

NONPROFIT HOUSING ROUNDTABLE
OF CENTRAL FLORIDA

MONTHLY INFORMATION PACKET

GRANT INFORMATION



Excellence In Technology

We're here to help you impact the lives of others.

Every Day

Community Support is a core value at Bytes, Bits & Megabytes.

The USTechnologyFund.org is designed to aid nonprofit organizations in their quest to create lasting impressions through increased computer support.

The USTechnologyFund.org of \$26,000 we have established will help our local organizations and associations leave a lasting impact in the community through increased computer support.

In 2009 the total funds available was \$25,000 in recognition of the 25th year of business for Bytes, Bits & Megabytes, and the \$26,000 represents the 26th year.

We challenge
utilize these
vices awards to
community.
time.



each of you to
computer ser-
build a better
one step at a

simplifying IT



USTechnologyFund.org
FOR NONPROFIT ORGANIZATIONS
C/O Bytes, Bits & Megabytes
214 Live Oaks Blvd
Casselberry, FL 32707
407.699.2108 ph 407.699.1203 fax
www.USTechnologyFund.org



USTechnologyFund.org
FOR NONPROFIT ORGANIZATIONS

Purpose

The US Technology Fund awards computer services, through Bytes, Bits & Megabytes, and with a selection committee will select nonprofit organizations to help build capacity and extend their technology budget.

Application Guidelines

The US Technology Fund is available to any nonprofit group, association or charitable organization in Orange and Seminole Counties that meets the USTechnologyFund.org selection criteria.

What is the Value of Services Awarded?

Services are awarded with a maximum value of \$1,000 per organization for the award year.

Services Include:

- Solve network/computer issues before they occur
- Pro-active computer support (saves \$)
- Auditing existing equipment and/or software
- Evaluation of existing equipment
- Project coordination
- Security monitoring
- Backup and disaster recovery
- On-site repair services

All awarded services must be used between September 1, 2010 through August 31, 2011.

Applicants are encouraged to apply yearly.

Awards may only be used for projects originating during these dates and not to offset any existing balances due to Bytes, Bits & Megabytes. Refer to Web site for more details.

How Do We Apply?

Use the US Technology Fund Application that is part of this brochure.

Return the completed application to:

US Technology Fund.org
c/o Bytes, Bits & Megabytes
214 Live Oaks Boulevard
Casselberry, FL 32707

Cover letters are not required, but if more space is needed for descriptions, please attach an additional sheet. The application deadline is **August 1, 2010**. Applicants receiving an award will be notified by September 1, 2010.

What are the Selection Criteria?

Applications are reviewed by a panel or representatives from Bytes, Bits & Megabytes along with members of the local community. The panel will respond in writing to all applicants that are submitted in accordance with the application deadline. Organizations should not assume an award has been given until such notification. Any eligible organization can apply. Award recipients are selected upon how the computer services will be used to build capacity and further the organization's goals, including:

Service Expansion:

Utilization of computer services to contribute to expanding your organization's awareness or existing service projects.

Program Enhancements:

Utilization of computer services to promote programs or projects.

Leveraged Efforts:

Utilization of computer services to increase the impact other existing resources.

USTechnologyFund.org Application

Application must be complete to be eligible for the award.

Organization: _____

Address: _____

Years organization has been in existence: _____

Primary purpose of the organization: _____

Please attach a copy of:

- Brochure or other descriptive information.
- Documentation of your nonprofit 501(c)(3) status
- IRS 990
- Annual Budget
- List of Board Members (name, business name, address, phone number, email address)

Value of computer services requested (\$1,000 maximum)? \$ _____

How would these computer services benefit your organization/association? _____

Do you currently have a contract with a computer support organization? ____ (yes/no)

Certification: I certify that the information contained in this application is true and correct to the best of my knowledge, and that I have the authority to request funds for the organization named above.

