

## President's Message

# **Working Together**

Dear friends and colleagues:

As we begin 2016, I would like to wish you and your respective staffs a successful and productive year. I look forward to working in unity and collaboration with all of you in order to fulfill the housing goals and objectives of FAHRO. From past presidents, I seek guidance, from the board, support and from the membership at large, input and greater participation.

The past year proved to be a challenging one for PHAs, not only in Florida but around the nation. Nonetheless, some major accomplishments worth mentioning were

achieved. During the last decade, some of us have been actively pursuing "common sense policies" that would bring regulatory relief to housing programs. In the last few years, this initiative coalesced efforts from FAHRO and other regional and national housing



Miguell Del Campillo

advocacy organizations in a common goal. As a result, most recently the U.S. Congress approved the Tenant Income Verification

See PRESIDENT'S MESSAGE on page 3

# **State Legislative Affairs**

# The New Year Brings ... Legislative Session!

by Oscar Anderson, FAHRO State Affairs Consultant

With 2015 behind us, the New Year is kicking off with a bang as the Legislative Session starts on January 12. One of our key issues for this session will be the amount of Sadowski funds appropriated by the state. To that end, Jaimie Ross at the Sadowski Coalition penned a great editorial about the upcoming session, and I believe it is important information to pass along to the FAHRO membership. Best wishes for a Happy New Year!

# December 4, 2015 The Florida Times-Union Letter to the Editor, Jaimie Ross

Florida has become the nation's toughest state for renters with California and New York close behind.

According to the recently released "Make Room" report by Enterprise Community Partners, Florida has the largest share of renters—31 percent—who spend more than half of their income on housing.



Oscar Anderson

They are one paycheck or one crisis away from homelessness.

But Florida has some good news.

Florida has the Sadowski State and Local Housing Trust Funds, a dedicated revenue source that funds affordable

See STATE LEGISLATIVE AFFAIRS on page 5

## Calendar

#### FAHRO REGIONAL TRAINING EVENTS

January 25-29, 2016 Chiefland, Fla. **Public Housing Specialist** 

February 9-10, 2016 Ft. Myers, Fla.

**UPCS/REAC Inspection Protocol** 

February 17-19, 2016 Ft. Myers, Fla.

Blended Occupancy Management

March 8-10, 2016
Ft. Myers, Fla.
HCV & Public Housing Rent
Calculation

April 12-14, 2016 Ft. Myers, Fla. Supervision & Management

Need specific training or classes? Email *Cherie@FAHRO.org* to help set them up!

#### FAHRO EXECUTIVE DIRECTORS' FORUM April 27-28, 2016

April 27-28, 2016 St. Augustine, Fla.

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We accept advertising relating to the housing and redevelopment profession. Our advertising rates for members are back cover - \$250; misdle front cover - \$225; siedle back cover - \$200; full page - \$175; 1/2 page - \$125; 1/4 page - \$975; 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 2/12/16. All motions are the state of the state. articles, RFPs and classified ads must be received by 2/12/16.

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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 attaboy 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.

- Happy New Year to everyone in the FAHRO family!
- Marc Betancourt recently joined the

FAHRO family as the communications and marketing assistant. He graduated from Florida A&M University's School of Journalism and Graphic Communication with two degrees in journalism.



Marc refers to himself as a digital wizard. His skill set evolves with technology. He specializes in cross platform writing, editing, creative consulting, marketing and multimedia production. Outside the



office Marc is an athlete, a sports writer and a full-time father. "My time here has been brief, but I've already grown as a professional. I look forward to putting my talents to use and making the team better in any way possible."

Congratulations to Pinellas County HA. The University of Florida recently presented Landings at Cross Bayou the Silver Award for its use of landscaping techniques that place emphasis on Florida's native vegetation and for following strict irrigation and water conservation guidelines.

