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PUBLICATION
OF THE FLORIDA
APARTMENT
ASSOCIATION

SUMMER 2018

multifamily florida



THE TALLAHASSEE EFFECT

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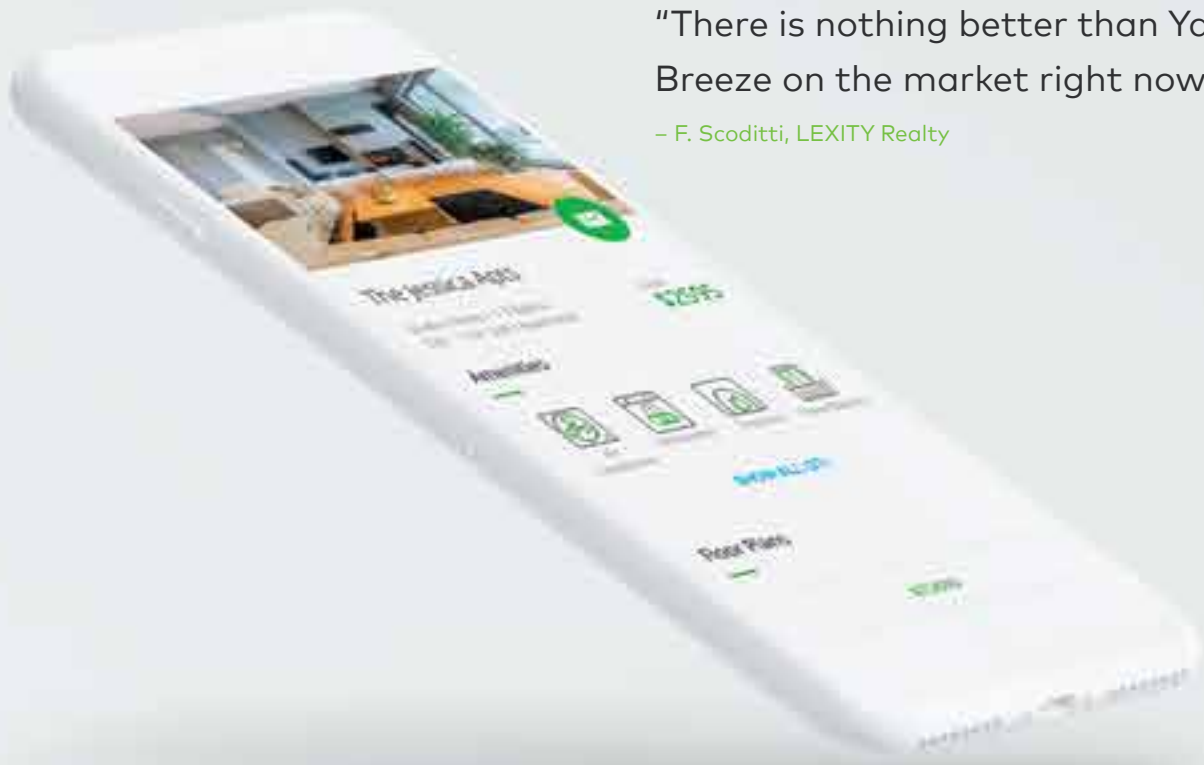
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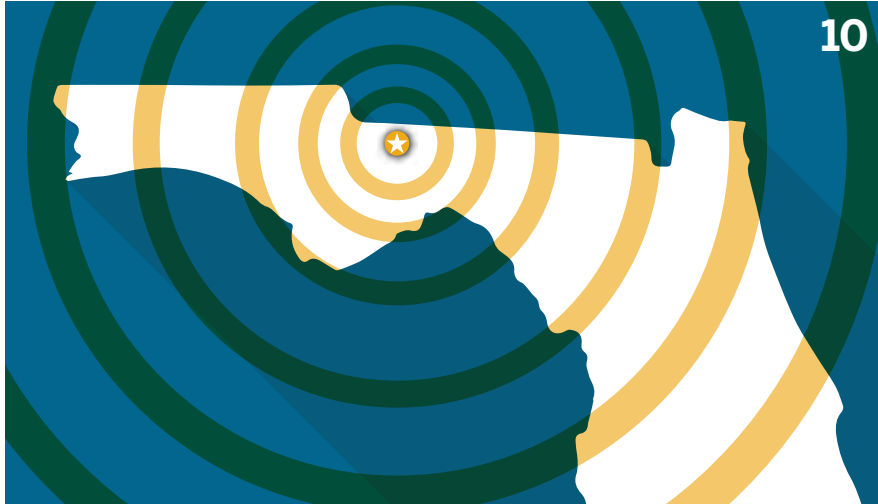
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Published for
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Tel: 352-332-1252
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Publisher: Dave Evans

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Project Support Specialist: Hannah Mule

Layout & Design: BK Publication Design

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PUBLISHED JUNE 2018/FAP-Q0218/8607

PRESIDENT'S MESSAGE

Let's Work Together To Meet Critical Need

BY LORI TRAINER, CAM, CAPS
PINNACLE

What do you think of when you hear the term "affordable housing"? Do you think of government assistance, tax credit programs, or high-risk residents? Affordable housing is often maligned and misunderstood, even within our own industry. It's also badly needed, in Florida and elsewhere. And, if the apartment industry doesn't work together to address this need, we will likely be stuck with a solution we don't want.

