



Heart for Winter Haven

WINTER HAVEN HOUSING WHITE PAPER

*A Plan for Fiscally Sustainable Development to reduce the
Incidence of Family Homelessness in Winter Haven*

FINAL REPORT

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JULY 22, 2019
HEART FOR WINTER HAVEN
501(c)3

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I. Executive Summary:

This report offers the City of Winter Haven (City) an actionable and effective strategy and “next steps” for reducing the problem of homelessness among families with children in our public schools. It reviews problems of student homelessness and the contributing factors to the overarching problems of insufficient income (and employability opportunities), community disconnection and inadequate inventory of decent, safe, “reasonable” housing. This report details a three-stage implementation plan for recommendations tailored to our community. Included in the plan is an estimated budget with cost sharing between the City, private philanthropy, the business sector, the nonprofit sector and other interested parties.

Winter Haven is experiencing unprecedented growth. Economic development, particularly in the downtown, the Lego Land area in SE Winter Haven, and around the CSX intermodal area is spurring a population growth that has attracted national attention. New businesses moving in and existing ones are thriving, driving the unemployment rate to historic lows. This is an unqualified success and is due to the superior leadership and partnership of the City, of the Chamber of Commerce, the EDC and Main Street WH and non-profit groups. Thoughtful, visionary leadership and collaboration created a crucible for economic growth and a thriving downtown, yet in the midst of this flourishing, Winter Haven remains #2 in food insecurity in the nation (Food Research Action Council), and hundreds of homeless school age children are at risk because of housing instability.

Family homelessness, until recently, has been a problem hidden right in front of us. One only has to see the school buses drop off dozens of children in front of our local hotels to realize that something is wrong with raising children in temporary shelters. In fact, the local hotel/motel has become the expensive alternative (\$1200-\$1500/month) to the missing emergency shelters and missing “middle housing,” that will be discussed later in the body of the report. In fact, working families are unable to secure housing in which they are not “cost burdened” (paying greater than 30% of income).

This leaves them unable to handle financial interruptions in work due to illness, catastrophes or additional unplanned expenses (car repair, health care costs, etc.). The common practice of the required first/last month rent plus security deposit (approximately 300% of the monthly rent) is financially impossible. Even though economic opportunity have increased, incomes are still insufficient to the cost of living for a significant portion of our working families.

This report identifies an existing gap and offers a clear implementation plan to fill this gap with proven solutions. If all recommendations are implemented as outlined, family housing insecurity and student homelessness in Winter Haven can be vastly reduced in 3-5 years.

II. Recommended Actions

It is recommended, that the City review, approve and adopt this plan in whole, and appoint a local CBO to oversee the implementation and performance for a minimum of three years. Measurable

achievement would include implementation, successful rehousing of families, and additional housing units added.

A. Address the Crisis:

Eviction Diversion and Prevention, Risk Sharing Pool, Home Share Programs

1. Identify, designate and fund Housing Community Based Organization (CBO) to provide Eviction Diversion to WH families referred by Hearth Project social workers.
 - a. Designate Affordable Housing CBO: ***Women’s Resource Center*** (a local provider for Homeless Coalition Coordinated Entry)
Funding Source: City; Costs: \$30,000; Time Frame: (1-3 months)
2. Designate risk-sharing pool for rental property managers (Landlord Risk Mitigation Fund) which covers security deposit and application fees. Managed by Housing CBO. Incentivize participation with collection fee rebates for property owners who join risk pool.
 - a. ***CBO: WRC; Fund Source: City & Private Philanthropy; Cost: \$25,000; Time Frame: (1-3 months)***
3. Establish a targeted short-term homeless eviction diversion and prevention program to provide rental assistance at least 25 families with school age children for up to 2 mos.
 - a. ***CBO: WRC; Fund Source: (\$25k~CITY/ Private Philanthropy developed through Local Housing Partnership), + \$25k FLDOE/PCSB Homeless Discretionary Funds + \$25k~SHIP funds (Rental housing activities are limited to 25% of a community’s annual SHIP allocation.), Cost: \$75,000; Time Frame: (3-6 Months)***
4. Support increase of family friendly emergency shelter beds in WH NPO’s and faith-based organizations. ***Family Promise***¹ model brought up at meeting of church leaders, Federal Department of Agriculture building on US 17 at Inman Park. Unused portion of the Winter Haven Inn and Suites.
 - a. ***CBO: Salvation Army of East Polk, Area churches; Fund Source:(TBD) Cost: (TBD) Time Frame: (12 months)***
5. Increase capacity of Homeless Coalition of Polk County (HCPC); increase representation of Homeless Families in Coordinated Entry System through Rapid Rehousing program. Promote membership among WH homeless providers.
 - a. ***CBO: HCPC; Fund Source: City Cost: \$5,000 Time Frame: Ongoing***
6. Promote room and house sharing and work trade online apps i.e. *Nesterly* and *Roomster*:
 - a. ***CBO: Age Friendly Winter Haven, WRC; Fund Source: none; Cost: none; Time Frame: Ongoing***

