WINTER HAVEN HOUSING WHITE PAPER

A Plan for Fiscally Sustainable Development to reduce the Incidence of Family Homelessness in Winter Haven

DRAFT REPORT
Prepared by Brad Beatty, Executive Director
Proposal: #1

JUNE 7, 2019
HEART FOR WINTER HAVEN
501(c)3
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Families earning 80% of the Average Median Income or less average spending 66% of income on housing and transportation costs.

To address the root cause of homelessness among families, the City must recognize that primary solutions include expanding the inventory of affordable rental units and increasing family’s capacity to earn more in the marketplace. In addition to increasing the absolute number of affordable units, proximity matters, these units need to be close to service provision, public transportation, healthcare, and employment.

C. *Growing Employment and Income*

For a large majority of these families, homelessness is a transitional condition, not a chronic one. In a study of 1000 Central Florida families with school-aged children enrolled in Osceola and Orange county public schools, most families escaped homelessness within 5-6 months. The most salient difference between families who escaped and those who remained homeless was income. This underscores the importance of employment opportunities for families to allow them to exit homelessness.

Notably, families that remained homeless tend to be headed by single women who identify as mothers of their respective households. In addition, families who become housed identify themselves as Hispanic or non-white, while still homeless families identify as non-Hispanic and white.

The factors reported in this study that most affect homelessness are history of evictions, bad credit, and most of all, no money for security and utility deposits. Money matters.

VI. *Neighboring City Efforts*

Worth incorporating into our discussion are the findings of the Florida Housing Coalition (FHC)\(^4\) in the study they provided to the city of Lakeland. The Lakeland/Winter Haven MSA shares a number great deal, especially since most of our counties housing providers are headquartered in Lakeland. The FHC report noted that their respondents prioritized: 1. Transportation matters 2. Housing Matters 3. Leadership Matters, as chief concerns.

1. *Transportation*

The importance of transportation cannot be overstated for families in very low, low and moderate-income range. Reliable transportation around the county that connects people living in lower income areas to their jobs is vital. Cross-jurisdictional transportation was noted as a particular

\(^4\) FHC Study
challenge or persons working low-wage service industry jobs. In addition to geographic route coverage, it is important for riders to have access to reliable transportation at appropriate times. Service availability during non-traditional hours is critical to service industry, logistical and manufacturing shift work. Without access to transportation, it may be difficult to obtain and retain employment. This need emphasizes the viability of a plan that includes increasing population density within the downtown corridor, where jobs and transportation are both accessible.

2. Housing

The local housing market make a considerable difference for families experiencing homelessness and for those at risk. Rising housing costs strain already cost-burdened families. FHC interviews (as well as H4WH) indicated a constant concern among stakeholders that there was a scarcity of decent and affordable rental units in the housing market.

Many service providers have developed relationships with landlords to help families move out of homelessness. However, it was reported that viable housing for lower income families is typically either located far from employment and transportation or of such low quality as to present health and safety concerns. The scarcity of decent rental housing that is affordable makes it more difficult for families to move out of homelessness and thereby frustrates attempts to gain housing and employment stability. Making allowance for smaller footprint accessory dwelling units and rentals within Winter Haven incrementally increase population density while keeping the “feel” of traditional neighborhoods in the core district.

3. Leadership

Interviews of service provider leaders revealed that the system is relatively fragmented, with no single organization with adequate resources and leadership to focus efforts, coordinate systems, redirect funding, implement best practices, and prioritize populations. Communities that have seen the highest reduction in homelessness are those with a strong coordinating entity with sufficient resources and influencers. The FHC survey, further confirmed the perception the dearth of affordable housing and a high degree of difficulty in accessing it. Winter Haven service providers echoed that sentiment and noted the additional scarcity of emergency shelter in Winter Haven. Currently, there are only fourteen (14) beds for women available as emergency shelter, including two (2) for women with children.

That being said, long stays in shelter housing are considered problematic. Residents in shelter (and transitional) housing remain homeless while in the program; it is not until they move out into a rental unit or similar housing that they are able to integrate back into the community and stabilize their lives with autonomy. Decades of research support the fact that people are much more likely to address employment and health issues if they are housed first, then are provided with appropriate supports after they move into their permanent housing units. “Services first” is considered outdated, ineffective and more expensive as it results in longer lengths of stay in overcrowded shelters.

With that in mind, a more straightforward shorter-term solution is to invest in a robust rapid rehousing program that provides short to moderate term rent assistance along with housing based
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Family, Year, Home!
Tenant Based Rental Assistance

In partnership with:

Santa Rosa County District Schools

Milton Housing Authority

Florida Housing Finance Corporation

Family Promise of Santa Rosa County
Building community, strengthening lives.
What is One Family, One Year, One Home Tenant Based Rental Assistance?

In 2016, the Florida Housing Finance Corporation approved short-term, tenant based rental assistance funding for a Small County Demonstration for homeless families that have school age children. In collaboration with local community partners such as: the Santa Rosa County School District, Opening Doors, NWFL (formerly EscaRosa Coalition on the Homeless), Milton Housing Authority, and Family Promise; One Family, One Year, One Home was created to support homeless families in Santa Rosa County for one year with rental assistance and case management to help stabilize the families. Several faith-based organizations including Dawn Church, Hope Church and St. Rose of Lima Catholic Church are also participating in the demonstration by assisting these families with household items. The ultimate goals are for the children to succeed in school and the families to remain permanently housed by the completion of the demonstration program.

Goals of TBRA:
- Increase student attendance and academic achievement;
- Provide housing stability; and
- Assistance with increasing family income and resources.

Eligible Families Will Receive:
- Twelve (12) months rental assistance;
- Academic support for students; and
- Family resource support.

To Participate, Families Must:
- Meet with the Communities of Learning Staff and begin the application process;
- Complete a Family Sustainability Plan;
- Agree to follow the Santa Rosa County School District (SRSCD) school attendance policy;
- Support their child’s school success;
- Meet with Opening Doors, NWFL to prepare the documentation necessary for participating in the demonstration program;
- Participate in an orientation with the Milton Housing Authority and if approved, search for and locate housing; and
- Set goals and meet with a Family Promise Case Manager twice a month for the first month and then once per month for the remaining 11 months.
Homeless Students and Unaccompanied Youth in Santa Rosa County Counts by School Year

<table>
<thead>
<tr>
<th>YEAR</th>
<th>HOMELESS STUDENTS</th>
<th>UNACCOMPANIED YOUTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011-2012</td>
<td>1,530</td>
<td>110</td>
</tr>
<tr>
<td>2012-2013</td>
<td>1,703</td>
<td>155</td>
</tr>
<tr>
<td>2013-2014</td>
<td>1,806</td>
<td>115</td>
</tr>
<tr>
<td>2014-2015</td>
<td>1,704</td>
<td>86</td>
</tr>
<tr>
<td>2015-2016</td>
<td>1,301</td>
<td>76</td>
</tr>
<tr>
<td>2016-2017</td>
<td>1,104</td>
<td>82</td>
</tr>
<tr>
<td>2017-2018</td>
<td>1,033</td>
<td>89</td>
</tr>
<tr>
<td>2018-2019</td>
<td>960</td>
<td>64</td>
</tr>
</tbody>
</table>

* 102 Displaced students from Hurricane Michael and 77 are homeless
ONE FAMILY, ONE YEAR, ONE HOME
TENANT-BASED RENTAL ASSISTANCE
DEMONSTRATION

Completion Year One | Overview as of December 13, 2018

1st Year Goals
• Provide rental assistance and intensive case management to 25 families for 12 months to help the families achieve greater stability and self-sufficiency, as well as improve the children’s ability to focus on their education;
• Community embraces Demonstration;
• Locate decent and safe housing that landlords are willing to rent to Demonstration families;
• Students’ academic success will improve and family engagement in schools will increase;
• Families’ income will increase; and
• Families will remain stably housed after the first year.

How Do We Pay For It?
• Florida Housing Finance Corporation - $250,000 for three years = $750,000 (20-25 families served each year);
• Title I, Part A Homeless Set-Aside Funding for three full-time homeless children social workers;
• Title IX, Homeless Education Grant - Intensive case management service by Family Matters of Santa Rosa to facilitate family stability, help address family issues, increase family engagement in the children’s success at school;
• Local partners – Furniture, deposit and utility fees, household items, rental of storage unit for donations; and
• Community fundraising is now over $25,000.

It’s A Community Effort!
• Florida Housing Finance Corporation
• Florida Department of Education
• Santa Rosa County School District
• Opening Doors of Northwest Florida (Escambia and Santa Rosa County Homeless Services)
• Milton Housing Authority
• Family Promise of Santa Rosa County
• Dawn Church, Hope Church, St. Rose of Lima Catholic Church
• University of West Florida (conducting a benefits study)
• Santa Rosa Bridges Out of Poverty
• Alyssa’s Antique Depot
• Sportsmen Giving Back

Who Is Eligible?
• Students who are eligible for McKinney-Vento Services and enrolled in the Santa Rosa County School District.

A child, for the first time, won his elementary school’s “Student of the Month” award.
...
His mother said this is the first time she has had the time or place to bake something special for him.
McKinney-Vento Definition
Children or youth who lack a fixed, regular, and adequate nighttime residence, including children and youth:

- Sharing housing due to economic hardship or loss of housing;
- Living in motels, hotels, trailer parks, or camp grounds due to lack of alternative accommodations; and
- Living in emergency or transitional shelters, or who are abandoned in hospitals.

What must families do to participate?

- Agree to be screened for the Demonstration by the school’s Homeless Education Program (HEP);
- Meet with their HEP social worker and begin the application process;
- Complete the Family Sustainability Plan;
- Agree to follow attendance policy;
- Support child’s school success;
- Participate in case management;
- Meet with Opening Doors of Northwest Florida for financial eligibility determination;
- Provide all financial documents to and participate in orientation with Milton Housing Authority;
- Be responsible for utilities and a minimum of $50/month for rent; and
- Set goals and meet with Family Promise Case Manager twice a month for the first month and then monthly for 11 months.

Current Participation

- 19 families in housing: 52 students Pre-K through 12th grade;
- 2 Families have rental assistance vouchers, but still looking for a rental unit; and
- The first family served by the Demonstration has reached the one-year rental assistance limit. They have been able to gain greater self-sufficiency and stability over the last year and are now able to pay their own rent.

One Family, One Year, One Home 1st Year Findings

- 100% of Demonstration students in school year 2017-18 were promoted to the next grade;
- 87% of students have earned grades of A, B, or C on first nine weeks report cards in SY 2018-19;
- 90% of students have regular school attendance;
- Adults gaining employment, better employment, increased income;
- Children have been reunified with their families upon having stable housing;
- Families participating in “Getting Ahead in a Getting By World;” and
- Increased community awareness and support.

Challenges

- Finding affordable housing in the County or landlords willing to accept the HOME voucher;
- Some families struggling to acclimate to their new way of life which is very different from just surviving from day to day; and
- Need volunteers to assist families with moving to a new home.
A Few Success Stories
A single mother only had one of her children living with her when she entered the program. She was working only part-time and barely making it. The program allowed her to afford an apartment and stable address. This allowed her to move to full-time work at her job. She could ask for rides from a co-worker because she was now not moving from place to place. This in turn allowed her second son to join her and now all three are doing well and working towards goals as a family.