Some of the stereotypes about affordable housing, as presented in "Changing the Perception of Affordable Housing" at NAA's Apartmentalize 2018, are that affordable housing is unattractive, looks cheap, and leads to higher densities that overburden schools and roads.

In fact, affordable apartments can be well-designed, attractive, built at appropriate densities, and fit with the character of the surrounding community — all while helping to meet a critical need. Multifamily housing professionals will need to lead the way to make this happen.

FAA has long been a proponent of full funding of the Sadowski Affordable Housing Trust Fund (see article beginning on Page 10) and will continue to support it. Unfortunately, the money earmarked for the fund is often diverted to other budget needs. No one argues with the need to keep our children safe at school or to help communities and residences affected by hurricane damage, but people need places they can afford to live.

Even if all the money earmarked for this fund were to be appropriated by the legislature, only a portion of it is allocated to the State Apartment Incentive Loan (SAIL) program, although analysis shows that funding to the apartment program delivers more bang for the buck in terms of benefits (see Page 30). While many residents dream about — and work toward — homeownership, the truth is many, many people rent their homes, out of necessity or desire.

In 2016, the National Apartment Association and National Multi-Housing Council conducted rigorous analysis and determined that Florida will need to add 669,000 new apartments by 2030. It is simply logical that some of those 669,000 apartments must be "affordable."

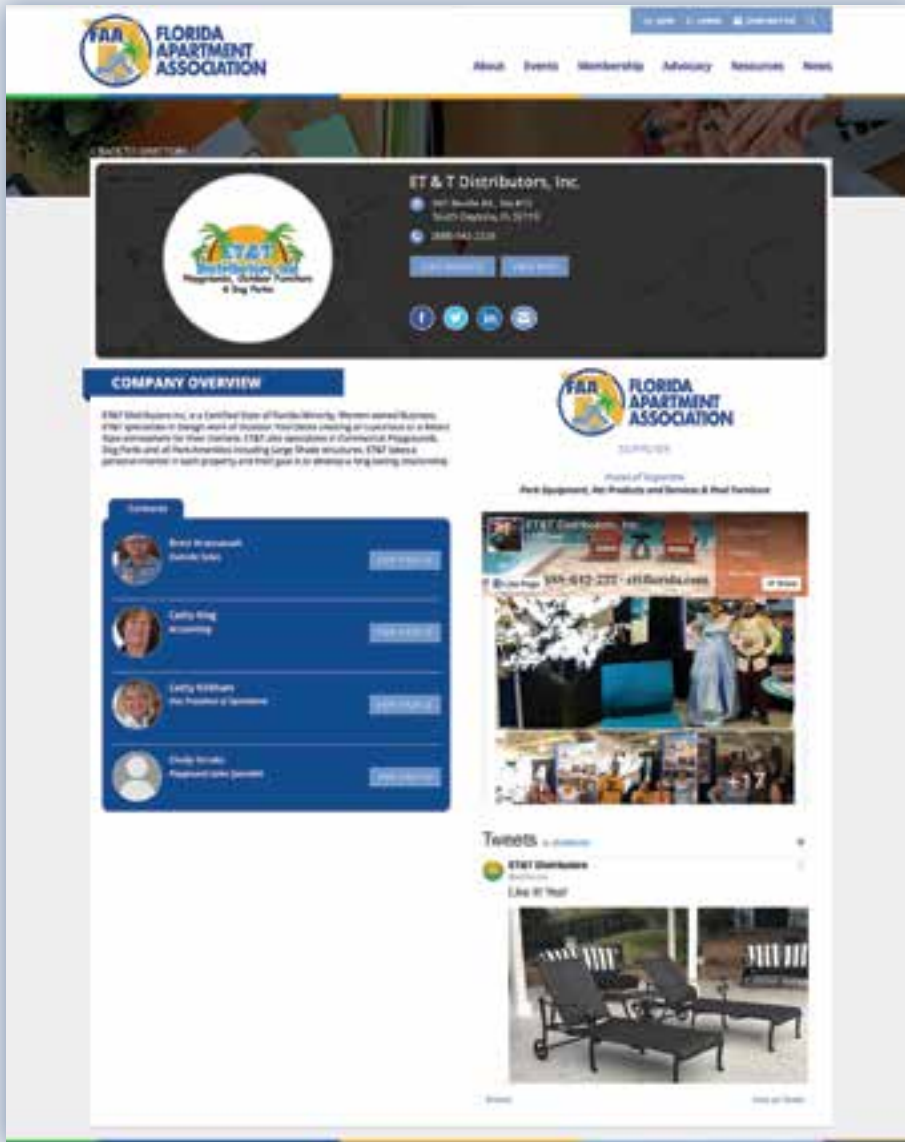
We need to continue to advocate for funding for affordable housing, including for apartments, and not leave the solution entirely in the hands of the government. We must work together to find answers before people who don't understand our industry shove a solution down our throats. Unless we provide adequate affordable housing, we risk rent control restrictions or inclusionary zoning, requiring developers to set aside some apartment units at below-market rates. Do we really want to leave this up to government, or do we want to lead the way?