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

## PRESIDENT'S MESSAGE continued from page 1

Relief Act, which provides for triennial recertification for fixed-income families. Certainly, organizations like FAHRO deserve tremendous credit for helping to usher in potentially an era of greater efficiency in housing programs.

Another initiative worth mentioning is the Moving to Work (MTW) expansion. This effort aims to provide an opportunity for additional PHAs seeking to obtain MTW status. Under this initiative, flexibility with accountability is an achievable goal that can

greatly benefit PHAs, particularly during a time of budget constraint. Again, the reason why the MTW expansion has come to the forefront is largely due to coordinated efforts from FAHRO and other groups.

During this year, FAHRO will continue to lead and collaborate with other housing organizations with the unequivocal goal of providing quality housing to the disadvantaged in our communities. Please join us in this effort. Unity of purpose makes a difference.

# Send Your News to FAHRO!

Tell us about your accomplishments, milestones and other interesting member news. Your fellow members want to know!

Submit your news to FAHRO via email: editor.trainor@gmail.com (attach in MS Word format)

Photographs are welcome!





# We Love Our Lindsey Software.

#### **Bartow Housing Authority**

Executive Director: Catherine E. Reddick Bartow, Florida

"I have been using
Lindsey for more than
23 years, and I would
not use anything else.
Lindsey has so many
good shortcuts, that it
doesn't take me long
to do anything!

- CATHERINE REDDICK -

#### **KEY TAKEAWAYS**

- User-friendly software
- · Easy to learn
- Economical
- · Saves time
- Free, unlimited training
- · Great support
- · Mobile solutions
- Online rental applications

#### THE SITUATION

Catherine Reddick, Executive Director of Bartow Housing Authority in Florida loves to talk about Lindsey software. With more than 23 years as a user, she feels that Lindsey is user-friendly, very easy to learn and helps her do her job more effectively.

Catherine began her career in public housing at the Winter Haven Housing Authority. After 13 years, she moved to the Bartow Housing Authority as Executive Director and has been there for 11 years.

#### THE SOLUTION

Lindsey is a total solution for Catherine and her staff and she is not afraid to tell other agencies. "I know I am not their largest client, but they always treat me like I am," says Catherine.

Bartow HA uses almost every module Lindsey has, plus the mobile solutions and HousingManager.com online rental applications. They have made an investment in the entire package and like the way everything works together.

#### MOBILE

Catherine comments, "When we first got the mobile products, I was a little afraid of making the change. Then I went out and did an inspection on the iPad myself and realized that it was much easier than I ever expected."

#### HOUSINGMANAGER.COM

Moving applications online has been extremely beneficial in reducing tenant traffic in the office. Tenants are very versatile and have adapted well to filling out applications from their computer, tablet or mobile device.

#### TRAINING & SUPPORT

Catherine and her staff take advantage of the free training opportunities whenever possible, attending webinars and using the online Portal. "We use support when there is a problem, or something I just cannot figure out. They know me by my first name," says Catherine with a smile.

Bartow Housing Authority is a satisfied Lindsey customer. After 23 years using Lindsey, Catherine says it would be hard to find another company that could change her mind. "Lindsey has made an investment in this industry by creating products that make my job easier, and I have made an investment in Lindsey."



# FAHRO Members Share Expertise at SERC Fall Workshop

Members of the FAHRO family are known for reaching out to other agencies here in Florida and throughout the Southeast to share best practices that have worked for their agencies. They go above and beyond their day-to-day responsibilities, making time in their busy schedules to help others in the affordable housing profession to achieve their mission. A recent example of this generosity was on display during the SERC Fall Workshop, held November 8-10 in Jacksonville, Fla., as FAHRO members were featured on the agenda.

