



# ALICE<sup>®</sup> TOOLKIT

## HOUSING



Asset Limited, Income Constrained, Employed

# HOUSING FOR ALICE

**ALICE** is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, and it represents the growing number of families unable to afford the basics of housing, childcare, food, transportation, healthcare, and technology. These workers often struggle to keep their households from financial ruin while they keep our local communities running.

Families in Florida face significant struggles in accessing attainable and affordable housing. In Florida, workers must earn a minimum of \$24.82 per hour to afford a typical two-bedroom apartment. However, half of the jobs in Florida pay \$18.23 per hour or less – below the affordability level to access housing. For housing to be considered affordable, it must be safe, habitable, and cost no more than 30% of a family's income.

Sources: University of Florida Shimberg Center for Housing Studies, National Low Income Housing Coalition

## IT STARTS WITH A MULTI-LAYERED APPROACH

- **Policy Reform** – Local governments have an opportunity to impact affordable housing stock. Community planning, land use flexibility, gap financing, and the utilization of community land trusts should all be considered by communities to increase access to housing.
- **Funding** – Increases in recurring, dedicated funding sources at the local, state and federal level can subsidize the development of new affordable housing units, repair existing stock, and assist renters and homeowners.
- **Education** – There are many misconceptions about affordable housing, which leads to NIMBYism (Not in My Backyard). Public education is essential to ensure the support of all people in the community.



## OVERVIEW

### Definitions

**Affordable Housing** – When it costs no more than 30% of a household's income.

**Attainable Housing** – Housing affordable to households earning 120% or less of the median area-wide income.

**Area Median Income (AMI)** – The median household or family income in a designated geographic area, usually a metropolitan area or a county, adjusted for household size.

**Fair Market Rent (FMR)** – The average rent and utility costs for newly leased, non-luxury rental units with basic amenities.

Sources: University of Florida Shimberg Center for Housing Studies, Broward Next Attainable Housing Report, The Prosperity Partnership Housing Affordability Summit

### Scope of the Problem

**Wage Gap** – While costs for all housing types have risen by more than 39% in recent years, wages have increased by less than 5%.

**Deficit of Affordable Housing Units** – As of 2022, Florida has only 26 affordable and available rental units for every 100 households with incomes of less than 30% of AMI.

**Working Families** – In Florida, 69% of renter households at 30-60% of AMI and 84-89% of renter households above 60% of AMI include at least one working adult.

**Sunset on Subsidies** – From 2019 to 2022, Florida lost 40 developments with 3,999 assisted units due to expiring restrictions. By 2032, there will be 24,639 affordable units at risk due to subsidy expiration.

Sources: University of Florida Shimberg Center for Housing Studies and The Prosperity Partnership Housing Affordability Summit

## Federal Tools

**Low-Income Housing Tax Credits** — An indirect subsidy program incentivizes private companies to invest in affordable housing. Investors receive a tax credit over 10 years, and projects financed with LIHTC must remain affordable for at least 30 years.

**Capital Magnet Fund** — This resource provides grants to non-profits and community development financial institutions to create loans and other activities to attract private capital to underserved communities.

Source: Local Housing Solutions-Federal Programs for Affordable Housing

## State Tools

*The Sadowski Affordable Housing Trust is funded by doc stamp taxes from all real estate transactions. The two types of funding in the trust are called SHIP and SAIL.*

**State Housing Initiative Partnership (SHIP)** — This resource provides down-payment and closing-cost assistance for first-time homebuyers, new housing construction, home repair, eviction prevention, foreclosure prevention, and rental housing.

**State Apartment Incentive Loan (SAIL)** — This resource provides gap financing for affordable housing developments.

Source: Sadowski Housing Coalition

## Tools for Local Governments

**Land Use Flexibility** — In 2020, HB 1339 added language to Florida statutes that allows local governments to approve affordable housing developments on land with zoning requirements that do not currently allow for such development. This language change expands government-owned lands that can be used for housing, can reduce land use barriers for affordable housing, and expedites development.

**Community Land Trusts** — These resources create affordable homeownership opportunities that maintain their affordability over the long term.

**Bonus Density Units** — Small independent dwelling units can exist on the same lot as single-family homes. Bonus density units can create additional income for property owners and increase low-cost housing units in single-family areas.

**Preservation Inventories** — These programs collect information on affordable properties with rents that are restricted due to a subsidy or other policy. Monitoring these properties allows local governments to act swiftly to preserve at-risk units as subsidies expire or infrastructure needs to be updated.