We need to start by putting to rest misconceptions. Not everyone who needs affordable housing is unemployed or relying on government assistance. People who need affordable housing include the police officer or firefighter whose spouse is a full-time parent and homemaker; the single mom who waited on you at lunch; the teacher who is making sure your kids learn the skills they need to be successful.

We may not be able to eliminate NIMBY-ism (Not In My Back Yard) in our cities, towns, and neighborhoods, but we can work within the apartment industry to address real concerns, as well as misconceptions. We can have a unified voice with our elected leaders, and we can remember our priorities when we head to the voting booth.

Throughout my career in multifamily housing, my passion has been to help people who were down on their luck and needed a hand up. I will continue to do so, and I hope you'll join me. ▲

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AEs Share Best Practices at FAA's First AEC Retreat

BY JOSH GOLD, CAE, CMP
FAA EXECUTIVE VICE PRESIDENT



For three days in late April, Florida Apartment Association staff and local affiliate executives from throughout the state got together in Florida's Panhandle to talk about challenges and offer up solutions about how to better serve our members. The meetings were inspired by the very successful Association Executives Roundtables that the National Apartment Association has hosted since 2014. As with the NAA event, the Florida AE Roundtable was an opportunity to engage with peers in a collaborative, energetic and friendly environment. AEs identified topics to ensure discussions would be relevant.

A survey was sent to all local association executives by Chip Tatum, chief executive officer of the Apartment Association of Greater Orlando and chair of FAA's Association Executives Council. Key discussion points were identified from the results, and each local AE agreed to lead a discussion on one or more of the topics. The role of FAA staff was largely to listen, learn, and support our local affiliate colleagues.

We also enjoyed a little down time and a couple of team-building activities, including shopping for and cooking a delicious meal and a friendly competition between two teams of AEs to see who could build a better sandcastle. Interestingly, each team decided to build an apartment community, complete with pools, tennis courts, and other amenities. It was fun seeing how each team

approached the challenge differently. And while the sandcastle communities are long gone, key learnings and takeaways remain:

- **We're more alike than we are different.** FAA's local affiliates have budgets ranging from a few thousand dollars to more than \$1 million, and staff sizes ranging from one part-time volunteer to a half-dozen full-time paid staff. Still, the survey results and the weekend's interactions revealed a number of shared concerns, and it was helpful to learn that we're all in the same boat.
- **Member engagement is the key.** No matter how many educational programs, trade shows, or networking events a local apartment association puts on, an involved membership is the true measure of the health of an organization. If associations are going to remain viable, we need to look for ways to engage our members.
- **It's tough to break through the "noise" to get the attention of our members.** Many other things compete for your time and attention — other organizations, your own management companies, even suppliers sending out messaging regarding their events. We need to look for ways to ensure our members are hearing what we're saying.
- **Being financially sound is paramount.** The AEs agreed on the importance of maintaining a strong reserve and ensuring that events are bringing in a

reasonable revenue. In addition, accurate, clean accounting is critical, so staff and leadership have a good sense of the health of an organization. We need to know where we are in the present in order to plan for the future.

- **It's time to lead the "sacred cows" to slaughter.** When it comes to events and programs, they need to generate a solid return on the investment of time and other resources, or fulfill the mission of the association, or — ideally — both. If not, it may be time to take a serious look at whether they should be continued. It can be difficult, however, to sunset programs and services that are no longer impactful for the membership because tradition often outweighs usefulness.
- **Innovation is paramount to continued relevance.** In order to break through the noise and increase member engagement, the AEs agreed, they will need to be innovative. Members aren't going to be active in an organization just because they or their companies have been in the past. The first FAA Association Executives Roundtable was just the beginning. These conversations will continue throughout the year and, hopefully, at future roundtable events.

In the meantime, your AEs and your FAA staff want to know your ideas. Send an email to your local AE or to me at Josh@faahq.org. We'd love to hear from you. ▲

The LONG JOURNEY to GOVERNOR'S

BY COURTNEY BARNARD
FAA GOVERNMENT AFFAIRS DIRECTOR

The Florida legislative session is 60 days long. It's a small window of time for bills to be written, be filed, pass through committees, head to a floor vote, and finally (hopefully) be placed on the dark polished wood desk of the governor for his signature. The governor must sign or veto all bills within 15 days of *sine die* (the end of the session). How easy and convenient it is that we only have to focus on legislative issues for such a short period of time!