A single dad and his two elementary age girls did not know where they would stay from week to week. The program allowed him to rent his own place and not have to move multiple times each month. He was able to increase his work hours and begin to pay all his own bills. His case managers have helped him develop a budget and save money to be able to pay his rent after the end of the 12-month rental assistance.

A single mother with two twin boys was struggling to keep her job after the family became homeless. The program provided the stability she needed to allow her to pursue a better paying full-time job with more advancement opportunities. She has started saving and working on learning to budget.

A single dad had challenges getting his son to school. Not having stable housing led to the son’s habitual tardiness and lack of interest attending school. The stable housing and case management has helped eliminate the son’s issues with tardiness and missing school. The bus knows where to pick up the teen each day and he no longer must worry about and wonder how he will get to school.

A child, for the first time, won his elementary school’s “Student of the Month” award. He is very excited and proud! His proud mom baked him a celebration cake. His mother said this is the first time she has had the time or place to bake something special for him.
Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of $11,880 for a single adult and $24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

<table>
<thead>
<tr>
<th>Household Survival Budget, Polk County</th>
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<tbody>
<tr>
<td><strong>SINGLE ADULT</strong></td>
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<tr>
<td><strong>Monthly Costs</strong></td>
</tr>
<tr>
<td>Housing</td>
</tr>
<tr>
<td>Child Care</td>
</tr>
<tr>
<td>Food</td>
</tr>
<tr>
<td>Transportation</td>
</tr>
<tr>
<td>Health Care</td>
</tr>
<tr>
<td>Technology</td>
</tr>
<tr>
<td>Miscellaneous</td>
</tr>
<tr>
<td>Taxes</td>
</tr>
<tr>
<td><strong>Monthly Total</strong></td>
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<tr>
<td><strong>ANNUAL TOTAL</strong></td>
</tr>
<tr>
<td><strong>Hourly Wage</strong></td>
</tr>
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...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

### Private-Sector Employment by Firm Size With Average Annual Wages, 2016

<table>
<thead>
<tr>
<th>Firm Size by Number of Employees</th>
<th>Number of Jobs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small Firms</td>
<td>Large Firms</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>$40,632</td>
<td>$38,340</td>
</tr>
<tr>
<td>$40,344</td>
<td>$37,886</td>
</tr>
<tr>
<td>$37,686</td>
<td>$32,876</td>
</tr>
</tbody>
</table>

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.
ALICE IN POLK COUNTY
2016 Point-in-Time Data

Population: 666,149 • Number of Households: 226,429
Median Household Income: $46,355 (state average: $50,860)
Unemployment Rate: 6.1% (state average: 6.0%)
ALICE Households: 34% (state average: 32%) • Households in Poverty: 15% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Households by Income, 2010 to 2016

Household Types by Income, 2016
Divorce/Separation: 9
Other: 45
Eviction/Own-Rent: 109
Eviction/Shared: 19
Runaway/Throwaway: 29
Domestic Violence: 22
Unemployment/Underemployment: 124
Parent Incarceration: 11
Parent Deceased: 3
Natural Disaster, Fire: 10
Unknown: 72
Students Living in Homeless Situation at Winter Haven Schools
Statistics as of 5/14/2019 (for current 18-19 sy)

Number of students per school:
Chain of Lakes Collegiate: Less than 10
Chain of Lakes Elementary: 30
Denison Middle: 24
Elbert Elementary: 30
Brigham Academy: Less than 10
Garner Elementary: 35
Garden Grove Elementary: 24
Inwood Elementary: 29
Jewett Middle Academy: Less than 10
Jewett School of the Arts: 10
Snively Elementary School: 59
Lake Region High: 28
Lake Shipp Elementary: Less than 10
Language & Literacy Academy: Less than 10
New Beginnings High School: 50
Pinewood Elementary: 29
Westwood Elementary: 37
Winter Haven Head Start: Less than 10
Winter Haven Senior High School: 71
Total: 482 identified in W.H. schools living in a homeless situation.

Please note: As of 5/1/2019, there are 3,179 students identified as living in a homeless situation in Polk County Schools.

Numbers By Grade:
PK: 14
KG: 34
1st: 39
2nd: 39
3rd: 46
4th: 46
5th: 40
6th: 24
7th: 34
8th: 17
9th: 42
10th: 46
11th: 32
12th: 29

By Living Situation:
Doubled-Up: 299
Unaccompanied Youth, Hotel or Shelter: 2
Motel/Hotel: 88
Shelter: 10
Car/Vacant Lot, Campground: 8
Unaccompanied Youth, Doubled-up: 63
Substandard Housing: 12

Reason:
Mortgage Foreclosure: 11
Natural Disaster, Hurricane: 18
winter Haven, fl
Municipality: Winter Haven, FL

H+T Costs % Income: 66%
Housing: 36% Transportation: 31%

Housing + Transportation Costs % Income
Average: 66% Range: 43-89

Population Household Neighborhood

<table>
<thead>
<tr>
<th>Population</th>
<th>% of Population</th>
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<tbody>
<tr>
<td>&lt; 24%</td>
<td>0</td>
</tr>
<tr>
<td>24 - 36%</td>
<td>0</td>
</tr>
<tr>
<td>36 - 45%</td>
<td>1,714</td>
</tr>
<tr>
<td>45 - 54%</td>
<td>2,094</td>
</tr>
<tr>
<td>54 - 66%</td>
<td>16,384</td>
</tr>
<tr>
<td>66 - 78%</td>
<td>15,165</td>
</tr>
<tr>
<td>78 - 87%</td>
<td>2,667</td>
</tr>
<tr>
<td>87% +</td>
<td>1,828</td>
</tr>
<tr>
<td>Total</td>
<td>39,832</td>
</tr>
</tbody>
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Missing Middle Housing

With walkable, mixed-use real estate now in high demand as an economic engine for cities, metropolitan governments are reexamining how to build productive, resilient urban places to attract young talent, aging demographics, and new employment sectors. A crucial factor in their development is diversity—not just diversity of residents, but in housing, transportation, and workplace choices.

Missing Middle Housing, developed by CNU member Dan Parolek and Opticos Design, is an initiative designed to confront and help remedy a serious market gap in many walkable urban places.

Missing Middle is a range of multi-unit or clustered housing types compatible in scale with single-family homes that help meet the growing demand for walkable urban living. These types provide diverse housing options along a spectrum of affordability, including duplexes, fourplexes, and bungalow courts, to support walkable communities, locally-serving retail, and public transportation options. Missing Middle Housing provides a solution to the mismatch between the available U.S. housing stock and shifting demographics combined with the growing demand for walkability.

Diagram of Missing Middle Housing Types. Source: Opticos Design, Inc.

This website is designed to serve as a collective resource for planners and
developers seeking to implement Missing Middle projects. You will find clear definitions of the types of mid-density housing that are best for creating walkable neighborhoods, as well as information on the unifying characteristics of these building types. The website also offers information on how to integrate Missing Middle Housing into existing neighborhoods, explains how to regulate these building types, and pin-points the market demographic that demands them.

For more information about Missing Middle Housing including analysis, case studies, and resources, visit www.missingmiddlehousing.com.

*Top photo: Opticos Design, Inc.*
I. Executive Summary:

This report offers the City of Winter Haven (City) an actionable and effective strategy and “next steps” for reducing the problem of homelessness among families with children in our public schools. It reviews problems of student homelessness and the contributing factors to the overarching problems of insufficient income (and employability opportunities), community disconnection and inadequate inventory of decent, safe, “reasonable” housing. This report details a three-stage implementation plan for recommendations tailored to our community. Included in the plan is an estimated budget with cost sharing between the City, private philanthropy, the business sector, the nonprofit sector and other interested parties.

Winter Haven is experiencing unprecedented growth. Economic development, particularly in the downtown, the Lego Land area in SE Winter Haven, and around the CSX intermodal area is spurring a population growth that has attracted national attention. New businesses moving in and existing ones are thriving, driving the unemployment rate to historic lows. This is an unqualified success and is due to the superior leadership and partnership of the City, of the Chamber of Commerce, the EDC and Main Street WH and non-profit groups. Thoughtful, visionary leadership and collaboration created a crucible for economic growth and a thriving downtown, yet in the midst of this flourishing, Winter Haven remains #2 in food Insecurity in the nation, and hundreds of homeless school age children are at risk because of housing instability.

Family homelessness, until recently, has been a problem hidden right in front of us. One only has to see the school busses drop off dozens of children in front of our local hotels to realize that something is wrong with raising children in temporary shelters. In fact, the local hotel/motel has become the expensive alternative ($1200-$1500/month) to the missing emergency shelters and missing “middle housing,” that will be discussed later in the body of the report. In fact, working families are unable to secure housing in which they are not “cost burdened” (paying greater than 30% of income).

This leaves them unable to handle financial interruptions in work due to illness, catastrophes or additional unplanned expenses (car repair, health care costs, etc.). The common practice of the required first/last month rent plus security deposit (approximately 300% of the monthly rent) is financially impossible. Even though economic opportunity have increased, incomes are still insufficient to the cost of living for a significant portion of our working families.

This report identifies an existing gap and offers a clear implementation plan to fill this gap with proven solutions. If all recommendations are implemented as outlined, family housing insecurity and student homelessness in Winter Haven can be vastly reduced in 3-5 years.

II. Recommended Actions

It is recommended, that the City review, approve and adopt this plan in whole, and appoint a local CBO to oversee the implementation and performance for a minimum of three years. Measurable achievement would include implementation, successful rehousing of families, and additional housing units added.
A. **Address the Crisis:**

**Eviction Diversion and Prevention, Risk Sharing Pool, Home Share Programs**

1. Identify, designate and fund Housing Community Based Organization (CBO) to provide Eviction Diversion to WH families referred by Hearth Project social workers.
   a. Designate Affordable Housing CBO: **Women’s Resource Center** (a local provider for Homeless Coalition Coordinated Entry)
      
      *Funding Source: City; Costs: $30,000; Time Frame: (1-3 months)*

2. Designate risk-sharing pool for rental property managers (Landlord Risk Mitigation Fund) which covers security deposit and application fees. Managed by Housing CBO. Incentivize participation with collection fee rebates for property owners who join risk pool.
   a. **CBO: WRC; Fund Source: City & Private Philanthropy; Cost: $25,000; Time Frame: (1-3 months)**

3. Establish a targeted short-term homeless eviction diversion and prevention program to provide rental assistance to 25 families with school age children for up to 2 mos.
   a. **CBO: WRC; Fund Source: ($25k--CITY/ Private Philanthropy developed through Local Housing Partnership), + $25k PCSB Homeless Discretionary Funds + $25k~SHIP funds (Rental housing activities are limited to 25% of a community’s annual SHIP allocation.), Cost: $75,000; Time Frame: (3-6 Months)**

4. Support increase of family friendly emergency shelter beds in WH NPO’s and faith-based organizations. **Family Promise** model brought up at meeting of church leaders, Federal Department of Agriculture building on US 17 at Inman Park. Unused portion of the Winter Haven Inn and Suites.
   a. **CBO: Salvation Army of East Polk, Area churches; Fund Source: (TBD)**
      *Cost: (TBD) Time Frame: (12 months)*