Larry Shoeman, executive director of the Avon Park Housing Authority, led a workshop session to share his expertise on HUD's Rental Assistance Demonstration (RAD), a central part of the department's rental housing preservation strategy. RAD works to preserve the nation's stock of deeply affordable rental housing, to promote efficiency within and among HUD programs and to build strong, stable communities. Larry, along with Project Manager Jim Brooks of Boulevard Group, shared valuable information about the process as well as insights and experiences while converting Avon Park's public housing units through the RAD conversion process. And not only did Larry present at the workshop, he actually left the meeting on Monday afternoon, driving to Niceville HA to share with other directors and commissioners his knowledge on ways for a small public housing agency to work toward building additional affordable rental properties and to expand their revenue sources.

Members of the Orlando Housing Authority also shared their time and knowledge during the workshop, presenting their experiences with the HUD Moving to Work (MTW) program. Orlando has the only MTW program in the state of Florida. With rumors of HUD adding up to 300 agencies that would administer up to 800,00 units under MTW, potentially expanding it to encompass nearly 40 percent of all housing vouchers and public housing units, this topic was very popular.

Lillian Stringer, director of public relations for the Tampa Housing Authority, led a session on public relations during the workshop. She shared the do's and don'ts of dealing with the media, the public, city officials and staff. Lillian provided valuable information that other housing professionals will be able to take back and use in their own work environments.

We appreciate our FAHRO members for stepping up and continuing to lead the way!



Lillian Stringer, Tampa Housing Authority (THA) director of public relations



Vivian Bryant, Orlando Housing Authority (OHA) president/CEO; Rod Solomon, MTW legal counsel; Jacques Brice, OHA lead information technology technician; Rhonda Pierce, OHA housing choice voucher program director; Deborah Council, OHA housing operations director; Margarita Rosario, real estate operations director; and Stephanie Stone, chief compliance officer

## STATE LEGISLATIVE AFFAIRS continued from page 1

housing programs and is the envy of the nation.

The housing market is again heating up. With the increase in housing prices comes an increase in the amount of money available for appropriation for Florida's housing programs.

The Florida Legislature has the opportunity to appropriate nearly \$324 million in state and local housing trust funds during the 2016 legislative session.

These funds would create more than 32,000 jobs and more than \$4.6 billion in positive economic impact in Florida.

SHIP, the local housing trust fund, has a proven track record for flexibility and accountability.

SHIP is in all 67 counties and in larger cities, so that all income-eligible Floridians, from those living on fixed incomes to those of moderate means, have access to programs that provide responsible housing assistance.

The Sadowski Coalition is a collaboration of more than 30 diverse statewide organizations, including business interests, industry groups, faith-based organizations and advocates for the elderly and special needs populations.

These constituencies ask the Florida Legislature to use all the housing trust fund money for housing. That means no diversion or sweeping of those monies for other purposes.

Florida has the best model for funding and producing affordable housing in the nation. It's time to use Florida's housing trust funds for the benefit of Floridians in need of a home, including hardworking families, the elderly, veterans and disabled Floridians living on fixed incomes. Florida cannot afford to miss this opportunity. Home matters.

Jaimie Ross, President & CEO Florida Housing Coalition Tallahassee

The Florida Housing Coalition, Inc., is a nonprofit, statewide membership organization whose mission is to bring together housing advocates and resources so that all Floridians have a quality affordable home and suitable living environment.

# Florida's Workplace Gun Laws

by Tracy M. Evans, Esq.



Tracy M. Evans, Esq.

With the recent occurrence of several highly publicized shootings across the country in workplaces, movie theaters, schools and even churches, it comes as no surprise that gun laws are on the forefront of the minds of many Americans. Even though the likelihood of a workplace shooting remains relatively low, the current state of heightened gun sensitivity may have employers on both sides of the debate considering establishing or revising their workplace policies regarding

firearm possession. Workplace safety and an employer's potential for liability in the event of a workplace occurrence are both valid concerns that should be taken into account in formulating policies. Florida employers should also be aware of the current laws regulating guns in the workplace, to ensure that any policies adopted are consistent with these laws.

