

FAHROgram

FLORIDA ASSOCIATION OF HOUSING AND REDEVELOPMENT OFFICIALS

November / December 2011

President's Message

Lifting FAHRO to New Heights



Marcus Goodson

Greetings!

On the heels of my initial message to the FAHRO membership, staff and friends, I would like once again to thank you for the confidence placed in me to lead this great organization as your president for the next two years. My column this month is not to be confused with a motivational message because we are well aware of what is at stake for FAHRO member agencies and non-member agencies. Armed with this knowledge, we don't need motivation! However, as a statewide housing agency, we should let our voices be heard by decision makers on all levels.

Let's start in Tallahassee, where a small group of FAHRO members along with two housing consultants will meet on Nov. 14,

2011, with Steve Auger, executive director of Florida Housing Finance Corporation (FHFC) and several of his senior staff members. The purpose of the meeting is to discuss how housing authorities can better access the tax-credit program as a funding tool for the redevelopment efforts of public housing communities throughout Florida.

We need to use our relationships to our advantage as we attempt to schedule meetings with state officials, such as the aforementioned meeting scheduled with FHFC. These strategic meetings only happen when FAHRO members with established relationships with Florida legislators and/or state department executive directors are willing to use their contacts to open the door for face-to-face discussions that can yield positive results for FAHRO member agencies. Nationally speaking, we have to be more

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State Legislative Affairs

FAHRO Seeks Funding Alternatives for Affordable Housing

by Richard Pinsky, FAHRO State Affairs Consultant

House and Senate members of the Florida Legislature continue to meet in committee every two weeks as they approach the start of the 2012 Regular Session on Jan. 10, 2012. The 60-day session, required by Florida's Constitution for the purpose of adopting and passing an annual balanced budget, will also be dealing with the Legislature's mission of redrawing legislative district boundary lines every 10 years.

The mood around the Capitol is growing more discouraged following recent news of another budget income shortfall of almost \$1.6 billion. This, of course, once again means nonexistent dollars for affordable housing. Also, growing acknowledgment that the redistricting exercise will likely produce court challenges resulting in special

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Calendar

January 16-20, 2012

FAHRO HCV Specialist Training
Nan McKay & Associates
Housing Authority of the City of Fort Myers
Fort Myers, Fla.

February 22-24, 2012

FAHRO FSS Case Management
Nan McKay & Associates
Jacksonville Housing Authority

May 15-17, 2012

FAHRO Executive Directors Forum
Location TBD

August 7-10, 2012

FAHRO Annual Convention and Trade Show
Location TBD

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We accept advertising relating to the housing and redevelopment profession. Our advertising rates for members are: back cover - \$250; inside front cover - \$225; inside back cover - \$200; full page - \$175; 1/2 page - \$125; 1/4 page - \$95; business card size - \$75. There is a discount for multiple insertions. Non-member rates: add \$50 to member rates. The next deadline for camera-ready art is 12/9/11. All articles, RFPs and classified ads must be received by 12/9/11.

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Member Feedback

Do you need help with a project or issue and want to see if any of our readers have the answer? Has a colleague done something wonderful that deserves an at-tabby or attagirl? Or are you just frustrated and want to vent? Here is your chance to (anonymously if you wish) say thanks, ask for assistance, vent your frustrations, express your opinion or let us know how you feel.

- Congratulations to Claudette Cromartie, executive director of the Tallahassee Housing Authority, on receiving the 2011 Reginald L. Rolle Economic Development Champion of the Year award at the Minority Enterprise Development Week Business Award Luncheon in Tallahassee. We wish Claudette well as she retires after more than 30 years of public service.
- FAHRO is pleased to welcome Van Johnson, new executive director of the Palm Beach Housing Authority. He previously was the chief operating officer for the Muncie (Indiana) Housing Authority.
- Congratulations to Executive Director Miguell Del Campillo and the Housing Authority of the City of Miami Beach as they mark another milestone in their development initiatives with a “topping out” ceremony on the roof of the Steven E. Chaykin Apartments. This is the first new



construction undertaken by the HACMB since 1979.

