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Memorandum

TO: Chairman Scott, Chairman, and Hillsborough Board of County Commission (BOCC)

FROM: *SL* Susan Liesner, Chairperson, Hillsborough County Commission on the Status of Women

RE: Transmittal of Women's Affordable Housing Action Report Recommendations to the BOCC

DATE: October 28, 2004

Purpose of the Report:

Chairman Scott, the Commission appreciates this opportunity to provide these recommendations to advise the BOCC on these matters as directed in Resolution R03-074. The Hillsborough County Commission on the Status of Women (the Commission), presents its Women's Affordable Housing Action Report Recommendations to the BOCC for consideration. The Commission has been working on the Report throughout the spring and summer of 2004. It held a workshop on May 17, 2004 with affordable housing service providers, and contracted with the University of South Florida's, Center for Applied Anthropology to further research women's needs for affordable housing in Hillsborough County. In conclusion of these efforts, the Commission presents the following information and recommendations. Please note the attached published report titled "Report on Housing Issues for Women in Hillsborough County."

TO REVIEW ONLY THE RECOMMENDATIONS OF THE AFFORDABLE HOUSING ACTION REPORT REFER TO PAGE THREE OF THIS MEMORANDUM.

Women's Housing Need:

A shattering statistic was provided by Mr. Rayme Nuckles, Chief Executive of the Hillsborough County Homeless Coalition at the May 17, 2004 Affordable Housing Workshop. He stated that the main cause of homelessness in Hillsborough County is due to the lack of affordable housing supply. Mr. Nuckles quoted some 15,000 affordable housing units would be needed to meet the homeless demand. It is understood in

America, that housing is one of the most fundamental needs for human survival, yet affordable housing for very low income is in deficit proportions in Hillsborough County, especially rental units. Obviously, the Commission's target audience is women when accessing adequate affordable housing. More specifically, for households headed by women, whose incomes are typically 75 percent of those of men, housing is more of a financial challenge. Hillsborough County has a higher overall poverty rate for women with children; the income of elderly women living alone is also disproportionately below poverty levels; women heads of households are less than half as likely to be homeowners; and there is a dramatic increase in the percentage of women with disabilities that have affordable housing needs.

Findings:

- 1.) Very low income women with children – Many women in this category are unable to find affordable housing – not enough supply for this income category of women. For example, waiting lists for both public housing and Section 8 rental vouchers are more than 2 years behind the availability to meet the need, particularly, within most municipalities (including the City of Tampa). Home ownership has become the focus of many incentives including federal and state programs; however, this sector of the population that does not qualify has the most urgent housing needs. Additionally, women who have bad credit histories and those with criminal records are not eligible for the federally funded housing projects/programs for up to five years.
- 2.) Elderly women homeowners: Elderly women who currently own their home have difficulty maintaining their property, particularly when incomes are limited. Often the houses are in need of physical retrofitting (ramps, bars, and other safety features), and overall structural maintenance to meet code compliance. These demands are difficult and costly for the low income elderly homeowner, but with assistance to keep their home environment safe, these women are able to “age in place”. The deterioration of the structure and premature loss of independence by elderly women forces these women out of their homes. Many local governments have stringent code enforcement and can place liens on property that may well exceed the market value of the residence. There is a need for more funds to aid low income women who cannot uphold their code responsibilities but who are not frail enough for other types of assisted living facilities.
- 3.) Single working women seeking homeownership: Due to interest rate reductions over the last decade the number of single women owning their own home has increased; however, inexperienced homeowners are vulnerable to foreclosure, and some even fall predatory to bad contractors and lenders. Therefore, programs targeted to avoiding foreclosure and helping homeowners to establish a budget, receive minor maintenance and repair training, and learn to save funds for emergency home repairs are increasingly important skills for these homeowners to learn to prevent foreclosure.
- 4.) Affordable Housing Information Services: Currently, the only comprehensive data being shared is that posted on Hillsborough County's “ComLink” web site, which is resourceful information; however, it is very difficult to find on the County's web site. Additionally, the data on this site is only as good as the information provided by the various participating entities, who apparently do not keep it current.

5.) Affordable Housing Referral Services: There is no communitywide comprehensive "referral service" to assist in routing clients with a particular need for affordable housing to the appropriate provider. Additionally, individuals manning the various agency phones have not been properly trained to provide the information on the agency's programs they represent, and call back assistance was extremely weak when requested by the client in need (as was experienced by the USF graduate student conducting this research on behalf of the Commission). Additionally, most agencies do not maintain waiting lists.

6.) Targeted Affordable Housing Services for Women: There are no services targeted to women's needs including those with criminal records who cannot access publicly funded affordable housing opportunities.

