persons per room. These factors are measured by absolute numbers and make up what is referred to as the community-wide needs score. Each application, regardless of the program category for which it is being submitted, is scored competitively using the same criteria. Communities are compared within appropriate population groups, with the most distressed jurisdiction(s) in each group being assigned the full number of points available for the individual factors. Accordingly, each jurisdiction having a score which falls below the highest ranked jurisdiction is assigned a proportion of the total points available for each particular factor.

The community-wide need score is reduced by five points for every \$100,000, or portion thereof, of CDBG funding awarded to the community since the 1990 Census data was first used. This adjustment provides an update to the demographic data used in the community-wide need score and allows communities which have not received funding to stand a better chance of obtaining a grant. This community-wide needs score is provided to all eligible communities and incorporated in scoring.

Penalty points are also deducted from an applicant's score if they have failed to meet the administrative requirements of previously awarded grants. These include penalties for receipt of late amendments (15 points), late close out (5 points), late audit(s) (15 points each), as well as termination "for cause" of a previous grant (150 points) and failure to meet levels of performance as identified in the original application (50 points).

## Project Impact

Project impact criteria are tailored to the objective established for each program category. Regardless of the type of activity the community is proposing, the overall impact that the project will have on the community is considered in the evaluation process. This overall impact, or project impact, is evaluated within each of the program categories using measures specifically appropriate to the category of funding.

The criteria for project impact for the Housing category include the following:

- Sources and Uses of Non-CDBG Funds (70 points maximum)
- Grant or Loan Leverage Score (40 points maximum)
- Local Government General Revenue Leverage Score (30 points maximum)
- Project Impact Score (580 points maximum):
- Activity Goal Score (150 points maximum)
- VLI Impact Score (235 points maximum)
- Average CDBG LMI Housing Unit Cost Score (100 points maximum)
- Empowerment Zone or Enterprise Community Application Score ( 20 points maximum)
- Application Workshop Attendance Score (10 points maximum)
- Local Housing Code Enforcement Effort Score (65 points maximum)
- Outstanding Performance in Equal Employment Opportunity and Fair Housing (100 points maximum):
- Outstanding Performance in Equal Employment Opportunity Score (85 points maximum)
- Outstanding Performance in Fair Housing Score (15 points maximum)

The criteria for project impact for the Neighborhood Revitalization category include the following:

- Sources and Uses of Non-CDBG Funds (70 points maximum):
- Grant or Loan Leverage Score (40 points maximum)
- Local Government General Revenue Leverage Score (30 points maximum)
- Project Impact Score (580 points maximum):

- Activity Goal Score (150 points maximum)
- VLI Beneficiary Impact Score (50 points maximum)
- LMI Beneficiary Impact Score (145 points maximum)
- Average Cost Per Unduplicated LMI Beneficiary Score (45 points maximum)
- Average Cost Per Unduplicated LMI Household Score (80 points maximum)
- Special Designation Score (15 points maximum)
- Local Mitigation Strategy Score (5 points maximum)
- Application Workshop Attendance Score (10 points maximum)
- Health and Safety Impact Score (80 points maximum)
- Outstanding Performance in Equal Employment Opportunity and Fair Housing (100 points maximum)
- Outstanding Performance in Equal Employment Opportunity Score (85 points maximum)
- Outstanding Performance in Fair Housing Score (15 points maximum)

The criteria for project impact for the Commercial Revitalization category include the following:

- Sources and Uses of Non-CDBG Funds (75 points maximum):
- Local Leverage Score (45 points maximum)
- Grant or Loan Leverage Score (30 points maximum)
- Other Local Government Leverage Score (25 points maximum)
- Project Impact Score (575 points maximum)
- Activity Goal Score (125 points maximum)
- Activity LMI Benefit Score (245 points maximum)
- Retail and Service Business Need Score (30 points maximum)
- Taxable Sales Need Score (35 points maximum)
- Special Designation Score (10 points maximum)
- Other Community Development Activities Score (120 points maximum)
- Application Workshop Attendance Score (10 points maximum)
- Outstanding Performance in Equal Employment Opportunity and Fair Housing (100 points maximum)
- Outstanding Performance in Equal Employment Opportunity Score (85 points maximum)
- Outstanding Performance in Fair Housing Score (15 points maximum)

The criteria for the Economic Development project impact include the following:

- Participating Party leveraging (150 points maximum)
- Public leveraging, non-local sources (75 points maximum)
- Public leveraging, local sources (75 points maximum)

Total of all source of leveraging cannot exceed 150 maximum points.

- Average cost per job created or retained with maximum points awarded for cost per job of less than \$7,500 (150 points)
- Benefit to low- and moderate-income persons with maximum points assigned to projects creating or retaining more than 50.5 percent of the jobs for LMI persons (150 points)
- Number of jobs created or retained for low- and moderate-income persons with maximum points assigned to projects creating or retaining over 70 LMI jobs (150 points)
- Jurisdiction has adopted an economic development element in its comprehensive plan (20 points)
- Jurisdiction submitted an application for Empowerment Zone and Enterprise Community Program and is proposing to implement a portion of that plan with the CDBG application (20 points)
- Attendance at application workshop (10 points)
- Outstanding Performance in Equal Employment Opportunity and Fair Housing (100 points maximum)
  - Outstanding Performance in Equal Employment Opportunity Score (85 points maximum)
  - Outstanding Performance in Fair Housing Score (15 points maximum)
- Outstanding Performance in Equal Opportunity Employment and Fair Housing

Eligible applicants are required to submit information on the community's practices relating to equal employment opportunity and fair housing for consideration in the scoring process. Up to 85 points may be awarded based upon the applicant's minority employment record in comparison to its minority population. The full 85 points are awarded when the minority employment percentage meets or exceeds the percentage of minority population in the county. The remaining 15 points are awarded for outstanding performance in housing if the applicant has a local fair housing law covering all protected classes, has carried out educational programs for the general public, local elected officials, and for professionals within the community that are involved in housing activities (i.e., realtors, bankers, etc.).

#### Local Government Citizen Participation Requirements

Section 290.046, Florida Statutes, sets forth the requirements local governments must follow to obtain citizen input on proposed projects and applications. Prior to the submission of an application for funding, local governments must:

- Establish a citizen's advisory task force to provide input throughout the project process;
- Publicize information concerning the amount of funds available to the local government and the range of activities that may be undertaken;
- Hold at least one public hearing to obtain citizens' views on the neighborhood revitalization and housing needs, or commercial revitalization and economic development needs, of the community;
- Publish a notice concerning the proposed application advising citizens of its location and notifying them that it is available for inspection and comment;
- Publicly commit to use any grant funds received to the maximum feasible extent to benefit persons of low- and moderate-income (in an amount not less than 70 percent);
- Publicly commit to minimize displacement of persons as a result of activities assisted with CDBG funds;

- Publicly state its plans to assist displaced persons should displacement occur;
- Hold at least one public hearing on the proposed application prior to its submission to the state; and
- If appropriate, modify the proposed application to respond to citizens' comments.

Local governments submitting an application for CDBG funds must also comply with the state's Citizen Participation Plan, which incorporates the provisions in the Housing and Community Development Act of 1974, as amended. To ensure compliance by local governments, these provisions are included in the administrative rule and incorporated in grant award agreements.

#### Technical Assistance

Training priorities are identified through the Small Cities Community Development Block Grant (CDBG) program and its 226 eligible cities and 51 eligible counties. Previously workshop subjects have included procurement regulations, auditing, housing rehabilitation, economic development financing, and lead based paint regulations. More than 435 representatives of local governments attended these workshops including public officials, finance officers, auditors, city and county clerks, private consultants and locally elected officials.

The Department of Community Affairs is requesting new spending authority in the CDBG trust fund for the administration of Federal HUD funds under the Small Cities Community Development Block Grant (CDBG). The HUD grant allocation allows for a one percent set-aside for Training and Technical Assistance for Small Cities eligible cities and counties under the state's regular CDBG program and the reallocation of any unused balance from prior years. A continuation of prior year authority has been requested as a separate issue. This year, federal law has also designated a .25 percent set-aside in CDBG for transition of state data to the HUD mandated federal data management program called Integrated Disbursement and Information System (IDIS). This request is to fully use these both set-asides and prior year balances.

As part of the Department's renewed efforts to provide information, training and technical assistance to its constituents, including 254 eligible city and county governments, the CDBG program is taking the lead in providing resources dedicated to that effort in rural Florida. This includes addressing the following needs:

- a) Rural local governments need to be brought into the computer age through Internet access, improvements in communication efforts through e-mail and on-line financial and data reporting and an increasingly "paperless," efficient working environment at both the local and state levels.
- b) Rural cities and counties need assistance in securing financing from multiple sources to meet their needs for infrastructure and community improvements.
- c) CDBG Transition to HUD's Data Management System (IDIS). The Department will soon be required to electronically transfer data from our existing data base to HUD's financial and program management system called IDIS. A special set aside is allocated for this transition which will also affect our sub-grantees, small local governments, requiring support for their entry into the computer age.