5. Increase capacity of Homeless Coalition of Polk County (HCPC); increase representation of Homeless Families in Coordinated Entry System through Rapid Rehousing program. Promote membership among WH homeless providers.
   a. **CBO: HCPC; Fund Source: City Cost: $5,000 Time Frame: Ongoing**

6. Promote room and house sharing and work trade online apps i.e. Nesterly and Roomster:
   a. **CBO: Age Friendly Winter Haven, WRC; Fund Source: none; Cost: none; Time Frame: Ongoing**

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1 Family Promise Model
7. Designate home renovation NPO to provide home repair for housing safety: Identify and restore homes and mobile homes -10 renovations/ year
   a. CBO: (Doors2Change or other housing NPO); Fund Source: $25k City/Downtown CRA/ Polk Housing Finance Authority matching funds, +$25k private philanthropy for 20 houses; Cost: $50,000; Time Frame: (1-24 months)

8. Establish Local Housing Partnership WH City Ord. Sec. 7.5-35. The City would support a consortium model that serves as a hub, creating lines of communication and organizing the efforts around this and future City initiatives and to assist in implementation of Housing recommendation actions.
   a. CBO: Heart for Winter Haven and City; Fund Source: City; Cost: $36,000; Time Frame: (1-3 years)

B. Lay the Groundwork:
   Rapid ReHousing Program

1. Form partnerships to institute Rapid ReHousing: Santa Rosa County’s One Family, One Year One Home model of Tenant-Based Rental Assistance Program
   a. CBO: PSCB Hearth Program, Homeless Coalition of Polk County, Women’s Resource Center, Heart for Winter Haven, PEACE, City: (12 months)

2. Continue Support structured Eviction Diversion Program; annual renewal

3. Apply for funding opportunities for on-going RRH: Florida Housing Finance Corporation, philanthropy, private investment. (Ongoing)

4. Promote Employability Training and Financial Literacy; H4WH’s Jobs for Life, Polk Vision talent pipeline employability program, United Way, Career Source Polk. (Ongoing)

C. Development for the Future
   Include Middle Housing and incremental development strategy in comprehensive plan to increase inventory and density (see Middle Housing Addendum). Goal: 150 units/ 5years

1. Advocate with Florida state office holders to protect the Sadowski Trust fund for affordable housing. In Winter Haven alone, $5-$6 million was diverted from the fund for affordable housing over the last decade ($2.4 billion in Florida). City Commission: (Ongoing)

2. Windshield count, in coordination with City Code Compliance, walks to identify areas for investment in incremental development (Update Data related to existing housing within neighborhoods). City Neighborhood Planner, Code Compliance: (18-24 Months)

3. Organize and appoint a pro-bono legal commission to investigate and establish clear title of properties within city limits that are unencumbered by clear title for purposes
of growth. This hindrance to development in NE WH, and would spur growth opportunity for business. **Doug Lockwood, J.D., City, Florence Villa CDC; ($10k for court filing fees, title search) (1-3 years)**

4. Plan for increase of Middle Housing / Mixed Income Neighborhoods development and Accessory Dwelling Units (ADU) expansion in Core District through zoning and land use changes as well as market incentives: **City, Downtown CRA and FVCRA, Polk HFA, private philanthropy; (1-2 years)**

5. Build incentive packages and adjust land use codes for individual property owners to add ADU to existing lot to add property value, income and wealth. **City, local banking partnerships, private investors. (12-18 Months)**

6. Promote City planning and processes for acquisition and rapid development of blighted and existing infill lots. Pro-Bono marketing team to communicate narrative of utilizing community collaborative to improve blighted neighborhoods. **City Planning, business partnerships: (1-3 years)**

7. Require inclusion of workforce housing within Opportunity Zones with 5% designated for low-income affordability. **City Planning (4-6 Months)**

8. Create incentives for infill development and additions. Adopt planning changes to allow for Cottage Houses, Tiny Homes, Cooperatives, Modular Housing, etc. that give moderate density increases. Eliminate impact fees, and offer rebates on water sewer hook-up for affordable housing development of this kind. Offer low-cost property for proposed middle-housing development to reduce cost, maximize affordability. **(12-18 Months)**

It is recommended that the City approve and adopt this plan in whole, and appoint Heart for Winter Haven to oversee the implementation and performance for a minimum of three years. Measurable achievement would include implementation, successful rehousing of families, and additional housing units.

**III. Key Partners in a Community Collaborative**

**Homeless Coalition of Polk County (HCPC)**

The Homeless Coalition of Polk County manages the data system that prioritizes and coordinates services across the region, allocates federal and state resources to provider agencies, and conducts program oversight and outcomes monitoring. FHC found positive evaluations and performance of HCPC, and recommended supporting and investing in capacity building efforts to ensure an effective response system. HCPC lacks both community support and understanding as well as unrestricted financial support. The City has the ability to assist HCPC to grow our community understanding is essential to addressing this issue.

**Local Housing Partnership (LHP)**

WH City Ord. Sec. 7.5-35 establishes this work group that could focus on developing the processes and roles for key players in the City’s efforts to ensure system-wide improvement, strategic planning for the system, and community engagement. An ideal LHP would be comprised of
influential community leaders and decision-makers from multiple sectors, including: business, health care, philanthropy, government, banking, law enforcement and housing development, in addition to community-based organizations in the social sector and faith community. Heart for Winter Haven is willing to undertake establishing this work group.

**Polk County School Board Hearth Project**

Homeless student coordination is vital to identify and support families in Winter Haven impacted by homelessness. The homeless coordination centers on ensuring that transportation and support services help ease the burden of homelessness as it affects the student and their ability to maintain in their school of origin. Currently, unless the family is experiencing “literal homelessness”, they are not referred to nor eligible for HCPC services or support. Furthermore, housing support is not currently part of the Hearth services.

Hearth does outreach to identify student families throughout the year; however, they estimate that they are identifying approximately two-thirds of the homeless family population. Improved outreach is needed.

Likewise, coordination is vital to prioritizing and ensuring consistent and accurate assessments of needs. If HCPC and Hearth do not have the capacity to perform these two tasks, a local CBO will need to be identified or created to undertake this portion. The Women’s Resource Center seems the most likely candidate to fulfill this position. It currently serves as the HCPC provider point of entry in Winter Haven, and has a good history of working with housing related programs.

**Women’s Resource Center (WRC)**

WRC serves as the coordinated entry site for HCPC in the Winter Haven area. Centrally located, they have been a consistently good partner with the homeless coalition, and have gained experience as case managers and providers for housing in the city. Providing outreach, assessment and case management is essential to an effective diversion and rapid rehousing program. WRC is an obvious leading candidate for becoming the housing CBO in WH, presuming they receive the necessary funding to expand services.

**WH Housing Authority**

Our housing authority is capably led and effective providers of public housing. Their expertise, particularly in Section 8 style scattered site housing, is needed to help provide continuity and collaboration within a proposed LHP. Likewise, they are well equipped to provide income verification and other public housing options that our WH families may need.

**Churches and Non-Profit Community**

Wrap-around services and supports accomplishes both tangible (provision of goods) and intangible (encouragement and social connection) needs are vital to family stability and thriving. In meeting with dozens of churches, non-profit and ministry leaders, there was an expressed support of this effort to support families experiencing homelessness. On the other hand, there was a concern raised about coordination of efforts. There is a felt need to have an organizing entity that could help to
communicate with and direct the efforts of the faith and non-profit community around this issue. The City could support a consortium model that serves as a hub, creating lines of communication and organizing the efforts around this and future City initiatives.

**Private Philanthropy**

Individual philanthropists, financial institutions, along with local, state and national foundations, provide essential sources of funding. It is anticipated that more concrete efforts to secure funding will need to be developed as the City decides on its own level of commitment. Each step in the effort to reduce and eliminate family homelessness in WH will require community support of this nature.

**Business Community**

Clearly, a market aware approach that provides the most direct pathway presently available in WH. Any cost reduction of fees, property or City services as well as any incentives or financing will help motivate developers and homeowners to build the kind of housing needed. Additional work will need to be done, to also raise awareness in the community as a whole of the need for addressing this issue holistically.

**Heart for Winter Haven**

Having served as a collective impact agency in Winter Haven, building partnerships toward collaborative action is at the heart of this organization. Heart for Winter Haven proposes to act as lead agency with the City to undertake this initiative. H4WH will work closely with the Key Partners listed above as well as with the City Planning, liaising with the City Manager’s office.
IV. Stakeholders' Perspectives Summary

Over the course of six months, Heart for Winter Haven (H4WH) worked to engage with all stakeholders close to the family homelessness in Winter Haven. These stakeholders included the service provider community, business leaders and economic development organizations, and the faith community, City and Polk County staff, state and local non-profit and for-profit housing developers, law enforcement and perhaps most importantly, families impacted by this issue.

The summary in this report details the organizations interviewed during the process and offers a general summary of this discussions in addition to critical themes raised across the interviews.

A. Organizations Interviewed

H4WH conducted interviews with several dozen stakeholders in the Winter Haven area. The purpose of these meetings was first, to collect data to have a better understanding of family homelessness and the challenges families are facing within our community. Secondly, interviews were held to identify solutions and build support for improving systems of care that promote housing stability in our community.

- **Service and housing providers** shared invaluable insight regarding the difficulty of assisting at-risk families. Frequently, “housing is the hardest nut to crack” was a shared refrain used, due to both lack of funding, and perhaps more surprisingly, lack of available housing inventory.
- **Business owners, law enforcement officials and school officials** all share concern that children in unstable housing are denied a fair chance at succeeding in education, and therefore, lose employment and economic opportunity in the future. Likewise, the workforce is diminished when (small “a”) affordable housing is scarce.
- Business representatives, particularly **real estate developers and banking officers**, called for the need to have the City take leadership and address impediments to development.
- **Developers** addressed the seeming reluctance of the City to acquire properties that are blighted and expressed wanting the City to use its resources to spur infill development.
- This call for City leadership was also expressed by **banking and real estate investors** in terms of providing financial pathways for successful development of affordable, workforce housing. One banker noted that historically, “City involvement around developing affordable housing signaled the banking community and led to a rallying of leadership within the banking community to access its resources.” Community Reinvestment Act funds offer significant help for developing more affordable housing. A number of banks also have foundations that focus on housing, as well.

Multiple sectors share this concern over housing, but have a “who’s the first one in,” question that creates hesitation to develop in blighted neighborhoods. The City’s leadership in this area is necessary and desired.

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2 See Exhibits
B. Quantitative Summary

Measurements of families serviced by PCSB’s Hearth Project (attached) as well as current housing data reflect the two major problems experienced in Winter Haven: insufficient Income and insufficient housing inventory. The idea of cost-burden related to housing is not new; it does highlight the need for increasing our workforce capacity for greater earning through employability as well as vocational training. As of 5/14/19, Hearth counted 482 Winter Haven students who faced a homeless situation sometime in the 2018-19 school year.