- Effective Oct. 1, 2011, Miami-Dade Public Housing Agency combined with the Miami-Dade Housing and Community Development Department to become Miami-Dade Public Housing and Community Development. Congratulations to Gregg Fortner, who has been appointed executive director of this entity that will administer all public housing, Section 8 and community development activities (i.e., CDBG, HOME, NSF, state funding sources, etc.) for Miami-Dade County.
- FAHRO is pleased to welcome Brenda Williams, new executive director of the Tallahassee Housing Authority.

If you would like to contribute to Sounding Off, please email your comments to Susan Trainor, FAHROgram editor, editor.trainor@gmail.com.

ALTERNATIVES continued from page 1



Richard Pinsky

sessions next spring has lawmakers agreeing on only one thing: low expectations for the 2012 session.

While the high-profile issues of health care, prison privatization, transportation and even casino gambling will all be taking center stage, FAHRO will be quietly proposing its own initiative as a way of finding new and alternative funding opportunities to preserve Florida's public housing units.

At the time of this writing, we don't have an actual bill number, but the proposal follows the concepts discussed during the 2011 FAHRO conference in Orlando. For those housing authorities that have available land, they would be able to use it for a commercial enterprise consistent with needed services for housing authority residents (e.g., day care facility, grocery store, job training, etc.). Revenue collected from either a lease arrangement, a land lease or property tax would be dedicated strictly to rehabilitation or preservation of public housing units. No monies could be used for administration or salaries.

This is a bold initiative still in its formative stages, but as the proposal moves its way through the legislative process, we hope it will provide an additional funding source for some of Florida's public housing authorities.

I know there are ways to improve upon or add to the concept. We have great minds in FAHRO, the minds of those who work day in and day out to maintain and improve public housing. Don't be shy; call or email me and tell me your thoughts.

See you in Tallahassee!

State Approves 8.9 Percent Workers' Comp Increase

by Jim Duncan



As most of you have probably seen in the news, the State of Florida has approved the 8.9 percent workers' compensation rate increase for 2012. The rate change will be different for each industry segment depending on the experience within that segment. We will not know the exact rates for a few weeks yet. The new rates take effect when your policy renews in 2012.

This is an interesting increase. The State normally does not approve the full request. It did this year. I know the evidence for the increase was compelling since the workers' compensation industry had a 115 percent combined ratio over the past few years. The Office of Insurance Regulation could be concerned that continued erosion of the loss results would lead to carriers pulling out of the Florida market or cause less stable carriers to shut down.

State Insurance Commissioner Kevin McCarty also made reference to the practice of repackaging drugs. He said, "It is imperative that the Florida Legislature address this issue." The Legislature addressed this issue over a year ago, but the bill



was vetoed by then Governor Crist. A veto override was supposed to come up in special session, but the vote never happened.

Drug repackaging is unconscionable. The estimated cost of this practice is



\$62 million. Here is how it works. For workers' compensation patients, the pharmacy is allowed to charge 100 percent of the Average Wholesale Price (AWP) of the drug plus a small dispensing fee. To get around this and to be able to charge more, a repackager will buy the medication in bulk and then repackage it in a different quantity. Since that new quantity does not have its own AWP, the repackager is able to set a price. The National Council on Compensation Insurance estimates the increased cost is anywhere from 45 to 680 percent. 🌿

Jim Duncan is with Rogers, Gunter, Vaughn Insurance in Tallahassee, Fla.

PRESIDENT'S MESSAGE continued from page 1

involved in the message our federal consultant takes to Washington. Combined with all of his housing knowledge, when we as housing practitioners participate in conference calls to discuss national housing policies and trends, our personal experiences help craft the final message FAHRO delivers to federal policymakers.