¹ Family Promise Model

7. Designate home renovation NPO to provide home repair for housing safety: Identify and restore homes and mobile homes -10 renovations/ year
 - a. CBO: *(Doors2Change or other housing NPO)*; Fund Source: *\$25k City/Downtown CRA/ Polk Housing Finance Authority* matching funds, +*\$25k private philanthropy* for 20 houses; Cost: *\$50,000*; Time Frame: *(1-24 months)*
8. Establish Local Housing Partnership WH City Ord. Sec. 7.5-35. The City would support a consortium model that serves as a hub, creating lines of communication and organizing the efforts around this and future City initiatives and to assist in implementation of Housing recommendation actions.
 - a. CBO: *Heart for Winter Haven and City*; Fund Source: *City*; Cost: *\$36,000*; Time Frame: *(1-3 years)*

**B. Lay the Groundwork:
Rapid ReHousing Program**

1. Form partnerships to institute Rapid ReHousing: Santa Rosa County's One Family, One Year One Home model of Tenant-Based Rental Assistance Program
 - a. CBO: *PSCB Hearth Program, Homeless Coalition of Polk County, Women's Resource Center, Heart for Winter Haven, PEACE, City*: *(12 months)*
2. Continue Support structured Eviction Diversion Program; *annual renewal*
3. Apply for funding opportunities for on-going RRH: *Florida Housing Finance Corporation, philanthropy, private investment. (Ongoing)*
4. Promote Employability Training and Financial Literacy; *H4WH's Jobs for Life, Polk Vision talent pipeline employability program, United Way, Career Source Polk. (Ongoing)*

C. Development for the Future

Include Middle Housing and incremental development strategy in comprehensive plan to increase inventory and density (see Middle Housing Addendum). Goal: 150 units/ 5years

1. Advocate with Florida state office holders to protect the Sadowski Trust fund for affordable housing. In Winter Haven alone, \$5-\$6 million was diverted from the fund for affordable housing over the last decade (\$2.4 billion in Florida). *City Commission:(Ongoing)*
2. Windshield count, in coordination with City Code Compliance, walks to identify areas for investment in incremental development (Update Data related to existing housing within neighborhoods). *City Neighborhood Planner, Code Compliance: (18-24 Months)*

3. Organize and appoint a pro-bono legal commission to investigate and establish clear title of properties within city limits that are unencumbered by clear title for purposes of growth. This hindrance to development in NE WH, and would spur growth opportunity for business. ***Doug Lockwood, J.D., City, Florence Villa CDC; (\$10k for court filing fees, title search) (1-3 years)***
4. Plan for increase of Middle Housing / Mixed Income Neighborhoods development and Accessory Dwelling Units (ADU) expansion in Core District through zoning and land use changes as well as market incentives: ***City, Downtown CRA and FVCRA, Polk HFA, private philanthropy; (1-2 years)***
5. Build incentive packages and adjust land use codes for individual property owners to add ADU to existing lot to add property value, income and wealth. ***City, local banking partnerships, private investors. (12-18 Months)***
6. Promote City planning and processes for acquisition and rapid development of blighted and existing infill lots. Pro-Bono marketing team to communicate narrative of utilizing community collaborative to improve blighted neighborhoods. ***City Planning, business partnerships: (1-3 years)***
7. Require inclusion of workforce housing within Opportunity Zones with 5% designated for low-income affordability. ***City Planning (4-6 Months)***
8. Create incentives for infill development and additions. Adopt planning changes to allow for Cottage Houses, Tiny Homes, Cooperatives, Modular Housing, etc. that give moderate density increases. Eliminate impact fees, and offer rebates on water sewer hook-up for affordable housing development of this kind. Offer low-cost property for proposed middle-housing development to reduce cost, maximize affordability. ***(12-18 Months)***

It is recommended that the City approve and adopt this plan in whole, and appoint Heart for Winter Haven to oversee the implementation and performance for a minimum of three years. Measurable achievement would include implementation, successful rehousing of families, and additional housing units.

