

FAHROgram

FLORIDA ASSOCIATION OF HOUSING AND REDEVELOPMENT OFFICIALS

July / August 2010

President's Message

Another Way 'Participation Pays'



William Russell

Many of FAHRO's executive directors enjoyed our Executive Directors' Forum in St. Pete Beach. We learned from great presenters and also engaged in informative discussions with our peers and with the two Florida PIH directors. We were

heartened to see several new members attend our Executive Directors' Forum. I trust they found their "Participation Pays."

Speaking of Participation Pays, I want to extend a personal invitation to you to join us for the FAHRO Annual Convention & Trade Show, August 10-12, at the Hilton in Walt Disney World Resort in Orlando. Our Annual Convention Committee has been hard at work developing a three-track program, including one for the Voucher Program, one for the Public Housing Program and one just for commissioners. This means

in addition to registering for yourself and your staff to attend, you should inform your commissioners now so they can make plans to attend with you.

We selected Orlando this year primarily because we wanted to hold the annual convention in a central location so that as many of you could attend as possible. The other thing nice about our venue—Hilton Walt Disney—is that it is literally across the street from Downtown Disney and is very close to a wide range of restaurants of all types. It is an ideal spot for a staycation, so bring your family with you. It will be a great conference, and to top it all off, we are also working hard to get Secretary Donovan to join us as our special guest.

Whether you are a new FAHRO member or a FAHRO veteran, your participation WILL pay by attending this summer's convention—so sign up now. I will see you there! 🌴

State Legislative Affairs

Session Ends as Election Season Heats Up

by Richard Pinsky, FAHRO State Affairs Consultant

The 2010 regular session of the Florida Legislature ended on time on Apr. 30, passing a \$70 billion budget that relied upon new income from the Seminole Indian Gaming Compact, an optimistic projection of Federal Medicaid dollars coming to the state and trust fund sweeps that included taking approximately \$175 million from the State Housing and Local Government Housing trust funds.

A record few number of bills passed, which is usually a good thing for the citizens!

And while the 250 general bills that passed had amendments attached to them, which folks are still sorting out, the equally important news is what didn't pass.

Unfortunately, the hope of continuing the much needed funding for rehabilitating the older public housing units in our small PHAs did not pass. Also, the affordable housing bill, which had several changes to Chapter 420 including the elimination of the cap on the

Calendar

July 15, 2010
Defuniak Springs, Fla.
Dealing With Tenant Fraud

July 22-24, 2010
Boston, Mass.
NAHRO Summer Conference
Boston Marriott Copley Place

August 10-13, 2010
Orlando, Fla.
FAHRO Annual Convention & Trade Show
Hilton in Walt Disney World Resort

Oct. 31-Nov. 2, 2010
Reno, Nev.
National Conference and Exhibition
Grand Sierra Hotel and Casino

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Fort Walton Beach, Fla.
Fort Walton Beach Housing Authority

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Internal Circulation

See SESSION ENDS on page 14

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We accept advertising relating to the housing and redevelopment profession. Our advertising rates are: back cover - sold; inside front cover - sold; inside back cover - \$175; full page - \$150; 1/2 page - \$100; 1/4 page - \$70; and business card size - \$50. There is a discount for multiple insertions. The next deadline for camera-ready art is 8/20/10. All articles, RFPs and classified ads must be received by 8/20/10.

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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.

- The FAHRO family extends its condolences to Gail Sansbury on the death of her mother, Theola Gordon McCants, age 79, of Pensacola, who passed away Mar. 28, 2010.
- Congratulations to the Tampa Housing Authority, recipient of a Service Coordinator grant in the amount of \$682,000 for its ROSS Service Coordinators Program (Resident Opportunity for Self-Sufficiency Program). THA will use this funding to hire two master-level service coordinators for THA's public housing families and one for elderly residents.
- The Housing Authority of the City of Miami Beach celebrated on June 7 the grand opening of the Steven E. Chaykin Apartments, which provide 30 units of quality affordable housing for elderly disabled persons. This new develop-



ment is named in memory of Steven E. Chaykin, chairman of the HACMB, who was instrumental in this affordable housing initiative.