As you know, we have a new slate of board members. I am excited to be working with them over the next two years. Although the talent is there to make a positive impact, we need every member agency to get involved in all aspects of FAHRO's operations. The recent appointment of committee chairpersons is reason to be excited about the upcoming year for FAHRO. I am convinced these appointees will complete their respective committee rosters with competent and qualified people who are willing to serve and contribute to our goals and objectives for the organization. From these committees will come our roadmap for how we not only survive during these difficult times, but how we continue to excel. This can be achieved only through participation on a consistent basis. Furthermore, I would like to recruit, if that is the correct word, new member participation. We need to

make all members feel the warm embrace of FAHRO, and more important, non-members need to know that FAHRO can be a benefit to their agencies in 2011 and beyond, regardless of past experiences.

The road ahead will not be easy for any housing agency. You only have to read and listen to what is being communicated from Washington to realize we are the target. In the midst of this recession, housing budgets will be disproportionately reduced compared to other federal budgets. As a result, we must be more creative, more resilient and more determined to succeed. We must speak with "One Voice," but before we speak, we must determine what our message should be. We can do that only through collaboration, including ideas from the smallest agency to the largest. I look forward to seeing you very soon, as we begin this journey of lifting FAHRO to new heights. 🌿

Sincerely,

Marcus D. Goodson
President

Payment of Rent After Breach: Both a Trap for the Unwary and a Trick of the Trade

by Tabitha S. Fish, Esq., Associate, Saxon, Gilmore, Carraway & Gibbons P.A.

Once a tenant breaches his or her lease, understanding when and how payment of rental amounts should be made can make or break a landlord's eviction case. Pursuant to Florida Statutes §83.56(5), "If a landlord accepts rent with actual knowledge of a noncompliance by the tenant ... the landlord ... waives his or her right to terminate the rental agreement or bring a civil action for that noncompliance" It is important to note that waiver can occur even prior to the time that the landlord has served the tenant with a lease termination notice or even decided to evict the tenant. For example, acceptance of rent from a tenant after the landlord learns that the tenant has engaged in drug-related criminal activity could act as a waiver under §83.56(5), despite the fact that the landlord has not yet sent a notice of termination, and could prevent the landlord from evicting the tenant based on this offense. What does this mean for public housing authorities (PHAs)?

1. PHAs should consider implementing procedures to ensure that no rent is accepted from a tenant after a property manager becomes aware of a breach by that tenant, a member of the tenant's household, a guest or other person under the tenant's control.
2. If any rent is inadvertently accepted after the PHA becomes aware of a tenant's breach, the rent should be immediately returned to the tenant via certified mail or another reasonable delivery method that allows the PHA to obtain a written receipt from the tenant evidencing such return.
3. A PHA must be cautious during implementation of its grievance procedures as mandated under 24 Code of Federal Regulations §966.50 - §966.57 in light of the requirements of Florida landlord tenant law and should consult a knowledgeable lawyer for guidance, if necessary.

While improper acceptance of rent prior to commencement of an eviction proceeding can be a stumbling block for many landlords, requirements for payment of rent during eviction proceedings can be a useful tool for the quick resolution of an eviction proceeding. Florida Statutes §83.56(5), provides:

Any tenant who wishes to defend against an action by the landlord for possession of a unit for noncompliance of the rental agreement or of relevant statutes shall comply with the provisions of §83.60(2). The court may not set a date for mediation or trial unless the provisions of §83.60(2) have been met, but shall enter a default judgment for removal of the tenant with a writ of possession

to issue immediately if the tenant fails to comply with §83.60(2).

Florida Statute §83.60(2) further provides:

[I]f the tenant interposes any defense [in an eviction proceeding] other than payment, the tenant shall pay into the registry of the court the accrued rent as alleged in the complaint or as determined by the court and the rent which accrues during the pendency of the proceeding, when due.