Unfortunately, it isn't quite that simple. Legislative issues can go on for months or years, and one bill may not fix everything. It's a constant battle, year after year, to make sure the voices of Florida's apartment industry are heard in Tallahassee. The top three Florida Apartment Association priority issues for 2018 — Sadowski funding, doorstep trash collection, and the need to inform residents about requirements to carry renters insurance — have all been examples of this long and complex process.

A stylized graphic of the state of Florida is shown in white with thick yellow horizontal stripes. It is set against a background of concentric circles in shades of blue and green, creating a ripple effect. A small yellow star is positioned in the upper left part of the state, near the panhandle. A solid yellow horizontal bar is at the very top of the page.

the DESK

SADOWSKI AFFORDABLE HOUSING FUNDS

Let's go back 26 years to 1992. The economy is recovering from a recession, and the housing market is picking up steam. However, there isn't enough housing to keep up with demand. Many people can't afford rising home prices, and the apartment industry is still feeling the burn of federal tax reform nearly six years later. There is outcry for affordable housing reverberating across Florida and the nation. Tallahassee's answer is the Sadowski Act. It's simple: a 1 percent tax is added to every real estate transaction, and that money

is put into a trust fund. Each year the trust fund gives out loans to build and refurbish apartments and homes to provide affordable housing. Does this all sound familiar?

For the past 26 years, Florida has had an affordable housing solution. Every year, FAA members flock to Tallahassee to lobby policymakers on the importance of this solution and request again and again that trust fund monies not be transferred (“swept” is the official term) to fund other projects. However, nearly every year the funds are cut and swept. According to the Sadowski Housing Coalition, more than \$2 billion has

There is outcry for affordable housing reverberating across Florida and the nation. Tallahassee’s answer is the Sadowski Act.

been diverted away from housing since the creation of the Sadowski Trust Fund in 1992. This is hurting Floridians, and this is hurting the apartment industry.

Rising construction costs from labor shortages, lumber and steel tariffs, and skyrocketing land prices can rarely justify the

building of affordable apartment communities or modest homes. The Federal Reserve Economic Data cites the average home sale in the first quarter of 2018 was \$392,900 and the average new-build home sales price was \$376,700, according to the U.S. Census Bureau. Based on this data, an income of more than \$100,000 is needed to purchase an average home in the United States. The median household income, however, is \$57,617 according to the Census Bureau.

Home buying is out of reach for many Americans, and many rents are rising to cover the similar high construction and permitting costs to build apartments. According to Fannie Mae Multifamily, the average unit costs \$233 per square foot to build, and construction costs have increased 14 percent in the past two years. To top it off, there are simply not enough apartments. The National Apartment Association estimates that more than 400,000 apartments must be added to U.S. inventory each year to keep up with demand.

On top of rising costs and high demand, many local municipalities are starting to mandate inclusionary zoning, which forces apartment communities to set aside a certain percentage of units as affordable. This can further drive up costs and demand.

This is one reason why FAA members come back to Tallahassee each year: This legislation impacts members’ paychecks, families, and job security. As costs go up, there are fewer solid economic reasons for banks to lend money to build apartments. Sadowski funds are needed to fill this gap. In 2018, FAA was able to advocate successfully for \$79 million in Sadowski funds. This is a fraction of the total funds collected from doc stamp fees, but it is a step in the right direction.

For more on the Sadowski Housing Trust Fund and the need for affordable apartments, see Page 30.

DOORSTEP TRASH COLLECTION

A second long-term FAA priority issue is that of doorstep trash collection. This year, FAA partnered with the doorstep trash collection industry to draft HB 529, sponsored by Rep. Manny Diaz (R-103),



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and SB 746, sponsored by Sen. Aaron Bean (R-4), to clarify the Florida fire code and allow the doorstep trash industry to continue business as usual.

For nearly two years prior to the 2018 legislative session, there was confusion among local fire marshals as to whether or not doorstep trash collection violated the Florida fire code. Some fire marshals wanted doorstep trash collection to halt immediately, contending that trash bins outside of apartment doors were potential fire or escape hazards. Others considered the service a valuable way to ensure the removal of waste and subsequent pests and

According to the Sadowski Housing Coalition, more than \$2 billion has been diverted away from housing since the creation of the Sadowski Trust Fund in 1992.

hazards from properties daily. The doorstep trash industry was faced with having to change its bins and adjust collection times, or lose contracts and jobs, depending on the whim of each city official.

The doorstep trash industry banded together and met with fire officials and rule-making

bodies, citing how the industry has existed for decades without any recorded fire injuries in any of the 50 states. Despite hours of meetings and testimony, nothing changed, and the possibility loomed that Florida would lose a \$68 million dollar industry and more than 1,200 jobs. HB 529 and SB 746 were filed

BEHIND THE BILL

BY RANDA GRIFFIN

When Gov. Rick Scott signed HB 529 on April 6, he signed one of the Florida Apartment Association's priority bills into law — a legislative victory that hit close to home for some supplier members.