As part of the Department's renewed efforts to provide information, training and technical assistance to its constituents, including 254 eligible city and county governments, the CDBG program is taking the lead in providing resources dedicated to that effort in rural Florida. This includes addressing the following needs:

- # Increasing demands for employment opportunities in rural areas means that economic development training and technical assistance is a priority for the State. One permanent staff position is dedicated to providing this assistance to eligible local governments.
  
- # Rural cities and counties need a regular sequence of training in internet and computer software for applications, reporting and other program needs as well as such areas as procurement, audit regulations, financial circulars, labor standards, housing rehabilitation standards, disaster assistance and other federal program requirements. Up to \$200,000 annually is contracted for such services.
  
- # Regular on-site technical assistance by program staff.

For the year 2000, the Department has already initiated several workshop training events that will assist local governments that wish to participate in the Small Cities CDBG program. These workshops include three one-day training events on the new lead-based paint regulations, an application workshop, an implementation workshop, and several workshops for recipients of disaster recovery funds.

#### Fund Distribution and Grant Ceilings

As specified in Section 290.044, *Florida Statutes*, the \$33,108,000 in FFY 2000 CDBG funds awarded to the state are divided among the four categories as follows:

Administration	2% + \$100,000	=	\$ 762,160
T&TA	1%	=	\$ 331,080
IDIS T&TA	0.25%	=	\$ 82,770
Neighborhood Revitalization	40%	=	\$12,772,796
Housing	20%	=	\$ 6,386,398
Commercial Revitalization	10%	=	\$ 3,193,199
Economic Development	30%	=	\$ 9,579,597

These funding levels are subject to legislative changes or may be increased slightly by the reprogramming of recaptured or reallocated funds. In addition, 2 percent plus \$100,000 of the total federal allocation is reserved for state administrative expenses, and additional training and technical assistance funds are included in the program's annual state budget request.

#### CDBG Program Income

Under the regular Small Cities CDBG Program, all program income is required by contract and rule to be returned to the state, except the amount of program income that is used prior to the closeout of the grant

generating the program income. Program income generated during the grant may be used to continue the activity from which the program income was derived.

Program income in excess of \$100,000 shall be transferred to the program category receiving the greatest dollar value of requests for grants in the annual funding cycle. Upon receipt of budget authority from the state, these program income funds shall be used to fully fund the last funded applicant or to offer the remaining funds to the next ranked eligible applicant.

#### **14.2 THE FEDERAL EMERGENCY SHELTER GRANTS PROGRAM (ESG)**

1. The estimated amount of assistance the state expects to receive: \$2,264,000.

2. Range of activities that may be undertaken:

Activities funded by the Federal Emergency Shelter Grants Program may include:

- < Structural improvements to existing shelters (including facility expansion), or conversion of buildings for use as shelters.
- < Shelter operation, including rent, leases, insurance, furnishings, equipment, supplies, utilities, fuel, maintenance, repairs, security, food and staff to assist in shelter operation and the supervision of shelter residents. Not more than 10 percent of the total grant amount may be used for shelter operating staff.
- < Essential support services, including assistance in locating housing, assistance in obtaining employment, assistance in securing government benefits, health care, alcohol, drug abuse and mental health treatment, vocational education and training, emergency financial assistance, legal aid, transportation, child care, life skills training, continuing education, counseling, case management and staff to help in the delivery of these services. Not more than 30 percent of the total grant award may be spent for essential support services.

3. Estimate of the amount of assistance that will benefit persons of very low and low income:

Since the population served by this program is homeless, an estimated total of \$2,150,800 will be used to benefit persons with incomes below 80 percent of the median income. This is 95 percent of the total allocation. The remaining 5 percent (\$113,200) will be used by the state for program administration.

4. Plans to minimize displacement of persons and assistance available to those who may be displaced: Not applicable.

##### **14.2.1 General**

Over the last several years, homelessness has become a national issue, with increased public concern focused on the plight of those without shelter. At the federal level, Congress responded by enacting the

Stewart B. McKinney Homeless Assistance Act of 1987, an omnibus piece of legislation authorizing substantial federal expenditures on behalf of the homeless.

One of the initiatives created by the McKinney Act was the Federal Emergency Shelter Grants Program for the homeless. Through this funding source, the state of Florida has received over \$16 million in Emergency Shelter Grant funds since 1987. To date, these important federal dollars have assisted 90 different homeless shelters throughout Florida.

Beyond the receipt of emergency shelter, homeless people served by these Emergency Shelter Grant projects have been furnished a range of supportive services, most often including food, clothing, health care, counseling, assistance in locating housing, assistance in finding employment, assistance in obtaining government benefits, alcohol, drug abuse and mental health treatment, information and referral, and case management.

Over the last several years, the Federal Emergency Shelter Grants Program has been a critically important resource in Florida. It remains so today. Specifically, the state's 20 local homeless coalitions representing over 1,800 community agencies and organizations continue to rate emergency shelter as Florida's third most important homeless need, ranking behind only the need for employment and affordable housing. In this regard, it is important to note that Florida has 149 homeless shelters with 6,946 beds. Given that the state has over 52,500 homeless people on any given day, it is now able to meet only 13 percent of the emergency shelter needs of the homeless. The Federal Emergency Shelter Grants Program has offered major contributions to the alleviation of Florida's Emergency Shelter bed shortage. In 1997, for example, Emergency Shelter Grant funds helped generate 300 new beds for the homeless. In 1998, 500 new beds were created. In 1999, 402 were added. Since 1987, 143 Emergency Shelter Grants have been awarded by the Department of Children and Families, totaling \$16,026,538. Each year, this program takes thousands of the state's homeless off the streets, giving many an opportunity to make improvements in their life situations.

For 2000, Congress reauthorized the Stewart B. McKinney Homeless Assistance Act. Under the provisions of the reauthorized shelter grants program, the state of Florida has been allocated \$2,264,000 in new federal dollars for pass through to local units of government and non-profit agencies that can document a compelling need for homeless shelter.

The state of Florida's Emergency Shelter Grant allocation will be used for:

- (1) structural improvements to existing shelters or conversion of buildings for use as shelters;
- (2) shelter operating expenses, including the rental or lease of buildings for use as shelters, utilities, fuel, furnishings, equipment, supplies, appliances, insurance, maintenance, repairs, security, food, staff to assist in shelter operation and the supervision of residents, and certain other specified costs; and
- (3) essential support services for homeless people in shelter, which may include clothing, personal care items, health care, counseling, alcohol, drug abuse and mental health treatment, assistance in locating housing, assistance in obtaining employment, assistance in securing government benefits, transportation, childcare, vocational education and training, emergency financial assistance, legal aid, life skills training, education, information and referral, and case management to help obtain these necessary services.

Expenditures for essential support services are limited to 30 percent of any one grant award, including staff to deliver or arrange the services. Expenditures for staff to assist in shelter operation are limited to 10 percent of a total grant award.

Because of the continuing need for emergency shelter and essential support services for people in shelter, the state of Florida will not exercise its option to allocate Emergency Shelter Grant funds for homeless prevention activities. Recipients of Emergency Shelter Grants will be required to match federal funds with an equal amount of funds from other sources. In-kind match is permissible so long as it is not being used to match other grants or funds. Federal funds may not be expended for the purchase or construction of a homeless shelter. Primarily religious organizations may not receive Emergency Shelter Grant funds for structural alterations to church owned property, though they may be eligible to receive funds for shelter operating expenses and essential support services so long as the program is free of religious influence. Grants may not be awarded to applicants unable to comply with federal environmental requirements. Administrative or indirect costs are not allowable grant expenditures, except where a local unit of government is making application on behalf of one or more community agencies.

There are additional federal and state assurances and certifications that applicants must comply with, including all ordinances, codes and statutes relating to buildings, health, fire, safety, sanitation, zoning and the environment. All recipients of Emergency Shelter Grant funds will be required to provide emergency night-time shelter and provide or arrange for the provision of those essential support services referenced above. The maximum amount of funds that any one grantee can apply for and receive will be \$250,000.

The process for awarding Emergency Shelter Grants is competitive on a statewide basis. Each year, the Department issues a request for proposals that sets forth the criteria upon which grants will be awarded. Applications for funding are selected based on departmental assessment of:

- (1) local homeless conditions and the demonstrated need for shelter;
- (2) applicant qualifications;
- (3) the comparative quality of proposals received; and
- (4) the extent to which applicants comply with all specifications contained in the state's Request for Proposal.

Departmental priorities for awarding Federal Emergency Shelter Grants are as follows:

- (1) the applicant has not previously received a Federal Emergency Shelter Grant from the Department of Children and Families;
- (2) the applicant presents compelling justification for a Federal Emergency Shelter Grant, with priority given to applicants in those geographic areas with limited shelter capabilities;
- (3) the applicant adds a significant number of new emergency shelter beds for the homeless;
- (4) the applicant generates maximum direct service benefits to the homeless within shelter grant funds requested;
- (5) the applicant requests funds for nonrecurring expenditures such as structural improvements to shelters, furnishings and equipment;
- (6) the applicant resides in a geographic area (city/county) that does not receive a direct Emergency Shelter Grant allocation from HUD (non-formula jurisdiction);

- (7) the applicant demonstrates active collaborative initiatives with other homeless service providers, including local homeless coalitions and continuums of care; and
- (8) the applicant demonstrates excellent potential for continued operation of the homeless shelter beyond the termination of the one-year federal grant.