C. Qualitative Summary

Family Interviews

As indicated, over 80% of homeless families face one of two situations: As of May 14, 2019, 299 students were in Doubled-up housing (65%) or 90 hotel/motel dwelling (15%). In addition, 12% (63) are unaccompanied youth living with another family.

Family A

J.J. is head of a four generation, fourteen-person household. Her infirmed mother, her daughter and six grandchildren, her daughter-in-law and two grandchildren, her younger son recently released after a decade of incarceration, all live with her and her husband in a 4BR/2BA home with an enclosed garage. In this case, four distinct families, two with children, are occupying a single residence.

Other than the head of household, the other three working age adults lack sufficient employability to earn incomes sufficient to support their own household. Each of the families with children had significant housing stress that resulted in multiple moves for them, bouncing from apartment to hotel rooms frequently. J.J. invited them to move in, so that they could have stability for her grandchildren. She hoped that they would remain until enough money could be saved to find suitable and stable housing. However, that search continues as they have yet to find safe, decent, sustainable housing within her children’s reach. Underemployment remains a major issue, particularly with her formerly incarcerated younger son.

Over 25% of families in Polk County Hearth report that unemployment or underemployment was the reason for them becoming homeless. While about 30% of families report that eviction or foreclosure led to their loss of housing.

Family B

K.S. is a single mom to a graduating senior, a ninth grader and a fifth grader, who lives in a local economical hotel room for $375/week. She moved in after her property owner refused to repair the leaking roof, which led to a significant mold problem, particularly for her asthmatic 5th grade son. She used her tax rebate to move into the motel room hoping
she could use the balance as a deposit to secure an apartment for her family. She found some apartments and houses to rent, but was turned down due to a “5-6 year old eviction.” With each application for housing, she reports she typically paid $100 or more just to apply.

She reported to Hearth her situation when it became clear that her temporary move was seemingly unchanged. As of April, she had exhausted a great deal of her earlier windfall on unplanned expenses for her children. “We each had trips to the Urgent care, and then my oldest had prom and graduation, and I wasn’t going to make him miss out on celebrating his achievement,” she stated. She estimates she is spending over 60% of her income on housing and as much as 70% if she includes her transportation costs. She is aware of this being unsustainable, but she is uncertain how to make any changes until she gets better housing.

KS is right to be concerned. Studies show that children experiencing homelessness are at risk for academic failure, social rejection in school, physical, social and emotional health problems and continued homelessness as adults. More than 80% of homeless youth who range in age between 14-25 years suffer from depression, anxiety, aggression and 43% report having attempted suicide. In addition, 33% of adolescents who lost their homes show effects of post-traumatic stress disorder (PTSD) and exhibit a range of emotional and behavioral dysfunction. A 2019 study,\(^3\) noted that homelessness, among students (in schools from kindergarten through 12th grade) has increased 70 percent over the last decade. There is a strong negative correlation between homelessness and educational success. Only 64% of homeless students graduated in the 2016-17 school year (13 percentage points below other low-income students and 20% below all students)

Significantly, the data collected by Hearth indicates that nearly 25% of the reasons for homelessness is unknown or other. This is likely because the “unknown” category is multivariable, therefore hard to categorize for the reporter.

V. Points of Concern: Barriers to success

A. Coordination

Currently, there remains a disconnect between the missions of the Hearth program and the HCPC organizations. The state definition of homeless includes families with children in doubled-up and motel type dwellings. HUD’s definition is more restrictive, tending toward a focus on “unsheltered” people. The differences in definition cause some confusion. This is not an uncommon situation and leads to some inefficiencies and redundancies. As of 2015, there were at least 27 Federal entities that administered programs for homeless individuals. Numerous federal policies address youth homelessness as well.

\(^3\) Study on Homelessness.
Notably, the PCSB Hearth program is a mandate of the department of education (McKinney Vento Homeless Assistance Act) which requires school districts to meet the needs of all students and mandates that they provide intensive support, effective interventions and a wide range of services to homeless youth. Academic and social support provisions as well a transportation subsidy and help with other academic services. It does not address any services related to re-housing. However, the homeless coalition does not currently count (and therefore does not provide services) to families that are doubled-up or living in hotel/motels. Having shelter, these families did not fit the priority population of the federal definition of homeless, therefore the homeless coalition does not prioritize counting and services to them, though in a best-case scenario, they would. The proposed Diversion and RRH program (see above recommendations) for WH families would increase the interaction between these important entities and create a broader pathway of collaboration between the two entities.

B. Housing Insecurity and Transportation

Repeatedly, stakeholders reported, and research indicated that a significant barrier for family’s is a general lack of affordable housing units for extremely low (30% AMI), very low (50% AMI) and low-income (80% AMI) families. Housing insecurity and housing cost burdens are on the rise nationally, and in Winter Haven. Any systems approach to homelessness among families has to acknowledge the housing environment and understand the scale of the problem in the housing market.

Households that spend more than 30% of their gross annual income on housing costs are considered housing cost burdened. In addition, transportation costs are expected to be kept under a 15% of GAI. Rising above this 45% H+T assumes the household will have to make sacrifices in the household budget to pay for groceries, utilities, and other typical expenses. This practice can easily lead to crises when there is not enough money available to pay for emergency car repair, medical bills or cover a security deposit when moving into a new home. It is in this financially strained environment, that WH residents witness inherent increase in the number of families experiencing homelessness. As previously stated, the majority of these families end up living with other families or in hotel/motels. Predictably, the instability of doubling-up lends itself to less economic stability and growth. Certainly, the motel environment leads to a greater incapacity to save money for funds necessary for more reasonably priced housing.

The United Way describes this problem through its annual ALICE report. ALICE is an acronym for Asset Limited, Income Constrained, Employed- households that earn more than the Federal Poverty Level, but less than the basic cost of living:

Of 14,188 Winter Haven Households, 58% (8,229) households are cost burdened in WH according to United Way’s ALICE Data (ALICE + Poverty)

Using the Center for Neighborhood Technology data, it shows:
For Families at 80% AMI: Housing + Transportation Costs %Income= 66%
Housing 36% Transportation 31%
case management. However, a scarcity of housing availability in the private market requires long-term attention and a strategic approach to developing and expanding housing solutions to increase inventory of decent, affordable, centrally located housing units.

VII. Best Practices: A Review

A. Prevention and Diversion

An effective method for reducing the number of families experiencing homelessness is to engage in effective prevention and diversion processes. Prevention means to provide assistance to help a person retain the unit they currently rent (thereby avoiding eviction). Diversion, addresses the immediate need of shelter and helps to avoid sheltering or entering into the homeless system. It is recommended that the city invest support in an eviction diversion program to reduce the number of children whose families experience homelessness in the school year.

Notably, in interviewing Jeff Bagwell, Executive Director of Keystone Challenge Fund, he highly endorsed a “rental housing stability first” model solution. While Keystone has been a long-standing partner with the city at qualifying homebuyers for down payment assistance using SHIP funding, Mr. Bagwell indicated that his need is to identifying available funding to help families secure housing stability through affordable, decent rentals. He notes that recovery is more likely to be long lasting and successful when it is combined with one’s own housing. A housing focused and services added approach reduces housing instability and promotes a better environment for housing than focused case management and support services to lead to economic and other forms of family stability.

B. Rapid ReHousing (RRH)

Moving from “management of homelessness” through homeless services to reduction and prevention of homelessness happens when families have greater housing access. RRH and diversion opens the doors to housing stability. RRH provides rent assistance and home-based services of moderate intensity to appropriate households to eliminate or mitigate ongoing barriers to housing stability.

According to Bill Aldinger of Florida Housing Finance Corporation, the One Family project in Santa Rosa has been extremely successful in helping low and very low income families achieve housing, family and economic stability, followed by growth in income, educational attainment and overall quality of life. Rapid Rehousing and Diversion both respond to a fundamental barrier to reduce homelessness: access to housing. These interventions are focused on rapid placement of persons into rental units, often in the private market, with standard one-year leases. The distinction is that in prevention and
diversion, short-term assistance for income stable families helps overcome the immediate cash barrier to remaining in or establishing new stable housing.

RRH provides rent assistance for three to twelve months. Both of these programs come with home-based support services that are matched according to each family’s assessed needs. The CBO provider of these services is a critical piece to help families establish and increase their ability to remain housing stable. Likewise, the CBO’s ability to attract and maintain landlords willing to accept RRH subsidized households and the surety of a risk pool is vital.

Experientially, WRC executive, Cherie Simmers, reports that they have found their landlord partners to be appreciative of the support services that accompany WRC referred leas-ees. Whereas landlords’ perception of “homeless” clients tends to lean toward these clients posing elevated risk of delinquency or damage to the unit, knowing that the CBO case manager is available provides a greater sense of stability and mitigates their perceived risk. Knowing that the CBO had additional people to move in if a family prematurely broke lease added to their sense of security. One landlord stated his agreement, “this would create an ideal security for us, knowing there is social support from a local provider.” In addition, he added that he would be more likely to collaborate with the City, if they could share the risk of collection fees if families suddenly left and furniture and garbage needed to be hauled.

C. Increasing “a”ffordable Housing Inventory

From a rental perspective, 95+% of all available housing units are occupied, and have been for the last five years in Winter Haven. Simple supply and demand economics, explains the need to balance the supply side with the well-documented increased demand side. Otherwise, one should expect the market to continue to drive up the price of housing, further distancing our working families from affordable choices. Increasing the housing side is a much more difficult and costly proposition, but is clearly a long-term solution for reducing family housing instability that leads to homelessness.

a. Low Hanging Fruit: Existing Mobile Homes and Cottage/Modular Homes

New construction is both expensive and slow. While few, there are a fairly large number of mobile homes in the city, which are in drastic need of repair. These are both cheaper and easier to renovate than “sticks and bricks” homes. This would be a good and fast source of currently uninhabitable homes that could be used to increase the City’s inventory. Doors2 Change has a well-developed plan (and experience) to do so, but needs financial support to increase the scale of their efforts to suit the demand. Likewise, manufactured homes are of higher quality and could readily expand or be used for infill or ADU development. Zoning, coding, and land use issues will need to be addressed. Updating them to accommodate these changes while maintaining reasonable expectations of neighborhood style and fit will also be necessary. (Attached is Cottage home plan from Clovis, NM)
The City’s compliance division, along with Fire and Police has undertaken a valuable initiative in identifying and canvassing seven “hotspot” neighborhoods that have the highest demand from each of those three service areas. It is recommended that the planning for incremental infill development and revitalization begin in these areas. Linking these compliance efforts with the Planning department will give a pathway to increase important data about existing structures and help to focus the development efforts.

Interestingly, ACS data provided by the City indicates an 18% vacancy of housing in Winter Haven. Florida leads the nation in unoccupied housing, presumably due to the high number of vacation and winter homes in our sunny state. However, this fact may need further exploration, as there may be opportunities there. The Code compliance walks and windshield count should help to clarify this data.

b. A Comprehensive Plan to Increase Housing Inventory

There is a recognized demand for “affordable” rental housing units in the core central districts of Winter Haven that have walkable access to employment, shopping and transportation. Inviting this kind of development through attractive incentives and deliberate changes to building code, zoning and land use codes, is important to achieve this kind of housing. The City can reduce cost to the “developer”, thereby, creating opportunity to create housing inventory that is accessible and affordable. This housing should be smaller, energy efficient, “smart” and centrally located.