III. Key Partners in a Community Collaborative

Homeless Coalition of Polk County (HCPC)

The Homeless Coalition of Polk County manages the data system that prioritizes and coordinates services across the region, allocates federal and state resources to provider agencies, and conducts program oversight and outcomes monitoring. FHC found positive evaluations and performance of HCPC, and recommended supporting and investing in capacity building efforts to ensure an effective response system. HCPC lacks both community support and understanding as well as unrestricted financial support. The City has the ability to assist HCPC to grow our community understanding is essential to addressing this issue.

Local Housing Partnership (LHP)

WH City Ord. Sec. 7.5-35 establishes this work group that could focus on developing the processes and roles for key players in the City's efforts to ensure system-wide improvement, strategic planning for the system, and community engagement. An ideal LHP would be comprised of influential community leaders and decision-makers from multiple sectors, including: business, health care, philanthropy, government, banking, law enforcement and housing development, in addition to community-based organizations in the social sector and faith community. Heart for Winter Haven is willing to undertake establishing this work group.

Polk County School Board Hearth Project

Homeless student coordination is vital to identify and support families in Winter Haven impacted by homelessness. The homeless coordination centers on ensuring that transportation and support services help ease the burden of homelessness as it affects the student and their ability to maintain in their school of origin. Currently, unless the family is experiencing "literal homelessness", they are rarely referred for HCPC services or support. This is due to limited funding for this segment of the homeless population. Furthermore, housing support is not currently part of the Hearth services.

Hearth does outreach to identify student families throughout the year; however, they estimate that they are identifying approximately two-thirds of the homeless family population. Improved outreach is needed.

Likewise, coordination is vital to prioritizing and ensuring consistent and accurate assessments of needs. If HCPC and Hearth do not have the capacity to perform these two tasks, a local CBO will need to be identified or created to undertake this portion. The Women's Resource Center seems the most likely candidate to fulfill this position. It currently serves as the HCPC provider point of entry in Winter Haven, and has a good history of working with housing related programs.

Women's Resource Center (WRC)

WRC serves as the coordinated entry site for HCPC in the Winter Haven area. Centrally located, they have been a consistently good partner with the homeless coalition, and have gained experience as case managers and providers for housing in the city. Providing outreach, assessment and case management is essential to an effective diversion and rapid rehousing program. WRC is an obvious leading candidate for becoming the housing CBO in WH, presuming they receive the necessary funding to expand services.

WH Housing Authority

Our housing authority is capably led and effective providers of public housing. Their expertise, particularly in Section 8 style scattered site housing, is needed to help provide continuity and collaboration within a proposed LHP. Likewise, they are well equipped to provide income verification and other public housing options that our WH families may need.

Churches and Non-Profit Community

Wrap-around services and supports accomplishes both tangible (provision of goods) and intangible (encouragement and social connection) needs are vital to family stability and thriving. In meeting with dozens of churches, non-profit and ministry leaders, there was an expressed support of this effort to support families experiencing homelessness. On the other hand, there was a concern raised about coordination of efforts. There is a felt need to have an organizing entity that could help to communicate with and direct the efforts of the faith and non-profit community around this issue. The City could support a consortium model that serves as a hub, creating lines of communication and organizing the efforts around this and future City initiatives.

Private Philanthropy

Individual philanthropists, financial institutions, along with local, state and national foundations, provide essential sources of funding. It is anticipated that more concrete efforts to secure funding will need to be developed as the City decides on its own level of commitment. Each step in the effort to reduce and eliminate family homelessness in WH will require community support of this nature.

Business Community

Clearly, a market aware approach that provides the most direct pathway presently available in WH. Any cost reduction of fees, property or City services as well as any incentives or financing will help motivate developers and homeowners to build the kind of housing needed. Additional work will need to be done, to also raise awareness in the community as a whole of the need for addressing this issue holistically.