Non-profit applicants must have their proposals approved by the chief executive officer or the governing body of the local governmental jurisdiction in which they reside. Proposals must also be consistent with local or state consolidated plans required by the United States Department of Housing and Urban Development. All shelter grants are awarded through contracts administered by the Department of Children and Families. The department reserves the right to award or terminate grants and contracts in the best interest of the state.

### **14.2.2 Program Purpose**

The purpose of the Federal Emergency Shelter Grants Program is to help improve the quality of emergency shelter for the homeless, to help make available additional emergency shelter, to help cover the costs of operating emergency shelters, and to provide essential social services to homeless individuals so that they have access not only to safe and sanitary shelter, but also to the supportive services and other types of assistance they may need to improve their situations. Accordingly, federal grants are made available for the rehabilitation or conversion of buildings for use as emergency homeless shelters, and for the payment of certain operating and social service expenses in connection with emergency shelter for the homeless. For the purposes of this project, shelter is defined as any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary or transitional shelter for the homeless in general, or for specific homeless populations.

### **14.2.3 Eligible Services**

Federal Emergency Shelter Grant Program funds may be used for the following:

1. Rehabilitation, renovation, major rehabilitation or conversion of structures for use as emergency shelter.

Conversion is defined as a change in the use of a building to an emergency shelter for the homeless where the cost of such conversion exceeds 75 percent of the building's value after conversion took place. Buildings converted through federal funds must be maintained as homeless shelters for ten years.

Major rehabilitation is defined as structural repairs, improvements and alterations to a shelter that involve costs in excess of 75 percent of the value of the building before such alterations were initiated. Buildings undergoing major rehabilitation through the use of federal funds must be maintained as homeless shelters for ten years.

Rehabilitation or renovation are defined as structural repairs, improvements and alterations to a building that involve costs of 75 percent or less of the value of the structure before rehabilitation or renovation. Buildings rehabilitated or renovated with Emergency Shelter Grant funds must be maintained as homeless shelters for not less than three years.

## 2. Shelter Operating Expenses

Shelter operating expenses may include rent, leases, food, utilities, fuel, insurance, furnishings, equipment, appliances, supplies, facility maintenance, repairs, security, and staff to assist in the operation of shelters and the supervision of shelter residents. Staff costs associated with shelter operations are limited to 10 percent of the grant award. Projects using Emergency Shelter Grant funds for shelter operating costs must provide homeless shelter for the life of their contract with the Department of Children and Families.

## 3. Essential Support Services

Essential support services may include clothing, personal care items, health care, counseling, alcohol, drug abuse and mental health treatment, assistance in locating housing, assistance in securing employment, assistance in obtaining government benefits, transportation, temporary child care, vocational education and training, emergency financial assistance, legal aid, life skills training, education, information and referral, case management, and staff to provide these services. Expenditures for essential support services must be confined to no more than 30 percent of the total grant award. Projects using Emergency Shelter Grant funds for essential support services must continue to provide services for the life of their contract with the Department of Children and Families.

### **14.2.4 Eligible Homeless Populations**

Eligible homeless populations that may be served include homeless men, women, families, women with children (including victims of domestic abuse), substance abusers, the mentally ill, veterans, farm workers, homeless and runaway youth, and others who are poor and have no access to either traditional or permanent housing. The state does not intend to use Emergency Shelter Grant funds to support emergency shelters for young children, including those who are abused, neglected, in the custody of the Department of Children and Families, etc. Funding for such programs was not intended by Congress to fall within the purview of the Stewart B. McKinney Homeless Assistance Act.

A person is considered to be homeless when he or she: lacks a fixed, regular, and night time residence; or resides in a public or private place not designed for or ordinarily used as regular sleeping accommodations for human beings, including cars, parks, sidewalks, under bridges and abandoned building; or resides in a supervised or privately operated shelter designed to provide temporary living accommodations, including welfare hotels, congregate shelters and transitional housing facilities; or is being discharged from an institution in which the person has been a resident and no subsequent residence has been identified and he/she lacks the resources and support networks needed to obtain housing; or is being evicted from a private dwelling unit and no subsequent residence has been identified and the person(s) lacks the resources and support networks needed to obtain housing. The term homeless does not include any individual imprisoned or otherwise detained pursuant to an act of Congress or a state law.

### **14.2.5 Fund Distribution and Selection Criteria**

The Department of Children and Families will utilize the following criteria to evaluate proposals for Federal Emergency Shelter Grants and, based on competitive ranking, award \$2,150,800 in available funds. The maximum amount of funding that any one applicant can request and receive will be \$250,000.

1. The applicant intends to add new emergency shelter beds with the assistance of Federal Emergency Shelter Grant funding. The applicant is to be awarded one point for each new shelter bed to be added up to a maximum of 10 points for 10 beds or more. 0-10 points
2. The applicant has not previously received a Federal Emergency Shelter Grant from the Department of Children and Families. 6 points
3. The applicant proposes to use Federal Emergency Shelter Grant funds for non-recurring expenditures such as structural improvements to the shelter facility, equipment, furnishings and appliances. 0-5 points
4. The applicant demonstrates a commitment to help the homeless through a substantial investment of resources on their behalf (the rating will be determined through an evaluation of current efforts to assist the homeless, program expenditures, and matching contributions for the grant). 0-5 points
5. The applicant has considerable experience and expertise in serving the homeless, and actively collaborates and coordinates efforts with other homeless service providers, including homeless coalitions and continuums of care. 0-6 points
6. The proposal presents compelling justification in support of a Federal Emergency Shelter Grant for the homeless. Priority is to be awarded to applicants in those geographic areas that can document a serious limitation in shelter capabilities (bed capacities). 0-20 points
7. The applicant resides in a geographic area (city/county) that does not receive a direct Emergency Shelter Grant allocation from HUD (non-formula jurisdiction) 0-6 points
8. The proposal generates maximum direct service benefits to homeless shelter residents within Federal Emergency Shelter Grant funds being requested (cost benefit analysis). 0-10 points
9. The applicant presents a plan for the provision of emergency shelter to the homeless that conforms to the requirements of the application specifications (Request for Proposals). 0-10 points
10. Pursuant to the requirements of the application specifications (Request for Proposals), the proposal presents a satisfactory range of essential support services that will be made available to shelter residents and identifies the agency, organization or unit of government that will provide each service. 0-10 points
11. The proposal is financially and operationally viable. With the assistance of a Federal Emergency Shelter Grant, it is probable that the applicant will have the resources needed to fully implement the shelter project as designed, and within planned time frames. Matching contributions are in hand or committed. Costs are reasonable. Resources are sufficient to provide quality shelter and essential support services to the homeless. It

appears that the applicant will have the resources needed to continue providing homeless shelter well beyond the expiration of the Federal Emergency Shelter Grant. 0-10 points

Total possible points that may be awarded 100

Additionally, if the applicant has been an Emergency Shelter Grant recipient in the past, they must have demonstrated satisfactory performance in terms of grant, contract and expenditure obligations. If they have not done so, they will not be eligible for grant consideration.

#### **14.2.6 Performance and Outcome Measures**

For 2000 contracts, the department will utilize data elements designed to assess the annual performance of Emergency Shelter Grant providers in helping homeless shelter residents achieve economic self-sufficiency upon discharge from shelters. They include:

- (1) the number of shelter residents able to secure employment;
- (2) the number of residents able to obtain transitional, supported or permanent housing; and
- (3) the number of residents able to secure government benefits.

These are considered to be three key elements necessary for shelter residents to make progress toward personal independence upon shelter discharge. To help measure the success of shelter programs, the Department gathers data on the number of homeless people previously served by the shelter. This is important because shelters are expected to help residents reduce their continuing dependency on emergency shelter.

Additionally, the Department collects annual data on the number of shelter residents receiving other support services needed to help them progress toward personal adjustment and self-sufficiency, including vocational education and training, alcohol, drug abuse and mental health treatment, health care, emergency financial assistance, continuing education, transportation, legal aid, child care, and life skills training.

Demographic data elements also allow the Department to collect information on homeless populations being served by shelters, including men, women, families, children, victims of domestic abuse, farmworkers and veterans. This information is useful to the Department of Children and Families in helping assess the nature and number of homeless people seeking shelter in Florida and, in terms of strategic planning, the possible targeting of future Emergency Shelter Grant resources. It should also be noted that the Department captures racial data on homeless populations in shelter.