Middle Housing consists of multi-unit housing types such as duplexes, fourplexes, bungalow courts, and mansion apartments that are not bigger than a large house, that are integrated throughout most walkable pre-1940s neighborhoods. Often integrated into blocks with primarily single-family homes, and that provide diverse housing choices and generate enough density to support transit and locally-serving commercial amenities, middle Housing should be given priority for infill development in single-family, mixed income neighborhoods.

The Cottage Home Program in Clovis, NM and the tiny home project in Detroit are enticing examples of how attractive, smaller lot and house sizes can be arranged in an interesting and economically viable way. The City could promote a demonstration project of this kind in available downtown properties on Central and First St North or another central location.

An accessory dwelling unit, usually just called an ADU, is a secondary housing unit on a single-family residential lot. ADU’s can be attached or detached units of housing that would fit nicely within single-family neighborhoods, particularly ones with larger lots. Incentivizing the building of ADU’s will help solve the issue of limited undeveloped properties while helping to individual homeowners increase both wealth and income.
VIII. Conclusion

Stable housing is the basis for stable families, healthy community and a workforce able to meet the demands of a growing economy. A healthy and stable housing market does not happen by accident. It is planned and then developed through strong leadership. In the year 2000, a Downtown Community Redevelopment Plan was developed to envision a healthy, vibrant downtown community through deliberate public/private partnerships. Today, much of that plan is or has come to fruition nearly twenty years later. Redevelopment and revitalization were key concepts in the language of that plan, and we are seeing tangible results now. Private home ownership and market housing garnered the most attention at that time. In 2019, times and housing needs have changed.

A growing number of Winter Haven residents no longer desire nor can they afford single-family residence. Smaller, centrally located, walkable housing units are desired for rent or ownership. The “missing” Middle Housing concept is one that captures the development needed over the next twenty years in Winter Haven, and we have the plans and resources needed to accomplish this goal. The City Comprehensive Plan from 2011, details much of the land use and zoning changes needed and incentives that would attract this kind of development. Details of those incentives need to be developed and promoted through strong and deliberate leadership.

The City of Winter Haven can provide that leadership and promote partnerships with the private sector to address this housing crisis both now, and for the near future.
EXHIBITS

1 Family, 1 Year, 1 Home: Tenant Based Rental Assistance

Students Living in Homeless Situation at Winter Haven Schools: Statistics for 18-19 sy; HEARTH Project PCSB

ALICE in Polk County; United Way- Florida

Housing and Transportation Costs% Income; Center for Neighborhood Technology

Missing Middle Housing; missingmiddlehousing.com

Cottage Home Program; Clovis, NM; https://cityofclovis.com

Family Promise Initiative; familypromise.org

Wells Fargo Announces $1 Billion Commitment to Housing Affordability; https://philanthropynewsdigest.org/news
How to Regulate

Allowing and encouraging diverse housing types within a neighborhood

Conventional Zoning Doesn’t Work

Conventional (Euclidean) zoning practice assigns blocks and/or large areas of a city based on land use or allowed activities. Along with use, the zones are often defined and controlled by placing numeric values to their build-out, including floor area ratio (FAR) and a range of allowed density, dividing neighborhoods into single-family residential, multifamily residential, commercial, office, etc.

This Alameda, CA neighborhood has several Missing Middle housing types on each block.

Missing Middle Housing cannot be effectively regulated by conventional, land-use and density-based zoning because these building types often have medium to high densities, excluding them from the singly-family use zone,
but their small footprints with lower heights don’t meet the requirements of multifamily use zones.

1. There is usually a gap in the range of housing types that a city or county’s zoning districts allow, and more importantly encourage, in particular when the zones shift from upper (smaller lot) single-family zones that only allow single-family detached uses/homes and the lower end of medium density/multifamily zones that usually allow much bigger buildings (taller and wider) and also typically encourage lot aggregation and suburban garden apartment-type buildings.

2. Density-based zoning districts cannot allow the blended densities that are typically inherent in neighborhoods where Missing Middle Housing exists. The Missing Middle types have compatible forms, but often vary dramatically in their densities, thus making them impossible to regulate with a density-based system. For example, a bungalow court can have densities of up to 35 dwelling units per acre even though the buildings are only one story tall and the size of each cottage is only 25 feet by 30 feet. So if a zoning district sets a maximum density of 20 dwelling units per acre it would not allow the bungalow court type, but if the zoning district has a maximum density of 35 dwelling units per acre with few or no additional form standards every builder/developer will max out a lot with a large, out-of-scale apartment building. Also in these medium density zone districts, as the lots get larger buildings typically get larger as opposed to a form-based approach that would require multiple smaller buildings once a lot reaches a certain size (frontage width in particular).

In addition, density-based zoning treats all units the same regardless of size the same. This means that 3,500 square foot unit is seen as the same as a 600 square foot unit in terms of density calculations, parking requirements, and other requirements such as open space, thus discouraging smaller units, which is exactly what the market needs and wants.
The Alternative: Form-Based Coding

Form-Based Coding has proven to be an alternative to conventional zoning that effectively regulates Missing Middle Housing. Form-Based Codes (FBCs) remove barriers and incentivize Missing Middle housing types in appropriate locations of a community.

FBCs represent a paradigm shift in the way that we regulate the built environment, using physical form rather than a separation of uses as the organizing principal, to create predictable, built results and a high-quality public realm. And, these codes are not mere guidelines and replace the zoning.

The Form-Based Approach to Regulating Missing Middle:

The approach to regulating for diverse housing within a neighborhood (blended densities) starts with an approach that uses density as an output not an input like conventional zoning does. As part of the early Community Character Analysis phase of a planning and Form-Based Coding project, a range of housing types appropriate for the community at large is created based on the community’s existing physical patterns, climate, and other considerations.

Then for each form-based zoning district a specific range of housing types is allowed. For example, in a T3 Walkable Neighborhood a single-family detached type, bungalow court, and side-by-side duplex may be allowed, or a urban T4 Urban Neighborhood zone would allow bungalow courts, side-by-side duplexes, stacked duplexes, fourplexes, and the multiplex: small type, even though the densities of each of these types can range dramatically.

Each type has a minimum lot size and maximum number of units allowed, thus enabling a maximum density calculation as the output.

In addition for each type, there are typically supplemental form standards
that are regulated. For example a bungalow court allows for more units, but typically has a maximum height of 1–1.5 stories, a maximum building footprint and/or units size of around 800 square feet and a minimum size of courtyard. So on a 100’ by 100’ lot a bungalow court type is allowed that would integrates eight units in small, one-story units or two fourplexes would be allowed on the same lot.

FBCs represent a paradigm shift in the way that we regulate the built environment, using physical form and the Rural-to-Urban Transect rather than a separation of uses as the organizing principal, to create predictable, built results and a high-quality public realm. And, these codes are adopted into city or county law as regulations, not mere guidelines.

For more information about Form-Based Codes, see:

- Form-Based Codes Institute

Or, contact us for questions of services in Form-Based Coding.

Form-Based Codes with Building Types to Reference:

- Cincinnati, OH
- Flagstaff, AZ (Chapter 10-40: Specific to Zones and Chapter 10-50. Part 4: Supplemental to Zones-Building Types
- Mesa, AZ (Article 6: Form-Based Code)
- Livermore, CA (Click on development code in upper left corner after clicking on the link)

**What is the Transect?**

The Rural-to-Urban Transect establishes a hierarchy of places and contexts from the most rural to the most urban. The designation of each zone along
The Cottage Home Program was originally created to encourage infill residential development in the Old Town Clovis area, where properties have access to alleys. Due to its early success, however, the Cottage Home Program will be made available to qualifying properties citywide starting May 2019. Three (3) plans, FREE of charge, have been developed to fit a variety of property configurations. These cottage homes, of less than 450 square feet, are intended to face onto alleys and provide for a unique pedestrian street environment.

The Requirements
- Property must be located in Clovis city limits.
- Property must have access to an alley.
- Property must be zoned R-1.
- Property must have adequate space to accommodate the unit and its one required parking space (10’ x 20’).
- Cottage home must have access to utilities.

The Process
1. Preliminary meeting to see if property qualifies for the Cottage Home Program
2. On-site meeting to evaluate property and to determine the best layout of the cottage home
3. Cottage home plan and rules will be prior to final property owner and the plan can be submitted for building permits

Estimated Fees* (RTMF)
- COTTAGE HOME PLANS: FREE
- BUILDING PERMITS: $1,100
- REGIONAL TRANSPORTATION MITIGATION FEE (RTMF): $1,700

*The fees are estimates at City of Clovis building permit fees as of April 2019 and do not include any other costs or fees that may be available from outside sources.
Frequently Asked Questions

What happens to my trash service once I have a cottage home?
Upon completion of your cottage home, you may continue to use your existing trash and recycling receptacles; however, if you would like additional receptacles for the cottage home unit, you can contact City of Clovis Utilities at (559) 324-2600.

Can I sell or rent out my cottage home?
Unfortunately, you cannot sell the cottage home; the owner of the primary residence must also remain the owner of the cottage home. However, you may use it as a rental or vacation rental, subject to compliance with the City of Clovis Development Code Section 9.58.065, Operating Standards for Short-Term Rentals.

Can I participate in the Cottage Home Program even if I don’t have alley access?
At this time, only properties that meet the Cottage Home Program criteria can participate in the program. However, if you would like to purchase the cottage home plans for construction as a standard Accessory Dwelling Unit (ADU), please contact CWB Designs at (559) 294-6534. If desired, a property owner can propose an ADU not under the Cottage Home Program, which would allow for increased square footage, subject to the Clovis Municipal Code. Standard ADUs would be subject to fees per the City’s fee schedule. For more information on ADUs, please contact Mario Spero, Program Coordinator, at the information below.

How much does it cost to construct a cottage home?
Construction costs vary depending on the type and cost of materials used. However, participants of the cottage home program have indicated anywhere between $60,000 and $100,000, depending on if it is done as an owner/builder or through a contractor.

I have multiple properties with alley access; can I participate in the Cottage Home Program more than once?
Yes! As long as your property meets the criteria, you can participate in the Cottage Home Program on multiple properties. In fact, there have already been participants that have completed more than one cottage home.

For more information or to make an appointment, please contact:

Mario Spero, Program Coordinator
cottagehomes@cityofclovis.com
559-324-2355
www.ClovisCottageHomes.com

APA Winner of the Silver 2019 National Planning Achievement Award for Best Practice
Engaging Volunteers

We mobilize more than 200,000 dedicated volunteers who make a tremendous difference in families' lives—and in their communities.

Working Smart

For every dollar invested, we return $3 in donated goods and services.

Inspiring Initiatives

Our volunteers don’t stop at shelter, meals, and support services. We have created more than 1,700 programs for housing, homelessness prevention, health care, life skills, and mentoring.

Changing Perceptions

We help people understand what life in poverty is like. Family Promise builds greater understanding of problems—and of solutions.
Our Impact

Changing Lives

We have provided shelter, meals, case management, homelessness prevention and stabilization services to more than 950,000 family members.

Keeping Families Together

We believe families should stay together—not be separated—during the most difficult times in their lives.