- Lakeland Housing Authority has been named a 2010 recipient of the National Association of Housing and Redevelopment Officials Award of Merit and a nominee for a National Award of Excellence in Housing and Community Development.
- The Tampa Housing Authority has received seven NAHRO awards of merit and has been nominated for four awards of excellence for program, client and staff services.

If you would like to contribute to Sounding Off, please send your comments to Susan Trainor, FAHROgram editor, by email, editor@ctf.nu, or by fax, 850/878-7760. ✎

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HUD Tries to Move Forward on PETRA Congress Says 'Not So Fast'

by Scott Keller, FAHRO Federal Policy Consultant



The Preservation, Enhancement and Transformation of Rental Assistance Act of 2010 (PETRA) is HUD's grandest attempt to overhaul Section 8 since the *Quality Housing and Work Responsibility Act* of 1998.

Broadly speaking, PETRA provides HUD with broad tools and flexibilities to assist in the preservation of public and assisted housing, enhances tenant choice and access to a broader range of neighborhoods and attempts to bring market discipline to federal rental assistance programs.

Secretary Donovan is committed to moving the bill this year and implementing its provisions soon thereafter. His aggressive timeline would have Congress enacting the legislation before the August recess and HUD implementing the provisions by 2012. During a recent hearing in House Financial Services, however, Chairman Frank told the secretary he would not move the bill this year. Since it is unlikely the Senate will move the package first, few paths seem to be available to the secretary for passage this year.

Bill Highlights

• Preservation

The bill provides authority to convert public housing properties and other properties with project-based rental assistance (i.e., Section 8 Project-Based Rental Assistance (PBRA), Rent Supplement, etc.) to new property-based (PB) contracts or to project-based voucher (PBV) contracts.

- All units that are demolished or disposed of through conversion must be replaced on a one-for-one basis except that up to half of the units can be replaced with vouchers in a narrow range of "soft" markets.
- Converted public housing properties will be subject to minimum 30-year use restrictions while other properties will be subject to use restrictions for the remaining term of any prior use

restriction or the term of the new PB/PBV contract, whichever is greater.

- For converted public housing properties, the initial contract term will be 20 years; for other properties, the initial term will be up to 20 years but at least equal to the term remaining on the old contract.
- Owners of converted properties will be required to give notice of their intent not to renew the rental assistance contract after the expiration of the use agreement and will not be permitted to sell a property without offering the secretary or an assignee of the secretary the option to purchase it. HUD cannot carry out this authority without regulations.
- **Streamlining**
The bill will provide broad authority to establish uniform policies and procedures for HUD rental assistance programs, including with respect to resident choice, tenant organization rights, applicant and tenant procedural rights, fair housing, administration of rental assistance and physical condition standards.
- **Mobility and Tenant Rights**

- The bill will authorize HUD to allow families in any rental assistance program to move at any time after occupying a unit for at least two years (if a voucher is available) but also provides broad flexibility to establish "such other period as determined by HUD." Residents of PBV properties retain the current law's right to move after one year if a voucher is available. PHAs administering rental assistance contracts on converted properties cannot provide more than one-third of their turnover vouchers to residents of such properties.

- The bill establishes uniform organizing and procedural rights across HUD rental assistance programs that generally are more robust than

current rights. It also authorizes the allocation of a portion of funds made available for renewal of rental assistance to facilitate tenants' rights to organize.

• Regionalization

The bill provides authority to fund the implementation, by public housing agencies (PHAs) that administer tenant-based voucher programs, of regional portability agreements, consortia or other methods of facilitating the administration of vouchers over a broader range of neighborhoods.

Though it is unlikely PETRA will move this year, its existence will continue to shape the landscape we deal with in Section 8 on a daily basis. With PETRA as the goal, HUD will begin to use existing authorities where possible to move the program in the direction of these policy changes. We are already seeing it in the mod/rehab space where owners would like to renew their old contracts for new 20-year periods so they can modernize the asset. HUD, however, seems to be on hold until PETRA passes.

We will continue to update you on this important policy change as it continues to develop.