Heart for Winter Haven

Having served as a collective impact agency in Winter Haven, building partnerships toward collaborative action is at the heart of this organization. Heart for Winter Haven proposes to act as lead agency with the City to undertake this initiative. H4WH will work closely with the Key Partners listed above as well as with the City Planning, liaising with the City Manager's office.

IV. Stakeholders' Perspectives Summary

Over the course of six months, Heart for Winter Haven (H4WH) worked to engage with all stakeholders close to the family homelessness in Winter Haven. These stakeholders included the service provider community, business leaders and economic development organizations, and the faith community, City and Polk County staff, state and local non-profit and for-profit housing developers, law enforcement and perhaps most importantly, families impacted by this issue.

The summary in this report details the organizations interviewed during the process and offers a general summary of this discussions in addition to critical themes raised across the interviews.

A. Organizations Interviewed²

H4WH conducted interviews with several dozen stakeholders in the Winter Haven area. The purpose of these meetings was first, to collect data to have a better understanding of family homelessness and the challenges families are facing within our community. Secondly, interviews were held to identify solutions and build support for improving systems of care that promote housing stability in our community.

- *Service and housing providers* shared invaluable insight regarding the difficulty of assisting at-risk families. Frequently, “housing is the hardest nut to crack” was a shared refrain used, due to both lack of funding, and perhaps more surprisingly, lack of available housing inventory.
- *Business owners, law enforcement officials and school officials* all share concern that children in unstable housing are denied a fair chance at succeeding in education, and therefore, lose employment and economic opportunity in the future. Likewise, the workforce is diminished when (small “a”) affordable housing is scarce.
- Business representatives, particularly *real estate developers and banking officers*, called for the need to have the City take leadership and address impediments to development.
- *Developers* addressed the seeming reluctance of the City to acquire properties that are blighted and expressed wanting the City to use its resources to spur infill development.
- This call for City leadership was also expressed by *banking and real estate investors* in terms of providing financial pathways for successful development of affordable, workforce housing. *One banker noted that historically, “City involvement around developing affordable housing signaled the banking community and led to a rallying of leadership within the banking community to access its resources.”* Community Reinvestment Act funds offer significant help for developing more affordable housing. A number of banks also have foundations that focus on housing, as well.

Multiple sectors share this concern over housing, but have a “who’s the first one in,” question that creates hesitation to develop in blighted neighborhoods. The City’s leadership in this area is necessary and desired.

² See Exhibits

B. Quantitative Summary

Measurements of families serviced by PCSB's Hearth Project (attached) as well as current housing data reflect the two major problems experienced in Winter Haven: insufficient Income and insufficient housing inventory. The idea of cost-burden related to housing is not new; it does highlight the need for increasing our workforce capacity for greater earning through employability as well as vocational training. As of 5/14/19, Hearth counted 482 Winter Haven students who faced a homeless situation sometime in the 2018-19 school year.

C. Qualitative summary

Family Interviews

As indicated, over 80% of homeless families face one of two situations: As of May 14, 2019, 299 students were in Doubled-up housing (65%) or 90 hotel/motel dwelling (15%). In addition, 12% (63) are unaccompanied youth living with another family.

Family A

J.J. is head of a four generation, fourteen-person household. Her infirmed mother, her daughter and six grandchildren, her daughter-in-law and two grandchildren, her younger son recently released after a decade of incarceration, all live with her and her husband in a 4BR/2BA home with an enclosed garage. In this case, four distinct families, two with children, are occupying a single residence.

Other than the head of household, the other three working age adults lack sufficient employability to earn incomes sufficient to support their own household. Each of the families with children had significant housing stress that resulted in multiple moves for them, bouncing from apartment to hotel rooms frequently. J.J. invited them to move in, so that they could have stability for her grandchildren. She hoped that they would remain until enough money could be saved to find suitable and stable housing. However, that search continues as they have yet to find safe, decent, sustainable housing within her children's reach. Underemployment remains a major issue, particularly with her formerly incarcerated younger son.

Over 25% of families in Polk County Hearth report that unemployment or underemployment was the reason for them becoming homeless. While about 30% of families report that eviction or foreclosure led to their loss of housing.