Achieving Success

More than 88% of families in our shelter program find housing in less than nine weeks because of our intensive case management and community support.
SOBRE EL PROGRAMA

En un esfuerzo para promover el renacimiento en el área de Old Town, la ciudad de Clovis ha desarrollado varios planes de casas de campo o 'casitas' que pueden quintuplicar en propiedades que tienen acceso a calles. Los planes de casas (menos de 400 pies cuadrados de espacio habitable), están diseñados para mantenerse bajos los pliegos, y crean un ambiente personalizado del técnico revitalize las casas viejas y crea más vivienda en áreas de Clovis que son altamente deseables.

Self-Help Enterprises proporcionará financiamiento para a los propietarios encargados que tengan fondos para construir o mejorar Unidades de Vivienda Accesorias (ADU) en los lotes de vivienda unifamiliar existentes. El financiamiento se enfoca directamente con el programa de ADU 'Casas de campo o casitas' existentes de la Ciudad de Clovis.

ELEGIBILIDAD

- Minimo de $50,000 y maximos de $80,000 de prestamo con intereses del 3% al 4.98%, de acuerdo a la cantidad del prestamo.
- Pagos amortizados de 5 a 8 anos.
- La unidad principal debe estar ocupada por el propietario.
- Limites de ingresos familiares de $118,500.
- Calificacion de credito FICO minima de 640 y sin pagos atrasados en los ultimos 12 meses.
- $250 de tarifa de solicitud no reembolsable.
- Cuota de procesamiento de 2.5% sobre la cantidad del prestamo.
- Planes de casas gratis (3) aprobados por la ciudad de Clovis.
- Propiedades ubicadas dentro de los limites de Old Town Clovis.

PARA OBTENER MAS INFORMACION,
PONGASE EN CONTACTO CON JUAN JAIME AL
(559) 802-1642
ACCESSORY DWELLING UNIT (ADU) LOAN PROGRAM

ABOUT THE PROGRAM

In an effort to encourage infill residential development in the Old Town area, the City of Clovis has developed several "Cottage Home" plans that may be utilized on properties having alley access. These home plans (off less than 400 square feet of livable space) are intended to orient onto alleys and provide for a unique pedestrian street environment while also revitalizing the alleys and creating more housing in the highly desirable Central Clovis area.

In partnership with the City of Clovis, Self-Help Enterprises will provide financing to eligible property owners seeking funding to build or repair Accessory Dwelling Units on their existing single-family lot. The program targets the City of Clovis' existing ADU Program/Cottage Home Program.

ELIGIBILITY

- Minimum of $50,000 and maximum $80,000 loan amount with 3% to 4.98% interest rate according to loan amount
- 5 to 9 year amortized payments
- Main unit must be owner-occupied
- Household income limit $116,650
- Minimum 640 FICO Credit Score, and no late payments in last 12 months
- $250 nonrefundable application fee
- 2.5% processing fee according to loan amount
- Free home plans (3) approved by City of Clovis
- Properties located within the boundaries of the Old Town Clovis

FOR MORE INFORMATION, CONTACT JUAN JAIME AT SELF-HELP ENTERPRISES AT (559) 802-1642

8445 W. Elowin Ct. • PO Box 6520 • Visalia, CA 93290
Phone: 559.651.0000 • Fax: 559.651.3634 • www.selfhelpenterprises.org

This institution is an equal opportunity provider, employer, and lender.
this hierarchy is determined first by the character and form, intensity of
development, and type of place, as well as by the mix of uses within the area.
This hierarchy of places becomes the framework for the entire FBC and
supporting regulations for walkable urban areas.

Transect zones are used to reinforce existing or to create new walkable
mixed-use urban environments. For more information on the Rural-to-Urban
Transect visit www.transect.org.

"I want to thank you for your great work on Missing Middle Housing! It has been useful in my current research on policy reforms to support more affordable infill development in Victoria, B.C., and informing my report 'Affordable Accessible Housing in a Dynamic City.'" — Todd Litman, Victoria Transport Policy Institute
Characteristics

Missing Middle Housing is not a new type of building. It is a range of building types that exist in cities and towns across the country, and were a fundamental building block in pre-1940s neighborhoods. They are most likely present on some of your favorite city blocks—you may even have them in your own neighborhood.

Combined together (and sometimes even with single-family homes), Missing Middle building types create a moderate density that can support public transit and services and amenities within walking distance, and make up some of the most popular up-and-coming communities in Denver, Cincinnati, Austin, and San Francisco.

So what do Missing Middle building types have in common?

Walkable Context

Missing Middle housing types are best located in a walkable context. Buyers and renters of these housing types are often trading square footage for proximity to services and amenities.

Small-Footprint Buildings

These housing types typically have small- to medium-sized footprints, with a body width, depth, and height no larger than a single-family home. This allows a range of Missing Middle types—with varying densities but
compatible forms—to be blended into a neighborhood, encouraging a mix of socioeconomic households and making these types a good tool for compatible infill.

**Lower Perceived Density**

Due to the small footprint of the building types and the fact that they are usually mixed with a variety of building types even on an individual block, the perceived density of these types is usually quite low—they do not look like dense buildings.

But one of the primary benefits of Missing Middle is that the neighborhood densities are often higher than 16 dwelling units per acre—the threshold needed to create a supportive environment for transit and neighborhood-serving main streets.

“From the perspective of my work, Missing Middle Housing has a natural complement in MMP (missing middle plan), a.k.a. a ‘hybrid grid’ or as named it in my work, a Fused Grid ... The Fused Grid proposes a set of neighborhood modular layouts (reminiscent of Savannah) that incorporate all the desirable elements—livability, safety, security, sociability, and delight—as do MMH buildings.” — Fanis Grammenos, Director of Urban Pattern Associates and author of “Remaking the City Street Grid – A Model for Urban and Suburban Development”

**Smaller, Well-Designed Units**

Most Missing Middle housing types have smaller unit sizes. The challenge is to create small spaces that are well designed, comfortable, and usable. The ultimate unit size will depend on the context, but smaller-sized units can help developers keep their costs down and attract a different market of buyers and
renters who are not being provided for in all markets.

**Fewer Off-street Parking Spaces**

Because they are built in walkable neighborhoods with proximity to transportation options and commercial amenities, Missing Middle housing types should not provide more than one parking space per unit.

If more off-street parking is provided, buildings typically become very inefficient from the perspective of development potential or yield standpoint, and the additional space needed on the lot drops neighborhoods below the 16 du/acre density threshold. In addition, large, unattractive areas of paved parking should be seen as being just as incompatible with residential contexts as larger buildings.

**Simple Construction**

Missing Middle Housing is simply constructed (Type V), which makes them a very attractive alternative for developers to achieve good densities without the added financing challenges and risk of more complex construction types. This aspect can also increase affordability when units are sold or rented.

As providing single family detached sub- $200,000 starter homes is becoming more and more out of reach for builders across the country, Missing Middle can provide an attractive and affordable alternative starter home.

**Creates Community**

Missing Middle Housing creates community through the integration of shared community spaces within the building type (e.g. bungalow court), or
simply from being located within a vibrant neighborhood with places to eat, drink, and socialize.

This is an important aspect in particular considering the growing market of single-person households (nearly 30% of all households) that want to be part of a community.

**Marketable**

Because of the increasing demand from baby boomers and millennials, as well as shifting household demographics, the market is demanding more vibrant, sustainable, walkable places to live. These Missing Middle housing types respond directly to this demand.

In addition, the scale of these housing types makes them more attractive to many buyers who want to live in a walkable neighborhood, but may not want to live in a large condominium or apartment building.
The Cottage Home Program Now Available Citywide!
Beginning May 8th, property with alley access meeting the requirements below can participate in the award winning Cottage Home Program. The program was originally created to encourage infill residential development in the Old Town Clovis area, where properties have access to alleys. Due to its early success, however, the Cottage Home Program will be made available to qualifying properties citywide (see map) (1.35 MB). Three (3) plans, FREE of charge have been developed to fit a variety of property configurations. These cottage homes, of less than 450 square feet, are intended to face onto alleys and provide for a unique pedestrian street environment while also revitalizing the alleys and creating more housing in the highly desirable City of Clovis. To date, there are 10 completed cottage homes and 1 in the building process.
**OVERVIEW**

The ADU Pilot Program is an agreement between CalHFA and Self Help Enterprises (SHE) to provide financing for the building of Accessory Dwelling Units by working with the City of Clovis Cottage Homes program. The funds loaned to SHE by CalHFA provides financing for the construction of the ADU. Below is an outline of the process SHE plans to use starting with the homeowner (borrower) application for a loan, through certificate of occupancy and how payments made by the homeowner to SHE for the ADU loan will be managed. This is a guideline to use moving forward. Each phase is broken down to the action, process and details necessary to obtain success in the program.

<table>
<thead>
<tr>
<th>Phase</th>
<th>Plan of Action</th>
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<tbody>
<tr>
<td><strong>I</strong></td>
<td>Homeowner submits application to SHE and obtains a pre-qualification subject to Appraisal and CLTV not exceeding 100%. At this time, SHE will provide information to the Homeowner regarding Landlord and Tenant Rights.</td>
</tr>
<tr>
<td><strong>II</strong></td>
<td>Homeowner selects plan from City’s available plans and obtains a minimum of three bids</td>
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</tbody>
</table>
| **III** | - Homeowner submits bid from selected contractor along with a check for the appraisal.  
- SHE request appraisal of existing property with proposed ADU based on plans and contractors estimate.  
- If appraisal reflects adequate Equity to cover all property indebtedness not exceeding 100% CLTV, underwriting is completed, the Loan is approved, and documents are prepared and executed.  
- If adequate equity is not available, homeowner may choose to reduce the scope of work as long as it doesn’t affect value or if homeowner has personal funds available to contribute that will result in less than 100% CLTV.  
- If adequate equity cannot be obtained to cover all indebtedness, the loan will be denied.  
- Once funded, SHE can request funds from CalHFA for the next month’s projects. There is a process for disbursement of funds to SHE and subsequent reporting. |
| **IV** | Construction Contract is executed. Fees paid, approved plans followed, permits issued for all aspects of the build, i.e. foundation, framing, roof, electrical, HVAC, gas, plumbing. Contractor’s licenses and insurances are verified and Homeowner |
V

A SHE Construction Specialist will perform inspections upon request from the Homeowner/Contractor for payments submitted in accordance with the draw schedule identified in the construction contract prior to the release of funds.

VI

Construction completed. All inspections signed off, mailing address issued by Postmaster, and occupancy certificate is issued. Homeowner converts Course of Construction policy to Homeowner Policy. Homeowner may now rent/allow occupancy of the unit.

VII

CalHFA requires follow up reporting quarterly for each site, which includes date funds were requested/disbursed, Pre-Construction, percentage completed, comments, expected completion date, Post Construction values, occupancy certificate issue date and pictures.