Name (print) _____

Signature _____ Date _____

Title/position within organization _____

Phone _____ Ext. _____

Return materials to:
USTechnologyFund.org
c/o Bytes Bits & Megabytes
214 Live Oaks Boulevard
Casselberry, FL 32707

USTechnologyFund.org
FOR NONPROFIT ORGANIZATIONS



Cut here to send in application



USTechnologyFund.org
FOR NONPROFIT ORGANIZATIONS

For more information
www.USTechnologyFund.org
www.BytesBits.com
(407) 699-2108 x:101

Open Meadows Foundation Offers Funding for Projects to Benefit Women and Girls
Grants of up to \$2,000 will be awarded to nonprofits working on projects designed and implemented by women and girls to promote equality, environmental justice, and financial success for women around the globe....

Posted on July 15, 2010
Deadline: August 14, 2010

NAMM Foundation Accepting Applications for 2011 President's Innovation Award for Exemplary College Students

A cash award and opportunities to network with industry laureates and professionals will be given to undergraduate and graduate students pursuing careers in the music products industry.
Posted on June 25, 2010
Deadline: September 30, 2010

Chase Community Giving Launches Summer 2010 Online Program

More than \$5 million will be shared among two hundred local charities selected by the public via online vote at Facebook....
Posted on June 19, 2010
Deadline: July 12, 2010

Nominations Open for the 2011 Purpose Prize Honoring Older Social Innovators

Five awards of \$100,000 each will be given to people over the age of 60 who have demonstrated continued leadership at an organization or institution working to address a major social problem in the United States or abroad .
Posted on June 18, 2010
Deadline: March 10, 2011

National Alliance for Accessible Golf to Administer Grant Program for People With Disabilities

Grants of up to \$20,000 will be awarded to nonprofits working to provide opportunities for individuals with disabilities to learn and enjoy the game of golf....
Posted on June 18, 2010
Deadline: Rolling

Ameriprise Financial Accepting Applications for Community Relations Grants Program

Grants will be awarded to nonprofits working to improve community vitality and cultural enrichment in areas where Ameriprise employees, advisors, and retirees live and work.
Posted on June 11, 2010
Deadline: September 1, 2010

Skoll Foundation Announces Final Deadline for 2011 Skoll Awards for Social Entrepreneurship

Awards of up to \$1 million will be given to honor social entrepreneurs working in the areas of the environment, health, human rights, institutional responsibility, and peace and security .
Posted on June 10, 2010
Deadline: August 4, 2010

Paperless Choice Challenge Invites Entries of Nonprofit Digital Fundraising Campaigns

Awards of up to \$5,000 will be given to nonprofits conducting fundraising campaigns that utilize digital means of communication and move away from traditional paper-based direct mail operations.
Posted on June 6, 2010
Deadline: September 15, 2010

Drug Policy Alliance Announces 2010/2011 Promoting Policy Change and Rapid Response Grants Programs

Grants of up to \$50,000 will be awarded to nonprofits working to promote policy change and advance drug policy reform at the local, state, and national levels ...
Posted on June 10, 2010
Deadline: Various

SEVEN Fund Announces Third Annual Open Enterprise Solutions to Poverty Request for Proposals

Grants of up to \$100,000 will be awarded to think-tanks, economists, professors, and other individuals working to find a solution to poverty through scientific research .
Posted on May 21, 2010
Deadline: October 15, 2010 (Initial Proposals)

Global Competition Seeks Essays on Faith-Based Enterprise Solutions to Poverty

Awards of \$5,000 will be given to individuals who have written first-person narratives describing enterprise solutions to poverty that are faith-based, faith-inspired, or utilize interfaith efforts....
Posted on May 21, 2010
Deadline: October 15, 2010

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MassMutual Donates \$125,000 on Behalf of Its Financial Professionals

July 22nd, 2010 | [Add a Comment](#)

Massachusetts Mutual Life Insurance Company announced it is distributing \$125,000 to eligible non-profit organizations through its annual Community Service Awards program. Organizations receive a grant based on the volunteer efforts and the commitment of the MassMutual financial professionals who work with them.

This year marks the first time a \$25,000 Volunteer of the Year Award will be granted along with 10, \$10,000 grants to organizations across the country.

The Volunteer of the Year grant was awarded to Alberto "Tico" Gutierrez of MassMutual's Miami agency, Ling Financial Group, Inc., for his work with the Switchboard of Miami Inc. The Switchboard is a comprehensive telephone crisis counseling, suicide prevention, information and referral service for Miami-Dade County. The Volunteer of the Year grant is awarded on behalf of a financial professional with an outstanding dedication to volunteerism.