HB 529 was drafted by a team of industry professionals and legislators with knowledge of the doorstep trash collection industry and Florida's Fire Prevention Code. The bill sought clarification on that code, which was unclear on whether or not trash containers were allowed to be placed temporarily in hallways and breezeways. The clarification that HB 529 provided secures the future of doorstep trash collection services in the state for at least the next three years and helps prevent legal challenges related to the Florida Fire Prevention Code. FAA will work to make the clarification permanent at the end of the three years.

The three trash removal companies that spearheaded the process of getting the bill signed into law were Affinity Waste Solutions, Skinner Waste Solutions, and Valet Living, all with offices in Florida and relying heavily on the Florida multifamily market.

"A group of five valet trash competitors in the industry decided to come together and really form a team to keep all of our businesses alive," said Russell Skinner Jr., president of Skinner Waste Solutions. That effort "turned into a bill that we thought was very fair, that would satisfy the fire marshal as well as the vendors in the market," he said.

Skinner Waste Solutions was started four years ago in Jacksonville and has quickly expanded to serve communities throughout Florida, Alabama, and Georgia.

Justin Frost is co-owner and co-founder of Affinity Waste Solutions, a family-based trash removal company he started with his uncle only three years ago. With 100 employees and more than 27,000 units relying on their service, the Frosts considered HB 529 not just a legislative win, but also a foundation for keeping their business alive.



"Being a company that only services the state of Florida, without this bill being approved, it would jeopardize our whole company as well as 100 employees having a job or not," Frost said.

To initiate the legislative process, Skinner reached out to Sen. Aaron Bean (R-4), a representative from the Jacksonville area, and asked him to sponsor SB 746 (which was later merged with HB 529) and assist in the legislative process.

"He's very pro local business, took the time to hear our concerns, and understood the impact this could have," Skinner said. "Once he and his team heard the severity, he agreed to be our sponsor. We've been able to get where we are thanks to him."

Rep. Manny Diaz (R-103) sponsored HB 529, the version the governor signed into law on April 6. Passage of the bill saved independent trash removal businesses across the state, which provide more than 1,200 jobs and generate an economic impact of over \$68 million annually.

Kelly Veatch, senior vice president of operations for Valet Living, said that in the 23 years the company has been in business, Valet Living has never had an issue with the fire marshals, so passing this bill for clarity was common sense.

"Having a bill that regulates the industry and works in collaboration with the fire department and the fire marshals was something that was needed," Veatch said. "For us, it was

Continued on Page 16

to save doorstep trash collection in Florida, and, thanks in part to the lobbying efforts of FAA members, HB 529 was signed into law on April 6 and will provide industry protection for the next three years.

RENTERS INSURANCE

"I didn't know my stuff wasn't covered! I'm taking you to court!" How many times have you heard this? The need for renters insurance is a tale as old as time. According to the Insurance Institute of America, fewer than 40 percent of those who lease their dwelling have any form of renters insurance.

Even though the governor's pen is back in its inkwell until next spring, FAA advocacy continues beyond the short legislative session.

Unfortunately, not much has changed despite years of legislation to protect apartment owners and residents alike. There is no Florida statute that allows an apartment owner to require renters insurance, whether it is insurance to cover the resident's possessions or liability insurance in case they

damage the unit or their pet bites another resident. Apartment owners are often caught in the middle of these misunderstandings and can be dragged into costly legal battles as a result. While many apartment communities do require their residents to carry liability insurance, the apartment owner must rely on the precedence of court rulings to justify the requirement, because Florida statutes do not address this.

Expect to see this legislation again in 2019, as HB 467, sponsored by Rep. Bobby DuBose (D-94), and SB 678, sponsored by Sen. Audrey Gibson (D-6), did not make it to the governor's desk. FAA has continued to support legislation to allow an apartment owner to specify what type of insurance coverage a resident must carry. The fight isn't over.

WHAT ARE WE FIGHTING FOR NOW?

Even though the governor's pen is back in its inkwell until next spring, FAA advocacy continues beyond the short legislative session. The FAA government affairs team is busy meeting with legislators and candidates seeking election in November, building a support system in Tallahassee and making members' voices known. FAA has met with Sen. Kathleen Passidomo (R-28) to express support and urge her to refile legislation that would ban the Florida legislature from sweeping Sadowski funds. Additionally, FAA members have joined a Sadowski task force to help shape the future of the Sadowski Housing Coalition and fight for increased dollars to go to apartments.

FAA is monitoring local development issues such as increased impact and permitting fees, source of income legislation, and other issues that could reach Tallahassee. It's a year-round job.