Family B

K.S. is a single mom to a graduating senior, a ninth grader and a fifth grader, who lives in a local economical hotel room for \$375/week. She moved in after her property owner refused to repair the leaking roof, which led to a significant mold problem, particularly for her asthmatic 5th grade son. She used her tax rebate to move into the motel room hoping

she could use the balance as a deposit to secure an apartment for her family. She found some apartments and houses to rent, but was turned down due to a “5-6year old eviction.” With each application for housing, she reports she typically paid \$100 or more just to apply.

She reported to Hearth her situation when it became clear that her temporary move was seemingly unchanged. As of April, she had exhausted a great deal of her earlier windfall on unplanned expenses for her children. “We each had trips to the Urgent care, and then my oldest had prom and graduation, and I wasn’t going to make him miss out on celebrating his achievement,” she stated. She estimates she is spending over 60% of her income on housing and as much as 70% if she includes her transportation costs. She is aware of this being unsustainable, but she is uncertain how to make any changes until she gets better housing.

KS is right to be concerned. Studies show that children experiencing homelessness are at risk for academic failure, social rejection in school, physical, social and emotional health problems and continued homelessness as adults. More than 80% of homeless youth who range in age between 14-25 years suffer from depression, anxiety, aggression and 43% report having attempted suicide. In addition, 33% of adolescents who lost their homes show effects of post-traumatic stress disorder (PTSD) and exhibit a range of emotional and behavioral dysfunction. A 2019 study,³ noted that homelessness, among students (in schools from kindergarten through 12th grade) has increased 70 percent over the last decade. There is a strong negative correlation between homelessness and educational success. Only 64% of homeless students graduated in the 2016-17 school year (13 percentage points below other low-income students and 20% below all students)

Significantly, the data collected by Hearth indicates that nearly 25% of the reasons for homelessness is unknown or other. This is likely because the “unknown” category is multi-variable, therefore hard to categorize for the reporter.

V. Points of Concern: Barriers to success

A. Coordination

Currently, there remains a disconnect between the missions of the Hearth program and the HCPC organizations. The state definition of homeless includes families with children in doubled-up and motel type dwellings. HUD’s definition is more restrictive, tending toward a focus on “unsheltered” people. The differences in definition cause some confusion. This is not an uncommon situation and leads to some inefficiencies and redundancies. As of 2015, there were at least 27 Federal entities that administered programs for homeless individuals. Numerous federal policies address youth homelessness as well.

³ Study on Homelessness.

Notably, the PCSB Hearth program is a mandate of the department of education (McKinney Vento Homeless Assistance Act) which requires school districts to meet the needs of all students and mandates that they provide intensive support, effective interventions and a wide range of services to homeless youth. Academic and social support provisions as well a transportation subsidy and help with other academic services. It does not address any services related to re-housing. However, the homeless coalition does not currently count (and therefore does not provide services) to families that are doubled-up or living in hotel/motels. Having shelter, these families did not fit the priority population of the federal definition of homeless, therefore the homeless coalition does not prioritize counting and services to them, though in a best-case scenario, they would. The proposed Diversion and RRH program (*see above recommendations*) for WH families would increase the interaction between these important entities and create a broader pathway of collaboration between the two entities.

B. Housing Insecurity and Transportation

Repeatedly, stakeholders reported, and research indicated that a significant barrier for family's is a general lack of affordable housing units for extremely low (30% AMI), very low (50% AMI) and low-income (80% AMI) families. Housing insecurity and housing cost burdens are on the rise nationally, and in Winter Haven. Any systems approach to homelessness among families has to acknowledge the housing environment and understand the scale of the problem in the housing market.

Households that spend more than 30% of their gross annual income on housing costs are considered housing cost burdened. In addition, transportation costs are expected to be kept under a 15% of GAI. Rising above this 45% H+T assumes the household will have to make sacrifices in the household budget to pay for groceries, utilities, and other typical expenses. This practice can easily lead to crises when there is not enough money available to pay for emergency car repair, medical bills or cover a security deposit when moving into a new home. It is in this financially strained environment, that WH residents witness inherent increase in the number of families experiencing homelessness. As previously stated, the majority of these families end up living with other families or in hotel/motels. Predictably, the instability of doubling-up lends itself to less economic stability and growth. Certainly, the motel environment leads to a greater incapacity to save money for funds necessary for more reasonably priced housing

The United Way describes this problem through its annual ALICE report. ALICE is an acronym for Asset Limited, Income Constrained, Employed- households that earn more than the Federal Poverty Level, but less than the basic cost of living:

Of 14,188 Winter Haven Households, 58% (8,229) households are cost burdened in WH according to United Way's ALICE Data (ALICE + Poverty)

Using the Center for Neighborhood Technology data, it shows:

***For Families at 80% AMI: Housing + Transportation Costs %Income= 66%
Housing 36% Transportation 31%***

Families earning 80% of the Average Median Income or less average spending 66% of income on housing and transportation costs.