Scott Keller is a partner with National Strategies Group, a Washington, D.C., based consulting firm specializing in federal, state and local governmental affairs. Prior to joining NSG and before being nominated by President George W. Bush to serve as assistant secretary for congressional and intergovernmental affairs at the Department of Housing and Urban Development, Keller served as the senior policy advisor at the department. His specialized portfolio of management responsibilities included the Federal Housing Administration, Office of Public and Indian Housing Programs, Community Planning and Development Programs, Policy Development and Research as well as budget development and policy collaboration with The White House and the Office of Management and Budget. He joined FAHRO earlier this year as a federal policy consultant and has been active in representing FAHRO's interests in Washington, D.C. You can contact him at Scott@NSGDC.com.

FAHRO IDEA BANK: Walton County Housing Agency Fraud Program

Here is how Walton County Housing Agency is dealing with tenant fraud. The agency shares some ideas other housing authorities may wish to use.

One year ago the Walton County Housing Agency, a Section 8 program with approximately 364 vouchers, began to recognize that tenants were not advising us of their true family size and true annual income. We were allowing tenants to wait one month after receiving income to report it to our agency. We also learned that due to seasonal employment, the snapshot of information given to us did not represent their true annual income because families failed to update information once their income increased again.

We were checking EIV, but we were still missing information because tenants were filing joint income tax reports with individuals that we were not aware were associated with the family.

We went online and obtained information from the IRS's website (www.irs.gov) and learned of a Request for Transcript of Tax Return, Form 4506-T, that would allow us to obtain in a short period of time up to four years of income tax information on an individual.

We immediately decided to check transcripts on all of our tenants. It is very important that all tenants be subject to this review.

The executive director of our agency conducts all inspections of homes. When items found do not match up with reported income, an agency expense disclosure form is sent to the home, and the head of household is asked to fill out the form completely and bring it into the agency for an interview with the director. Copies of telephone bills, utility bills, cell phone bills, vehicle payments and insurance bills, credit card bills, bills owed on furniture, televisions, etc., are also requested. Tenants also have to provide two months of bank statements if they have a bank account.

It is important to seek the assistance of the landlords, who have much more access to their homes than the agency does. If while on inspections we observe individuals in the home, we report this to the landlord. We ask him or her to keep an eye on the home and to report unauthorized people in the home.

It is only fair that you notify the tenants up front that your agency is concerned about fraud and that you advise them promptly that your agency has a zero tolerance for fraud. Our agency developed a poster that addresses the fraud issue. It is displayed at the entrance to our agency and on the walls in the receptionist's office. 🌿



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Executive Directors' Forum Is Best Yet!

The Executive Directors' Forum was a resounding success, with some in attendance stating they thought it was the best FAHRO executive meeting they had attended to date. It was packed full of value and was a learning experience for all. We want to give many thanks to Deborah Johnson and William Russell for their exceptional, behind the scenes preparations, and we want to especially thank our sponsors for their generous contributions. 🌿

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Pete Gamble presents the findings from his breakout group during the Media & Crisis Management Training while Joe Zalman and others in his group look on.



Everyone states they were grateful they could attend such an informative forum.



The presentation provided by Brian Alten from Asher & Company is available in the members' only section of the FAHRO website.



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Corey Mathews

J.K. Rowling, author of the internationally famous *Harry Potter* series, has been quoted as saying, "Never trust anything that can think for itself if you can't see where it keeps its brain."

Indeed, the advent of technology and its growing impact within our daily lives are happening at such a rapid pace that all we can predict for the future is more of the unimaginable. With the release of the Kindle and the iPad, we have now created a new layer of "necessary" technology that fits between the smartphone and the laptop, all of which are in addition to the desktop and the server. It is incredible to think how far we have come since the days of the manual typewriter and carbon paper, or even more incredible, the mimeograph.

However, lest we long too much for the good old days, we should be mindful there was also a time before the air conditioner, the automobile and the telephone. Can we truly imagine life without any of these everyday conveniences—or just deciding not to use them? Of course not, and one day that will be

the case with emerging technology, too. The key to effectively using technology, as suggested by Rowling, is to run *it* and *not* let it run you. When TVs were new, families used to watch the test pattern for a half hour before programming started, just to make sure they didn't miss anything. Today, we just DVR it and come back to it—or Google it and watch it on YouTube!