If you have a legislative issue to bring to the attention of FAA, email Courtney Barnard, FAA government affairs director, at courtney@faahq.org. ▲

For more on the Sadowski Housing Trust Fund and the need for affordable apartments, see Page 30.



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Behind the Bill *Continued from Page 13*

something we were glad we finally got to pass and put in motion.”

HB 529 was a success for these industry professionals and their businesses, but they all

agreed the process of getting a bill signed into law was a huge learning experience that they couldn’t have done alone. Legislators, industry partners, and FAA joined in a collaborative effort to make their voices heard and impact this government policy.

“It goes to show how important it is for even supplier partners to be affiliated at the Florida level with the apartment association,” Frost said. “Going to Tallahassee to be able to have a voice — and donating to APAC — lets you set the table to where it’s actually going to be heard.”

“The importance of these politicians who are pro-business and want to see small businesses succeed — we can’t do it without their fire power, so it’s just been great to watch this process from start to finish,” Skinner said.

These industry competitors rallying together on HB 529 demonstrates the importance of grassroots lobbying and illustrates the idea that there’s power in numbers.

“You can’t do it alone,” Veatch said. “This took everyone’s effort to get this raised to a level where it would have significant awareness and people would listen. Once people understand the significance or impact this could have had on the industry and the amount of jobs that would have been impacted, I think common sense ruled the day on this one.” ▲



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Medical Marijuana: Two Viewpoints

Recent court rulings about whether a Florida resident can grow marijuana for his medical use have raised questions about potential impacts of medical marijuana laws on apartment owners and managers. Because these laws are relatively recent, there's insufficient case history to accurately predict what those impacts might be.

In April, a judge in Tallahassee ruled that Joe Redner of Tampa can grow marijuana for personal use, in accordance with his physician's directive to mix freshly ground marijuana into juice to relieve symptoms related to lung cancer. The ruling, which was immediately appealed by the state Department of Health, applies only to Redner. But his attorney, Luke Lirot, has stated that other medical marijuana patients, likely including some apartment residents, have contacted him in hopes of also growing their own.

The Florida Apartment Association asked attorney members to share what property management needs to know in light of that case. Here are two of their responses. *(Note: These responses are presented for information only. Apartment managers and owners should consult their own attorneys for specific guidance.)*

Property Managers May Look to Federal Law

BY RYAN MCCAIN, PARTNER, BARFIELD MCCAIN PA



This type of ruling could certainly impact multifamily housing. If the appeals court were to affirm the trial court's ruling, this will likely result in an increase in residents who are authorized medical marijuana users to request to be permitted to cultivate and grow the actual marijuana plants inside their residential dwelling units as an accommodation request due to disability.

However, I don't see that this ruling will change or impact the Fair Housing legal analysis that Terry Kitay outlined in a January NAA article (See naahq.org/news-publications/how-handle-medical-marijuana-fair-housing), which explains that because marijuana is still considered to be an illegal "Schedule I" drug on the federal level pursuant to the Federal Controlled

Substances Act, it would ultimately be a business decision for the multifamily apartment community owner to decide whether or not to permit this conduct. The multifamily housing landlord would still be within its legal rights to deny the request to cultivate and grow marijuana in the unit since it is still considered illegal on a federal level. As explained in further detail in the article, the use or cultivation of marijuana in multifamily housing is not considered a reasonable accommodation even where marijuana is legal within the state, and the landlord would not appear to be required to accommodate at this time. We should stay updated on this case and continue to seek education as much as possible.

Tenant's Right to Medical Marijuana in the Leased Premises

BY KARA C. TANIS, SENIOR ASSOCIATE ATTORNEY, KELLEY & GRANT PA



While awaiting a final ruling in this case, here are a few key distinctions property managers and owners should be aware of in the meantime with regard to multifamily housing:

1. Growing vs. criminal possession — A tenant would be allowed to grow plants for medicinal personal purposes, but not run afoul with Florida criminal code. See F.S. 893.13.
2. Smoking vs. "patients taking their medicine" — Landlords can still prevent smoking on the premises and require multifamily housing to be smoke-free environments based on the Florida Clean Indoor Air Act, but would not be able to prohibit qualified individuals from "taking their medicine" (medicinal marijuana) in other ways, for example, by consuming edibles derived from the plants.

A person seeking to grow and use medicinal marijuana on a landlord's premises would need to present a doctor's letter identifying the individual as disabled and prescribing the use of medical marijuana as a necessary means to treat a disability. The individual would then need to make a formal request to the landlord for reasonable accommodation for the landlord to

bend its "no-marijuana" rules, policies, or procedures. Accommodating a disability means making a change in procedures or rules so as to level the playing field for the disabled individual. So, if granting the accommodation would cause a nuisance to other neighbors' right of quiet enjoyment, then the accommodation would be unreasonable, and thus could be denied. Nevertheless, all methods of resolution should be considered in order to accommodate the person with a disability. In other words, think outside the box on how to accommodate this person.