"I am surprised and thrilled. The Switchboard impacts so many people in our community. With cuts to social service programs becoming more commonplace, this is a real boost," said Gutierrez, adding that Switchboard programming keeps household elderly connected with a hotline and works to eradicate domestic violence, among other social ills.

MassMutual's Assistant Vice President of Community Responsibility, Nick Fytrilakis, said the award matches Gutierrez efforts as an integral volunteer for several years.

"At MassMutual we encourage our financial professionals and employees to volunteer and be active members of their community, but we also want to make a point of acknowledging one professional who goes above and beyond for his community," he said, noting that Gutierrez was hauling cases of water to a Switchboard golf benefit when he received the news he had won. "We are proud of all our financial professionals who dedicate their time to charitable organizations and are pleased to contribute these funds to assist the many good works of non-profit organizations across the country."

Each CSA award recognizes the many selfless hours of volunteer time members of MassMutual's sales force put in during the year to improve their communities. MassMutual has contributed more than \$1 million to charitable organizations across the country since the program's inception in 1996.

The CSA program is just one of many philanthropic programs sponsored by MassMutual in support of non-profit organizations for which its financial professionals volunteer. Last year, MassMutual contributed nearly \$800,000 in Community Service Award grants and matching gift donations to organizations across the country in honor of its sales force.

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Written by [Phil](#)

Filed under: [General fundraising, Public works and advocacy](#)

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\$6 Million Working Capital Loan Fund Established for Nonprofits in Need

July 13th, 2010 | Comments Off

The Clark Foundation has allocated \$2 million from its endowment to the Nonprofit Finance Fund to establish a working capital loan fund for its grantee partners. The Foundation has partnered with NFF, through a program-related investment (PRI), to establish this new working capital loan fund. NFF will make an additional \$4 million available to Clark grantees and will administer the loans to qualified grantees.

This program-related investment is notable because it comes from the Foundation's endowment, not funds traditionally reserved for grantmaking. As the nonprofit sector continues to struggle amid economic uncertainty, leveraging foundations' dollars from their endowments could substantively increase the availability and impact of philanthropic dollars.

According to Jane Forbes Clark, President of The Clark Foundation, "The Directors of the Foundation wanted to respond to an issue that is seriously affecting nonprofits during these uncertain economic times." Doug Bauer, Executive Director of the Foundation, explained that there is an increased need for working capital due to the long gaps between when a nonprofit provider delivers services and when it gets reimbursed, mostly from government contracts. "The creation of this working capital loan fund can help alleviate the operational strain that many of our grantees are facing. They are attempting to meet an increased demand for their services while watching cash flow slow to a trickle due to delayed payments. Providing a loan from our endowment makes sense, as it allows us to make an immediate positive impact on our grantees while preserving our core assets for continued philanthropic use," Mr. Bauer said.

The Clark Foundation will realize a modest return on its investment into the loan fund that is similar to other conservative investment strategies, all while providing new access to needed capital for grantees delivering vital services to many communities in New York City.

"Nonprofits operate on razor-thin margins, and even strong organizations struggle to access the working capital necessary to grow and thrive," said Clara Miller, President and CEO of NFF. "Cracking the corpus represents a sea change in terms of how philanthropy functions to support social impact, and holds tremendous promise as we increasingly look to the nonprofit sector to meet critical and ongoing community needs."

NFF will begin making loans to The Clark Foundation's grantees during summer 2010.

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Written by [Phil](#)

Filed under: [Featured](#), [General fundraising](#)

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Foundation to Offer \$1.7 Million in Grants to Support Housing Initiatives

July 9th, 2010 | Comments Off

The TD Charitable Foundation, the charitable giving arm of TD Bank, announced that it will award \$1.7 million in grants to support affordable housing initiatives from Maine to Florida, through its 2010 “Housing for Everyone” grant competition.

The fifth annual “Housing for Everyone” grant competition is one of the company’s most widely known signature programs.

Capital Improvements for Affordable Housing is the theme for this year’s grant competition. Preservation or improvement activities must make a qualitative difference in the lives of residents, improve the overall condition of the property, provide overall cost savings and/or improve energy efficiency. The Foundation will award 34 grants ranging from \$10,000 to \$100,000, to eligible housing non-profits that submit compelling proposals.