Now that we have established that we remain in charge of new technology and that it is inevitable, we must embrace it to suit our purposes. Over the last six months, your association has been focused on researching how best to do this—focused singularly on the question: How can and should we harness emerging technology to the benefit of our association and our members?

The conclusion we have reached is that if we are to continue to remain relevant and able to deliver the same as well as additional high-quality services to our members, we must forge ahead with the use of socially enhanced and dynamic websites, member forums and communities, e-communications, streaming audio and video and other services you will be able to access 24/7/365, whether at the office, at home or anywhere else in the world. The

key to success in this transition is to ensure we continue to serve the needs of members who are preparing to exit the workforce and have decided "this old dog just doesn't want to learn any new tricks." We can do that. However, for the rest of us, we must forge ahead.

As we do proceed (cautiously!), we will need to think about two other delimiters. The first is cost. It is important to ensure we are not merely adding and passing along a new layer of expense. We will have to move carefully to use the technology to reduce other expenses and/or to draw in new members or revenue streams to offset each new expenditure. The other consideration is that we will need to aid our members in the transition. Whatever direction we travel, we will remain committed to taking the time and making the effort to ensure that every member is able to embrace and benefit from the new technologies. Your part is to keep an open and inquisitive mind and to let us know when you need help. Also, come to our meetings, where we certainly will be discussing these advances.

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2010 Annual Convention & Trade Show “FAHRO & HUD: Housing Florida Now More Than Ever”



Tentative Schedule of Events

Tuesday, August 10, 2010

- 4 p.m. – 7:30 p.m.** Registration Desk Open
- 5:30 p.m. – 7:30 p.m.** FAHRO Welcome Reception

Wednesday, August 11, 2010

- 8 a.m. – 4 p.m.** Registration Desk Open
- 8 a.m. – 9 a.m.** Networking Continental Breakfast
- 9 a.m. – 11 a.m.** Opening General Session
- 11:15 a.m. – 12:15 p.m.** General Session
Transforming Rental Assistance & the Future of Public Housing
- 12:30 p.m. – 1:30 p.m.** Networking Lunch in the Exhibit Hall
- 1:45 p.m. – 3 p.m.** State & Federal Affairs Update and Discussion
- 3:15 p.m. – 3:45 p.m.** Networking Afternoon Break in the Exhibit Hall
- 4 p.m. – 5:30 p.m.** Annual Business Meeting
- 5:30 p.m. – 7:30 p.m.** FAHRO Legislative Appreciation Reception in the Exhibit Hall

Thursday, August 12, 2010

- 8 a.m. – 4 p.m.** Registration Desk Open
- 8 a.m. – 7:30 p.m.** Exhibits Open During Meals & Breaks
- 8 a.m. – 9 a.m.** Networking Continental Breakfast in the Exhibit Hall
- 9 a.m. – 10:15 a.m.** Commissioner Track
Successful Commissioner Orientation
- 9 a.m. – 10:15 a.m.** HCV Track
The Funding Process: What Are the Trends & Where Are We Headed?
- 9 a.m. – 10:15 a.m.** PHA Track
REAC Scoring, Appeals & the Future
- 10:30 a.m. – 12 noon** Commissioner Track
Roles, Responsibilities & Duties
- 10:30 a.m. – 12 noon** HCV Track
Detecting & Arresting Fraud: G.H.O.S.T.
- 12 noon – 1 p.m.** Networking Lunch in the Exhibit Hall

Thursday, August 12, 2010, continued

- 1 p.m. – 2:30 p.m.** Commissioner Track
Financial & Audit Oversight
- 1 p.m. – 2:30 p.m.** HCV Track
HCV Eligibility & Waiting List Strategies
- 1 p.m. – 2:30 p.m.** PHA Track
The Choice Neighborhood Initiative
- 2:30 p.m. – 3 p.m.** Networking Afternoon Break in the Exhibit Hall
- 3 p.m. – 4:30 p.m.** Commissioner Track
Ethics & Sunshine Laws
- 3 p.m. – 4:30 p.m.** HCV Track
Profiles in Development: Key Leaders & Success Stories
- 3 p.m. – 4:30 p.m.** PHA Track
Small Agency Roundtable:
Sharing Strategies and Challenges
- 7 p.m. – 10:30 p.m.** FAHRO Annual Celebration
Cocktail Party & Banquet

Friday, August 13, 2010

- 7:30 a.m. – 11:30 a.m.** Annual FAHRO Charity Golf Tournament



Hotel Information

The convention will be held at the Hilton Walt Disney World Resort in Orlando, Fla. Special convention participant rates begin at \$99 per night. Reservations can be made by calling the Hilton at 800/782-4414 and mentioning you are with FAHRO to receive the reduced rate. Reservations need to be made prior to July 26, 2010.





