

# Common Sense

A Strategic Plan to Provide Supportive  
Housing Throughout Florida



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**Florida Supportive Housing Coalition**

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## Executive Summary

In 2007 the Florida Supportive Housing Coalition convened a workgroup to develop a five-year strategic plan to increase the availability of supportive housing in Florida. Workgroup members included the Coalition board, members of multiple statewide partner coalitions and representatives from various state agencies including the Department of Children and Families, Department of Elder Affairs, Department of Health, Agency for Persons with Disabilities and Florida Housing Finance Corporation.

The objective of the plan is to increase the provision of quality affordable and universally accessible supportive housing for the purpose of promoting self-determination, community integration and economic self-sufficiency for special needs populations throughout Florida. The plan focuses on statewide goals and strategies to achieve this objective.

The population to be served consists of low income households requiring professional supports in order to maintain their housing and/or increase their independent living skills. These households include, but are not limited to, families challenged by or at risk of homelessness, persons with disabilities, youth exiting foster care, victims of domestic violence, frail elders, and certain veterans.

The plan uses a broad framework to accomplish five goals:

1. Develop supportive housing units commensurate with the need.
2. Create a statewide rental assistance program.
3. Modify service delivery systems so that they are person-centered.
4. Effectively coordinate service delivery systems with housing systems.
5. Increase public understanding of the benefits of supportive housing.

## 5 Goals

## Introduction

### Workgroup Participants

Chair:

Shannon Nazworth  
*Ability Housing of Northeast Florida, Inc.*

Participants:

Bill Aldinger  
*Florida Housing Finance Corporation*

Letty Ballard  
*Department of Children & Families*

Maria Pellerin Barcus  
*Housing Partners of Florida LLC*

Deb Blizzard  
*Agency for Persons with Disabilities*

Ken De Cerchio  
*Department of Children & Families*

Lisa DeVitto  
*Substance Abuse and Mental Health Corporation*

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*Seminole Community Mental Health*

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*Homeless Coalition of Hillsborough County*

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*Housing Partnership, Inc.*

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*Advocacy Center*

Mark Fontaine  
*Florida Alcohol and Drug Abuse Association*

Olga Golik  
*Citrus Health Network*

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**Purpose:** The purpose of the plan is to provide a five-year framework for comprehensive public and private action to increase the provision of supportive housing for all households with a special need in Florida.

**Vision:** The vision of this plan is for every Floridian requiring supports in order to maintain their housing and/or develop their independent living skills to have the services they need linked with a quality affordable place to live.

**Principles:** Supportive housing is affordable independent housing integrated with a comprehensive, individualized service delivery system that allows people to live successfully in the community with stable permanent housing.

Services include the spectrum of non-clinical supports that may be required by a participant in order for that participant to maintain their housing and/or increase their independent living skills. Utilization of services is the choice of each participant.

Supportive housing is the proven solution for stabilizing and housing people with special needs, including individuals and families challenged with homelessness, people with physical or developmental disabilities, frail elders, victims of violence, people with a mental illness, youth exiting foster care, people living with AIDS, the formerly incarcerated, certain veterans and people overcoming addictions.

The strategic plan is based upon the following core beliefs:

- Access to safe, decent, and affordable housing of one's choosing is a basic right.
- Systemic and social changes over the past thirty years have left the most vulnerable among us homeless or at risk of homelessness.
- Responding proactively to the needs of the homeless and others can lead to a more efficient use of our state's resources, in addition to improving our communities and the lives of the individuals served.
- An integrated service response linked to stable permanent housing is a cost-effective stabilizing strategy that promotes self-sufficiency.

Providing supportive housing to all those who need it not only positively impacts the individuals and families served; it also makes significant positive change to the social and economic structures of our state and our communities.