To address the root cause of homelessness among families, the City must recognize that primary solutions include expanding the inventory of affordable rental units and increasing family's capacity to earn more in the marketplace.

In addition to increasing the absolute number of affordable units, proximity matters, these units need to be close to service provision, public transportation, healthcare, and employment.

C. Growing Employment and Income

For a large majority of these families, homelessness is a transitional condition, not a chronic one. In a study of 1000 Central Florida families with school-aged children enrolled in Osceola and Orange county public schools, most families escaped homelessness within 5-6 months. The most salient difference between families who escaped and those who remained homeless was income. This underscores the importance of employment opportunities for families to allow them to exit homelessness.

Notably, families that remained homeless tend to be headed by single women who identify as mothers of their respective households. In addition, families who become housed identify themselves as Hispanic or non-white, while still homeless families identify as non-Hispanic and white.

The factors reported in this study that most affect homelessness are history of evictions, bad credit, and most of all, no money for security and utility deposits. Money matters.

VI. Neighboring City Efforts

Worth incorporating into our discussion are the findings of the Florida Housing Coalition (FHC)⁴ in the study they provided to the city of Lakeland. The Lakeland/Winter Haven MSA shares a number great deal, especially since most of our counties housing providers are headquartered in Lakeland. The FHC report noted that their respondents prioritized: 1. Transportation matters 2. Housing Matters 3. Leadership Matters, as chief concerns.

1. Transportation

The importance of transportation cannot be overstated for families in very low, low and moderate-income range. Reliable transportation around the county that connects people living in lower income areas to their jobs is vital. Cross-jurisdictional transportation was noted as a particular

⁴ FHC Study

challenge or persons working low-wage service industry jobs. In addition to geographic route coverage, it is important for riders to have access to reliable transportation at appropriate times. Service availability during non-traditional hours is critical to service industry, logistical and manufacturing shift work. Without access to transportation, it may be difficult to obtain and retain employment. This need emphasizes the viability of a plan that includes increasing population density within the downtown corridor, where jobs and transportation are both accessible.

2. Housing

The local housing market make a considerable difference for families experiencing homelessness and for those at risk. Rising housing costs strain already cost-burdened families. FHC interviews (as well as H4WH) indicated a constant concern among stakeholders that there was a scarcity of decent and affordable rental units in the housing market.

Many service providers have developed relationships with landlords to help families move out of homelessness. However, it was reported that viable housing for lower income families is typically either located far from employment and transportation or of such low quality as to present health and safety concerns. The scarcity of decent rental housing that is affordable makes it more difficult for families to move out of homelessness and thereby frustrates attempts to gain housing and employment stability. Making allowance for smaller footprint accessory dwelling units and rentals within Winter Haven incrementally increase population density while keeping the “feel” of traditional neighborhoods in the core district.

3. Leadership

Interviews of service provider leaders revealed that the system is relatively fragmented, with no single organization with adequate resources and leadership to focus efforts, coordinate systems, redirect funding, implement best practices, and prioritize populations. Communities that have seen the highest reduction in homelessness are those with a strong coordinating entity with sufficient resources and influencers. The FHC survey, further confirmed the perception the dearth of affordable housing and a high degree of difficulty in accessing it. Winter Haven service providers echoed that sentiment and noted the additional scarcity of emergency shelter in Winter Haven. Currently, there are only fourteen (14) beds for women available as emergency shelter, including two (2) for women with children.

That being said, long stays in shelter housing are considered problematic. Residents in shelter (and transitional) housing remain homeless while in the program; it is not until they move out into a rental unit or similar housing that they are able to integrate back into the community and stabilize their lives with autonomy. Decades of research support the fact that people are much more likely to address employment and health issues if they are housed first, then are provided with appropriate supports after they move into their permanent housing units. “Services first” is considered outdated, ineffective and more expensive as it results in longer lengths of stay in overcrowded shelters.