“At TD Bank, we recognize the importance of supporting our local communities,” said Elizabeth Warn, president of the TD Charitable Foundation and senior vice president of community development for TD Bank. “Without access to affordable housing, it is difficult to sustain the well-being of the communities we serve. That is why we are proud to help preserve and improve existing homes this year.”

Organizations that wish to enter the 2010 grant competition must have tax-exempt 501(c)(3) status; must develop or maintain affordable housing, or provide housing-related programs and services to low- and moderate-income individuals or families; and serve the communities where TD Bank does business. Applicant organizations must also demonstrate fiscal responsibility and the impact they have made on affordable housing efforts in their communities.

Proposals will only be accepted [online](#) and must be submitted by September 3, 2010, by 4 p.m. Notification of awards will be made in early November 2010.

Over the past few years of the “Housing for Everyone” competition, the Foundation has invested over \$5.25 million to help create or maintain more than 4,800 affordable housing units.

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NeighborWorks America Awards \$35 Million in Affordable Housing Grants

July 6th, 2010 | Comments Off

Today NeighborWorks America announced that it has awarded \$35 million to 117 local NeighborWorks organizations and two NeighborWorks-affiliated capital corporations – Community Housing Capital and NeighborWorks Capital — to rehabilitate or finance the rehabilitation of affordable housing nationwide, including smaller and rural communities with affordable housing needs.

The Capital Funding for the Rehabilitation of Affordable Housing (CFRAH) grants will enable local NeighborWorks organizations to develop or continue to fund:

- Revolving loan funds for rehabilitation lending for owner-occupied property;
- Rehab of residential rental housing currently owned by local NeighborWorks organizations;
- Rehab of residential rental housing that is newly acquired or will be acquired by local NeighborWorks organizations;
- Rehab of single family homes that will be acquired or have been recently acquired by local NeighborWorks organizations and will be sold to homeowners.

“We thank Congress for their ongoing support of affordable housing needs in our nation’s communities. Because of the grants announced today, thousands of rental and owner-occupied units will be rehabilitated, the majority through the use of state of the art green strategies, which will not only recreate a healthier home for families, but also support healthier communities,” said Ken Wade, CEO of NeighborWorks America.

The \$35 million in CFRAH funding announced today will enable organizations like NeighborWorks Blackstone River Valley, in Woonsocket, Rhode Island, to upgrade and “green” all of the units of its oldest low-income housing tax credit (LIHTC) development, and also support other rehabilitation initiatives including the complete renovation of a vacant mill building into six units of affordable apartments for Community-Builders-In-Residence.

The [grant funding](#) will also help Primavera Foundation in Tucson, Arizona, to purchase and rehab up to 10 bank or investor owned homes in South Tucson, which will then be sold to first-time homebuyers. The rehab includes green components, such as solar/tankless water heaters, double-pane windows, Energy Star appliances,

John Hazelroth

From: network-bounces@findflorida.org on behalf of Jodyhill@juno.com
Sent: Monday, July 12, 2010 5:09 PM
To: network@findflorida.org
Subject: [Network] Notice of Funding Availability - Residential Construction Mitigation Program
Attachments: ATT00283.txt

Good Afternoon:

The Florida Division of Emergency Management (DEM) announces the availability of approximately \$2,467,389.00 million in Residential Construction Mitigation Program (RCMP) funding. Eligible applicants may submit up to three (3) applications for a maximum grant of \$100,000 each from the 2010-2011 Florida Legislature appropriation to the Hurricane Loss Mitigation Program from the Florida Hurricane Catastrophe Fund.

SFY2010/2011 application categories are as follows:

- o Residential Mitigation Retrofit
- o Public Outreach
- o Mitigation Planning

Eligible applicants include local governments, state agencies, and private non-profit organizations. Please visit the RCMP website for additional information regarding eligible applicants and project categories.

Applications must be received at DEM on or before August 2, 2010, 4:00 P.M. local time.

To Download Section 215.559, Florida Statutes, the NOFA and related information, please visit our website at <http://www.floridadisaster.org/Mitigation/RCMP/Index.htm>.