Currently, there are no federal laws regulating guns in the workplace. Florida, however, is among the 22 states in the country that have enacted legislation regarding guns at work. In 2008, the Florida Legislature passed what was nicknamed the "bring your gun to work law," which allows employees with a proper weapon license to keep firearms in their locked vehicles parked at their place of employment, regardless of

whether the employer prohibits weapons on the premises. The law, formally called the Preservation and Protection of the Right to Keep and Bear Arms in Motor Vehicles Act of 2008, Florida Statutes Section 790.251, also prohibits employers from inquiring, either orally or in writing, as to whether an employee possesses a firearm inside his or her private motor vehicle, and prohibits the employer's search of the vehicle to determine whether a firearm is inside. Further, the law prohibits employers from requiring potential employees to agree that they will not keep legal firearms locked inside their vehicles for lawful purposes as a condition to employment, or from making any employment decision based on a potential employee's lawful possession of a firearm. The law applies to both private and public employers and defines "employee" very broadly to include both full-time and part-time employees, independent contractors, volunteers, interns and invitees. There are a few exceptions to the law, which include schools, certain government buildings, prisons and airports.

Fortunately for employers, the law provides immunity to employers from civil lawsuits by victims of workplace violence, if the perpetrators brought their guns to the workplace pursuant

See LEGAL UPDATE on page 8



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Attention, Executive Directors:

# Don't miss the 2016 FAHRO Executive Directors' Forum!

April 27-28, 2016 Casa Monica, St. Augustine, Florida

Mark your calendar and plan to join us for this time of sharing and learning from the decades of combined experience that FAHRO members possess.





## LEGAL UPDATE continued from page 6

to the law. However, the immunity provision of the law may not necessarily relieve an employer of liability claims based on negligent hiring, retention or supervision.

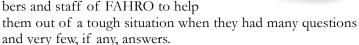
There are several steps that Florida employers can take to reduce the likelihood of workplace violence, and their potential exposure to liability. Employers may prohibit firearms anywhere other than in locked vehicles. In addition, Florida Statutes Section 790.251 only applies to firearms being used for a lawful, self-defense purpose, and so employers can implement policies prohibiting employees from brandishing their firearms, threatening someone or otherwise "showing off" their weapon. Employers should also take steps to minimize the likelihood of workplace violence by creating strict antiviolence and safety policies. Strict enforcement of these policies will not only help to ensure the safety of the workplace, but will help to shield employers from negligent retention and negligent supervision claims.

Employers should review their policies regarding employee screening at hiring. While employers may not make any hiring decision based on an employee's legal ownership of a firearm, employers may consider other factors such as an employee's criminal background or history of violence. No policy will be an absolute barrier to workplace violence, but these steps will help minimize the likelihood of a violent occurrence, contribute to a safer workplace and reduce an employer's potential exposure to liability.

## **Association News**

# FAHRO Peer Assistance Network Stands Ready to Help

FAHRO offers many great resources to members, including education, advocacy and communications relevant to your agency. One of the greatest benefits of membership, however, is being a part of the FAHRO family. Many agencies have relied on the members and staff of FAHRO to help



One way to receive support is by contacting the FAHRO Peer Assistance Network. This committee, chaired by Becky-Sue Mercer of the Arcadia Housing Authority, provides members with solutions to their toughest problems. The committee consists of 12 members of variously sized housing authorities eager to assist you with whatever your issue might be. If you would like help from the committee, please email Becky-Sue at arcadiahousing@embarqmail.com.



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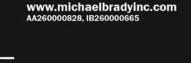
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# Sarasota HA Partners for 4th Annual 'Shop with a Cop'

The Sarasota Housing Authority, City of Sarasota Police Department and Target partnered for the fourth year to provide 100 underprivileged youths with a unique holiday experience in December.

The SHA's "Shop with a Cop" shopping event is an initiative designed to help build mutual trust and respect between law enforcement officials and children of families living in SHA communities.

