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Sent: Thursday, October 26, 2017 12:44 PM

To: Nancy Muller <Nancy.Muller@floridahousing.org>

Subject: Affordable Housing Workgroup

Dear Ms. Muller,

I was interested to read about your working group on affordable housing. I have observed the problem from a couple of perspectives: as a real estate broker and as an investor/owner. The market here in Brevard County has become extremely tight as far as any type of rental housing and homes for sale under \$200,000. I watch the local Facebook forums about rental housing, and I see many people on the verge of homelessness, or concerned about rents that absorb most of their wages. I know that the pressure of the rental shortage is impacting children as well; the school board has reported close to a thousand homeless students. For buyers, the search for a decent first-time home is taking six months or more due to the poor quality of the lower priced properties and loan requirements.

Key tenant concerns based on my experiences with customers seeking rental housing and what I read on local online forums:

- landlords are not responding to repair issues or are knowingly ignoring unsafe situations
- landlords and property managers are routinely using the slim market as a way to collect rental application fees, knowing that the vacancy has already been filled
- landlords and property managers are not abiding by HUD guidance regarding criminal records. They should not be routinely rejecting people with criminal records. This approach leads to discrimination and permanently subjects those who either served time and had minor violations to homelessness or substandard housing. Someone who shoplifted when they were 18 should not have to suffer poor quality housing for the rest of their life. People with criminal records should be evaluated on a case-by-case basis to fairly evaluate the risk to a potential landlord.

The state needs to provide better access to consumer protection and legal assistance for tenants. Many people don't know their rights. Something needs to be done at the state level to elevate the ability of tenants without financial resources to exercise those rights. At the same time, we need better safety nets for renters who are at risk of legal eviction as evictions are a sure route to difficulty in finding housing and to homelessness. If people are living so close to the edge, the state, local governments and community organizations need to coordinate to proactively assist tenants, for example, when they can't pay rent due to job loss or illness?

Regarding supply, I see no choice but for the state to provide incentives for the creation of more affordable housing. Recent predictions indicate that market demand and the strong economy will continue to drive rents and housing prices upward for the next two years. As a small investor, I do not have deep enough pockets or access to enough credit for the available housing stock. I would be interested in partnering with government entities to acquire, rehabilitate and manage more rental properties. While I feel I have the ability to manage renovation contractors and tenants, I am not able to access credit to purchase distressed single or multifamily rental properties.

Many tenants are interested in purchasing a home, yet low wages and high rents are keeping them forever trapped in someone else's property. We need to find ways to give them a foot in the door. The \$15K grant program is much too low given the salary required to sustain a loan for an average priced home in this market. Are there ways to ramp up neighborhood assistance programs, which rehab the junkers (now few and far between) and sell to low income buyers? What about implementing some

creative ideas for constructing affordable small (not tiny) homes about 1000 sf or less--use the models developed after Katrina, fill in the vacant properties we see in every residential area in this county? What about opening up zoning to "granny flats" or small homes built behind existing homes? Let's get some pilot projects going!

Thank you for the chance to contribute. These are of course my opinions based on my experiences as a tenant, landlord, investor and real estate professional. I would love to be able to attend your meetings and even volunteer my time to help with your working group.

Heather Lingley

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