#### **14.2.7 Continuums of Care**

At present, there are 21 multi-agency continuums of care for the homeless in Florida. Three years ago, there were four known to the Department. These continuums now cover most geographic areas of the state. Typically, the homeless continuums are based on the model developed by the U.S. Department of Housing and Urban Development, and include prevention, outreach, emergency shelter, transitional and supported housing for special needs populations, permanent housing, and a range of support services needed by homeless people at each stage of the continuum. The Department of Children and Families

requires that any agency receiving Emergency Shelter Grant funds become an integrated part of the local continuum of care system, thereby helping ensure that shelter residents who wish to improve their life situations have the opportunity to transition to programs and services that promote personal independence and economic self-sufficiency. The Department also requires that the grantee be a member of the local homeless coalition.

#### **14.2.8 Case Management, Information and Referral for Services**

Historically, many homeless shelters have provided only temporary shelter, food and clothing. However, the Department requires that any agency receiving Federal Emergency Shelter Grant funds must provide a case management capability to arrange for the delivery of a wide range of services that may be needed by homeless shelter residents, including:

- (1) assistance in locating transitional, supported or permanent housing;
- (2) assistance in obtaining employment;
- (3) assistance in securing government benefits;
- (4) health care;
- (5) alcohol, drug abuse and mental health treatment;
- (6) counseling;
- (7) vocational education and training;
- (8) emergency financial assistance;
- (9) transportation;
- (10) legal aid;
- (11) child care;
- (12) continuing education; and
- (13) life skills training.

Discharge planning is also a required component of case management. The primary objective of case management is to help those shelter residents who wish to improve their life situations transition to programs, services and opportunities that facilitate progress toward independent living and economic self-sufficiency.

#### **14.2.9 Program Management and Direction**

In order to further improve management and direction for the Federal Emergency Shelter Grants program, the Department of Children and Families has adopted a number of initiatives specifically intended to enhance program direction, accountability and performance outcomes. The most important of these are as follows:

- (a) Model Contracts

The Department prepares model Emergency Shelter Grant contracts for use by district contract managers who are responsible for the local oversight of Emergency Shelter Grant recipients. The purpose of this

initiative is to help ensure that contracts ultimately implemented by the districts satisfactorily address all federal and departmental regulatory requirements that are to be adhered to by emergency shelter grantees. Adoption of the model contract concept helps eliminate some of the problematic inconsistencies that have previously resulted from district-based contracts without standardized program requirements.

(b) Contract Review

The Department requires that Emergency Shelter Grant contracts prepared by district contract managers be reviewed prior to execution to ensure that they incorporate all federal and departmental regulatory requirements governing the program.

(c) Monitoring

While district contract managers are responsible for monitoring Emergency Shelter Grant recipients on an annual basis, these contract managers do not always have specialized knowledge of all federal regulations governing the program, and there have been instances of grantee compliance deficiencies that have not been identified by these contract managers through routine administrative and programmatic monitoring. Accordingly, departmental headquarters staff responsible for the management and oversight of the Emergency Shelter Grants Program periodically accompany district contract managers in conducting on-site monitoring of emergency shelter grantees. While district contract managers are familiar with administrative aspects of these contracts, state Emergency Shelter Grant program managers have more specialized program knowledge. This dual approach to monitoring facilitates improved grantee compliance with Emergency Shelter Grant regulations and departmental performance standards.

(d) Expenditure Controls

Over the last two years, the department has experienced problems on the part of some Emergency Shelter Grant recipients not spending all of their grant funds within federally imposed deadlines. Unfortunately, this has caused the department to return some unspent funds to the U.S. Department of Housing and Urban Development. To correct this deficiency, the Department now utilizes quarterly expenditure reports to track the progress of each Emergency Shelter Grant recipient in expenditures. Where delays are noted, departmental staff will notify, in writing, the district contract manager of spending rate problems, request an explanation as to the reason for expenditure delays and, if appropriate, request a corrective action plan. All grant expenditures continue to be carefully monitored on a quarterly basis and corrective action taken where problems are noted. Grant recipients who do not spend all of their allocations within federally imposed time constraints may be denied eligibility for future grants.

#### **14.2.10 Fair Housing**

Many, if not most, residents of homeless shelters are not aware of their fair housing rights pursuant to federal law and regulatory requirements promulgated by the U.S. Department of Housing and Urban Development. While there are no data to validate the assumption, it is suspected by the Department of Children and Families that homeless people are often the victims of housing discrimination. Accordingly, the Department, in cooperation with the Florida Coalition for the Homeless, now distributes a fair housing pamphlet entitled "It's Your Right" to homeless shelters throughout Florida. These pamphlets are to be

made visibly noticeable and available to shelter residents. It is hoped that greater knowledge of fair housing rights will help more homeless people access housing. There is certainly no other population in greater need.

### **14.3 Housing Opportunities for Persons with AIDS (HOPWA)**

#### **14.3.1 Distribution of Funds**

Florida's Housing Opportunities for Persons With AIDS Program is administered by the Florida Department of Health. The Bureau of HIV/AIDS, HIV Patient Care Resources Section is the designated office within the department which has the lead responsibility statewide for the management of the HOPWA program. The Department of Health contracts with lead agency organizations at the local level to administer the HOPWA program in a designated geographical area. Florida's 14 Ryan White Title II consortia provides the Department of Health with needs assessment, planning and prioritization recommendations for the HOPWA Program. Once providers are selected in compliance with state procurement policies, the Department of Health enters into a contractual agreement with them to deliver housing services.

Florida has been the recipient of eight HOPWA grant awards targeted to support the housing needs of individuals and families who are living with HIV disease. The state is preparing, on July 1, to allocate funds annually based on the cumulative number of reported AIDS cases for eligible consortium areas. The HOPWA statewide workgroup will continue to review the current allocation methodology and may recommend that changes be made. The Department of Health will take any recommendations into account prior to making final annual allocation decision. Metropolitan areas of the state that qualify for direct HOPWA funding from the Department of Housing and Urban Development (HUD) may be eligible to receive state program funds only when funds exist beyond the funding required to meet 100 percent of the need of the state HOPWA project sponsors. Florida is considering the allowance of a small percentage of the state HOPWA funds to be used by the metropolitan areas to address identified unmet need in those areas.

Florida has 14 Ryan White Title II consortia ten (10) of which are the planning body for the state HOPWA funds. The four (4) consortia area that do not receive state HOPWA funds are Eligible Metropolitan Statistical Areas (EMSAs) which obtain HOPWA funds through a direct entitlement award from the Department of Housing and Urban Development. Currently, the state program funds HOPWA services in 52 of Florida's 67 counties. The EMSAs serve the remaining 15 counties in the state. In addition to housing assistance under the state HOPWA program, clients are afforded access to services funded under Ryan White Title II such as medical, transportation, nutrition services, dental and counseling services.

For the upcoming program year beginning July 1, 2000, approximately \$3,331,000 is expected to be available for the State of Florida's HOPWA program (federal fiscal year 2000 funding). These funds will be used to prevent individuals or families with HIV disease from becoming homeless, or if already homeless, transitioning them back into a more permanent and secure living arrangement.

It is estimated that approximately \$3,231,070 of the federal fiscal year 2000 award will be used to benefit persons with incomes below 80 percent of the median family income for the area served. This amount is 97 percent of the total anticipated award for federal fiscal year 2000. The remaining 3 percent will be used to cover administrative costs.

HOPWA case management expenditures are limited to no more than 20 percent of the total amount budgeted for direct care services and may be reimbursed up to \$44.00 per hour or at the current Medicaid reimbursement rate for similar case management services. The cost for transitional housing and short-term rent is based on the fair market value for the area, while payments for mortgage and utilities are the specified amount, including late fees and reconnect fees.

Costs for short-term supported housing (transitional) are based on the fair market rent (FMR) guidelines provided by the Department of Housing and Urban Development (HUD). Expenses associated with short-term rent, mortgage and utility payments will include late fees and reconnect charges provided on a fixed-price unit of cost. A unit of service is one quarter hour of case management services. All services provided by HOPWA will comply with requirements pursuant to 24 CFR, Part 574.310. Documented income of eligible participants shall not exceed 80 percent of the median family income for the area.

#### **14.3.2 Eligible Activities and Services (Priorities)**

HOPWA supported services under the state program will include: transitional housing, assistance with short-term rent, mortgage, utilities, local telephone service, security deposits for utilities and housing units, case management associated with housing and housing counseling information. If homeless, assistance will consist of emergency transitional housing services. By focusing on rental assistance rather than construction or housing rehabilitation, and non-traditional supportive services, persons will not be displaced because of the state's HOPWA program. Effective July 1, 1999, the Department of Health will not grant project sponsors approval to use state HOPWA funds for non-traditional supportive services such as pharmaceuticals and other health care services.

The Department of Health may utilize state HOPWA funds to provide assistance to the Duval County EMA in meeting the needs of the prison population. HOPWA assistance will be provided to eligible inmates needing short-term housing assistance during the transition from jail to the community under the "Jail LINC" (Linking Inmates Need Care) project. Funding available for this project will not affect the funding for statewide project sponsors in meeting 100 percent need of the clients served.