If you have any questions, please contact Dexter Harrell, Community Assistance Consultant at (850) 413-9820 or Shemeeka Hopkins, Planning Manager at (850) 922-4079.


Sincerely,

Shemeeka Hopkins, Planning Manager
Non-Disaster Mitigation Programs
Florida Division of Emergency Management
Office: (850) 922-4079
Fax: (850) 413-9857
Cell: (850) 727-3370
<http://www.floridadisaster.org>

Think At The Green
During this ongoing drought, every drop of water counts.
Learn how you can cut water use at: <http://www.hillsboroughcounty.org/water/consrvc>

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No virus found in this incoming message.
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Version: 9.0.839 / Virus Database: 271.1.1/3008 - Release Date: 07/15/10 14:35:00



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Hispanic-Serving Institutions Assisting Communities (HSIAC)



Synopsis
Full Announcement
Application

The synopsis for this grant opportunity is detailed below, following this paragraph. This synopsis contains all of the updates to this document that have been posted as of **07/16/2010**. If updates have been made to the opportunity synopsis, update information is provided below the synopsis.

If you would like to receive notifications of changes to the grant opportunity click [send me change notification emails](#). The only thing you need to provide for this service is your email address. No other information is requested.

Any inconsistency between the original printed document and the disk or electronic document shall be resolved by giving precedence to the printed document.

| | |
|---|---|
| Document Type: | Grants Notice |
| Funding Opportunity Number: | FR-5415-N-03 |
| Opportunity Category: | Discretionary |
| Posted Date: | Jul 16, 2010 |
| Creation Date: | Jul 16, 2010 |
| Original Closing Date for Applications: | Aug 16, 2010 |
| Current Closing Date for Applications: | Aug 16, 2010 |
| Archive Date: | Aug 18, 2010 |
| Funding Instrument Type: | Grant |
| Category of Funding Activity: | Community Development Education Employment, Labor and Training Housing Information and Statistics |

Category Explanation:
Expected Number of Awards:
Estimated Total Program Funding: \$6,000,000
Award Ceiling: \$600,000
Award Floor: \$0
CFDA Number(s): 14.514 -- Hispanic-Serving Institutions Assisting Communities
Cost Sharing or Matching Requirement: No

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SITE MAP

Eligible Applicants

Others (see text field entitled "Additional Information on Eligibility" for clarification)

Additional Information on Eligibility:

Nonprofit Hispanic-Serving Institutions that meet the definition of an HSI of higher education established in Title V of the Higher Education Act of 1965 (20 U.S.C. 1101), as amended. In order to meet this definition, at least 25 percent of the full-time undergraduate students enrolled in an institution must be Hispanic. In addition, all applicants must be institutions of higher education granting two- or four-year degrees that are fully accredited by a national or regional accrediting agency recognized by the U.S. Department of Education. Institutions are not required to be on the list of eligible HSIs prepared by the U.S. Department of Education. However, an institution that is not on the list is required to provide a statement in the

application that the institution meets the U.S. Department of Education's statutory definition of an HSI as cited above. An applicant may submit a separate application for each campus. Only one application can be submitted per campus. If multiple applications are submitted from the same campus, all will be disqualified.

Agency Name

Department of Housing and Urban Development

Description

To assist Hispanic-Serving Institutions (HSI) expand their role and effectiveness in addressing community development needs in their localities, including neighborhood revitalization, housing, and economic development, principally for persons of low- and moderate-income, consistent with the purposes of Title I of the Housing and Community Development Act of 1974 (42 U.S.C. 5301 et seq.) as amended.

Link to Full Announcement

<https://apply07.grants.gov/apply/>

If you have difficulty accessing the full announcement electronically, please contact:

Marilyn Wohltman-Rodriguez (202) 402-5939 Susan Brunson (202) 402-3852 [Marilyn Wohltman-Rodriguez](#)

Synopsis Modification History

There are currently no modifications for this opportunity.



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Sustainable Communities Regional Planning Grant Program



[Synopsis](#) [Full Announcement](#) [Application](#)

The synopsis for this grant opportunity is detailed below, following this paragraph. This synopsis contains all of the updates to this document that have been posted as of **06/24/2010** . If updates have been made to the opportunity synopsis, update information is provided below the synopsis.