## Goals & Strategies

### Workgroup participants continued...

Janet Hamer  
*Federal Reserve Bank of Atlanta*

Freyja Harris  
*Florida Coalition for the Homeless*

Susanne Homant  
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Steve Howells  
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Karen Koch  
*Florida Council for Community Mental Health*

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*Lee County Department of Human Services*

Clint Rayner  
*Department of Children & Families*

Linda Riddle  
*Department of Children & Families*

Lavonia Sampson  
*Florida Supportive Housing Coalition*

Debbie Williams  
*Department of Elder Affairs*

The Supportive Housing Strategic Plan is based upon the following:

#### Supportive housing is cost effective

Providing services in the community is less expensive than providing them in a facility-setting including those in the criminal justice system. In addition, there are peripheral costs to the criminal justice and healthcare systems when services are only provided in facility-settings.

Most households requiring supportive housing have extremely low-incomes. Creating housing which is affordable to persons with such low incomes does require increased subsidy. However, this higher upfront cost is offset by recurring annual savings to service, healthcare and criminal justice systems.

#### Supportive housing provides better outcomes

Services provided in an affordable home of one's own provide better personal outcomes than services provided in a facility-setting.

In addition, supportive housing stabilizes individuals thereby reducing relapse and/or recidivism for the majority of households served.

#### Least-restrictive settings are a right

The U.S. Supreme Court, in the Olmstead Decision, ruled that living in the least restrictive setting required by one's disability is a right. However, many individuals with disabilities cannot be released from expensive and overly-restrictive facility-settings because they can not find an affordable place to live.

With this knowledge the workgroup identified the following goals as a framework for increasing the provision of supportive housing in Florida.

#### **Goals:**

1. Develop supportive housing units commensurate with the need.
2. Create a statewide rental assistance program.
3. Modify service delivery systems so that they are person-centered.
4. Effectively coordinate service delivery systems with housing systems.
5. Increase public understanding of the benefits of supportive housing.

## Housing

### **Goal One:**

Develop permanent supportive housing units commensurate with need.

Florida should create more affordable housing units which are linked with support services.

### **Strategy:**

Participate in a broad coalition to reauthorize and restore the use of existing housing trust funds for affordable housing.

- Attend all Sadowski Coalition meetings.
- Actively participate in housing trust fund advocacy efforts.

### **Strategy:**

Ensure an equitable portion of all housing produced through Florida Housing Finance Corporation rental programs are reserved for Extremely Low Income (ELI) households. ELI households are those households earning 30% or less of the area median income.

- Advocate with legislature to permanently require that rental housing for ELI households is created each year; provide commensurate funding.

### **Strategy:**

Allocate 50% of all housing units reserved for Extremely Low Income (ELI) households to households with special needs.

- Advocate with legislature to require that 50% of all units created for ELI households are targeted to households with special needs.
- As the rents on these units will still be unaffordable for many households with special needs these units should be linked with rental assistance (see Goal 2).

### **Strategy:**

Create a set aside for special needs/supportive housing units within the Florida Housing Finance Corporation (FHFC) Universal Cycle.

- Create a set aside within the State Apartment Incentive Loan (SAIL) program, mirroring the existing homeless set-aside, for households with special needs.

### **Strategy:**

Create a cycle which is separate from the FHFC Universal Cycle for the production of supportive housing.

- Reserve a portion of housing trust funds to create a new funding source for smaller and "out of the box" housing projects targeting special needs populations.

**Strategy:**

Encourage public policy that increases accessibility and reduces barriers to housing for persons with disabilities and special needs.

- Require that developments funded through state programs must use universal design features.
- Require increased enforcement of compliance with Fair Housing, Section 504 and ADA regulations and design standards.
- Identify best practices for amending tenant eligibility requirements for special needs populations, such as background and credit checks, and advocate for replication in housing developments funded through state programs.
- Identify state laws and regulations that act as barriers to accessing and/or developing supportive housing; advocate for removal of barriers.
- Establish funding program to enable persons with disabilities to make physical modifications to personal homes or rented units.