The Department of Health has recognized that the time limitations for short-term housing in many areas of the state are sometimes too brief to enable clients to achieve financial independence and establish permanent living arrangements. In order to ensure against homelessness when clients are confronted with time constraints and high costs of local permanent housing, the Department of Health has made a decision to grant approval, effective July 1, 1999, to extend the current time limitations for short-term housing beyond 21 weeks within any 52-week period. The waiver of short-term housing assistance will be approved on a case-by-case (exceptional request) basis. Project sponsors are required to provide documentation of individual circumstances that justify requests for waiver of time limitations for HOPWA assistance. Policy regarding the extension of HOPWA services beyond the current time limitations will be developed and distributed for statewide utilization.

#### **14.3.3 Use of Local Community Resources**

State HOPWA guidelines have been developed and are currently under review statewide. The guidelines will ensure uniformity and consistency statewide to all of Florida's project sponsors. It is believed that the standardization of HOPWA policies and procedures will improve service delivery and provide for fair and equitable access to services throughout Florida and alleviate current problems of inconsistency associated

with local program guidelines. The HOPWA workgroup will convene this upcoming year to continue to address local needs and work to improve Florida's HOPWA program. A HOPWA workgroup action plan will be developed to ensure a step-by-step process to achieve objectives of the workgroup.

Activities under the HOPWA program are carried out in a manner that addresses the programs' intent to devise long-term strategies for meeting the housing needs of persons with HIV disease and their families. Project sponsors are encouraged to develop relationships with local community based organizations, shelters, homeless coalitions and other charity organizations to facilitate information and referrals to clients in order to meet additional needs that may not be available through the HOPWA program. Project sponsors are also encouraged to utilize public and community resources to address the critical housing needs of HOPWA clients and to reduce the cost of services whenever possible to enhance client integration into the community.

Upon request of Florida's Title grantees, the HOPWA program will be included on the agenda of Florida's Annual All Titles meeting which is typically held in the Fall in 2000. HOPWA issues will be discussed with participants in attendance.

#### **14.4 HOME Investment Partnerships Program (HOME)**

##### **14.4.1 General**

The Florida Housing Finance Corporation was designated by Governor Lawton Chiles to administer the HOME Investment Partnerships Program (HOME) on behalf of the state of Florida. As a participating jurisdiction (PJ), the Corporation will implement and monitor the state's HOME program. The HOME program encourages public, private and nonprofit partnerships, and strengthens the abilities of the state as well as municipalities and community housing development organizations to design and implement innovative strategies for achieving adequate supplies of affordable housing throughout the state of Florida.

This program description sets forth guidelines and procedures by which the Florida Housing Finance Corporation administers the HOME program and distributes HOME funds, in accordance with 24 CFR Part 92. HOME funds allocated by the Corporation provide the necessary financial support to assist various activities aimed at creating long-term affordable, safe, decent and sanitary housing for very low and low-income persons and households.

The Corporation administers the program directly to qualified applicants. It monitors all HOME activities to ensure compliance with program guidelines and certifies that proposed program activities are consistent with the State Consolidated Plan approved by the U.S. Department of Housing and Urban Development. The state's HOME program activities will be directed in the areas of acquisition, substantial or moderate rehabilitation, and new construction of rental and home buyer development.

HOME funds may be used anywhere within the state to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds if refinancing is necessary to permit or continue affordability under CFR 27, Section 92.252, provided the following conditions are met.

- ! The Development must demonstrate that rehabilitation is the primary eligible activity. This requirement is met if the rehabilitation accounts for at least 51 percent of the total refinancing cost.
- ! Review of management practices demonstrates that disinvestment in the property has not occurred, that the long term needs of the project can be met and the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
- ! The refinance must provide that the new investment is being made to maintain current affordable units, create additional affordable units, or both;
- ! The minimum affordability period will be 15 years or longer;
- ! The existing debt to be refinanced shall not be a multifamily loan made or insured by any federal program, including CDBG.

#### **14.4.2 Distribution of HOME Funds, Selection Procedures, Community Housing Development Organizations and Match**

The Florida Housing Finance Corporation (Florida Housing) will administer the HOME program funds, under two separate state rule chapters, directly to eligible housing providers for qualified rental and home ownership projects. HOME program funds are divided into three allocation set-asides:

1. Administrative Costs
2. Community Housing Development Organization (CHDO) Rental and Other Rental Developments
3. Community Housing Development Organization (CHDO) Home Ownership and Other Home Ownership Developments

As a participating jurisdiction, Florida Housing was allocated \$20,461,000 in HOME funds for 1999. The allocation for 2000 will be released by HUD in July. The allocation and set-aside process is as follows (based upon 1999 funding):

Florida Housing has allocated up to 10 percent of the total allocation or \$2,046,100 for administrative costs pursuant to 24 CFR Part 92.207. When funding is complete, any remaining administrative cost allocation will be made available to additional HOME developments.

A minimum of 15 percent of the total allocation or \$3,069,150 is reserved for developments that are sponsored, developed, and/or owned by eligible CHDOs. Of the minimum CHDO set-aside, half or \$1,534,575 will be drawn down from total rental allocation and the other half will be drawn down from the total home ownership allocation. In the event insufficient applications meeting threshold are received to allocate this amount to rental developments, the remaining unallocated funds (including CHDO reservation amount) will be shifted to homeownership activities. The same applies to home ownership developments, with the remaining unallocated funds being shifted to rental activities.

Prior to funding, the state will certify CHDO compliance and eligibility. CHDOs will be certified only in cases where they are actually awarded funds from the state. While both the rental and home ownership applications do not provide additional points for organizing as a CHDO, CHDO applicants with competitive applications are given preferential status when awarding funds to the extent necessary to meet the 15 percent set aside for developments that are sponsored, developed, and/or owned by eligible CHDOs. In order to be certified, CHDO's must meet or demonstrate the following minimum requirements:

- < Be organized under state or local law:
- < Certify that the structure of their organization and their Board meet the requirements of 24 CFR Part 92;
- < Possess appropriate legal status: 501(c)(3), 501(c)(4), or Section 905 of the Internal Revenue Code of 1986;
- < Maintain legal accountability to low-income community/neighborhood residents;
- < Display staff capacity and standards of financial accountability;
- < Demonstrate a minimum of one year of experience serving the community; and,
- < Propose projects that the organization will own, develop or sponsor

For 1999, \$18,415,900 will be split equally between rental and home ownership activities. In addition, \$1,340,000 program income will be used for home ownership activities.

Fifty percent of Florida Housing's allocation (after administrative costs are subtracted) will be allocated under a competitive application for construction/rehabilitation loans made to eligible housing providers. For 1999, \$2 million of this home ownership allocation will be made available as deep-subsidy, zero-percent, interest-deferred second mortgage loans offered to eligible home buyers in conjunction with the Single Family Mortgage Revenue Bond Program (SFMRB). Eligible housing providers will be able to receive a limited reservation of SFMRBs on a first-come, first-served basis through a participating lender, and make these loans available to eligible home buyers. The state will hold at least one builder/lender workshop to encourage lenders from rural counties and areas of need to participate.

The minimum set-asides for both CHDOs will be as follows:

CHDO Rental Developments	\$1,534,575
Additional Rental Developments	\$7,672,875
Total Rental Developments and Activities	\$9,207,450
 CHDO Home Ownership Developments	 \$1,534,575

Additional Home Ownership Developments	\$9,012,875
Total Home Ownership Developments and Projects	\$10,547,450

## **Selection Procedures and Loan Terms for the Statewide Competitive Application of HOME Funds**

### HOME Rental

HOME loan recipients for Rental developments are selected as a result of a statewide, competitive application process. In 1997 the HOME Rental program application was combined with the Housing Credit Program (HC) and the State Apartment Incentive Loan (SAIL) application resulting in a single combined cycle application process. Eligible housing providers [non-profits, for-profit developers, local governments, public housing authorities and Community Housing Development Organizations (CHDOs)] are encouraged to apply for HOME funding. Three primary criteria applicants must demonstrate are: (1) ability to leverage HOME funds; (2) ability to proceed with construction, rehabilitation; and, (3) experience in developing affordable housing.

The HOME Rental program offers first and second mortgages, low-interest rate loans to eligible housing providers for the acquisition/rehabilitation, rehabilitation, new construction, conversion of non-residential units to residential units, and reconstruction of multifamily housing. The state does not include tenant-based rental assistance as an eligible activity. Generally, the HOME loan bridges the gap between the development's primary financing and the total development costs. Fifteen percent of the annual allocation is set-aside for CHDO developments with the remaining funds being allocated to both CHDO and other developments depending on the ranking.

Although applicants may request up to 100 percent of total development costs in HOME dollars, the request may not exceed HUD established maximum subsidy limits based on the number of bedrooms per unit. Applicants may request refinancing of a first mortgage when loaning HOME funds to rehabilitate units if refinancing is necessary to permit or continue affordability as described in HUD Rule 92.206(b). For-profit applicants selected for funding receive a 3 percent interest rate loan and non-profits receive a 0 percent interest rate loan. The term of the HOME loan is 15 years for rehabilitation and 20 years for new construction.