While the law is far from settled on the application of fair housing law to medicinal marijuana, this analysis takes into account the likely direction of where the law is headed as well as the implications of being on the losing side of a fair housing complaint or lawsuit. Ultimately, a court or administrative law judge might find in favor of a tenant who believed that they were discriminated against by an apartment owner or manager. The result could be an expensive verdict and costly litigation for a landlord. While the law remains unsettled, landlords and property managers will need to govern themselves cautiously in these uncharted waters. ▲

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Renovations at

BY **RANDA GRIFFIN**

Renovations, whether small or large, can transform outdated apartment communities, giving them a new lease on life and luxury. Regency Palms recently underwent a community makeover, offering residents the luxury of a modern community while maintaining its charm and welcoming community atmosphere.

Regency Palms is managed by Dominion, which took over the property in 2015. Summer Davis, who recently joined the company as community manager, said Dominion looks at properties like Regency Palms as long-term investments that pay off with updating. Regency Palms received a 2017 Gold Medallion award from the Bay Area Apartment Association, in the category of major rehab community under 250 units.

The 18-month construction period resulted in a fully renovated community, with upgrades to the interior and exterior of the entire property. Inside the units all of the hardware was replaced, including faucets and light fixtures in the kitchen, bathroom, and hallways. Dominion replaced 95 percent of the cabinets in the kitchens and bathrooms and installed new vinyl wood flooring everywhere except the carpeted bedrooms.

The biggest renovation took place in the first floor ADA units, which must meet regulations outlined in the Americans with Disability Act to remain accessible to handicapped residents.

“We had to meet the codes and specs for anything that was required so they actually had full renovations,” Davis said. “And by full I mean new drywall, new door frames, and even new kitchens and countertops that were spec specific.”

The exterior of the units and surrounding property were also updated during the renovation process. Cosmetic changes were made, along with some amenity improvements to give residents recreational places to enjoy right in their backyard.

The pool and playground were redone and an AstroTurf volleyball court was installed, along with a covered picnic area and grill for residents to use. Regency Palms also added a splash pad, which serves as a mini-water park for young residents that sprays water up from the ground. “I see adults out there too, quite a bit, enjoying that the splash pad,” Davis added.

“We had new fencing put in, pet stations throughout, and we redid the landscaping,” Davis said. “Of course we had all new signage put in and invested close to half a million dollars into landscaping, with palm trees and that sort of thing.”

The older community also received a security update. Traditional keys were replaced by an electronic key system, which requires residents to have an electronic key fob to enter their unit.

As a tax credit Section 42 property, Regency Palms provides affordable housing to residents who meet income requirements. Davis added anyone and everyone who falls within their income restrictions and has a credit score of at least 545, is welcome at Regency Palms.

“We want to provide the best possible product and home environment for this niche environment of affordable or tax credit living,” Davis said. “If there are 10 tax credit properties in Port Richey, we want to be the best, because we want to provide that level of excellence for our residents.”

REGENCY: FAST FACTS

Built: 1999

Number of Units: 200

Rent: Participant in affordable housing program

Location: Port Richey

Managed by: Dominion

Floorplans: multiple two- and three-bedroom floorplans



Regency Palms



Just five miles from Hudson Beach, Regency Palms has plenty of outdoor and indoor recreational activities for residents to enjoy nearby. “We’re really close to the water and the beach, with some of the most beautiful sunsets the Gulf Coast has to offer,” Davis said. She added that within a five mile radius there’s a mall, department stores, tons of restaurants, and a movie theater.

The makeover at Regency Palms transformed an outdated property into a vibrant and safe community for residents. According to Davis, however, the biggest improvement wasn’t the physical changes made, but the positive attitude that Dominion and the on-site staff have brought to the property. “It’s not only the renovations, but the way we come in and operate our business and our community.”

The integrity to follow through for residents and exceptional customer service, makes the on-site staff one of Regency’s best attributes, she said.

“We have an extraordinary level of customer service and integrity,” Davis said. “We go above and beyond and are willing to do whatever it takes to make sure our residents are living as well as we would want for our own families.” ▲

