

TECHNICAL ASSISTANCE PARTNERSHIP

Florida Housing Coalition

PARTICIPANT PROFILES

The Florida Housing Coalition, Inc., (the “Coalition”) is a nonprofit statewide organization whose primary mission is to bring together housing advocates and resources. The Coalition provides training, technical assistance, and information on issues related to affordable housing. Through one-on-one training, telephone technical assistance, workshops and seminars the Coalition provides non-profit organizations with expertise in areas such as designing fiscal and program tracking systems, implementing regulatory reforms, compliance with state and federally funded housing program regulations and requirements, home rehabilitation and emergency repair programs, and developing volunteer programs. Further, the Coalition supports community-based partnerships in their efforts to maximize the availability and improve the quality of affordable housing in Florida.

The Coalition is Florida's largest public/private housing partnership. Since its incorporation in 1982 as the Rural Housing Coalition, membership has expanded from a handful of organizations and individuals in the Orlando area to almost 400 groups and individual members located throughout the state. In the organization's early years, one-on-one assistance to Florida's rural

communities was the highest priority. Assistance to Florida's rural communities was particularly needed as housing professionals in those areas were often isolated and had more limited access to resources than their urban counterparts. Today, this well-organized network allows the Coalition to bring a unique strength and wealth of experience to the task of providing training and technical assistance to all of Florida's local governments and community-based organizations.

The Coalition's technical assistance team includes individuals from its highly skilled staff, current practitioners, and housing professionals in virtually all areas of affordable housing development. The Coalition, headquartered in Tallahassee, operates with a staff of nine employees located in five offices throughout the state, including one located in the rural community of Inverness. Additionally, approximately 20 experienced housing professionals, who voluntarily serve on the Coalition's Board of Directors, act as members of the technical assistance team. They provide on-site and telephone consultation and serve as presenters and instructors for workshops and conferences.

COMMUNITY BACKGROUND

Florida is a peninsula state stretching 850 miles from its northwest boundary near Pensacola to its southernmost tip in Key West. The state spans 58,560 square miles. Florida is the nation's fourth most populated state, and has a rural population of 2.2 million people. Although less than 20 percent of the state's population live in rural communities, more than 80 percent of the state's land and natural resources are considered rural.¹

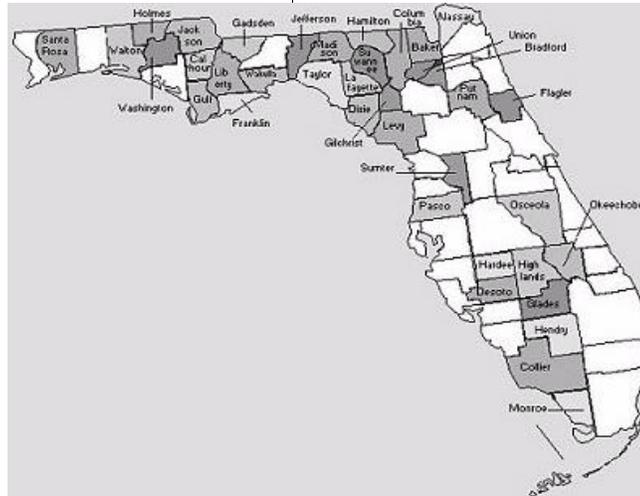
Rural Florida, which includes 37 counties, is geographically and economically diverse. Farming communities are located primarily in the Panhandle and southern Florida counties. Manufacturing communities have given way to tourism in the central region around Orlando. The rural counties with the highest unemployment rates are all in the highly agricultural areas of Central and South Florida.

Tourism is the state's leading industry, attracting over 40 million people annually, including millions to rural Florida attractions such as the Everglades. The state's mild

climate, extensive coastlines and lakes have attracted thousands of retirees. These characteristics of rural Florida have presented a myriad of problems in terms of managing growth. While the settlement and development of many rural areas has brought employment, primarily in the service sector, most of the jobs pay low-wages.

The decline of resource-based industries has been felt throughout rural Florida. For example, the state, in an effort to improve water quality and other

environmental conditions, has purchased farmland and converted thousands of acres to conservation uses. These efforts have further distressed the economies of the rural communities by changing the economic base and increasing unemployment.



¹ Executive Office of the Governor of Florida, "A Blueprint for Rural Florida," (January 1998).