Furthermore, if the tenant fails to pay the rent into the registry, or to file a document disputing the amount due, within five business days of service in the eviction proceedings, the tenant waives all defenses to the eviction action, other than

See **RENT AFTER BREACH** on page 11

Federal Law Requires New Employee Rights Poster

As of Nov. 14, 2011, most private sector employers are required to post a notice advising employees of their rights under the National Labor Relations Act. The 11-by-17-inch notice should be posted in a conspicuous place, where other notifications of workplace rights and employer rules and policies are posted. View the final rule in the Federal Register at <http://federalregister.gov/a/2011-21724>.

The posters are available for download and printing at www.nlrb.gov/poster. Copies also are available from any of the National Labor Relations Board's regional offices. In addition, employers should publish the notice on an internal or external website if other personnel policies or workplace notices are posted there.

For further information about the posting, including a detailed discussion of which employers are covered by the NLRA, and what to do if a substantial share of the workplace speaks a language other than English, please see the NLRB's Frequently Asked Questions at www.nlrb.gov/faq/poster.



Seasons Change

by Corey G. Mathews, CAE

The days are warm and the leaves are still firmly attached to the trees, but I can feel it. I can feel the shorter, cooler days creeping up on us. There is something about reflecting on the seasonal change from summer to fall that I find very grounding. It provides a benchmark that is almost as tangible as my twins' birthday, which also occurs in the fall.

A sense of suspense comes with the arrival of fall that is unlike what comes with any of the other seasonal changes. It incites a quicker rhythm as we move away from the long, drawn-out dog days of summer toward the shorter, brisker days of fall. The seasonal change with its building of tension reminds me of the pent-up power that comes from winding a rubber band on

a self-propelled toy boat. Maybe it is a carryover from my days in school, but as we begin the preparations we make each fall, I take some much-needed time to reflect, find direction and get ready so I can eventually propel toward my desired goals for a successful outcome.



The state's legislative session is beginning earlier this year than usual because of redistricting, and we are already taking steps to prepare for it. Be sure to keep close tabs so we can effectively represent your interests with a single, unified voice for the industry. We will be working hard to ensure you are well represented. 

NEW From FAHRO!

In an ongoing effort to improve the FAHRO website, we have added a "news clip" function that automatically updates with recent news stories relating to housing authorities as they are published in Florida's newspapers. Rather than flooding your email with constant news updates, you can now find them conveniently, and at your own leisure, on the FAHRO website. To access these news clips, please visit www.FAHRO.org/HANews or click the News & Press link on www.FAHRO.org.



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Broke Housing Authority Mulling Putting Alcohol, Fast Food Ads on Buildings

by Jonathan Lemire, Daily News City Hall Bureau

The cash-strapped New York City Housing Authority is considering raking in bucks by selling ads on its buildings—and it could even mean billboards for booze and fast food.

The housing authority quietly circulated notice in mid September that it's looking to hire a consultant to advise them on selling advertising space in developments that more than 400,000 people call home.

The unprecedented proposal sparked fears among residents that building lobbies, facades, courtyard benches or trash bins could be plastered with ads touting unhealthy products.

"I have grandchildren—I don't want them walking past a McDonald's ad every day in their own home," said Millie Cotrich, 45, a life-long resident of the Gov. Alfred E. Smith Houses in lower Manhattan.

"This is where we live, we shouldn't have to see that stuff here," added Edwin Jackson, 50, who lives in the Gowanus

Houses in Boerum Hill, Brooklyn.

The plan drew outrage from lawmakers and experts who worry advertisers would prey on the projects' low-income residents.

"Advertising always follows geography and demographics," said Aurora Wallace, professor of media studies at New York University, who said the housing authority's plan would be the first of its kind if implemented.

"Look at low-income neighborhoods already: There is a real concentration of distinctly 'not good for you' products being advertised," said Wallace. "Tiffany's, let's say, probably isn't going to be interested in advertising there."

Even ads featuring noncontroversial products would be a real intrusion, experts say.