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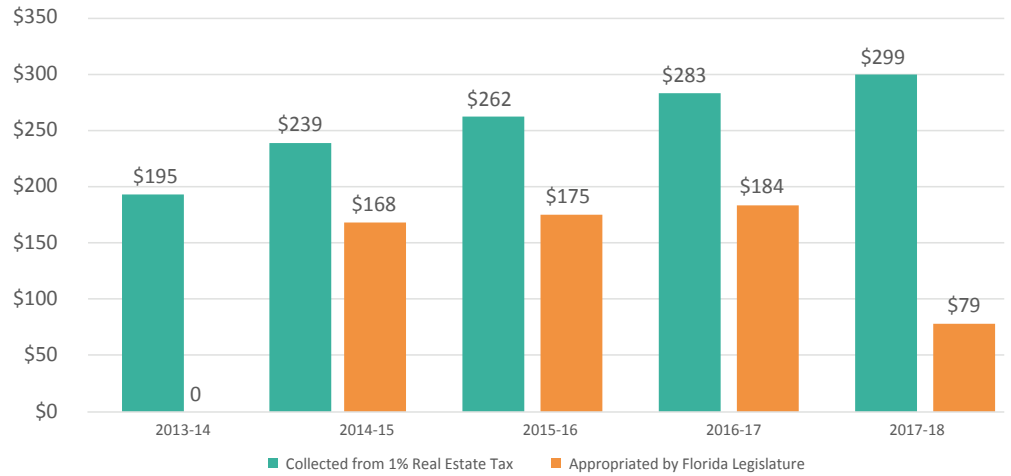
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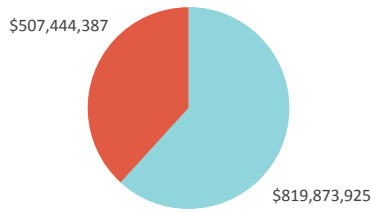
(Source: Florida Housing Finance Corporation)



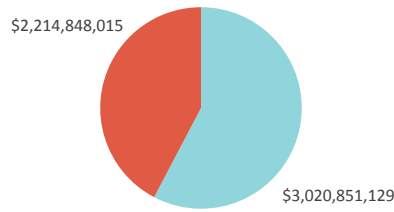
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● SAIL ● SHIP

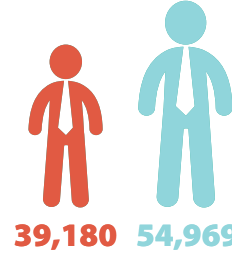
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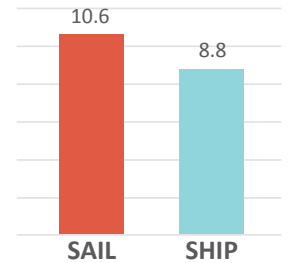
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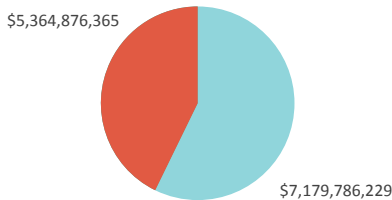
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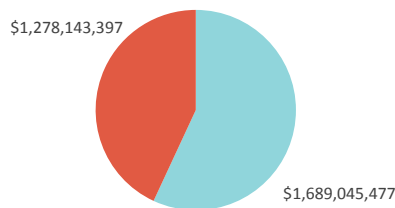
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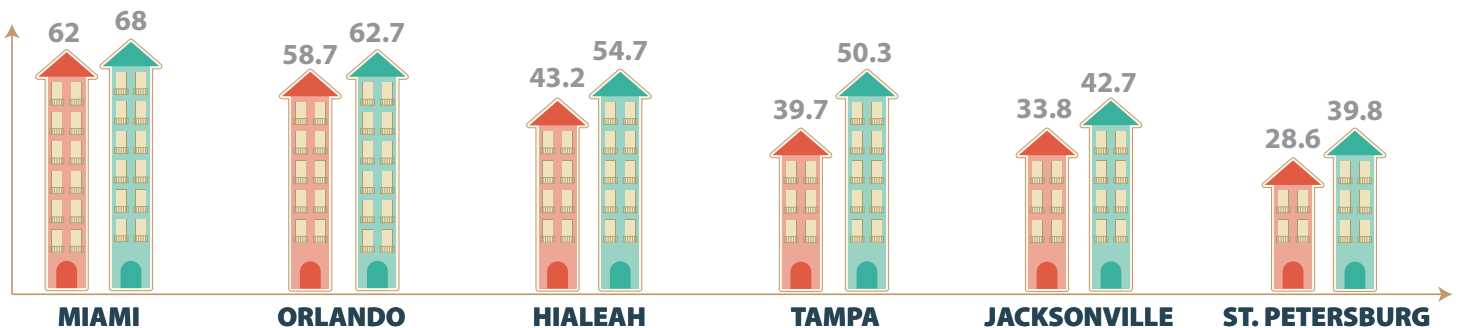


A larger percentage of housing funds has historically been allocated to the State Housing Initiatives Partnership (SHIP), which promotes home-ownership, although the benefit-cost ratio is slightly better for the State Apartment Incentive Loan (SAIL) program.

(Source: Florida Housing Finance Corporation)

RENTAL PENETRATION RATE IN FLORIDA CITIES

▲ 2006 ▲ 2016



In 2016, 42 of the nation's 100 largest cities had more renters than owners. Four of them are in Florida, and two other cities are close behind.

(Sources: RentCafe.com, U.S. Census Bureau)

Demand for apartments will continue to rise, and Florida will need to add 669,000 new apartment homes by 2030, according to research by the National Apartment Association and National Multi-Housing Council.

(See WeAreApartments.org for more information.)

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