COMMUNITY NEEDS

Retirees and tourism are staples of the state's economic growth, but their presence has escalated the price of housing, particularly in rural communities. Those areas that were

once considered too remote for development have become prime targets for individuals desiring to purchase land and build homes in unspoiled natural settings. This influx of new

residents has not only increased the price of homes, it has created a shortage of available land for building affordable housing.

These developments have, in turn, put additional burdens on agencies and organizations attempting to assist low- and moderate-income individuals in these areas. For rural government agencies and

community-based organizations receiving funding to enhance housing development activities, the need for strong reporting and effective administration skills is essential to perpetuating long-term quality programs. The Coalition provides them with training and technical assistance to accomplish these goals.

BEST PRACTICE PROGRAM OR PRODUCT

The work of the Coalition in the 1980s focused heavily on disseminating information, utilizing print news networks, and statewide conferences. Its work in rural communities was targeted at bringing together community-based organizations, lenders, civic leaders, utility companies, civic groups, church organizations and other advocates to develop affordable housing plans.

In 1991, aware of the importance of having a dedicated source of revenue for affordable housing in the state, the Coalition's members were active proponents of an intense statewide effort to pass the William E. Sadowski Affordable Housing Act ("Sadowski Act"). The Sadowski Act, which became law in 1992, established a badly needed trust fund for affordable housing initiatives, particularly in Florida's rural communities. A portion of the funds supported state-sponsored housing development programs administered by the Florida Housing Finance Corporation.

The Sadowski Act also led to the creation of the State Housing Initiatives Partnership ("Housing Initiatives Program"). Through the Housing Initiatives Program, administrators in local governments received direct appropriated funding to create or facilitate

housing development activities. Housing Initiatives Program funds have been used to develop a number of innovative programs throughout the state. For instance, in 1997, Lee County used \$45,000 of its Housing Initiatives Program funding to leverage the development of an 81-unit rental facility, Pearl Harbor Apartments, for very low-income and special needs renters. Additionally, the county allocated \$5,000 to conduct a farm worker housing needs study in the area.

Until the Sadowski Act, for which appropriations were initially made in 1992, financing for housing initiatives was limited and administered by consultants, local government officials, or community-based organizations. However, this new level of state funding required that training and technical assistance be available to help administrators increase their capacity to develop meaningful housing strategies and to leverage available funds with private sources. This led to the creation of the State Housing Initiatives Partnership Catalyst Program ("Housing Catalyst Program").

The Housing Initiatives Program funds enabled many smaller cities and counties to administer local affordable housing programs

for the first time. The Housing Catalyst Program, which was also funded through the Sadowski Act, made available technical assistance for administrators receiving Housing Initiatives Program and State HOME [Home Investment Partnerships Program] dollars. Having access to training and technical assistance from experienced, qualified professionals was vital to administrators in rural communities.

In 1993, through a contract with the Florida Department of Community Affairs, the Coalition was designated as a Housing Catalyst Program technical assistance



Technical assistance workshops, similar to one provided by FHC in Calhoun County, FL are important to assimilating new information to rural communities.

provider. For the Coalition, the Housing Initiatives Program funding meant that the work the staff, board members, and volunteers had performed since 1985 would be continued and expanded throughout the state.

Initially, the Coalition's technical assistance team provided training and technical assistance in the form of workshops and telephone consultation. Recognizing that workshops and theory were not enough, the

Coalition's technical assistance team crossed the state for nine months, making 43 on-site visits to 28 counties during the first year of the Housing Catalyst Program. Each Coalition site-visit was tailored to meet the specific needs and objectives of the Housing Initiatives Program administrators.

The Coalition continued to provide direct training and technical assistance under the Housing Catalyst Program to the Housing Initiatives Program, state HOME and other affordable housing programs. In 1997, the Coalition conducted 103 on-site visits and answered 325 requests for telephone technical assistance. Additionally, the Coalition conducted three Regulatory Reform workshops, in November and December, which attracted more than 145 Housing Initiatives Program administrators. In 1998 this work was expanded to include a contract for 16 technical assistance workshops throughout the state.

The Coalition's technical assistance expertise is not limited to the Sadowski Act initiatives. As The Enterprise Foundation's Florida-based partner, the Coalition provides Community Housing Development Organizations with intensive technical assistance.

The training includes organizational management, leveraging of funds, program design and administration, and other operational issues. During 1996-97, the Coalition worked with 15 Community Housing Development Organizations.