<table>
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<th>PHASE I</th>
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<td>Homeowners possessing a designated lot that has been identified in the City of Clovis Cottage Home project area may seek assistance for financing from Self-Help Enterprises for the development of basic floor plans preapproved and provided free of charge by the City as approved by the City Manager 4/2/18 (Agenda Item CC-F-4). SHE will consult with CalHFA prior to processing an application for funding from homeowners not residing in the designated project area or wishing to use a plan other than those provided by the City of Clovis, as long as the project will be approved by the City. The applicants are encouraged to arrange a meeting with city staff to review program requirements.</td>
</tr>
</tbody>
</table>

Homeowner completes ADU Loan application, provides all necessary documents to determine income eligibility, credit worthiness, and property ownership and submits to Self-Help Enterprises for review and issuance of a pre-qualification.

SHE will review the loan based on general underwriting criteria as follows:

1. Income Determination: Income will be determined using all income received for persons over 18 years of age whom are on title to the property.

2. Creditworthiness: Potential homeowners are subject to a credit review to determine credit worthiness. Credit review will consist of a current credit report, verification of mortgage and/or supplemental credit references. Factors in determining credit worthiness include timeliness of all payments over the last 12 months, no collection accounts, and a minimum 640 FICO score.

3. Affordability Calculation:
   a) Applicants provided with amortized loans are subject to housing and debt ratios. Housing related indebtedness (PITI) to income shall not exceed 35%, and the ratio for all debts shall not exceed 45%.
   b) Income earned from rent will be used to determine overall debt ratio.
Requirements:

- Property must be located in Clovis city limits (see map) (1.35 MB).
- Property must have access to an alley.
- Property must be zoned R-1 (Single-Family Residential).
- Cottage Home will be owned by the property owner.
- Property must have adequate space to accommodate the unit and its one required parking space (10’ x 20’).
- Cottage Home must have access to utilities.

Process:

1. Preliminary meeting to see if property qualifies for the Cottage Home Program.
2. On-site meeting to evaluate property and to determine the best layout of the Cottage Home.
3. A Cottage Home Program Application Packet will be given to the property owner with all the required submittal forms.
4. Permits will be issued approximately 10 days after the packet has been submitted.

Awards
c) An appraisal will be required to ensure LTV does not exceed 100% of total property value.

4. Property Eligibility: Must be owner occupied; be zoned appropriately and able to meet all aspects of the City of Clovis’ program.

**Example of required documents:** signed and dated loan application, required initial disclosures, credit report, most recent 2 current paystubs, Verification of Employment, most recent W2, 3 years tax returns or transcripts (self-employed documentation includes YTD P/L), credit report.

SHE will review these items along with the appraisal, executed contract for construction and document the underwriting of the loan. The homeowner applying for ADU funds from SHE must meet the income guidelines of CalHFA. The homeowner may not exceed the maximum income limit. Income is calculated by using the guidelines provided at the CalHFA website: [https://www.calhfa.ca.gov/homeownership/forms/Index.htm](https://www.calhfa.ca.gov/homeownership/forms/Index.htm)

If homeowner meets all funding requirements related to income, credit and ownership, Self-Help Enterprises will issue a pre-qualification letter indicating funding is subject to an appraisal that will include the ADU and must result in no more than a 100% CLTV.

Homeowner is advised to identify licensed contractors and obtain bids (minimum of three recommended) for submittal to Self-Help Enterprises to order appraisal. Homeowners should not enter into contract with a contractor until loan is fully approved and contractor eligibility has been confirmed.

**PHASE II**

After selecting an ADU plan from the City’s available preapproved plans the homeowners will need to obtain bids from contractors for the construction of the ADU and any other associated costs (SHE will encourage homeowners to obtain three contractor bids). The homeowner’s site must comply with all aspects of the city’s zoning and regulations.

**PHASE III**

Homeowners will provide plans and accepted bid documents to Self-Help Enterprises along with a check for an appraisal that will be used to identify the ADU and existing property value upon completion of construction of the ADU before a loan can be approved.

Upon receipt of the appraisal and determination of after construction value that will result in a CLTV that doesn’t exceed 100%, the application will undergo final underwriting and approval by SHE, the homeowner will receive the loan approval letter, SHE will draw up loan documents for the homeowner to execute and arrange loan closing for the homeowner, which includes recording of the Deed of Trust that secures the promissory note executed by the homeowner. Upon funding of the loan, interest only payments are required during the construction period, with principal loan payments from the homeowner/borrower suspended until the Accessory Dwelling unit is built and the occupancy certificate is received. Once the occupancy certificate is issued, the owners principal and interest payments will be due within 30 days.
Examples of the required documents: Underwriter approval, Letter of Loan Approval to homeowner, Required Consumer Closing Disclosure, Promissory Note, Deed of Trust, 3-day Rescission, etc.

Process for Disbursements to SHE and Quarterly reports are as follows: SHE will request funds by using the ‘ADU Draw Request Form’. The form must be filled out entirely and executed by a representative of SHE. Information required will be a list of the loans, by project site (which includes the address) that are expected to fund in the following month. Once CalHFA confirms the information, funds will be wire direct to SHE within 10 days. Once the initial wire has been sent to SHE, subsequent quarterly reports must be received by CalHFA using the ‘Quarterly Progress Form’ in which one form will be filled out for each site location providing the detailed progress of the construction. SHE will approve these summaries. Once the project reaches 50%, pictures will accompany the report. The ‘Project Summary of Disbursements (by Project)’ will be used to ensure CalHFA and SHE are aware of funds that are available. The ‘Project Summary of Disbursements’ form will track funds disbursed, funds recycled for another project, funds paid back to CalHFA, and funds available for future projects. All three documents will be made available from CalHFA to SHE via access to CalHFA’s portal by using a SmartSheet. SHE will be able to access and update information at any time. Example of required documents: ADU Request for Draw, Quarterly Report Form Status Update, Project Summary of Disbursements.

Upon the wire of funds to SHE, CalHFA will commence calculation of the interest rate based on the amount of funds ‘drawn’ for the project.

PHASE IV
Once the 3-day rescission has passed, verification of contractor license and insurance and the homeowners has obtained course of construction insurance listing SHE as an additional mortgagee/loss payee is received, the contractor can begin construction. Construction will follow in phases.

Pre-Development
- Permits/fees, offsite, street, curbs, gutters, land cleared, slab forms, rough plumbing, electrical box, one car driveway, sewer, electrical tie in

Development
- Foundation poured, additional electrical, gas and plumbing hook ups
- Framing, exterior walls, roof truss, and roofing
- Interior walls, insulation, HVAC, plumbing and electrical fixtures, drywall, sheetrock, taping, texture, paint/trim, lighting, water heater
- Flooring, doors, cabinets, appliances, landscaping if necessary

PHASE V
Homeowner/Contractor will comply and ensure all required city inspections are completed, and homeowner will communicate the project progress to SHE no less than every two weeks and request payments according to the draw schedule outlined in the construction contract. Prior to payment release SHE Construction Specialist will inspect property to ensure work associated with payment
request has been completed and approved by City inspector (if required). Each homeowner is encouraged to communicate any questions they have to the city and contractor in order to become educated in the process of the build. This may avoid unexpected surprises or false expectations.

Part of the reporting required will allow CalHFA to see the progress completed by each unit as the construction continues. Each project site will have an estimated start & completion date.

At PHASE III, there are a number of required steps during the construction work for the homeowner, city inspectors and SHE.

**PHASE VI**

Upon completion of construction, it is necessary to obtain an occupancy certificate indicating the project has completed construction and is ready for occupancy. The homeowner must also obtain an address dedication from the Office of the local Postmaster and convert their Course of Construction Insurance Policy back to a Homeowner Policy listing SHE as mortgagee/loss payee.

The owner may now allow occupancy of the unit.

The homeowner begins installment payments on the Note/loan to SHE. The homeowner may pay extra on the loan with no pre-payment penalties, or pay off the loan early if they refinance.

**PHASE VII**

SHE is required to complete the Quarterly Progress Report for each site and update the information via a link to the document at CalHFA. Once the building of the site is completed, and the occupancy certificate is issued, SHE will monitor (borrower) monthly installments as agreed upon, and will ensure the fair market rent established is upheld for the tenant for the time stated in the agreement.
the societal costs tomorrow will be staggering.

**What is the Family Promise Affiliate model?**

Family Promise organizes houses of worship, social services agencies, nonprofits, and other local organizations to work together to provide a truly holistic response to families experiencing homelessness and at-risk families.

Because we utilize existing community resources, we are able to provide services at 1/3 the cost of traditional shelters. Typically, 10-13 houses of worship agree to provide shelter, meals, and hospitality to families for a week at a time on a rotating basis. Congregations provide shelter space and volunteers cook meals, play with children, and share their professional skills with families in the program. A Day Center serves as a base where families can take showers, do laundry, obtain childcare, receive extensive case management, and search for housing and jobs. A van transports guests to and from the Day Center each morning and evening, as well as taking children to school.

The key to Family Promise’s success is community engagement. What started as one woman’s response to meeting a homeless woman on the streets of New York City has grown into a national movement comprising more than 200 Affiliates and 200,000 volunteers across 43 states. Since our founding we have served nearly one million family members: one Affiliate, one congregation, one volunteer at a time.

**Family Promise often works with congregations. Is there a religious aspect to the organization?**
FAQs

What is family homelessness and why is it a critical issue?

Family homelessness is often referred to as an “invisible crisis.” The parents and children experiencing it are less likely to be seen on the streets than chronically homeless individuals or homeless veterans. Parents most often attempt to stay hidden from sight, for fear that their children will be taken from them if identified as homeless by child protective services. They can be found living in their cars, staying week-to-week in unsafe motels, or doubled up temporarily with friends or family. But, although not visible, they are the faces of a national crisis.

Simply put, we have a severe shortage of affordable housing in America, exacerbated by rising rents and stagnant wages. Low-income families have little or no margin of error, and one misstep can lead to homelessness. Two and a half million children will experience homelessness this year in America—one in every 30. 35% of the entire homeless population in the United States is comprised of families with children, more than half of whom are under the age of six. Children without safe and secure homes are not playing on a level field with their peers. They have higher levels of emotional and behavioral problems, increased risk of serious health issues, and perform significantly worse in school.

These children run the very real risk of following in their parents’ footsteps; a new generation of homeless adults, unable to earn a living wage or afford secure homes. If we cannot effectively address this issue as a nation today,
Organizations Interviewed for Homeless Family Study
by Heart for Winter Haven

PEACE
City of Winter Haven (Planning), Police Department, Code Compliance
Florence Villa CDC
Downtown Winter Haven CRA
Winter Haven Economic Development Council
CenterState Bank, Citizen’s Bank and Trust, Wells Fargo Bank
Polk County School Board
Hearth Project PCSB
Homeless Coalition Polk County
Tri-County Human Services
Women’s Resource Center
Lighthouse Ministries
Lake Wales Care Center
Florida Housing Coalition
Florida Housing Finance Corporation
Family Promise
Area Churches: Redeemer City Church, St. John UMC, St. Paul Episcopal, The People’s Church, Southern Baptist Ridge Assoc, Hurst Chapel, St. Joseph’s Catholic, City Victorious, Living Word of Faith Assembly, Greater Works Ministries
Silver Properties, Village Realty, Lockhart Realty, 6/10 LLC, Brooks Law Group
The Mission of Winter Haven
FX Ministries
Age Friendly Winter Haven
Winter Haven AHAC
Doors2Change
Polk Housing Finance Authority
Keystone Challenge Fund
The Marsh Collective, LLC
Family Promise is a secular organization.