2010 Annual Convention & Trade Show
"FAHRO & HUD: Housing Florida Now More Than Ever"

Early Bird Registration Form

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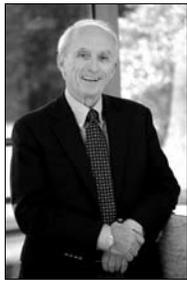


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Get to Know Cliff Hardy ...



Cliff Hardy of Tampa is the Florida Housing Finance Corporation's board of directors' low-income advocate. FAHRO recently interviewed Mr. Hardy about his perspectives on affordable housing in Florida.

FAHRO: Please describe your career path.

Cliff Hardy: I started at the Atlanta HUD regional office in 1964 before moving to Miami to work at Dade County HUD as a relocation advisor and property manager and then to the City of Jacksonville HUD as director of field services, which included the management of the public housing. In 1972, I moved to Raleigh, N.C., as executive director of the housing authority, which was also responsible for urban renewal. In 1977, I moved back to Florida and served as executive director of the Tampa Housing Authority. In 1979, I started First Housing Corporation of Florida. I retired in 2004 and have served on the Florida Housing Finance Corporation's (FHFC) board for the past year.

FAHRO: What is your perspective of Florida's affordable housing?

CH: First Housing was the first company to contract with the FHFC for housing bonds. The funds were used to provide financing for turnkey public housing. The state now finances a larger variety of housing, including income-restricted rental housing for moderate- to low-income families, preservation of the older Section 8 projects, housing sheltering the homeless and single family mortgages.

FAHRO: What are your perceptions about the housing crash, having worked in the mortgage business?

CH: Affordable housing is just another asset suffering right along with the regular real estate market. Some parts of the state are overbuilt while other parts are insatiable. The market for affordable housing in Dade County is still very strong. There are too many actors who contributed to the crash to place blame on any one party.

FAHRO: How can we avoid future instability?

CH: It is just part of the way the real estate market works. Just wait another 10 years, and there will be another housing bubble. 1970, 1980 and 1990 all had rough real estate years resulting in a rise in the number of foreclosures. This time it is more widespread and includes more residential homes than in the past, but this, too, shall pass.

FAHRO: Do you have any specific goals in mind to accomplish during your term on the FHFC board?

CH: My goal is to contribute my history and experience to the FHFC.

FAHRO: What role should the FHFC should play in managing public policy for public housing authorities?

CH: The state should assist with financing, which is the overall goal of the FHFC. Public policy is outside of the goal of the FHFC. The housing authorities already get lots of public policy oversight by HUD.

FAHRO: What is your advice to current Florida housing authority executive directors?

CH: The role of housing authorities has changed since I was an executive director. Now housing authorities must work to blend their efforts with private enterprises, as is the case with the Hope 6 program. They must continue to build and manage partnerships with others. It seems that is the only way they can continue to survive. 🌿



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Genetics and Employment

by Raleigh F. (Sandy) Seay, Jr., Ph.D.



In the employment arena, the idea that some employers might use genetic information to discriminate against employees and candidates for employment has been around for some time, and some states have passed laws

prohibiting it. Effective Nov. 21, 2009, this reached the federal level, and now employers are prohibited from discriminating against employees or applicants based on genetic information. "Discrimination" means using genetic information with respect to hiring or with respect to any terms, conditions or privileges of employment. The regulation also prohibits employers from gathering genetic information on employees (with a few narrow exceptions) and from disclosing it. The term "genetic information" includes information gained from a genetic test from the employee or the employee's family members, and it also includes information about diseases, illnesses, medical conditions or disorders a family member may have. Thus, discrimination based on

"genetic information" is now a new EEOC protected category.