## Rental Assistance

### **Goal Two:**

Create rental assistance for households requiring supports to maintain their housing and/or develop their independent living skills.

Typical 'affordable' housing units are frequently still out of reach to households requiring supportive housing. Therefore, rental assistance funds are needed to help these households bridge the affordability gap.

### **Strategy:**

'Money Follows the Person'

- Advocate with AHCA to apply for Money Follows the Person and/or other optional state resources that support flexible services and provide housing supports in all community-based housing.

### **Strategy:**

Create statewide Tenant Based Rental Assistance (TBRA) Program for households with special needs.

- Compile data detailing need and existing service programs that provide rental assistance.
- Identify partner organizations to support creation of TBRA Program.
- Finalize draft of Florida Housing Finance Corporation's TBRA Program.
- Request funding for a pilot TBRA Program to complement existing ELI housing units.
- Create permanent TBRA Program.
- Link a portion of the assistance to units reserved for Extremely Low Income households (see Goal 1).

### **Strategy:**

Expand and fully utilize existing project-based and tenant-based rental assistance programs (federal and state) including:

- Disability set aside for Housing Choice Vouchers (Section 8 assistance).
- Mainstream vouchers for persons with disabilities
- Shelter Plus Care program
- Sections 811 and 202
- Single Room Occupancy
- Preserve existing housing with project-based rental assistance.

## Support Systems

**Goal Three:**  
Transform the service delivery system to support recovery and self-determination.

The current services delivery system is fragmented and frequently focuses on the system rather than the individual. Therefore the system should be changed to foster the dignity and independence of each participant.

**Strategy:**

Change the culture of the support delivery systems in order to coordinate cross-population efforts and redirect systems to self-directed, person-centered care.

- Educate and advocate with service providers regarding efficacy of self-directed and community-based services.
- Advocate for cross-population coordination of service systems.
- Educate consumers, family members and advocates of participants' rights to self-directed and community-based services.

**Strategy:**

Promote the principles of community integration throughout the delivery system.

- Educate and advocate with service providers.
- Educate HMO's as to cost-effectiveness of community based services.
- Advocate for increased flexibility within services' funding models.
- Advocate for a Medicaid Home and Community Based Waiver for persons with severe and persistent mental illness and/or substance abuse.

**Strategy:**

Create coordination among the various support delivery systems.

- Create interagency agreements between state agencies and departments within agencies.
- Create a systems change team consisting of state department decision makers consistent with Real Choice Partnership Grant strategy.
- Integrate planning and service delivery across state departments.
- Coordinate requests for funding across budget categories.
- Streamline service delivery to ensure it is as cost effective and outcome oriented as possible.

**Strategy:**

Have Florida participate in 'Medicaid Buy-in'

- Create support within AHCA and DCF to implement 'Medicaid Buy-in' for Florida.

**Strategy:**

Expand Optional State Supplement (OSS) to include independent housing.

- Research federal regulations regarding OSS.
- Determine best practices of successful programs in other states.
- Gain support of DCF to amend Section 409.212 F.S.
- Secure sponsors and seek support for the legislation.

**Strategy:**

Promote supportive employment as part of supportive housing in order to facilitate increased financial independence and stability of participants.

- Have AHCA incorporate procedure codes and funding for supported employment.

**Strategy:**

Continue to have the Florida Supportive Housing Coalition act as the Olmstead Coalition for *Olmstead* Decision implementation in Florida.

- Collect data on persons in need of community based services and housing.
- Educate community as to the *Olmstead* Decision.

## Linking Services & Housing

**Goal Four:**  
Foster routine coordination between support delivery systems and housing production at the state decision making level.

For supportive housing to be successful, service and affordable housing must operate in partnership. To increase the availability of supportive housing in Florida decision makers of affected state agencies must prioritize the creation of supportive housing and the coordination of efforts to link services with affordable independent housing.

**Strategy:**

Advocate for integrated planning to increase the provision of supportive housing.

**Strategy:**

Develop methods to prioritize the creation of supportive housing to a level commensurate with need.