Recommendations: *The Commission suggests that the following items be delegated to the County's Community Services and Human Services Teams, which include departments who interact at various levels to provide services to meet or assist in meeting the community's affordable housing needs. The Teams are requested to jointly evaluate and develop partnerships (private and public entities) and establish an entity to implement the recommendations that follow. Note items (a), (b) and (c) are recommended to be implemented first.*

- a. The Hillsborough community needs a "centralized" location that stores and makes available to the public and interested parties all information on affordable housing services and programs. Currently, Hillsborough County maintains a resource on its Web Page titled "ComLink". However, it is not prominently showcased making it very difficult to find on-line, and once found the data is not current (Information is either not updated by the service provider or is provided but is not timely updated on the web site). Additionally, a hard copy of the information needs to be readily available for individuals who do not have access to computers. Paramount with this recommendation is the critical need to maintain data so it is current and accurate.
- b. The Hillsborough community needs a "centralized intake/referral" center that interested persons can contact and/or visit to seek affordable housing services. This center will also be responsible for maintaining wait lists on the various affordable housing services/units (private and public entities). Affiliated with this request is the critical need to maintain data so it is current and accurate, and to train people on the services so they can better assist in targeting client's needs to the appropriate provider. A consistent method of communication between a "centralized intake" center and among affordable housing providers is very important to retain and maintain information of their respective services/programs that is currently accurate, which creates a seamless delivery of affordable housing services to those in need.
- c. All types of communication regarding affordable housing services/programs should be written and spoken in both English and Spanish.

- d. Specific coordination with private/public developers who have accessed federal, state or local funding incentives to build and/or maintain affordable housing shall also be required to maintain current vacancy information and provide a client wait list. This type of provision should be integrated as a specific provision within a contract or grant agreement for affordable housing projects/developments.
- e. With the increasing emphasis on home ownership by the Federal and State governments, policy and funding changes have resulted in a significant reduction in public housing units. The goal of HOPE IV is to develop mixed income neighborhoods, including market rate rentals and subsidized rentals as well as subsidized home ownership. Few former public housing residents can afford to return to the new HOPE VI communities. In addition, Section 8 funds have been decreasing. As a result of these shifts in policies, very low and low income residents have lost ground in housing support, and they have the greatest need.

Though Federal and State housing and community development funds have a minimum amount which must target the low and very low income, we request that the County consider allocating a greater portion of these funds to help address this sector of the population which has the greatest need.

- f. Conduct research to determine the percentage of foreclosures for persons utilizing federal, state or local housing program funds to purchase a home in the Hillsborough community during the past 5 years. Data should report on the length of ownership before foreclosure as well as the causes. If the data collected indicates that foreclosures have increased, the BOCC should determine if it should establish a standard requirement for homebuyers who are participating in aforementioned programs attend home buying and homeownership training programs. Such programs may need to be on-going in order keep these homebuyers mindful of the duties/tasks of homeownership.
- g. Evaluate the "Best Practices" options that have been provided in Appendix "A" of the "Report on Housing Issues for Women in Hillsborough County", and identify programs, as well as provide necessary resources to replicate similar programs here in the Hillsborough community to increase the affordable housing stock for many different clients, especially women. Of course, the Commission's focus is to target women's housing needs. For example, low income elderly women who are desirous of "aging in place", are often times penalized for this lifestyle due to costly code enforcement issues. Aid to this sector of women could be provided by replicating a best practice alternative for elderly women to age in place, while ensuring safe housing code conditions.
- h. The County Teams should jointly coordinate an effort to co-locate affordable housing developments with childcare programs, preferably within the rental structure or adjacent to

the affordably housing development. This type of co-location reduces transportation needs and affiliated cost to the resident.

- i. The County Teams should jointly evaluate and identify programs that can focus on the disenfranchised population of women who are ex-offenders with criminal records who cannot currently qualify to be located within affordable housing units that were constructed by using government funds. Presently, this population is required to wait 5 years until this limitation is erased. The individual is trying to live a lawful life, but is not able to retain the most basic staple in life –housing.

Follow Up:

The Commission appreciates this opportunity to provide these recommendations to advise the BOCC on these matters as directed in Resolution R03-074. The Commission is available for follow-up discussion with the BOCC and/or County staff.

The Commission specifically requests updates from the BOCC on the progress of County Teams' effort to implement the Commission's suggested recommendations; of course this would be at the directive of BOCC to County staff to implement these recommendations for this purpose.

Attachment

cc: Hillsborough County Board of County Commissioners
Patricia G. Bean, County Administrator
Bernardo Garcia, Assistant County Administrator – Community Services Team
Manus O'Donnell, Assistant County Administrator – Human Services Team
Edith M. Stewart, Public Affairs Officer
Hillsborough County Commission on the Status of Women