It seems to us unlikely that an employer might require an employee or a candidate for employment to submit to a genetic test as a condition of employment. On the other hand, it is entirely possible that genetic information might inadvertently appear in an employee's medical records and that an employer might learn of an employee's genetic condition, or that of his or her family, through informal conversation. Thus, employers must be on guard to make sure that documents containing genetic information don't appear in employees' records.

What You Should Do Immediately

To comply with these new regulations, Seay Management recommends that you take the following actions right away:

- Add the term "genetic information" to your EEOC policy in your employee handbook and on your company's bulletin board.

- Secure the new EEOC poster that includes the protected category of "genetic information" and replace your current poster with this new one.
- Don't make any employment decision based on genetic information regarding applicants, employees or their families.
- Don't require employees or candidates for employment to take any genetic tests or to submit any genetic information.
- Be aware that genetic information could come into your office inadvertently, along with other medical information.
- Be aware that the term "genetic information" includes information about family members as well as applicants and employees.
- Make sure that any employee's medical information you have on file includes only those documents that are absolutely necessary for insurance, etc., and that you retain these documents in a separate, secure and confidential file. 🌿

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PCHA Provides ACCESS to Residents

The Pinellas County Housing Authority (PCHA) has partnered with the Florida Department of Children and Families' ACCESS (Automated Community Connection to Economic Self-Sufficiency) program as a self-service site.

PCHA's Resident Services & Programs Department in Largo provides computers, printer, phone and fax to assist residents when applying for various government assistance programs like temporary cash assistance, Medicaid and food stamps.

Residents can use the computers to check the status of an application or a determination of benefits, to report a change or to open an account online. Informational flyers and brochures keep residents aware of current programs and benefits available to them.

The goal of the ACCESS program is to strengthen Florida families through private, community and inter-agency partnerships that promote economic self-sufficiency, and the PCHA fully supports this valuable program for our residents. 

BCHA Moves Forward on Three New Developments

In an economic climate that has left many residential developers stalled, the Broward County Housing Authority (BCHA) is moving forward on several projects and is setting the standard for how public housing authorities will work in the 21st century.

The upcoming projects reflect a diversity of locale, building style and financing. Located in Davie, Fort Lauderdale and Hollywood, they account for nearly \$45 million in development costs, 235 jobs and 241 new affordable housing units.

Building styles include townhomes, a downtown eight-story building and garden-style apartments. BCHA will be working with two of the top affordable housing developers in the country and, for the first time, will fly solo and develop its own project.

Including these new projects, BCHA has pumped more than \$120 million into Broward County, while creating 731 affordable housing units in the past five years.

"We've contributed significantly to the Broward County economy in the past five years," says Kevin Cregan, CEO of BCHA. "And it is going to continue for the rest of 2010 with three shovel-ready projects that have financing in place and are ready to go."

They include the 155-unit **Ehlinger Apartments** in Davie, a \$29 million project, which is being developed with the Carlisle Development Group. The garden-style apartments will create 150 jobs; the project is set to begin in the fall.

The fall will also see ground broken on 76-unit high rise **Progresso Point** in downtown Fort Lauderdale. This \$14 million project is being developed with the Reliance Housing Foundation and will create an estimated 75 new jobs.

This summer, BCHA will embark on its first solo development with the **Crystal Lake Townhomes** in Hollywood. The \$1.8 million project will be adjacent to the Crystal Lake Apartments, an existing BCHA affordable housing development, and will include two- and three-bedroom townhomes. 

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Health Care Reform Fixes Are Now Law

President Obama signed the reconciliation package to the Patient Protection and Affordable Care Act of 2010 (health care reform) on Mar. 30, 2010. The health care reform bill was previously signed into law by President Obama on Mar. 23, 2010.

Some of the more pertinent provisions of the health care reform law for employers, as impacted by the reconciliation package, include the following:

Effective 2010

- Prohibits plans from imposing lifetime limits.
- Prohibits insurers from rescinding coverage except in fraud cases.
- Requires a health plan that provides dependent coverage of children to make such coverage available for an adult child until the child turns 26 years of age.
- Prohibits plans from imposing pre-existing condition exclusions for children.