- Foster understanding and support of decision makers regarding the need to prioritize the increased provision of quality supportive housing.
- Increase awareness of the Governor, key legislators and key staff regarding the benefits of supportive housing.
- Call on Governor to implement linkage of services and housing.

**Strategy:**

Create Cabinet Level Office within the Governor's Office that oversees, emphasizes and mandates the coordination of efforts amongst service delivery systems and housing delivery system.

- Inter-agency Initiatives
- Inter-agency Pilot Programs
- Inter-agency coordination of resources required to increase the production of supportive housing throughout the state, for multiple target populations.

## Community Education

### **Goal Five:**

Increase community-wide understanding of the benefits of supportive housing.

There is still a general lack of knowledge and understanding among policymakers and the public about what supportive housing is and the benefits it provides to the individuals served, their communities and the state.

### **Strategy:**

Effectively communicate the scope of the problem, the cost of allowing the status-quo to continue and the effectiveness of available solutions.

- Compile data demonstrating the efficacy (cost savings and improved outcomes) of supportive housing.
- Provide data of the cost to each state agency and department when support services and affordable housing are not linked.
- Disseminate summary report to legislative, executive and judicial branches of government as well as department secretaries.
- Provide best practices of Florida and other states; include examples of how other states fund the development and operation of supportive housing
- Secure funding for the study.
- Routinely quantify the housing needs of special needs populations within the tri-annual Affordable Housing Analysis conducted by the Schimberg Center for Affordable Housing.

### **Strategy:**

Develop a statewide campaign focused on increasing understanding regarding supportive housing.

- Create a glossary of terms related to supportive housing. Identify those terms that possibly generate confusion.
- Identify other stakeholders and solicit their active participation in promoting supportive housing.
- Identify various audiences and develop campaign(s) that effectively educate them public about the benefits of supportive housing.
- Identify and target communications to leaders committed to change and individuals with the formal authority to make changes.
- Integrate information regarding supportive housing with affordable housing activities and communications.

## Appendix

**The following is provided to supply definitions and elaborate upon information referenced in this document.**

### **Affordable Housing Trust Fund**

See **Sadowski Fund** below.

### **Cost Effectiveness of Supportive Housing**

There have been multiple studies throughout the country of the cost-effectiveness of supportive housing. A few of these reports are:

- *"Housing First: Documenting the Need for Permanent Supportive Housing"*: The Maxine Goodman Levin College of Urban Affairs, Cleveland State University (April 2002)
- *"Public Services Reductions Associated with Placement of Homeless Persons with Severe Mental Illness in Supportive Housing"*: Fannie Mae Foundation Housing Policy Debate, Volume 18, Issue 1 (2002)
- New England Journal of Medicine: Salit, et. Al (1998)
- *"NYNY Cost Study"* and *Supportive Housing Saves Money and Benefits Communities*: Corporation for Supportive Housing
- *Report to the Florida Blue Ribbon Task Force on Inclusive Community Living, Transition, and Employment of Persons with Developmental Disabilities*: Agency for Persons with Disabilities (2004)

### **Extremely Low-Income Households (ELI Households)**

The definition of an extremely low income household is one that earns less than 30% of the Area Median Income (adjusted for family size).

A 2003 study by the Florida Housing Finance Corporation (FHFC) found that 60% of the unmet housing needs in Florida are among households with incomes of 30% of Area Median Income (AMI) and below. 90% of the unmet housing needs in Florida are among households with income of 50% of AMI and below. The tax credit program by itself tends to serve a narrow band of households with incomes between 50% and 60% of AMI. In 2006 the State legislature appropriated \$30 million from the housing trust fund to be used in conjunction with tax credits in order to serve the ELI households. FHFC reports that the 2007 cycle will require more than \$30 million to make it feasible to target 20% of the units to these households. FHFC required that 10% of the units be set aside for ELI households and provided supplementary loans of \$85,000 per unit as an incentive to set aside up to an additional 10% of the units, a total of 20%. In 2007, the legislature appropriated \$15 million to continue this policy thus cutting available funding in half.

