

Working Group for Florida's Affordable Housing Crisis

December 13, 2005 in Winter Park, Florida

Convened by Jody Hill, FIND Florida, and Mike Switzer, Workforce Florida

Simple Stats

- Florida pre-hurricanes (2004): 83,000+ homeless (from annual homeless coalition report)
- 2004/05 hurricane families still in FEMA housing in FL: 6,152 families (FEMA)
- Katrina evacuees in Florida hotels: 2,800 (FEMA report 12-11-05)
- Wilma shelter population on 12-13-05: 300+
- Others living in sub-standard/ makeshift housing... who knows how many?
- FEMA expectations for temporary housing due to Katrina alone: 100,000+ units

Supply & Demand Issues

Even middle-wage earners in Florida are having difficulty finding affordable housing. The housing crisis in Florida has begun to impact the economy, as workers cannot necessarily find affordable housing in the communities in which they want to live.

Housing in Florida has become unaffordable due to:

- Higher costs of building materials (higher fuel costs, shortages)
- Higher construction costs (labor pool is maxed out, FL Unified Building Code requirements)
- Higher land costs (upper end development projects are supplanting older condos and other damaged housing stock)
- Requirements by insurance industry to retrofit existing homes
- Higher homeowner insurance costs (past losses, higher risks, less available options due to industry closures)
- Rising property taxes (post-storm rebuilding increases home value, real estate and stock market fluctuations)
- Rental costs up due to lack of rental units (loss of stock)

Presentations given:

FEMA: 2004- 2005 storm season damages and resulting housing impacts

Jody Hill: Overview of housing crisis in Florida

Marcus Hepburn: Panelized & modular construction methods

Jody Hill: "House-in-a-Box" project sample

Barriers & Threats to Affordable Housing

- Florida's Unified Building Code adds costs to construction; needs to be re-considered
- Shortage of construction materials; higher costs
- Limits by FL Housing Finance Corp. (FHFC) on use of affordable housing dollars for rental relief
- Condo conversions = annihilation of affordable rental units
- Poor credit/ other lending issues for new renters and potential homebuyers
- Reluctance of some local government to accept creative solutions
- Migrant workers (incl. undocumented population) cannot access affordable housing in their area
- Communities are reluctant to encourage the use of/ repair of mobile homes as a permanent solution

- Inadequate data available on real-time needs
- Homeless populations that existed pre-disaster are often not successful post-disaster
- Temporarily housed rental families (the highest portion of FEMA units) are often not case-managed as well for recovery as are homeowners
- Many eligible survivors are not registering with FEMA-- undocumented people, seniors, non-English speaking and other vulnerable populations
- Hard core cases need non-traditional solutions for long-term success
- Case information is often not shared between agencies and recovery groups
- Land costs are soaring
- Special needs populations get lost in the fray, esp. those with language/ cultural barriers, or communities that are poor and unincorporated
- Many households have a fixed income
- Rebuild and recovery volunteers have shifted focus to the Gulf states
- Poor or non-existent relationships between local government (especially code enforcement dept.) and rebuild orgs (LTRC/O's)
- Zoning issues
- Rising property taxes and insurance costs
- Often a general lack of coordination community-wide
- Weak networking; lack of a unified voice; lack of education re: aff. housing
- Lack of experience in the affordable housing industry (recovery groups)
- Lack of partnerships between recovery groups and builders/ developers/ realtors
- Many grants have unrealistic time restrictions
- Often a question of liability for projects-- whose?
- Often multiple agendas and jurisdictions at work

Opportunities

- Florida has many employment opportunities:
Workforce has NEG funding
US DoL is using reintegration counselors to help Katrina evacuees find work
"Florida ReBuilds" will train 10,000 new construction workers by Spring 2006
- The Sadowski funding is at an all-time high: 939.5 million for 06-07
- HUD's "Legacy Grants" help grandparents caring for grandchildren to find housing
- US DoL offers housing grants for ex-offenders and vets
- Mitigation and pre-disaster funding is available through partnerships involving local government (EOC/ DEM)
- Together we can be a unified voice advocating for affordable housing
- Congregations can work with their banking partners to leverage dollars
- The Habi-Jax model (panelized construction) can be replicated in FL
- Church of the Brethren has the "House in a Box" model to duplicate in FL
- Prosperity Campaigns throughout the state can help families to overcome poverty and develop an action plan for permanent housing
- Money doesn't seem to be the issue as much as development of appropriate partnerships to utilize dollars for affordable housing

Things We Can Do

- Begin to gather reliable data, beginning with FEMA and CAN
- Use all available NEG dollars, then ask for more
- Find and use all available funding, proving the need is greater than allocated for

- Investigate and partner with entities who control mitigation dollars
- Share information, opportunities-- use FIND's e-list, Workforce Florida's website, the daily VOAD conference calls, etc.
- Find partners to replicate the panelized/ modular construction techniques presented by Habitat, Catholic Charities, and Church of the Brethren
- Hook up with the Prosperity Campaigns by partnering with Workforce Boards or United Way to encourage financial literacy and use of programs such as EITC, SHIP dollars, and IDA's
- Congregations: pressure your bankers to participate in their national community development programs in your area
- Create purchasing collaboratives for construction materials (i.e. NW FL Rebuild)
- Develop better relationships with local government housing staff, including HUD programs (housing authorities)
- Seek local solutions for migrant and homeless housing
- Seek opportunities to build relationships with farm workers and migrants to overcome fear and to assist them with benefits applications and case management
- Look for ways to get media coverage about the need for affordable housing in FL, especially national coverage on the impacts of Wilma in south Florida, and the fact that we have not fully recovered from the 2004 storms
- Seek to replicate the Jubilee model (Miami-Dade Co.) in creating and strengthening partnerships with developers and other landholders

Advocacy Issues

- Full-funding for Sadowski programs and other hurricane housing projects
- Full use of tenant-based rental assistance dollars (HUD)
- For the creation of land trusts, both public and private (FBO's)
- For re-consideration of the Unified Building Code, eliminating possible "over-kill"
- Work with FHFC to encourage funding for more affordable housing units statewide
- Encourage local government to be open to creative solutions such as panelized projects
- For reasonable Canadian border activity regarding volunteers coming here to help us rebuild (Mennonites)
- To educate national faith leaders regarding immigration/ disaster issues
- To encourage case managers statewide to use the Coordinated Assistance Network (CAN)
- At the state level regarding homelessness issues
- Support policies that support affordable housing, such as the recommendations in the Hurricane Housing Workgroup Report