Shop with a Cop pairs 100 local underprivileged children with local law enforcement to shop for holiday gifts at a local Target store prior to opening for the day. This year, to build on SHA's emphasis on early childhood literacy, SHA provided each child with books.

The SHA, through donations received from the Sarasota Police Department, local businesses, religious organizations and individuals prior to the event, provided Target gift cards to be used by the police officers shopping with children.

"We want to help children in our community build relationships with our officers. Shop with a Cop is a chance to help form relationships and educate our local families about the role that our officers play in our community," says Captain Patrick Robinson, Sarasota Police Department.

"Having a safe, strong, vibrant community begins with having mutual respect and trust between community members and the men and women sworn to protect them," says SHA Executive Director William Russell. "Shop with a Cop works to build this respect and trust through this fun and positive experience during the holiday season."



Sarasota police officers help a child choose new shoes for the holidays.

For more information or to donate, call SHA at 941/361-6210. One hundred percent of donations to Shop with a Cop are spent on Target gift cards for the children.

# Pahokee HA's Breyona Elijah Achieves Professional Goals



Breyona Elijah

Breyona Elijah joined the Pahokee Housing Authority's (PHA) Family Self Sufficiency (FSS) program in November 2008. She was determined to gain economic independence and self-sufficiency. Elijah signed an FSS Contract of Participation and completed an Individual Training and Services Plan (ITSP) outlining her specific goals. Her goal was to attain the B.S. degree in organizational management.

Elijah started working with her FSS case manager at PHA. Through this relationship, she received comprehensive services and case management necessary to achieve her goals. In 2009, she enrolled in a bachelor's degree program at Palm Beach Atlantic University and also became employed. As a result of her employment, Elijah became eligible to start accumulating an escrow account, which was deposited monthly on her behalf by PHA.

In September 2015, Elijah successfully completed her bachelor's degree. She had achieved her educational goal and thus graduated from the FSS program.

After graduating from the FSS program, she was eligible to receive her entire escrow balance with interest. She could now use these funds to achieve other goals, such as to make a down payment on a home, to start her own business or to continue her education. Pahokee Housing Authority salutes Ms. Breyona Elijah!

# Thanksgiving in Fort Myers

The Fort Myers area 2015 Thanksgiving Bagged Dinner Giveaway was held on Saturday, November 21. Each year, the Housing Authority of the City of Fort Myers and First Assembly Cornerstone Ministries partner with several community organizations to provide approximately 1,000 families with a meal for the Thanksgiving holiday. Volunteers arrived as early as 5:30 in the morning, and food distribution began at 8 a.m.

Partners and volunteer organizations for the annual event include Boys and Girls Clubs of Lee County, Lee County Black History Society, Lee County HA, HACFM, Lee County School District, Florida Gulf Coast University, Community Cooperative Ministries Inc. and City of Fort Myers STARS Complex, as well as several community residents who have a desire to assist those in need.





HACFM and community partners provide bagged Thanksgiving dinners to around 1,000 families in the Fort Myers area.

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# Palm Terrace – Tampa HA's 5-Star Assisted Living Facility

The definition of a trail blazer—one that makes a new track through a new country—does not do justice to the massive initiative undertaken by Tampa Housing Authority (THA) in 2003 when it purchased a bankrupt multimillion-dollar assisted living facility (ALF) in North Tampa. Never before had a housing authority gone through the process of acquiring a bankrupt facility, retrofitting it and establishing an assisted living program that would become hugely successful.

The 73-bed Palm Terrace ALF is full, and residents enjoy amenities such as a swimming pool, chapel, beauty/barber shop, gazebo, fireplace, dining rooms, library, beautiful spiral staircase and a social service program that rivals programs offered at other local facilities. Palm Terrace also provides a full-service dining experience serving three meals a day in the community dining room, prepared by a full-time chef and kitchen staff. THA was ahead of the wave of public housing assisted living programs that are now in place in so many states across the country.