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| | |
|---|---|
| Document Type: | Grants Notice |
| Funding Opportunity Number: | FR-5396-N-03 |
| Opportunity Category: | Discretionary |
| Posted Date: | Jun 24, 2010 |
| Creation Date: | Jun 24, 2010 |
| Original Closing Date for Applications: | Aug 23, 2010 |
| Current Closing Date for Applications: | Aug 23, 2010 |
| Archive Date: | Aug 26, 2010 |
| Funding Instrument Type: | Grant |
| Category of Funding Activity: | Housing |
| Category Explanation: | |
| Expected Number of Awards: | |
| Estimated Total Program Funding: | \$98,000,000 |
| Award Ceiling: | \$5,000,000 |
| Award Floor: | \$100,000 |
| CFDA Number(s): | 14.703 -- The Sustainable Communities Regional Planning Grant Program |
| Cost Sharing or Matching Requirement: | No |

Eligible Applicants

Others (see text field entitled "Additional Information on Eligibility" for clarification)

Additional Information on Eligibility:

In this program, an eligible applicant is a multijurisdictional and multisector partnership consisting of a consortium of government entities and non-profit partners. READ THE NOFA FOR A FULL EXPLANATION OF ELIGIBLE APPLICANTS

Agency Name

Department of Housing and Urban Development

Description

The Sustainable Communities Regional Planning Grant Program (Program) will support

metropolitan and multijurisdictional planning efforts that integrate housing, land use, economic and workforce development, transportation, and infrastructure investments in a manner that empowers jurisdictions to consider the interdependent challenges of: (1) economic competitiveness and revitalization; (2) social equity, inclusion, and access to opportunity; (3) energy use and climate change; and (4) public health and environmental impact. The Program will place a priority on investing in partnerships, including nontraditional partnerships (e.g., arts and culture, recreation, etc.) that translate the Livability Principles (See Section I. B.) into strategies that direct long-term development and reinvestment, demonstrate a commitment to addressing issues of regional significance, utilize data to set and monitor progress toward performance goals, and engage stakeholders and citizens in meaningful decision-making roles.

Link to Full Announcement

[Apply for a Grant at Grants.gov](#)

If you have difficulty accessing the full announcement electronically, please contact:

Zuleika Morales-Romero
Office of Sustainable Housing and Communities
Phone 202-402-7683
Persons with hearing or speech impairment may call the Federal Information Relay Service, 800-877-8339 [Zuleika Morales](#)

Synopsis Modification History

There are currently no modifications for this opportunity.

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Fri Jul 23rd 2010
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Grantwire.com

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Free foundations and government grant opportunities for Florida Grant writers.

This month: grants for the arts, grants for music, grants for land acquisition, grants for substance abuse, grants for women's issues, grants for refugee services, health, and more!

Scroll down to view a selection of grants due this month, grants with open deadlines, and several federal grants.

The grants found on this page are a small part of Florida Funding's offerings.

Florida Funding actively searches through hundreds of available grants every day and publishes the information in three different sources.

If you're interested in receiving grants you should have all three of these at your disposal!

- 1) First are our weekly EMAIL ALERT. Sign up using the link at the left, and receive at least 3 hot grants each week. Best of all, this service is free, and also comes packed with relevant news for grant-seekers. We seek out the most vital stories and report them back to the community.
- 2) Next is our monthly newsletter Florida Funding. You can use the link on the right to read a sample of the current issue, as well as last month's issue. If you like what you've been reading in your email alert but want more grants, then Florida Funding is exactly what your organization needs. With more news and more grants, Florida Funding is a must for grant-seekers. The newsletter publishes an average of 20 foundation, state and federal grants each month!
- 3) Finally, visit our products section for our most complete resources available. We publish 3 books and a searchable CD-ROM with all state, federal, and foundations that are applicable to Florida. No serious grant-seeker should be without at least one of these invaluable sources. Used by legislators, non-profit organizations, educators, to name a few, these resources have served Florida grant-seekers for 15 years.

Looking for more grant resources?
 Check out our helpful finding tools and directories on the Product Section.