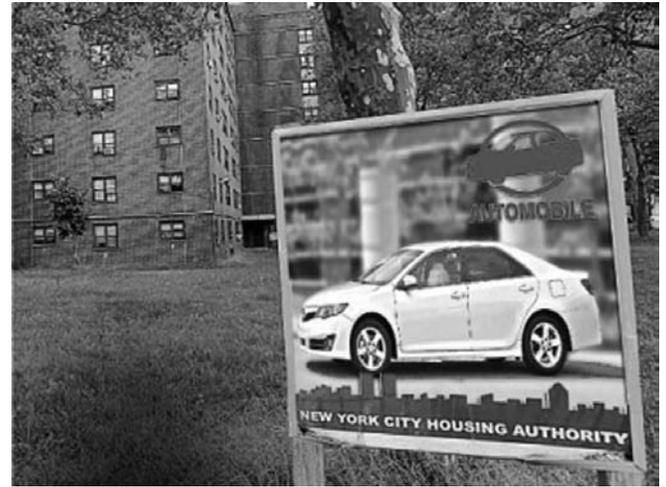
"It sounds like a grotesque idea," said Columbia University's Ronald Bayer. "You shouldn't shove advertisements in people's faces."

A spokeswoman at the housing authority, which runs 334 developments across the five boroughs, deemed the idea an "exploratory effort."

She did not offer specifics on the potential placement or number of ads—but insisted they would be esthetically pleasing.

"Residents will be consulted throughout the process," the housing authority's Sheila Stainback said, "and any design and execution of an advertising program ultimately must enhance the lives of residents by including messages that are helpful and beneficial."

When asked if certain products like alcohol, fast food or the lottery would be prohibited from advertising in the city-run buildings, Stainback declined to weigh in.



Daily News Photo Illustration
Strapped for cash, NYCHA is considering selling ad space on its properties as a source of revenue.

She said only that the housing authority "is establishing guidelines that have not yet been finalized."

By law, the tobacco industry would not be allowed to advertise on authority property. Some elected officials said they hoped a similar city-enforced ban would be placed on other products.

"There are poor health indicators in public housing, and at a time when obesity is an epidemic, I would have a real problem with fast food," said Brooklyn City Councilwoman Letitia James.

Rosie Mendez, chairwoman of the council's Public Housing Committee, said she was confident the housing authority would handle the plan "thoughtfully"—but doesn't expect it to get off the ground.

"They would run into a whole bunch of issues, and I believe it would be very difficult to implement," the Manhattan Democrat said.

A spokeswoman for the Outdoor Advertising Association of America, the industry's trade organization, declined to comment on whether the group's members would be interested in advertising with the housing authority. 

Reprinted from www.nydailynews.com/ny_local/2011/09/22/2011-09-22_nycha22m.html



Daily News Photo Illustration
Officials have said they are not ruling out ads for alcohol or fast food.

A Program of Excellence With Caring

A new tutoring program created by the Winter Haven Housing Authority (WHHA) through its Journey Learning Center offers public housing youth a different approach to improving in school by exposing children to real-life lessons at learning.

For fourth-grader Shycamry Williams and about a dozen other elementary school-age youth, a recent math lesson consisted of reading mock bank statements, learning about money management and shopping for incentive gifts with “Bonus Bucks” they earned for program achievements throughout the school year.

“I don’t want to buy anything now; I’ll hold onto my money,” Shycamry told the WHHA staff banker. Her lesson learned was that saving is important. She had her eyes on a much larger prize that may be offered later in the year.

The Journey Learning Center’s tutorial program is a new initiative created by the WHHA, after parents approached the agency for help for their children. “It became apparent that as we grew as an agency, so did the needs of the families we’re here to serve. I could see the sparkle in the eyes of children who were ready for a challenge, and thus the program was born,” says Lisa Landers, WHHA executive director. “However, we needed help in bringing the program to life. That help came to us in a very unexpected but much appreciated way.”

Officials from the Chain of Lakes (COL) Collegiate High School, which is operated on the campus of Polk State College (PSC), offered their assistance. Today, 11th and 12th grade honor society students from the Collegiate High School not only volunteer tutor the WHHA students, but have created a curriculum by which public housing youth are taught. The students are tutored in reading, English, math, science and social studies.