THA's Palm Terrace received the Robert Wood Johnson Foundation's Coming Home award and filled a critical community void that existed for low-income seniors and other aging residents so that they could remain in the community and avoid living in a nursing home.

In 2003, Mia convinced HUD and the Department of Health and Human Services to work together to fund projects like Palm Terrace. In terms of management, Mia Senior Living Solutions was not involved at the outset of the Palm Terrace project, but



Palm Terrace assisted living facility in Tampa

the company responded to an RFP issued last fall by THA for management of the facility. Mia was subsequently awarded the contract. Coming full circle, Mia is thrilled with the opportunity to work again with THA and this innovative program.

THA President & CEO Jerome Ryans says, "I welcome Mia Senior Living Solutions and their expertise; I know that they will provide a level of care that these seniors deserve. We look forward to this partnership for years to come."

Mia Senior Living Solutions created the first public housing assisted living program in Miami back in 1996. The Helen Sawyer Plaza project won four national awards and became the model for the nation. The firm has worked in 23 states and currently manages the Marigold, District of Columbia Housing Authority's assisted living program.



## **HUD Finalizes AFFH Assessment Tool**

Contributed by Ricardo L. Gilmore, Saxon Gilmore & Carraway, P.A.

Please allow me to wish everyone a Happy New Year. With the permission of Lisa Walker, Esq., executive director of the Housing and Development Law Institute, I am providing you with the following information:

On December 31, HUD put out its *final* affirmatively furthering fair housing assessment tool to be used by certain HUD grantees in developing their new "Assessment of Fair Housing (AFH)" plan, the substitute for the existing "Analysis of Impediments (AI)." (See list at right.) For the many PHAs that likely will collaborate with their local government in developing their AFH, this tool is for you. This tool is for use by local governments that receive CDBG, HOME, ESG and HOPWA funding from HUD, as well as joint and regional collaborations, including those with one or more PHA partners.

Please remember that until you are required to submit your AFH, if you receive HUD funds, you must still conduct an AI in accordance with existing HUD regulations.

The assessment tool consists of a series of questions designed to help you identify, among other things, areas of racially and ethnically concentrated areas of poverty, patterns of integration and segregation, disparities in access to opportunity and disproportionate housing needs. This final tool is the result of

HUD's consideration of 281 comments that HUD received after publishing its proposed tool.

For entities using this assessment tool, no AFH will be due before Oct. 4, 2016.

Note that HUD also has updated the AFFH Data and Mapping Tool. (See list at right.) With that tool you enter your state and jurisdiction to access HUD's various data sources for your jurisdiction.

For more information, contact Ms. Walker or Mr. Gilmore:

Lisa L. Walker CEO & General Counsel Housing and Development Law Institute 630 Eye St., N.W. Washington, DC 20001-3736

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Website: www.saxongilmore.com

# **AFFH Resources**

Here is a go-to list of AFFH resources:

AFFH Final Rule

https://www.gpo.gov/fdsys/pkg/FR-2015-07-16/pdf/2015-17032.pdf

HUD's webpage summarizing the AFFH rule, which, among other things, provides the deadlines for your first AFH submission (there are staggered deadlines) https://www.hudexchange.info/programs/affh/

HUD's AFFH guidebook titled Affirmatively Furthering Fair Housing Rule Guidebook https://www.hudexchange.info/resource/4866/affh-rule-guidebook/

HUD's Announcement of the Final Assessment Tool (which doesn't actually contain the tool)

https://www.gpo.gov/fdsys/pkg/FR-2015-12-31/pdf/2015-32680.pdf

The Assessment Tool https://www.hudexchange.info/resources/documents/Assessment-of-Fair-Housing-Tool.pdf

HUD's updated AFFH Data and Mapping Tool https://www.hudexchange.info/re-

https://www.hudexchange.info/resource/4867/affh-data-and-mapping-tool/

HUD's FFH Data and Mapping Tool User Guide

https://www.hudexchange.info/resources/documents/AFFH-Data-Mapping-Tool-User-Manual.pdf



# Visit the FAHRO Website! FAHRO PLANT OF THE PART OF T

# FPHASIF FACTS



# Do You Need a Vacation to Stay Motivated? Brought to you by FPHASIF!

Employees find it difficult to take a break from work. This is especially true for executives.