## **Medicaid Buy-In**

Medicaid Buy-In allows adults with disabilities to buy into the Medicaid program, typically by paying premiums based on income. By paying a premium individuals can earn more than would otherwise be possible and still retain Medicaid coverage.

States must opt into the program and contribute a state match portion of general revenue to earn the federal match. The Medicaid Buy-In program extends Medicaid coverage to certain disabled people who work. Under Section 4733 of the Balanced Budget Act of 1997, States have the option to provide Medicaid to working individuals with disabilities whose earnings are too high to qualify for Medicaid under existing rules. An individual may qualify if he or she:

- Is in a family whose net income is less than 250 percent of the national poverty level for its size (i.e., the poverty limit for a family of three is \$16,090 in 2005, so the limit for this program is \$40,225).
- Meets the definition of "disabled" under the Social Security Act and would be eligible for Supplemental Security Income (SSI) payments if it were not for his or her earnings.

## **Money Follows the Person**

A demonstration program through the Centers for Medicare & Medicaid Services (CMS) which allows Medicaid funds to move with the individual to the most appropriate and preferred setting as the individual's needs and preferences change.

The Centers for Medicare & Medicaid Services (CMS) is soliciting proposals from States to participate in the Money Follows the Person Rebalancing Demonstration (MFP Demo). This demonstration was created by section 6071 of the Deficit Reduction Act of 2005 (P.L. 109-171). Specifically, the demonstration will support State efforts to:

- Rebalance their long-term support system so that individuals have a choice of where they live and receive services.
- Transition individuals from institutions who want to live in the community.
- Promote a strategic approach to implement a system that provides person centered, appropriate, needs based, quality of care and quality of life services and a quality management strategy that ensures the provision of, and improvement of such services in both home and community-based settings and institutions.

Demonstration grants will be awarded to States from January 1, 2007 through September 30, 2011.

The demonstration provides for enhanced federal medical assistance percentage (FMAP) for 12 months for qualified home and community-based services for each person transitioned from an institution to the community during the demonstration period. Eligibility for transition is dependent upon residence in a qualified institution. The State may establish the minimum timeframe for residence between 6 months

and two years as required by Section 6071(b)(2)(A) of the DRA. The State must continue to provide community-based services after the 12 month period for as long as the person needs community services and is Medicaid eligible. CMS will accept one proposal from each State interested in participating in the demonstration program.

### **Production of Housing Specifically for Special Needs Populations**

These proposals mirror the existing set-aside within the SAIL program and the Homeless Housing Assistance Grants for the homeless, creating additional set-asides for “special needs populations” that are not yet homeless, but are at risk of becoming homeless.

- A requirement that at least 5% of the SAIL funds be set-aside for “special needs”, the actual percentage to be determined pursuant to the market analysis conducted every three years. Like the homeless set-aside, it is expected that FHFC would automatically provide tax credits to the projects thus funded. Also like the homeless set-aside, a project setting aside 50% of the units for special needs populations would qualify for these special provisions. This would allow the project sponsor to create a mixed population if they so wished.
- In recent years, FHFC provided a separate cycle for projects serving those with special needs utilizing HOME funding. This allowed smaller projects to be funded under a simpler application process than the Universal Cycle. This year, such a cycle was not possible due to other uses of the HOME funding. It is proposed that the legislature establish a recurring fund of \$30 million dollars annually that could be used either for rental subsidies pursuant to above or for a separate cycle of funding for smaller projects.