Applications received by the published application cycle closing date are reviewed and scored by Florida Housing staff. Based on the outcome of the competitive scoring, the applications are then ranked from highest to lowest score. Florida Housing provides an appeal process at which time the applicants may contest their score. Upon completion of the appeal process, the highest scoring applicants within funding range are notified of their ranking by way of a preliminary commitment letter. The applicant then advances through the credit underwriting process and if approved, proceeds to closing.

### HOME Ownership

For home ownership developments, the application will encourage housing providers to form public-private partnerships where at least one of the partners has experience in affordable housing and community/neighborhood development. To apply for funds eligible housing providers will be selected through a statewide competitive application process. Applications will be reviewed, ranked and scored by FHFC staff. Applications are analyzed for credit worthiness, feasibility and viability. Developments will be prioritized in the following order:

CHDO sponsored developments (non-entitlement, then entitlement)

Non-entitlement area developments

Previously funded Predevelopment Loan developments

Entitlement area developments

The maximum HOME loan request may not exceed 33 percent of the total development cost or the maximum HOME allocation. The HOME Construction Loan to eligible applicants will be for a period of five (5) years. The interest rate will be 3 percent to for-profit developers and 0 percent to non-profit developers. The Construction Loan will be non-amortizing with interest payments due annually on the date specified in the Note. An underwriter/servicer will be responsible for approving eligible homebuyers and closing the HOME loans on behalf of Florida Housing. At the time of closing, given all federal, state and local regulations have been met, the housing provider will transfer their HOME loan to the eligible home buyer, if the homebuyer requires additional financial assistance to make the home an affordable purchase.

The interest rate for permanent loans to home buyers will be zero-percent, non-amortizing with principal deferment until maturity. Principal payments on the HOME second mortgage loans shall be deferred until the owner sells, transfers or disposes of the home or the owner ceases to occupy the home as a principal residence. The maximum loan amount will be the lesser of 25 percent of the purchase price of the home or the amount necessary to enable an eligible homebuyer to purchase a home based on the monthly mortgage payment.

Eligible activities shall include substantial or moderate rehabilitation in combination with acquisition, acquisition, new construction, and existing homeowner rehabilitation. Eligible applicants shall include CHDOs, other non-profit organizations and local governments.

The state deleted the first-time buyer requirement because HUD eliminated this requirement in a 1994 interim rule amendment. Instead, the state shall target populations that have the greatest need as indicated in the ***Consolidated Plan***.

#### Match

The creation of public-private partnerships is essential to the goal of providing affordable housing to Florida's citizens. The HOME program encourages creative and streamlined partnerships tailored to meet Florida's housing needs while complying with applicable federal guidelines. Florida law requires a match to be contributed by local recipients who participate in the State HOME Investment Partnerships Program. The local recipient's match contribution is assigned points in the development application. For the applicant to obtain the maximum points in the match section of the application, a 25 percent match is required. In circumstances where the local recipient is unable to contribute the minimum level of match, state funds are available to apply toward a match.

State match funds may be provided the William E. Sadowski Affordable Housing Action, a state of Florida law enacted in 1992. This landmark housing legislation established a dedicated revenue source for affordable housing. The Sadowski Act increased the documentary (doc) stamp tax on deeds, as of August 1, 1992, from 60 cents per \$100 to 70 cents per \$100 to fund affordable housing. The monies generated from the dime are split - 12.5 percent goes to the state and 87.5 percent to local governments. This legislation is estimated to raise \$53.3 million in FY 1999-2000 and \$511.9 million in FY 2000-2001.

The centerpiece of the Sadowski Act is the State Housing Initiatives Partnership (SHIP) Program. Under SHIP, funds are transferred to local governments to support a variety of housing activities, including state HOME match. In addition to SHIP, the Sadowski Act has also created a separate trust fund to provide state HOME match to eligible HOME projects. The trust fund received \$2 million per year to be utilized for HOME match, if required. The funds are transferred to other Florida housing programs if not utilized.

The state of Florida is confident that it will effectively meet and exceed the match requirements of the HOME program given required local recipient match contributions, the availability of SHIP funds to local governments and HOME trust revenue under the Sadowski Act.

## APPENDIX 1

### GLOSSARY OF TERMS

**AFFORDABLE HOUSING** - Housing in which the resident is paying no more than 30 percent of his gross income for housing costs, including utilities.

**BASIC CONSTRUCTION NEED (BCN)** - Based on a projection of household growth over a given planning period, the BCN estimates the total number of new housing units needed to accommodate the growth in a given area, taking into account maintenance of adequate vacancy rates, market removals and tenure costs,

**CERTIFICATION** - A written assertion, based on supporting evidence, that must be kept available for inspection by HUD, the Inspector General of HUD) and the public.

**COMMUNITY-BASED ORGANIZATION (CBO)** - A private nonprofit corporation organized under Chapter 317, *Florida Statutes*, to assist in the provision of housing or related services.

**COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)** - A federal program whose funds are administered by state and local governments and may be used in various ways to support the development and rehabilitation of affordable housing. CDBG-funded activities must meet one of three objectives: to benefit low- and moderate- income persons, to eliminate slums or blight or to meet urgent community, development needs.

**COMMUNITY DEVELOPMENT CORPORATION (CDC)** - An entity organized to address long-term community revitalization by building affordable housing, assisting or starting small businesses, and creating jobs. The loss of federal resources for community development in the 1980s placed pressure on states to rely on CDCs to deliver state resources. CDCs build partnerships among government, the community and the private sector to attract and leverage the investments needed in their communities.

**COMMUNITY HOUSING DEVELOPMENT ORGANIZATION (CHDO)** - In the HOME program, a CHDO is a private, non-profit 501(C)(3), tax-exempt organization that provides affordable housing to low- and moderate-income people. In order to meet its obligation under the law, a participating jurisdiction (PJ) must spend at least 15 percent of its HOME allocation on housing developed, sponsored or owned by an organization that fits the definition of a CHDO. There are several requirements an organization must meet to be considered a CHDO, including

significant representation by low-income residents on its board of directors, a formal process for low-income HOME beneficiaries to advise the CHDO and an experienced staff or a plan for staff training.

**CONSOLIDATED PLAN (OR "THE PLAN")** - The document that is submitted to HUD that serves as the planning document (Comprehensive Housing Affordability Strategy and Community Development Plan) of the jurisdiction and application for funding under any of the Community Planning and Development formula grant programs. This includes CDBG, ESG, HOME and HOPWA.

**CONSORTIUM** - Any organization of geographically contiguous units of general local government that are acting as a single unit of general local government for purposes of the HOME program (see 24 CFR part 92).

**COST BURDEN** - The extent to which gross housing costs, including utility cost, exceed 30 percent of gross income based on data available from the U.S. Census Bureau.

**ELDERLY HOUSEHOLD** - For the Department of Housing and Urban Development (HUD) rental programs, a one- or two-person household in which the head of the household or spouse is at least 62 years of age.

**ELDERLY PERSON** - A person who is at least 62 years of age.

**EMERGENCY SHELTER** - Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general, or for specific populations of the homeless.

**EMERGENCY SHELTER GRANT (ESG)** - Under the Emergency Shelter Grant (ESG) program, HUD grants funds to states, metropolitan cities, urban counties and territories. The grants are based on the formula used under the CDBG program and provide for safe and sanitary shelter, supportive services and other assistance to homeless people. Eligible ESG activities include renovation, major rehabilitation and conversion of buildings to be used as emergency shelters for homeless people. Funds may also be used to cover essential social services for homeless people and efforts to prevent homelessness.

**EXTREMELY LOW-INCOME FAMILY** - Household whose income is between 0 and 30 percent of the median income for

the area as determined by HUD with adjustments for smaller and larger families. HUD may establish income ceilings higher or lower than 30 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

**FAIR HOUSING ACT** - A housing act which makes it illegal to refuse to rent, sell, negotiate, or offer different terms and conditions, or otherwise deny housing because of race, color, religion, sex, national origin, disability or familial status,.

**FLORIDA HOUSING FINANCE CORPORATION (FHFC)** - The FHFC was created to finance affordable housing for very low-, low-, moderate- and middle- income persons, and to stimulate the home-building industry. It is the state's leading housing production agency.

**HOMELESS FAMILY WITH CHILDREN** - A family composed of the following types of homeless persons: at least one parent or guardian and one child under the age of 18, a pregnant woman or a person in the process of securing legal custody of a person under the age of 18 who meets the definition of a homeless person

**HOMELESS PERSON** - A youth (17 years or younger) not accompanied by an adult (18 years or older) or an adult without children who is not imprisoned or otherwise detained pursuant to an act of Congress or a state law, including:

(1) An individual who lacks a fixed, regular, and adequate nighttime residence.

(2) An individual who has a primary nighttime residence that is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill); or

- An institution that provides a temporary residence for individuals intended to be institutionalized; or

- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

**HOMELESS SUBPOPULATIONS** - Include, but are not limited to the following categories of homeless persons: severely mentally ill only, alcohol/drug addicted only, severely mentally ill and alcohol/drug addicted, individuals fleeing domestic violence, youth, and persons with HIV/AIDS.