A recent survey of more than 400 executives in the United States revealed that "sixty-seven percent have postponed or canceled vacation plans in the past year due to demands at work." In addition, 83 percent of the respondents said they will take some vacation time this year, but 57 percent admit they do not "expect to use all of their available vacation days."

According to 72 percent of executives who participated in the survey, their primary concern in leaving the office for a vacation is that they have "too much work to do," and there will be "an increased workload upon their return."

At least half of those who manage to take time off for a vacation admit that they end up connecting with work "multiple times a day" while on that vacation.

Research also shows that individuals who take vacation are "more productive, have higher morale, and are less likely to make critical mistakes."

Source: "Work demands cause fear over taking vacations, says survey," *br.blr.com* (May 29, 2015).

#### Commentary

One study found that 85.8 percent of males and 66.5 percent of females in the United States work over 40 hours per week. The average American works 33.6 hours per week. Research also shows that vacations help employees.

#### What are the benefits of taking a vacation?

 Vacations allow your employees time to recharge and help to avoid burnout among your team members.

- When employees come back from their vacations, they often come back with new and fresh ideas.
- When an employee is away on vacation, it allows you an opportunity to evaluate his/her workload to determine if that employee is doing too much or too little.
- Letting employees go on vacation allows you an opportunity to evaluate how other employees react when faced with new opportunities.
- Finally, sending employees on vacation is also important for discovering fraud and theft. When dishonest employees leave for vacation, it becomes more difficult for them to cover their tracks.

This informational piece was published on Oct. 6, 2015. Republished from *mycommunityworkplace.org* on behalf of Hunt Insurance Group, LLC.



Photo: Stuart Miles, freedigitalphoto.com



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# FLORIDA HOUSING AUTHORITIES RISK MANAGEMENT INSUREDS

AS WE MOVE INTO THE NEW YEAR, SOME FACTS ABOUT FHARMI TO CONSIDER WHEN CHOOSING YOUR INSURANCE & RISK MANAGEMENT SERVICES...

- **❖** Member Driven-Owned & Administrated By Public Housing Authorities
- ❖ Open To All Florida PHA's-No Additional Membership Requirements
- **❖** Competitive Pricing On <u>All Lines</u> Of Insurance Statewide
- Low Wind Deductibles-Many Options
- Hurricane Tested!
- **❖ DHUD Procurement Waiver Since 1989**
- ❖ A+ Rated Reinsurance Carriers & 50% Owner Captive Housing Insurance Co.
- ❖ In-House Claims Administration & Oversight
- Peer Claims Review Committee
- Prompt, Courteous Customer Service
- **❖** Financially Strong & Stable-Healthy Reserves

Brokerage Services Provided By Arthur J. Gallagher Risk Management Services, The <u>Largest Consultant</u> To PHA's & PHA Pools In The Country...

Claims Adjusting Through AJG Affiliate Gallagher Bassett With Local Presence Actuarial Analysis, Financial Audits & Legal Counsel Outsourced To Firms Specializing In Pooling & Government Entities

To learn more about our services and products please visit us online at <a href="https://www.fharmi.org">www.fharmi.org</a> or contact us directly at 321-255-1010

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#### **Mission Statement**

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.

# HAS YOUR HOUSING AUTHORITY RECEIVED A QUOTE FROM THE ENDORSED INSURANCE PROVIDER OF FAHRO?