For high school senior volunteer Marssiel Mena, the time spent with WHHA youth has brought back childhood memories and rekindled her spirit to help others. “As a child it was very hard for me to understand things,” Mena says. “I was struggling a lot; even though I did make it ... it would have helped a lot to have someone there to help outside of school.”

Mena is one of more than a dozen students and teachers who work with the WHHA as part of their school’s community service program to serve as mentors to at-risk youth in the community. These volunteers tutor WHHA youth in an effort to help them excel academically and socially. Additionally, as part of the COL and Polk State College participation, the students awarded the WHHA a \$350 grant from its *Penny Harvest* campaign.

Penny Harvest, a program of Florida Learn and Serve, is a service-learning and youth philanthropy program whereby students in grades K-12 raise money to help their communities—one penny at a time. This year in Florida, students from 26 elementary, middle and high schools collected more than \$24,000. Donated funds go to support service-learning and charitable causes. Students awarded the WHHA with a *Penny Harvest* grant to help offset costs for binders and other teaching materials needed for kids to participate in the tutorial program.

“I was moved when COL Director Bridget Fetter described her meeting with Ms. Landers and shared the idea to partner COL faculty and students with the Lake Deer residents,” says



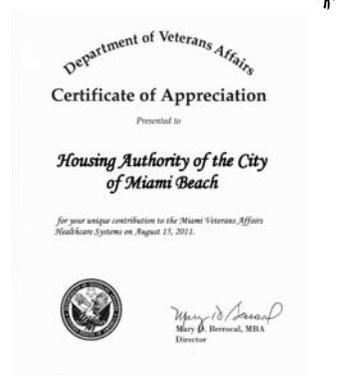
Students and mentors enjoy their field trip at Florida Aquarium.

Sarah Brucato, professor at COL and Polk State College. “I knew immediately that our staff and students would prepare these students, and they would help us become better teachers and more engaged citizens.”

During the summer, the WHHA hosted a surprise field trip to Florida Aquarium as part of the agency’s summer educational incentive for public housing youth. Joining the youth were student volunteers and teachers from COL and Polk State College, WHHA staff and representatives from the WHHA board of commissioners.

An Award-Winning Summer for Miami

Kudos to Miguell del Campillo and the Housing Authority of the City of Miami Beach!



Miami VA recognizes HACMB efforts to provide veterans with affordable housing.



HACMB is 2011 Housing Authority of the Year.



One Region - One HUD recognizes Miguell del Campillo for his participation as a judge for the regional awards program.

Fort Lauderdale HA Opens Northwest Gardens

The Housing Authority of the City of Fort Lauderdale (HACFL) and Carlisle Development Group, one of the nation's leading tax credit developers, officially opened Phase I of Northwest Gardens on Oct. 7 in Fort Lauderdale. The event brought together local residents, strategic partners and elected officials to celebrate the new 143-unit community designed specifically for elderly individuals and families making between 28 and 60 percent of the average median income.

The \$23 million project is putting the city on the map by quickly becoming a national model for sustainability. Northwest Gardens has already been named this year's Most Outstanding LEED Multi-Family Project (by the South Florida Chapter of the United States Green Building Council) and is the first Gold-Certified LEED for Homes multi-family community in Florida.

The developers set new standards with this community for job creation, exceeding their original goals and creating more than 400 jobs. Local community organizations also enhanced the development process by building all the kitchen and bathroom cabinetry as well as putting up community gardens to grow fresh produce for the elderly residents and their families. 🌿



Fernando Lezcano, Lezcano Photography

Northwest Gardens Phase I celebrates its ribbon cutting with James Camp (board chairman, HACFL), Lindsay Lecour (vice president, Carlisle Development Group), Ralph Stone (director, Broward County Housing & Community Development), Shirley Carson (resident commissioner, HACFL), Tam English (executive director, HACFL), Matthew Greer (CEO, Carlisle Development Group), Scott Strawbridge (director of development and facilities, HACFL), Nathan Burrell (founder, HONEY Project) and Alice Thomas (Urban Youth Green Farmers).