With that in mind, a more straightforward shorter-term solution is to invest in a robust rapid rehousing program that provides short to moderate term rent assistance along with housing based

case management. However, a scarcity of housing availability in the private market requires long-term attention and a strategic approach to developing and expanding housing solutions to increase inventory of decent, affordable, centrally located housing units.

VII. Best Practices: A Review

A. Prevention and Diversion

An effective method for reducing the number of families experiencing homelessness is to engage in effective prevention and diversion processes. Prevention means to provide assistance to help a person retain the unit they currently rent (thereby avoiding eviction). Diversion, addresses the immediate need of shelter and helps to avoid sheltering or entering into the homeless system. It is recommended that the city invest support in an eviction diversion program to reduce the number of children whose families experience homelessness in the school year.

Notably, in interviewing Jeff Bagwell, Executive Director of *Keystone Challenge Fund*, he highly endorsed a “rental housing stability first” model solution. While Keystone has been a long-standing partner with the city at qualifying homebuyers for down payment assistance using SHIP funding, Mr. Bagwell indicated that his need is to identifying available funding to help families secure housing stability through affordable, decent rentals. He notes that recovery is more likely to be long lasting and successful when it is combined with one’s own housing. A housing focused and services added approach reduces housing instability and promotes a better environment for housing than focused case management and support services to lead to economic and other forms of family stability.

B. Rapid ReHousing (RRH)

Moving from “management of homelessness” through homeless services to reduction and prevention of homelessness happens when families have greater housing access. RRH and diversion opens the doors to housing stability. RRH provides rent assistance and home-based services of moderate intensity to appropriate households to eliminate or mitigate on-going barriers to housing stability.

According to Bill Aldinger of Florida Housing Finance Corporation, the One Family project in Santa Rosa has been extremely successful in helping low and very low income families achieve housing, family and economic stability, followed by growth in income, educational attainment and overall quality of life. Rapid Rehousing and Diversion both respond to a fundamental barrier to reduce homelessness: access to housing. These interventions are focused on rapid placement of persons into rental units, often in the private market, with standard one-year leases. The distinction is that in prevention and

diversion, short-term assistance for income stable families helps overcome the immediate cash barrier to remaining in or establishing new stable housing.

RRH provides rent assistance for three to twelve months. Both of these programs come with home-based support services that are matched according to each family's assessed needs. The CBO provider of these services is a critical piece to help families establish and increase their ability to remain housing stable. Likewise, the CBO's ability to attract and maintain landlords willing to accept RRH subsidized households and the surety of a risk pool is vital.

Experientially, WRC executive, Cherie Simmers, reports that they have found their landlord partners to be appreciative of the support services that accompany WRC referred leasees. Whereas landlords' perception of "homeless" clients tends to lean toward these clients posing elevated risk of delinquency or damage to the unit, knowing that the CBO case manager is available provides a greater sense of stability and mitigates their perceived risk. Knowing that the CBO had additional people to move in if a family prematurely broke lease added to their sense of security. One landlord stated his agreement, "this would create an ideal security for us, knowing there is social support from a local provider." In addition, he added that he would be more likely to collaborate with the City, if they could share the risk of collection fees if families suddenly left and furniture and garbage needed to be hauled.

C. Increasing "a"ffordable Housing Inventory

From a rental perspective, 95+% of all available housing units are occupied, and have been for the last five years in Winter Haven. Simple supply and demand economics, explains the need to balance the supply side with the well-documented increased demand side. Otherwise, one should expect the market to continue to drive up the price of housing, further distancing our working families from affordable choices. Increasing the housing side is a much more difficult and costly proposition, but is clearly a long-term solution for reducing family housing instability that leads to homelessness.

a. Low Hanging Fruit: Existing Mobile Homes and Cottage/Modular Homes

New construction is both expensive and slow. While few, there are a fairly large number of mobile homes in the city, which are in drastic need of repair. These are both cheaper and easier to renovate than "sticks and bricks" homes. This would be a good and fast source of currently uninhabitable homes that could be used to increase the City's inventory.

