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Hillsborough County, Florida Creates a Housing Trust Fund, Commits \$10 Million Annually

by Michael Anderson // Summer



HOPE member Maria Gainey shares how difficult daily life is as she and her family struggle to find decent housing they can afford - currently spending 55% of their very low income on substandard housing negatively affecting her health.

By a vote of 7-0, the Hillsborough County (FL) Board of County Commissioners passed an ordinance, creating Article IV: HOPE Affordable Housing Act to establish the Hillsborough County Affordable Housing Trust Fund with an annual commitment of at least \$10 million in county general funds. The fund will promote the preservation and production of affordable housing in Hillsborough County.

Organizing to advocate for the creation of the county affordable housing trust fund was HOPE (Hillsborough Organization for Progress & Equality), a multi-issue, grassroots, community organizations currently consisting of 23 multicultural and interfaith member congregations in Hillsborough County, and an affiliate organization in the DART network. HOPE members identified the creation of a county affordable housing trust fund as a priority issue in 2013. Personal stories in the congregations and their communities revealed the negative impact the high cost of rents and mortgages in Tampa and throughout the county was having on families and individuals. For six years, HOPE members engaged in a range of advocacy and organizing activities, including working on HOPE's affordable housing committee, sharing their housing stories, having 20 – 50 – 80 people continuously attending County Commission meetings, meeting with individual Commissioners, and building their Justice Ministry Networks. More importantly, HOPE turned out large numbers of people at its annual Nehemiah Action, increasing from 900 to 1,300 during the campaign, an indicator of their organizing efforts and swelling support for a county affordable housing trust fund.

On September 5, more than fifty HOPE members filled the County chambers to push the Commissioners

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to vote to pass the Ordinance to establish the Affordable Housing Trust Fund. Eleven HOPE members provided testimony in support of the measure, while also advocating for the Commission to focus the majority of the resources on the families below 50% AMI, Very Low Income households, and to place a cap of 5% on administrative costs for the fund. The final ordinance commits not less than 30% of the funds for families at and below 50% AMI, and includes the 5% administrative cap.

"Winning this long-term policy change has been a hard fought 6 year journey," said Gretchen DelSavio of HOPE. "The power of HOPE's strategy, especially our Nehemiah Actions, moved the Commissioners to action. Our persistence and constantly showing up brought it home! And now we have new essential resources to create the affordable housing our County needs."

HOPE's pressure on the County Commission was unwavering, securing new commitments from Commission members with each Nehemiah Action annual cycle. HOPE's impact is captured by this excerpt from the Tampa Bay Times article on the housing trust fund:

Commission Chairman Les Miller acknowledged that it was the persistence of members of HOPE, which is made up of members of local churches, that led the board to relent. Its members frequently packed commission meetings wearing purple HOPE T-shirts.

"Your tenacity on this issue for the last six or seven years has been frightening to a certain extent," Miller joked. "You hung in there."

The Hillsborough County Affordable Housing Trust Fund will make funds available by loans and grants for the production, acquisition, rehabilitation, and preservation of land and/or housing units for rental and homeownership activities. No less than 30% of funds serve people at or below 50% AMI, no less than 30% of funds serve people at or below 80% AMI. The overall income limit for trust fund awards is 100% AMI. The County's Affordable Housing Services Department will administer the fund, with the Board of County Commission providing final approval of awards. The ordinance also requires an Affordable Housing Biennial Plan to determine the annual priorities of the funds, the eligible strategies, and description of how the funds will be distributed among the income levels approved in the Ordinance.

The first draft Biennial Plan will be presented at an Oct. 7 meeting and then must go before the County Commission for approval within 5 months. Not surprisingly, HOPE will be in attendance, pushing for resources to support very low income families.

"In every one of our HOPE member congregations, we have families, seniors and other people really struggling to find a decent place they can afford," said Char Lerch, HOPE member. "These stories are tragic and they are also preventable with more affordable housing in the County. That is why we need to maximize these new trust fund resources to those most vulnerable."

To learn more about the Affordable Housing Trust Fund, contact the Hillsborough County Affordable Housing Services Department at (813) 246-3150



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