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HACFM Opens New Facilities

More than 150 guests attended the Housing Authority of the City of Fort Myers and Norstar Development USA's ribbon cutting and dedication for three of the housing authority's newest facilities at 4224 Renaissance Preserve Way in Fort Myers.

HACFM's new administration office was dedicated as the Judge Isaac A. Anderson, Jr., Administrative Offices in honor of the late circuit court judge in the 20th Judicial Circuit, who was Lee County's first African-American judge. Anderson died in 2007 following a lengthy battle with cancer.

Ribbon cuttings were also held for the new 262-unit HOPE VI Renaissance Preserve Family housing units and the Community Supportive Services building, developed by Norstar in conjunction with the housing authority.

Guest speakers at the dedication included Audrea and Justin Anderson, Judge Anderson's widow and son; Jose Cintron, director, U.S. Department of Housing and Urban Development; Teresa Watkins Brown, councilwoman; Joe D'Alessandro, chairman, HACFM board; and other public figures. 



David Moore; Jose Cintron; Marcus Goodson; Joseph D'Alessandro; Isaac, Audrea and Justin Anderson; Bruce Strayhorn; Teresa Watkins Brown; Victor Rocher; Juan Miranda; and Marcia Davis celebrate HACFM's ribbon cutting for its new facilities.



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payment, and the landlord is entitled to an immediate default judgment for possession without any further notice or hearing (Fla. Stat. §83.60(2)). Moreover, if the tenant does timely dispute the amount due, §83.60(2) requires that the tenant include documentation in support of the tenant's allegation that the rent as alleged in the eviction complaint is in error. A landlord's ability to obtain an immediate default judgment if the tenant fails to abide by the requirements of §83.56(5) and §83.60(2) can be a powerful tool for the PHA to resolve eviction cases quickly and to avoid additional legal fees and costs, even when it is unlikely that the PHA will ultimately recover any of the delinquent rent from the tenant being evicted. What does this mean for PHAs?

1. PHAs should always include a count for rent (damages) in addition to a count for possession in their eviction complaints when the tenant is

obligated to pay monthly rent under the dwelling lease. When rent is due during the eviction proceedings, if a tenant fails to deposit rent into the registry of the court (as alleged in the eviction complaint) for any month during the pendency of an eviction action, the PHA should file a motion for an immediate default judgment and obtain a writ of possession in the case.

2. When a tenant has filed a motion to determine rent, PHAs should take steps to ensure that the motion is quickly heard by the court so that the court can make a determination as to how much rent the tenant should promptly deposit into the registry of the court. If the tenant fails to deposit the rent as ordered by the court (or fails subsequently to make any other monthly rent deposits during the pendency of the eviction action), the PHA should seek an immediate

default judgment for possession as authorized under §83.60(2).

3. When appropriate, PHAs should consider appealing county court judges that do not strictly follow the mandates of §83.56(5) and/or §83.60(2), to ensure the law will be properly applied in future cases the PHA may file.

As discussed above, understanding when and how rent is to be paid after a tenant's lease violation is of paramount importance for the landlord to avoid common pitfalls and to take full advantage of a landlord's rights under Florida law. Application of many of these legal principles can be complicated in light of federal law and regulations that PHAs are mandated to implement, and usually should be discussed with a qualified attorney. However, when applied properly, they can avoid potential waiver of a PHA's rights to proceed with an eviction and can provide valuable tools for efficient eviction proceedings. 🌿

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FAHRO wishes Lynda Hinckley the best as she retires from her position as executive director of the Winter Park Housing Authority.

Dear FAHRO Family:

I opened a fortune cookie recently and read "Your wish will be granted after a long delay." Coming of age during the turbulent 60s, we learned from surf bands, folk groups and rock 'n' roll that we could change the world. Many of us felt a personal obligation to at least try. Working for the Winter Park Housing Authority has been the highlight of my professional career and a reward beyond my expectations.