The Coalition does not just provide training and technical assistance in the area of low-income housing. The non-profit is a partner in the Florida Community Development Initiative, which was formed in 1996. This

joint effort between the Coalition and the Florida Community Loan Fund provides low-interest loans and free technical assistance to community-based organizations that specialize in working to improve housing and economic conditions in their communities. The Florida Community Loan Fund provides capital to qualifying organizations, and the Coalition provides borrowers (and potential borrowers) with the technical assistance needed to complete their affordable housing and economic development projects.

In addition to its training and technical assistance efforts, the Coalition remains consistently in the forefront in disseminating affordable housing and training information. It publishes quarterly a technical journal called the Housing News Network that focuses on current housing, training, and legislative issues. The Coalition also maintains a home page containing housing-related information that is updated on a weekly basis. The Coalition's most successful outreach initiative

is an annual statewide affordable housing conference, which is designed to focus on current issues and partnership-building initiatives. Sponsored each year by the First Union Foundation, SunTrust Banks of Florida, the Florida Department of Community Affairs, and the Florida Housing Finance Corporation, the conference draws government officials, non-profit organizations, financial institutions, builders, realtors, and social service agencies. In 1997, the conference's tenth anniversary, the event attracted more than 300 participants.

To fund its 1997 programs, the Coalition received 63 percent of its \$400,000 in revenues from training and technical assistance contracts. Contributions included 14 percent from private foundations, 12 percent from Partners for Better Housing memberships, and 11 percent from Annual Conference income and memberships.

EXPERIENCES AND OBSTACLES

Although the Coalition has been very successful in advocating housing technical assistance and training, there has been a marginal relationship between the non-profit and the banking community. Programs like the Coalition are working to educate financial institutions on the benefits of technical assistance to all aspects of affordable housing. This assistance improves the performance of both local housing non-profit organizations and their lenders and partners.

The Coalition emphasizes the importance of lender partnerships, as well as partnership building, as a necessity to its continued

success. As part of its partnership development strategy, the Coalition has made a conscious effort to include financial institutions on its Board of Directors. This is important because all members of the Coalition's Board of Directors actually provide training and technical assistance to Coalition clients. For example, the Coalition currently has a representative from NationsBank and one from First Union who serve as trainers and presenters at conferences and workshops.

Lender sponsorship of the Coalition's technical assistance and training initiatives has

become a key focus of the organization's fundraising strategy. Through a program called "Partners for Better Housing" the Coalition solicits sponsorship for its ongoing

technical assistance and partnership development work. Of the Coalition's 37 partners for this program 12 are financial institutions.

CURRENT STATUS

In a project with the Florida Developmental Disabilities Council, the Coalition was contracted to increase rental and home ownership opportunities for persons with developmental disabilities. In 1997, its second year of the two-year contract, the Coalition provided technical assistance through on-site visits and consultation to more than 100 social service providers. Additionally, the project has developed four housing demonstration programs throughout the state by leveraging \$2 million.

In 1998, in a project with the Florida Department of Community Affairs, the Coalition is focused on the integration of energy efficiency into affordable housing programs. The Coalition's technical assistance team will inventory what energy measures are currently included in housing programs, investigate what energy initiatives are available in the state, and recommend methods for better linking these housing and energy programs.

The goal of the Coalition is to ensure that energy efficiency is incorporated into every housing unit receiving public funds in the state. The Coalition hopes to meet this objective by providing training on energy efficient housing rehabilitation and integrating energy conservation programs into local housing partnerships.

In 1998, through a contract with the Housing Assistance Council, the Coalition is providing specific organizational capacity technical assistance to a rural housing organization called the Partnership in Housing. The goal of the training is to enable the organization to obtain funds to build an 80-unit farm worker housing community. The Coalition's technical assistance included strategic planning, budgeting and operation management.

PARTNERSHIPS

The Coalition's broad-based membership includes city, county and state governments, private non-profit and for profit organizations, individuals, financial institutions, local housing groups, real estate professionals, builders, housing authorities, homeless coalitions, housing counselors, attorneys, church groups, social service providers, state

associations, advocacy groups and utility companies. The Coalition also serves as the Florida link for several national organizations such as the National Low Income Housing Coalition, the Center for Community Change and the National Congress of Neighborhood Women.

ADDITIONAL INFORMATION CONTACTS

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