Effective 2014

- Companies with 50 or more employees that don't offer health care coverage will be subject to a tax penalty. The penalty in the new health care law is set at \$2,000 per employee. A company's first 30 workers would not count toward the penalty.
- Employers that offer health benefits but have at least one employee who applies for a federal subsidy to purchase individual health care insurance would also be subject to the penalty.

- Annual health care limits will be prohibited. Prior to 2014, plans may impose annual limits only as determined by the secretary.
- Prohibits preexisting condition exclusions.
- State-operated exchanges will be created that will permit self-employed workers, small businesses and people without health care coverage to shop for coverage. By 2014, states are to set up Small Business Health Options Programs, or "SHOP Exchanges," which will allow small businesses to create pools to buy plans. Small businesses are those with up to 100 employees.
- An employer "free-choice voucher" must be made available to any employee choosing to purchase a health plan through an exchange. It must be equal to the amount paid to provide coverage to a participant in the company's health care plan.
- Waiting periods for health plan eligibility cannot exceed 90 days without penalty.
- Insurers that offer higher cost plans—those with aggregate values exceeding \$10,200 for individual coverage and \$27,500 for family coverage—will be levied a 40 percent excise tax.

Additional provisions are included in the new health care reform law. Some of them have effective dates that extend well beyond 2014. Employees, employers and health plans will all be affected by this new law.

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Richard Pinsky

Sadowski fund spending, failed to pass as well as did the Florida Housing Finance Corporation's reauthorization measure.

These bills are in good company. Along with the Legislature's failure to reauthorize the FHFC, the Legislature also did not reauthorize the Department of Community Affairs. Both the department and the corporation will not be able to promulgate any new rules until reauthorized by the Legislature.

Although doubtful, the Legislature could take up just the reauthorization measures should there be a special session. Most likely, the Legislature will wait until the 2011 regular session.

There are far more important things on legislators' minds than dealing with affordable housing ... it's an election year! And the 2010 elections are shaping up to contain some of the most bizarre races Florida has seen in a long time.

Governor Crist leaving after one term to run for the U.S. Senate is leading the list of races to watch. Now that he has switched to run as an independent, along with his backing from Florida's teachers, Republi-

can Marco Rubio and Democrat Kendrick Meek will have their hands full trying to catch his populist campaign momentum. Meek will have his own difficulties as a first timer and as billionaire Jeff Greene from Palm Beach launches his self-funded effort for the chance to replace Meek and face Crist and Rubio in November.

Crist's replacement for governor on the Republican side had Attorney General Bill McCollum easily handling Senator Paula Dockery in the primary. With the entry of another self-funded billionaire, Rick Scott, McCollum has steadily lost ground to Scott as a result of Scott's non-stop television ads.

The winner will face Chief Financial Officer Alex Sink, who, if successful, will be Florida's first woman governor.

Not to be outdone, the race to replace Attorney General Bill McCollum has one of the more active and wide open fields of candidates.

State Senator Dave Aronberg and State Senator Dan Gelber are fighting it out in the Democrat primary while Lt. Governor Jeff Kottkamp faces a primary challenge from Tampa-based State Attorney Pam Bondi and former legislator and agency head Holly Benson.

The race to replace CFO Alex Sink and the race to replace term limited Agricul-

tural Commissioner Charlie Bronson are in the category of the more quiet statewide races. State Senate President Jeff Atwater faces little opposition from State House member Pat Patterson in the Republican primary for CFO before he squares off against Democrat and former legislator Loranne Ausley.

Republican Congressman Adam Putnam faces no opposition as he awaits the winner of the Democrat primary in which former legislator Rick Minton and former Tallahassee Mayor Scott Maddox will battle it out.

Add in all 120 state House seats up for reelection, half of the 40 state Senate seats up for reelection and the 25 congressional seats all up for reelection as well, and what you end up with is one of the more active and crazy campaign seasons Florida has seen in a very long time.

Get involved, stay involved and we can't lose—no matter who wins! 🌴



FAHRO lobbyist Richard Pinsky (foreground) joins other lobbyists in the House Appropriations suite. (photo by Alina Garcia)

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