I enjoyed supportive board members and appreciative city commissioners, and worked under seven mayors who proved there definitely is a role for government in this arena. I also enjoyed trading war stories with FAHRO colleagues in various cities for longer than I care to count. Many of you are like family to me.

You know that affordable homes in safe neighborhoods nurture families and provide foundations for career growth, education and even better health. We've touched the lives of many people, but we did not do this alone. Building better communities is all about collaboration. We tackle big issues, hard problems and complex activities, and we make progress because we share ideas, information and resources that helped create the affordable housing scene in Florida today.

Over the years we gave respite and comfort to elderly, encouragement to young families, educational opportunities to students, pioneered mixed-income projects and noted the trajectory of change. It's time for a new leader to argue with HUD about countless policy changes and reduced budgets. It's time for someone with more energy than I to take up the yoke or brandish the sword and fight for the disenfranchised. As for me, I'm driving off into the sunset to play with my grandchildren, garden, volunteer in a public school, spend time with my mother, travel with my husband, read and try in some small way to effect positive change in a different way.

Sincere thanks for the part you played in making this such a great ride!

All the best,

Lynda Hinckley

Executive Director

Winter Park Housing Authority



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This series of articles is provided to educate FAHRO members about various aspects of insurance so they can make well-informed decisions regarding the different types of insurance policies they may need. Author Brooke Butler is a program developer for Hunt Insurance, and she works as a third party administrator for FPHASIF.

Employee Theft: Prevent and Protect

by Brooke Butler

If you monitor the news about housing authorities across the state, you know there have been recent cases of employee theft. Even though such thefts are not commonplace, the fact they occur at all is cause for concern and precaution. No executive director wants to address the public about one of his or her own employees who has violated the public's trust.

In times of financial insecurity, such as the current economic times, employee thefts are even more likely to occur. We would like to take this opportunity to remind you of the coverage available to you to cover those unfortunate situations where you might find that an employee has stolen money from your agency. We would also like to suggest some preventive steps you can take to make such events less likely to occur.

First, a Commercial Crime and Fidelity Bond typically covers employee theft, depositor forgery or alteration, theft, disappearance and destruction of monies and securities, robbery and safe burglary of other property, robbery and safe burglary of money and securities, computer and funds transfer fraud and money orders and counterfeit currency. Limits of coverage can range from \$100,000 to \$3 million and can be on a primary or an excess basis.

Second, every housing authority should consider taking steps to reduce the likelihood of acts of employee dishonesty. It goes without saying that employees and prospective employees should have background checks. Additionally, and at a minimum, policies and procedures should be adopted. Suggestions are as follows:

- Advise employees that theft will not be tolerated (we know this is obvious, but it never hurts to state the obvious);
- Rotate accounting and inventory responsibilities on a routine basis;
- Conduct internal audits of bookkeeping records and inventory, including random or surprise audits;
- Conduct spot checks of bank records;
- Require two signatures on checks;

- Separate duties of employees to prevent one employee from having access to blank checks, reconciling bank statements and withdrawal authorization; and
- Provide employees with the ability to report suspicious behavior without fear or reprisal, similar to a reporting mechanism for issues of harassment or discrimination (a whistleblower hotline, for example).



We urge you to take a moment, if you have not done so already, to review your policies and procedures regarding the handling of money by your employees to make sure you have taken steps to minimize the likelihood of employee theft. The final step in that review should be consideration of appropriate levels of insurance coverage to protect your agency in the event you do experience employee theft. We at Hunt Insurance Group are ready to assist you in your loss control efforts to reduce the likelihood of employee theft and to help you determine the proper insurance coverage for your agency.

Brooke Butler is a program developer for Hunt Insurance, and she works as a third party administrator for FPHASIF.

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FAHRO is committed to the professional development of the people who provide public and assisted housing in Florida by offering a network for increased communication and education. We will continue to support legislation for the improvement and development of affordable housing and economic opportunities.

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