Doors2 Change has a well-developed plan (and experience) to do so, but needs financial support to increase the scale of their efforts to suit the demand. Likewise, manufactured homes are of higher quality and could readily expand or be used for infill or ADU development. Zoning, coding, and land use issues will need to be addressed. Updating them to accommodate these changes while maintaining reasonable expectations of neighborhood style and fit will also be necessary. (Attached is Cottage home plan from Clovis, NM)

The City's compliance division, along with Fire and Police has undertaken a valuable initiative in identifying and canvassing seven "hotspot" neighborhoods that have the highest demand from each of those three service areas. It is recommended that the planning for incremental infill development and revitalization begin in these areas. Linking these compliance efforts with the Planning department will give a pathway to increase important data about existing structures and help to focus the development efforts.

Interestingly, ACS data provided by the City indicates an 18% vacancy of housing in Winter Haven. Florida leads the nation in unoccupied housing, presumably due to the high number of vacation and winter homes in our sunny state. However, this fact may need further exploration, as there may be opportunities there. The Code compliance walks and windshield count should help to clarify this data.

b. A Comprehensive Plan to Increase Housing Inventory

There is a recognized demand for "affordable" rental housing units in the core central districts of Winter Haven that have walkable access to employment, shopping and transportation. Inviting this kind of development through attractive incentives and deliberate changes to building code, zoning and land use codes, is important to achieve this kind of housing. The City can reduce cost to the "developer", thereby, creating opportunity to create housing inventory that is accessible and affordable. This housing should be smaller, energy efficient, "smart" and centrally located.

Middle Housing consists of multi-unit housing types such as duplexes, fourplexes, bungalow courts, and mansion apartments that are not bigger than a large house, that are integrated throughout most walkable pre-1940s neighborhoods. Often integrated into blocks with primarily single-family homes, and that provide diverse housing choices and generate enough density to support transit and locally-serving commercial amenities, middle Housing should be given priority for infill development in single-family, mixed income neighborhoods.

The Cottage Home Program in Clovis, NM and the tiny home project in Detroit are enticing examples of how attractive, smaller lot and house sizes can be arranged in an interesting and economically viable way. The City could promote a demonstration project of this kind in available downtown properties on Central and First St North or another central location.

An **accessory dwelling unit**, usually just called an **ADU**, is a **secondary housing unit** on a single-family residential lot. ADU's can be attached or detached units of housing that would fit nicely within single-family neighborhoods, particularly ones with larger lots. Incentivizing the building of ADU's will help solve the issue of limited undeveloped properties while helping to individual homeowners increase both wealth and income.

VIII. Conclusion

Stable housing is the basis for stable families, healthy community and a workforce able to meet the demands of a growing economy. A healthy and stable housing market does not happen by accident. It is planned and then developed through strong leadership. In the year 2000, a Downtown Community Redevelopment Plan was developed to envision a healthy, vibrant downtown community through deliberate public/private partnerships. Today, much of that plan is or has come to fruition nearly twenty years later. Redevelopment and revitalization were key concepts in the language of that plan, and we are seeing tangible results now. Private home ownership and market housing garnered the most attention at that time. In 2019, times and housing needs have changed.

A growing number of Winter Haven residents no longer desire nor can they afford single-family residence. Smaller, centrally located, walkable housing units are desired for rent or ownership. The “missing” Middle Housing concept is one that captures the development needed over the next twenty years in Winter Haven, and we have the plans and resources needed to accomplish this goal. The City Comprehensive Plan from 2011, details much of the land use and zoning changes needed and incentives that would attract this kind of development. Details of those incentives need to be developed and promoted through strong and deliberate leadership.

The City of Winter Haven can provide that leadership and promote partnerships with the private sector to address this housing crisis both now, and for the near future.

EXHIBITS

1 Family, 1 Year, 1 Home: Tenant Based Rental Assistance

Students Living in Homeless Situation at Winter Haven Schools: Statistics for 18-19 sy:
HEARTH Project PCSB

ALICE in Polk County; United Way- Florida

Housing and Transportation Costs% Income; Center for Neighborhood Technology

Missing Middle Housing; missingmiddlehousing.com

Cottage Home Program; Clovis, NM; <https://cityofclovis.com>

Family Promise Initiative; familypromise.org

Wells Fargo Announces \$1 Billion Commitment to Housing Affordability;
<https://philanthropynewsdigest.org/news>