However, because of the religious community's mandate to serve, and the fact that they typically have space available during the week, Affiliates utilize houses of worship from all faiths as shelter space for families. Many members of host congregations serve as volunteers for the Affiliate during their congregation’s host week. By working together in a network, an Affiliate’s congregations are strengthened as people of different faiths unite to work for a better community for all.

Is Family Promise a homeless shelter?

Yes...and so much more.

We began thirty years ago as the Interfaith Hospitality Network and our core program was shelter. But over the years, as we have added new Affiliates, and existing Affiliates matured, we have continued developing a broad array of programs to serve low-income families and families experiencing homelessness. In 2003, we changed our name to Family Promise, more reflective of our ever-broadening scope. The name speaks to the promise we make to every family we serve, but also to the promise that is inherent in every family.

Our model comprises preventative initiatives for families who are in danger of losing their homes, food, shelter, and case management to those who are experiencing homelessness, and stabilization programs to ensure that the independence of the families who have secured housing after leaving the program is sustainable.

Today, we are the leading national organization addressing family homelessness.

Do you only serve families and what is your definition of family?
In our shelter programs, we serve primarily families with children. However, many Affiliates have additional programs that are able to serve many populations beside families. Keeping families together is one of Family Promise’s priorities, and we define a family as any adults(s) with a custodial relationship with children. This includes families of all compositions and can include multi-generational families.

**Do you only serve the homeless population?**

In our shelters, by definition, those we serve are experiencing homelessness. However, since our work also focuses on the prevention of homelessness, and the stabilization of people at risk or who have experienced homelessness, many of the people we serve would not be defined as homeless at the time at which we serve them. That is the point—if you treat homelessness as a spectrum and can support families and individuals before and after they experience homelessness, you can effect permanent change.

**How do you find families housing and what is your success rate at helping them stay housed?**

Families are empowered to become sustainably housed. Family Promise staff and volunteers assist in many ways, including helping families address impediments like past evictions, creating relationships with local landlords, and identifying various housing options. Because of this intensive and community-based approach, families have a high percentage of success. 69% of families we serve move into permanent or, too a much lesser extent, transitional housing. An additional 13% secure reliable shared housing.

**How is my donation used?**
Family Promise’s national office provides programming and support for homeless and low-income families in 200+ communities across the country. We work multi-locally to identify leaders committed to combating family homelessness and create Affiliates who serve families. Once an Affiliate is established, we provide ongoing programmatic, strategic, and technological assistance. 85% of our funding goes directly to programs to prevent homelessness, shelter families, and stabilize them long-term. We’ve received Charity Navigator’s highest rating of 4-stars for six consecutive years, an honor only 8% of U.S. charities achieve. A donor’s support is a direct investment in families at risk of or experiencing homelessness.

How is Family Promise funded?

The largest percentage of funding comes from individual donors, who get to know Family Promise through volunteer efforts and fundraising events. Our donor base is committed to introducing new friends to Family Promise and are often engaged in events and campaigns to raise funds and awareness. Our corporate partners, in addition to providing major funding, rally employees to offer skills-based volunteering and programs that capitalize on their market expertise. Foundations also invest in Affiliate development and in programs such as Family Wellness and Homelessness Prevention. Congregations and civic organizations support Family Promise financially in addition to providing people-power. We receive government funding for local efforts, not at the national level.
How can I volunteer?

Volunteers play an essential role in helping families experiencing homelessness attain sustainable independence. Each year, 200,000 compassionate volunteers help Family Promise serve more than 90,000 children and adults.

To get started on the path of volunteering, you simply need to visit: https://volunteer.familypromise.org/. There you’ll be able to indicate your preferred location(s) and volunteer activities. After that, you will be connected to an Affiliate that matches your interests and provided additional details.

How can my company get involved?

Whether it is by serving as a Board member, participating in a group team-building activity or providing remote, one-on-one job coaching, our corporate volunteers are committed to helping low-income families and those experiencing homelessness. We partner with companies of all sizes and across all industries nationwide. Through customizable opportunities, corporate volunteers share their time and talents to change the future for thousands of children annually.

Contact our corporate volunteering team to find out how your company’s employees can bring joy to families in need.
Prevention

With more than 40% of Americans a $400 expense away from financial distress, the threat of crisis looms closely for too many families. Preventing families from spiraling into homelessness is an essential part of the Family Promise mission.

PROACTIVE SOLUTIONS
Affiliates offer a variety of strategies to ensure the people we serve do not fall into the cycle of housing instability that can devastate families and alter the course of children’s lives. These include administering formal diversion programs with government funding, providing rental assistance and landlord mediation, and community-based approaches that keep families housed.

Our national partnership with Help Us Move In (HUMI) helps support prevention programming in Affiliates and is an example of how best practices are applied through our federated model.
INVESTING IN THE FUTURE
Getting out in front of the issue is the most cost-effective way to address this crisis. Prevention measures cost a fraction of the funds required to rehouse a family once they lose their home.

Ultimately, the cost—both human and financial—of allowing homelessness to exist is staggering. Youth who experience homelessness are 20% less likely to graduate high school than their peers. High school dropouts contribute less tax revenue and rely more heavily on public services. Failure to finish high school results in an estimated net negative of $127,000 per child.

With each new generation facing homelessness, those debts compound, creating decades of societal costs with every homeless child. Preventing homelessness is an incredibly sound investment in our children’s futures.
Shelter

Across this country, communities offer hospitality to families through Family Promise Affiliates. The innovative model—using existing space like congregations and volunteers motivated by compassion—has helped hundreds of thousands of children and adults in our national network of 200+ Affiliates. Working with community resources, Family Promise Affiliates provide comprehensive and targeted services, including extensive case management, at 1/3 the cost of traditional shelter. Furthermore, Family Promise Affiliates serve families of all compositions, often providing their only shelter option in a community.

And it works.

On average, 88% of the people served in the shelter program secure housing within nine weeks. Because of the depth of services and community support, families stay housed, and Affiliates provide both prevention and stabilization services to increase their impact.

HOW IT WORKS
The resources are already there. In the community, there are congregations and organizations that can provide space in their buildings to serve as temporary homes. Day Centers, where families can take showers, receive case management, and look for housing and jobs, can be located at a house of worship or agency. There are multiple options for transportation to get families from the host shelters to the Day Center and back. With volunteers giving their time, making meals, and sharing hospitality, family homelessness is addressed without the creation of expensive shelters. Across the country, people have realized that this innovative approach truly makes a difference for families experiencing homelessness—and more than 200,000 volunteers.

These volunteers are the core of the program. They share food, spend the night, play with children and lend their passion and expertise to help families get back on their feet. They prove that motivated people can solve family homelessness. And, in the process, they truly create “home” – and a community – for families who have no place left to turn.
Stabilization

Workforce development. Partners in Housing. Financial capability. Health and wellness. Homelessness has many causes and housing stability involves many solutions. Family Promise Affiliates have developed and implemented more than 1,000 different programs that address every aspect of stabilization.

Some get to the heart of core needs, such as childcare and job training, families face in order to regain self-sufficiency. Other initiatives find ways to match the strengths of local volunteers and the interests of local corporations with the needs of our guests, like financial literacy and mentoring.

Similarly, many initiatives build off core tenets of the foundational shelter program itself, leading to efforts like food assistance, furniture and clothing donation, and health and wellness programs.

Probably no community initiative is more vital than the many housing programs Affiliates run. Currently, 104 Affiliates nationwide serve individuals in housing programs, including Permanent Housing, Permanent Supportive Housing, Transitional Housing, and others. As of December 2018, Affiliates were providing nearly 2,000 beds outside of their emergency shelter programs to parents and their children.

But our goal is not simply getting families into housing; it is keeping them in housing.
Key to this is identifying needs specific to the local community and tapping into the diverse resources our volunteer pool and partnerships provide. The result is families no longer at risk of homelessness.

Families like David Hill’s, who was a guest at Family Promise of Brevard (FL).

And, even more importantly, through programs we have launched for tenancy preparation, micro-entrepreneurship, and virtual career pathway training, Affiliates create the basis for security and stability that separates families from poverty and allows them and their children to aspire to the future every child deserves.
A COMMUNITY RESPONSE
In every community, these core elements exist. By bringing the community together on the issue of family homelessness, Family Promise addresses a major social problem in a holistic, effective way. Once the community becomes engaged, people understand the root causes of family homelessness and take steps to address them. Family Promise Affiliates have created more than 1,700 community initiatives—housing programs, homelessness prevention, childcare and much more—that target the issues of poverty and homelessness on a local level.

A LONG-TERM SOLUTION
Not only does our 88% success rate mean many more families stably housed, it is also a tremendous cost saving to the community as diversion from far more expensive interventions. Our approach of keeping families together, identifying their strengths, and partnering with the community for solutions means that families are at much lower risk of returning to homelessness.

THE BOTTOM LINE
Family Promise changes lives. We served 126,000 parents and children last year, giving them the ability to realize their true potential. We also change the lives of our 200,000 volunteers, giving them a meaningful outreach right in their own communities.
Wells Fargo & Company has announced a philanthropic commitment of $1 billion in support of efforts to address the U.S. housing affordability crisis.

Announced as part of the bank's new philanthropic strategy to use 2 percent of its after-tax profits to address three critical issues in underserved communities — housing affordability, financial health, and small business growth — the commitment will support initiatives in the areas of homelessness, available and affordable rentals, transitional housing, and home ownership. To that end, Wells Fargo will launch a $20 million Housing Affordability Challenge aimed at boosting the availability and sustainability of affordable housing nationwide by facilitating the construction and financing of housing as well as support services for low- and moderate-income families, the elderly, and the homeless.

"America's housing affordability crisis isn't restricted to cities on the East and West Coasts," said Wells Fargo's head of corporate philanthropy and community relations, Jon Campbell. "Families everywhere are sacrificing necessities like food, health care, and education in order to afford a place to live. Wells Fargo will bring local and national nonprofits and policy leaders together to better understand and address the full spectrum of housing affordability — from homelessness to rental housing to homeownership — and unlock more housing options for those in need."
In the area of financial health, Wells Fargo will support efforts to expand access to financial education and coaching, homebuyer counseling, and other programs or products that develop and reinforce healthy financial habits and increase overall financial success. And in support of small business growth, the bank will intensify efforts to develop technical assistance programs alongside initiatives that deliver more stability to startups and existing small businesses.

Brandee McHale will oversee the new strategy as head of the Wells Fargo Foundation, succeeding Campbell, who plans to retire at the end of the year. McHale most recently served as head of corporate citizenship at Citigroup and as president of the Citi Foundation and previously worked at the Ford Foundation, where she developed a portfolio of investments designed to help low-income households achieve financial success.

"Wells Fargo is focused on creating a path to stability and financial success for individuals and families that lack access to affordable housing, tools to manage financial health, and capital for small business growth," said Wells Fargo interim CEO and president Allen Parker. "Together, we can help spark systemic change and economic development for underserved communities. When people start businesses, build wealth, and are able to afford homes in their neighborhood, communities thrive."