**HOME INVESTMENT PARTNERSHIP PROGRAM (HOME)** - HOME was enacted in 1990 as part of the Cranston-Gonzales National Affordable Housing Act. HOME funds are allocated to states and local governments on a needs-based formula and require participating jurisdictions to match HOME dollars depending on the type of housing activity. The FHFC

administers the state's HOME program and participating jurisdictions throughout Florida receive HOME funds to operate local programs. HOME funds may be utilized to provide low-interest loans to developers for the acquisition and/or rehabilitation of low-income rental and homeowner units, and new construction of low-income rental housing units.

**HOMEOWNERSHIP AND OPPORTUNITIES FOR PEOPLE EVERYWHERE (HOPE)** - The HOPE programs were adopted as part of the National Affordable Housing Act of 1990. There are three key programs: HOPE I provides home ownership for low-income families living in multi-family public or Indian housing and contiguous single-family public housing properties; HOPE II provides for homeownership in multi-family properties owned or held by Federal Housing Administration (FHA), Veteran's Administration (VA), or state and local governments; HOPE III provides for home ownership for single-family properties owned or held by FHA, VA, Rural Economic and Community Development (formerly FmHA) or state and local governments, as well as scattered-site PHA single-family properties.

**HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA)** - A program that grants funds to state and local governments to design long-term, comprehensive strategies to meet the housing needs of low-income people with AIDS. Participating jurisdictions have the flexibility to create a range of housing programs for people with AIDS, individually tailored to meet local needs.

**HOUSING PROBLEMS** - Include households characterized by physical defects or overcrowding, or which have a cost burden greater than 30 percent.

**JURISDICTION** - A state or unit of general local government.

**LARGE FAMILY** - Family of five or more persons.

**LEAD-BASED PAINT HAZARD** - Any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil or lead-contaminated paint that has deteriorated or is present in accessible surfaces, friction surfaces or impact surfaces that would result in adverse human health effects as established by the appropriate federal agency.

**LOW-INCOME FAMILIES** - Families whose incomes do not exceed 50 percent of the median income for an area as determined by HUD with adjustments for smaller and larger families. HUD may establish income ceilings higher or lower than 50 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

**LOW-INCOME HOUSING TAX CREDIT PROGRAM (LIHTC)** - A program administered by the Florida Housing Finance Corporation which encourages private developers to build and maintain affordable housing in a mixed-income setting through the use of federal in-come tax credits. The program offers a dollar-for-dollar reduction in exchange for the acquisition and substantial rehabilitation or construction of rental housing projects that set aside at least 20 percent of their units for very low-income households.

**MODERATE-INCOME FAMILY** - Families whose incomes do not exceed 80 percent of the median income for the area as determined by HUD with adjustments for smaller and larger families. HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of the prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

**MIDDLE INCOME FAMILY** - Families whose incomes are between 80 percent and 95 percent of the median income for the area as determined by HUD with adjustments for smaller and larger families. HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that levels of construction costs or fair market rents, or unusually high or low family incomes. (This corresponds to the term "moderate-income family" under the CHAS Statute, 42 U.S.C. 12705.)

**NATIONAL AFFORDABLE HOUSING ACT (NAHA)** - In October, 1990, Congress approved the National Affordable Housing Act, the most comprehensive housing legislation since 1974. The legislation evolved from a process that began in September 1987 when Congress created the National Housing Task Force. The Task Force was charged with the responsibility to conduct a thorough study of the nation's housing needs and put life back into the federal housing policy. Key elements of NAHA are the HOPE and HOME programs.

**OVERCROWDING** - A housing unit containing more than one person per room.

**PARTICIPATING JURISDICTION (PJ)** - Participating jurisdictions are states, units of local government and consortia that are designated by HUD to directly administer the HOME program. There are urban PJs throughout Florida in addition to the state PJ and the Florida Housing Finance Corporation.

**PERSON WITH A DISABILITY** - A person who meets at least one of the following criteria: (1) Has a physical, mental or emotional impairment that: - Is expected to be of prolonged and indefinite duration;. Substantially impedes his or her ability to live independently; - Is of such a nature that the ability to live independently could be improved by more suitable housing conditions; or such variations are necessary because of

prevailing (2) Has a developmental disability, as defined in section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6007); or (3) Is a surviving member of any family that had been living in an assisted unit with a deceased member of the family who had a disability at the time of his or her death.

**PLAN CONSISTENCY DETERMINATIONS** - A jurisdiction's certification that an application is consistent with its consolidated plan means the jurisdiction's plan shows need, the proposed activities are consistent with the jurisdiction's *strategic plan*, and the location of the proposed activities is consistent with the geographic areas specified in the plan. The consistency certification by a jurisdiction is to the jurisdiction's *strategic plan*, not its *action plan*. The Plan completed in 2000-2004 is the State of Florida Consolidated Plan (its "strategic plan"). The plan done in 2001 is the *annual action plan*.

**POVERTY LEVEL FAMILY** - Family with an income below the poverty line, as defined by the Office of Management and Budget and revised annually.

**PREDEVELOPMENT LOAN PROGRAM (PLP)**- A program administered by the Florida Housing Finance Corporation that provides loans and/or grants to local governments, housing authorities and non-profit organizations engaged in the sponsorship of housing for very low- and low-income households, and farmworker households. The PLP provides loans for: site acquisition and development; consultant, architectural, engineering and surveying fees; and other expenses incurred in preparing land for the construction of very low- and low-income housing.

**PUBLIC HOUSING AUTHORITIES (PHA)** - Local housing entities that develop, own and operate public housing projects. HUD furnishes technical assistance in planning, developing and arranging the projects, and gives financial assistance by funding the development and modernization costs, and by making annual contributions for operating subsidy.

**SEVERE COST BURDEN** - The extent to which gross housing costs, including utility costs, exceed 50 percent of gross income, based on data available from the U.S. Census Bureau.

**SINGLE FAMILY MORTGAGE REVENUE BOND PROGRAM** - A program administered by the Florida Housing Finance Corporation that uses the proceeds from tax-exempt and taxable mortgage revenue bonds to provide first-time low- and moderate-income homebuyers with below-market interest rate mortgage loans.

**SINGLE ROOM OCCUPANCY (SRO)** - Term that describes hotels that provide housing for elderly, the disabled, the working poor and others who, without SROs, might otherwise

be homeless. An SRO room typically has a sink, closet and sleeping space. Bathroom, shower and kitchen spaces are generally shared with others.

**TRANSITIONAL HOUSING** - A project that is designed to provide housing and appropriate supportive services to homeless persons to facilitate movement to independent living facilities within 24 months or a longer period approved by HUD. For purposes of the HOME program, there is no HUD-approved time period for moving to independent living facilities.

**UNIT OF GENERAL LOCAL GOVERNMENT** - A city, town, township, county, parish, village or other general purpose political subdivision of a state, or a consortium of such political subdivisions recognized by HUD in accordance with the HOME program (part 92) or the CDBG program (part 570).

## Appendix 2

### Citizen Participation Plan

#### I. Intent

It is the intent of the Citizen Participation Plan to state the goals, policies, and implementation strategies that the state of Florida will undertake to encourage and ensure adequate citizen participation in the development and adoption of its Consolidated Plan, any amendments to that Plan, and the annual performance report on activities covered by the Plan. The Consolidated Plan takes the place of the five- and one-year Comprehensive Housing Affordability Strategy (CHAS), the Home Investment Partnerships (HOME) program description, the Emergency Shelter Grant (ESG) and Housing Opportunities for Persons With AIDS (HOPWA) program applications, and the Community Development Block Grant (CDBG) Final Statement. The state of Florida Consolidated Plan will also serve as a prerequisite to receiving funds under Housing Opportunities for People Everywhere (HOPE I, II, and III), low-income housing preservation, supportive housing for the elderly (202) and persons with disabilities, Section 8 Single Room Occupancy (SRO) program, Shelter Plus Care, revitalization of severely distressed public housing, Youthbuild, lead-based paint hazard reduction, and grants for regulatory barrier removal strategies.

It is the intent of the state of Florida to use the goals, policies, and action steps of this Citizen Participation Plan as its guide to ensure full public participation in the formulation, adoption, and amendment of its Consolidated Plan and meet the requirements of Section 91.105, CFR.

#### II. Citizen Participation

*Goal: To encourage participation in the planning process for the Consolidated Plan by all the state's housing and community development partners and its citizens, including, but not limited to: very low-, low- and moderate-income persons, especially those living in slum and blighted areas as well as in CDBG service areas; minority populations; non-English speaking citizens; and persons with mobility, visual, or hearing impairments; and to provide the opportunity for those citizens to express their views on housing and community development needs, proposed activities, and program performance.*

##### Policies:

1. Develop opportunities and encourage the participation of the partners and the very low-, low- and moderate-income persons served by program funds in the development of the state's Consolidated Plan, any amendment to that Plan, and the required performance report.