### **Reservation of Units in all Affordable Housing**

Reservation units in all affordable housing require that half of the units reserved for extremely low income households (ELI-with incomes below 30% of Area Median Income) be targeted to “special needs populations.” Florida Housing Finance Corporation could do this administratively, but the proposed legislation would require it. This provision would result in some units being set aside for special needs populations in every apartment complex developed with the assistance of Florida Housing Finance Corporation. At the current production level of 7500 units annually, 10% of the units being set aside would result in 750 units for households qualifying as “special needs”. This would require that at least 20% of the units target extremely low income households. Related provisions include:

- Since most of the people with special needs actually have much lower incomes than 30% of AMI, less than 15% of AMI, a companion rental subsidy program is needed to further reduce the rents on the units created pursuant to the above paragraph.
- Legislation is needed to insure that funding is made available each year specifically to produce housing targeting ELI households as was provided in 2006.

## **Sadowski Coalition**

The Florida Legislature enacted the William E. Sadowski Affordable Housing Act in 1992, creating a dedicated revenue source to fund affordable housing by increasing the documentary stamp tax by 20 cents. (See Sadowski Fund below).

The Sadowski Coalition is comprised of a strong coalition of diverse interest groups including the Florida Home Builders Association, the Florida Association of Realtors, the Florida League of Cities, the Florida Association of Counties, the Department of Community Affairs, the Florida Housing Finance Corporation, 1000 Friends of Florida, the Florida Housing Coalition, Florida Supportive Housing Coalition, Florida Impact, Florida Catholic Conference, and Florida Legal Services to ensure the renewal and appropriate use of the trust fund dollars.

## **Sadowski Fund**

The Florida Housing Trust Fund (also called the Sadowski Fund) was established in 1992 by the Sadowski Act and is funded by a documentary tax on real estate transactions. The intent was for funds generated to keep up with real estate cost increases.

The monies from the documentary stamp tax are split between the Florida Housing Finance Corporation, all counties and 48 Community Development Block Grant (CDBG) entitlement municipalities. The monies are split approximately 70/30 between local governments and the state, respectively. Currently, the Sadowski Act generates over \$400 million annually. The Sadowski Coalition actively works to ensure the continuing success of the Sadowski Act in producing quality affordable housing.

In recent years, the Florida legislature has imposed a statutory "cap" of \$243 million per year thereby limiting the amount of the documentary stamp revenue that will be placed in the Trust Fund and restricted to affordable housing. The balance of the documentary stamp revenue is to be held in reserve or used for other purposes. For comparison purposes, in recent years the allocation to affordable housing has exceeded \$400 million per year to address general affordable housing needs, hurricane housing recovery efforts, housing for extremely low income households and housing for essential services personnel.

The anticipated documentary stamp revenue in 2007-2008 is \$414 million; the average revenue over the next decade is expected to be \$550 million annually. Capping the housing trust funds leaves a continuing affordability gap for multiple populations throughout the state, especially households with extremely low incomes and/or special needs.

## **Special Needs Populations**

"Persons with Special Needs" or "Special Needs Population" means a person with a disability as defined by U.S. HUD; or a person receiving SSI; or a young adult exiting foster care up to the age of 22 or other households requiring professional supportive living services in order to maintain their housing and/or develop independent living skills.

As of 2004 there were an estimated 2,011,009 renter households in Florida (almost 30% of all households statewide). Of which an estimated 446,408 renter households in Florida include one or more members with a self-reported disability (22% of renter households). 137,633 of the renter households with a disability (30% of the renter households with a disability) have extremely low incomes (see definition above).

Source: "Demographic Profile of Extremely Low Income Households" Florida Housing Finance Corporation (January, 2006)

Since the average SSDI assistance provided to a person with a disability in Florida (currently \$634 per month) is not enough to afford an efficiency anywhere in the State, it stands to reason that people relying exclusively on that income are "at risk" of becoming homeless.

### **Supportive Housing**

Supportive Housing is independent housing which is integrated into neighborhood settings; it is not custodial or institutional in nature. Residents exercise choice and responsibility for their own affairs. Supportive housing is housing which is affordable to extremely low income individuals and households combined with comprehensive (wrap-around) service delivery system that is individualized to each resident's needs.





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