Sources: Local Housing Solutions, Florida Housing Coalition

# HIGHLIGHTING INNOVATION IN FLORIDA:

## **Miami-Dade County**

In partnership with Miami-Dade County Public Schools (MDCPS) and private entities, Miami-Dade County is building affordable housing units on three sites that prioritize MCDPS employees. The sites were identified as areas needing schools and subsequently affordable housing for staff.

## **Rebuilding Together Tampa Bay and Central Florida**

This organization prioritizes the preservation and repair of existing affordable and low-income housing units. It has helped thousands of residents to maintain their housing, with 87% of individuals reporting feeling prouder of their properties after the repairs.

## **Ability Housing**

This organization provides supportive housing to working families throughout Florida through its innovative communities. Combining safe rental housing options with support services, Ability Housing serves low-income families, individuals with disabilities, and those exiting homelessness. They also are a pilot site for Bezos Academy—a no-cost early learning center for children living in their housing communities.

## **Crisis Housing Solutions (CHS)**

CHS is a HUD-approved Housing Counseling Agency that operates in South, Central, and Northern Florida. They have several initiatives to support the expansion of affordable housing, including the use of repurposed shipping containers for single-family, multifamily, and post-disaster use. CHS has a 14-acre site in Jacksonville designated for its community collaborative modular housing factory and research center.

## **Broward Behavioral Health Coalition (BBHC)**

This organization provides wrap-around supportive housing to individuals living with mental illness. This population can struggle to maintain employment and housing. BBHC ensures these individuals maintain access to housing as part of their wellness plans.

# RESOURCES FOR INDIVIDUALS AND FAMILIES:

*Access to safe and affordable housing is one of the pillars of vital and thriving communities. The list below is not exhaustive and highlights some of the resources available. If you need help, please call your local **United Way** or **211**.*

## **Homestead Exemption**

Florida homeowners are entitled to apply a homestead tax exemption to at least \$50,000 in appraised value for their primary residence. Local cities or counties may offer additional exemptions for seniors, Veterans, or people with permanent disabilities.

## **Utilities**

The Low-Income Home Energy Assistance Program (LIHEAP) can assist customers in paying their utilities. The program has three categories of assistance: home energy assistance, crisis assistance, and weather-related or supply shortage energy crisis assistance.

## **Utility Savings**

Low-flow toilets and shower heads are often free or subsidized in many communities. Many power companies offer free assessments, discounts, and budget-smoothing options. Many groups, including community action agencies, offer low-income weatherization assistance to help make energy conservation improvements.

## **Renter Protection**

Legal Aid groups can help prevent evictions and ensure landlords keep homes safe.

## **Rent to Build Credit**

Rent payments to the municipality can be reported to credit bureaus to build residents' credit. Accessible services are available through many non-profit partners. Visit [CreditBuildersAlliance.org](http://CreditBuildersAlliance.org) for information.

## **Lending Circles**

[LendingCircles.org](http://LendingCircles.org) provides low-cost or free lending while building credit.

## **Emergency and Credit Building Loans**

Local credit unions and [CapitalGoodFund.org](http://CapitalGoodFund.org) offer safe alternatives to payday lending that minimize costs, build credit, and provide financial coaching and education.



# RESEARCH AND REPORTS

## PROVIDED BY FLORIDA'S HOUSING EXPERTS

### **University of Florida Shimberg Center for Housing Studies**

[Shimberg.ufl.edu](http://Shimberg.ufl.edu) houses the Florida Housing Data Clearinghouse, multiple affordable housing needs assessments, and research publications.

### **Local Housing Solutions**

[LocalHousingSolutions.org](http://LocalHousingSolutions.org) provides research, policy recommendations, and in-depth local housing strategies.

### **Jorge M. Pérez Metropolitan Center at Florida International University**

[Metropolitan.fiu.edu](http://Metropolitan.fiu.edu) provides economic and housing analyses that look at regional development problems and opportunities.

### **Florida Housing Coalition**

[Flhousing.org](http://Flhousing.org) publishes the Annual Home Matters Report – a comprehensive look at affordable housing in Florida.

### **The Coordinating Council of Broward**

[CCBroward.org](http://CCBroward.org) published Housing Broward – An Inclusive Plan – an excellent guide for communities throughout Florida.

**"Whether it's children and families, seniors, Veterans, or people with disabilities, every Florida resident needs access to affordable housing to maintain stability. At a time when 56.5% of renter households are cost-burdened by spending more than 30% of their income on rent, and over half of those households are severely cost-burdened by spending 50% of their income on housing, it is no longer an Affordable Housing 'Crisis.' It is an Affordable Housing 'Catastrophe.' It is the responsibility of policymakers, employers, government, and nonprofits to find solutions for ALICE families. We can all make a difference!"**

**—Vice Mayor Nan Rich, Broward County**



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