##### Action Steps:

- A. The state shall actively solicit the participation of its housing and community development program recipients, and the population served by each in developing the needs assessment, establishing program priorities, and setting the strategies for five-year and annual action to implement the Consolidated Plan. In addition, public participation will be sought in any amendment to the Consolidated Plan and on the performance reporting required.

B. Notice of actions subject to the citizen participation requirements shall be given to all interested parties by means of the following:

(1) Notice published in the Florida Administrative Weekly.

(2) Direct mail notice to all persons, agencies, or parties expressing interest in the following programs: Small Cities CDBG, HOME Investment Partnerships, Emergency Shelter Grant and other McKinney Act programs, and Housing Opportunities for Persons With AIDS.

The direct mailing will, at a minimum, include the following housing and community development partners: incorporated cities; counties; state and local homeless coalitions; developers of affordable housing; school boards in each county; district boards of the Department of Health and Rehabilitative Services; statewide housing and community development organizations; and other interested parties, including consultants, architects, engineers, and regional planning councils.

C. At a minimum, the state shall conduct public hearings to solicit public comment on the following elements:

(1) Prior to the development and submission of the Consolidated Plan to HUD, identification of housing and community development needs, including the identification of priority needs and strategies to address those needs.

(2) Any amendment to the Consolidated Plan, as described in Element VII, Amendment Criteria.

(3) Draft of the state's performance report, prior to its submission to HUD.

The state shall hold a minimum of two public hearings at each of these steps to provide for geographic coverage of the state with particular emphasis on those areas served by the Small Cities CDBG, state HOME, ESG, and HOPWA programs. A minimum notice of 21 days will be provided prior to the public hearings.

D. Individual Program Citizen Participation. The Citizen Participation Plan governing the state's Consolidated Plan shall be considered additional citizen participation requirements applicable to the individual programs and shall not be considered as requirements *in lieu of* or *in place of* any other applicable requirement. For example, where state agency rule-making is required to implement a program, the minimum requirements for public notice and public hearings for agency rule-making pursuant the Florida Administrative Procedures Act (Chapter 120, *Florida Statutes*), shall not be modified in any way. Similarly, where state statutes require certain citizen participation activities, those shall not be eliminated or altered in any way. However, this Citizen Participation Plan for the Consolidated Plan, required by federal regulations, shall not contain nor restate those program-specific requirements for citizen participation.

2. Remove any barriers to participation in the plan development process for persons with mobility, visual and hearing impairments, and for non-English speaking persons.

Action Steps:

A. The state shall place a notice in all announcements of public hearings on the housing and community development needs, as well as the draft and final Consolidated Plan, stating that adequate provision shall be made for any person requiring a special accommodation because of a disability, physical impairment or language barrier. This shall include, but not be limited to, all notices for Consolidated Plan hearings published in the Florida Administrative Weekly. The notice shall contain a contact telephone number for the Consolidated Plan Coordinator. The notice shall also contain contact information for the hearing and speech impaired, and non-English speaking persons. The notice may require a five-day advance notice for special accommodations.

3. Consult with public housing authorities to encourage participation of residents of public and assisted housing developments in the development of the Consolidated Plan.

Action Steps:

A. The state shall mail notices of all meetings concerning the Consolidated Plan and public hearings on the draft and final Consolidated Plans to all public housing authorities, the Florida Association of Housing and Redevelopment Agencies, and other interested parties.

### **III. Information to be Provided**

Goal: Assure that our housing and community development partners, and the citizens served by the covered programs are provided with the appropriate information on the Consolidated Plan, amendments, and reporting on performance.

Policies:

1. Provide copies of the proposed and adopted Consolidated Plan, along with any supporting documentation, to the public in a timely fashion and at reasonable costs to encourage public comment and input.

Action Steps:

A. Before the state submits to the Department of Housing and Urban Development the final Consolidated Plan, it shall make available to citizens, units of local governments, public and private agencies, and other interested parties, the following information:

(1) Amount of assistance in the CDBG, HOME, ESG and HOPWA programs that the state expects to receive;

(2) Range of activities that may be undertaken in the covered programs;

(3) Estimate of the amount of assistance that will benefit persons of very low- and low-income;

(4) Plans to minimize displacement of persons and assistance available to those persons who may be displaced.

B. The draft Consolidated Plan shall be published for comment. The state shall publish a summary of the plan, including a description of its contents and purpose, along with a listing of places where the plan may be examined. In addition, the draft plan will be distributed to the clerk of the board of county commissioners in each of Florida's 67 counties, HRS District offices, and all regional planning councils for public inspection.

C. The state shall provide all interested persons, agencies, or organizations, a minimum of 30-days to comment on the draft Plan, any amendment to the Plan or performance report once that document has been formally noticed as available for review and comment. This 30 day review period shall be run prior to the submission of the document to HUD.

D. The state shall notify, by means of publication in the Florida Administrative Weekly, citizens, units of general purpose local government, and other interested parties of the availability of the adopted Consolidated Plan, any amendments, and its performance report as those documents are available.

#### **IV. Access to Records Element**

*Goal: To provide all citizens, public agencies, and all other interested parties with reasonable and timely access to all pertinent information and records relating to the state's Consolidated Plan, and the use of funds under the four covered programs.*

Policies:

1. Provide copies of the proposed Consolidated Plan, and any information and records on programs covered by the Plan to the public in a reasonable and timely fashion to encourage public comment and input.

Action Steps:

A. All records and information on the use of funds in the CDBG, HOME, ESG, and HOPWA programs administered by the state shall be available for public inspection during normal working hours. Requests for extensive data or records access may be scheduled by the appropriate state agency at a reasonable time. Copies of records shall be available at a reasonable cost of duplication, as set by law or agency rule.

B. Records shall be maintained for a period of five-years for the programs covered by the Consolidated Plan.

#### **V. Technical Assistance Element**

*Goal: To provide technical assistance to individuals and groups requesting assistance in developing proposals for funding assistance under the programs covered by the state Consolidated Plan.*

Policies:

1. Conduct workshops, seminars, and other technical assistance activities to assist individuals and groups in developing proposals or carrying out projects for activities covered under the Consolidated Plan.

Action Steps:

A. Each agency charged with administering a program covered by the Consolidated Plan shall provide technical assistance to those groups or agencies representative of persons of very low- and low-income requesting such assistance on how to develop proposals for funding under the covered program. At a minimum, this technical assistance shall provide information on: the eligible uses of funds, the application or method of fund distribution, other successful funded projects, and an explanation of rules and regulations governing the programs. This technical assistance shall not include the preparation of the actual application for assistance. Technical assistance may take the form of conferences, workshops, manuals, guidebooks, telecommunication, or on-site direct assistance.

## **VI. Public Comment and Complaints**

*Goal: To provide for the consideration of all comments and views received on the Consolidated Plan, including complaints, amendments, and performance, as well as to provide timely response to citizen complaints.*

Policies:

1. In developing the final Consolidated Plan, any amendments, and performance reports, the state shall consider all comments received at the public hearings. The state shall include a summary of these comments and the state's response in the final document.

Action Steps:

A. The state shall compile, as an appendix to the Consolidated Plan, a summary of all comments received at the public hearing along with the state's response indicating whether the comment resulted in a change to the Consolidated Plan. This shall be compiled as a separately bound volume of evidentiary materials. A public comment and response file shall be maintained on all Plan amendments and the performance report. Copies of this file shall be sent to HUD.

2. Establish procedures to handle and record all citizen complaints on the proposed Consolidated Plan, the final Consolidated Plan, amendments to the Consolidated Plan, and the annual performance report.

Action Steps:

A. The state shall establish a file of all citizen complaints on the proposed Consolidated Plan, the final Consolidated Plan, and the annual performance report. Such file shall be available to the public upon request.

B. The state shall refer any complaints regarding program implementation at the local level to the appropriate state sub-recipient, and shall require that entity to respond in writing to the complainant within 15 working days with a copy of the written response provided to the state.

## **VII. Amendment Criteria**

*Goal: To establish minimum substantive criteria for determining what constitutes a substantial change to the activities planned, thereby constituting an amendment to the Consolidated Plan subject to citizen participation requirements.*

Policies:

1. Ensure full public participation in any amendments to the final Consolidated Plan.

Action Steps:

A. The following actions shall constitute an amendment to the Consolidated Plan, subject to all citizen participation requirements:

(1) Any modification to the method of distribution of funding in any of the programs covered by the Plan;

(2) Any change to the strategies, priority needs and objectives in the adopted Consolidated Plan.

2. Provide flexibility for amending the Citizen Participation Plan in times of declared emergency

Action Steps:

A. In the event of an urgent need in a disaster area or areas declared by the Governor, modifications may be made to the method of distribution of the funds covered by the Consolidated Plan provided that the amounts do not exceed 10 percent of the annual grant amount. This amount and the disaster-related purpose shall be published in the Florida Administrative Weekly prior to expenditure or transfer of funds. This modification shall apply only to a single grant year.