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Open Deadlines

Community and economic development (National). Proposals for grants from the John S. and James L. Knight Foundation Community Partners Program to improve the quality of life in the 26 communities nationwide where the Founders owned newspapers. Although the priorities differ for each community, the focus primarily is on issues relating to children and families, civic participation, cultural life, educational and economic opportunities for all residents, and housing and community development. The foundation encourages interested organizations to send a one-to-two page letter of inquiry before submitting a proposal. Geographic eligibility and other guidelines are available on the foundation's Web site. Who may apply: nonprofit organizations. Contact: Knight Foundation, Wachovia Financial Center, Ste. 3300, 300 South Broadway Blvd, Miami, FL 33131-2349; (305) 908-2600; <http://www.knightfnd.org>

Computer software (National). Applications to receive Lotus computer software through GATE in-kind International. Who may apply: organizations that are tax-exempt under Section 501(c)(3) of the Internal Revenue Code. Donations are limited to three copies of any product per organization, per calendar year. Contact: GIKI, 333 North Fairfax Street, Alexandria, Va. 22314-2432; (703) 836-2121; fax (703) 549-1481; feedback@gikey.com; <http://www.gikey.com>

Health care (National). Letters of intent to apply for grants through the Robert Wood Johnson Foundation's Changes in Health Care Financing and Organization program. The program focuses on research, demonstration, and evaluation projects that examine major changes in health care financing and their effects on public policy. Proposed projects should focus on: the effects of current or proposed mechanisms for financing health services on health-care costs, access, and quality; of the development and testing of new ways to finance care that have the potential to improve access to more-affordable health services. Who may apply: Preference is given to applicants that are public agencies or tax-exempt under Section 501(c)(3) of the Internal Revenue Code and not private foundations as defined under Section 509(a). Contact: AcademyHealth, Attn: HCFD, 1401 K Street, N.W., Ste. 701-L, Washington, D.C. 20006; (202) 292-6700; fax (202) 292-2800; <http://www.academyhealth.org>; <http://www.hcfon.org>



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 8925 SW 148
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 Miami, FL
 (305) 281



Journalism (International). Proposals for grants from the John S. and James L. Knight Foundation to promote freedom of the press in the United States or abroad. Of particular interest are programs that educate current and future journalists, promote the delivery of First Amendment rights, or support a free press in the United States and worldwide. The foundation encourages interested organizations to send a one-to-two page letter of inquiry before submitting a proposal. Additional information is available on the foundation's Web site, where applications can be downloaded and submitted on-line. Who may apply: U.S.-based nonprofit organizations. Contact: Knight Foundation, Wachovia Financial Center, Ste. 3300, 200 South Broadway Blvd, Miami, FL 33131-2349; (305) 908-2600; <http://www.knightfnd.org>

Music (National). Nominations for the Mockingbird Foundation's Delacade Award for Innovation in Music Education, which recognizes individuals who have demonstrated a passion for music through the use of unconventional genres, instruments, methods, or other aspects of music education that can be duplicated. No more than five awards will be given each year. Additional information is available on the foundation's Web site. Contact: The Mockingbird Foundation, c/o Jack R. Lubowitz, Literary Gestalt, 10 Railroad Place, Ste. 502, Saratoga Springs, N.Y. 12866-3033; delacade@mock.org; <http://www.mockingbirdfoundation.com/delacade/delacade.html>

Open: Social Welfare (International). Letters of inquiry concerning grants from the Public Welfare Foundation. The foundation supports groups that provide services to disadvantaged populations and those working for lasting improvements in meeting basic human needs. The foundation makes grants in the areas of community and economic development, criminal justice, disadvantaged elderly people and youth, environment, health, human rights, population, and technology assistance. Most grants range from \$25,000 to \$50,000 and may be for general operating support, particularly at smaller organizations, or for a specific project that is consistent with the foundation's mission and programs. Additional information is available on the foundation's Web site. Who may apply: nongovernmental groups. Contact: PWF, 1200 U Street, N.W., Washington, D.C. 20009; (202) 965-1800; fax (202) 265-8851; contact@publicwelfare.org; <http://www.publicwelfare.org>

Open: Substance Abuse (National). Letters of intent to apply for grants of less than \$100,000 for research and evaluation projects through the Robert Wood Johnson Foundation's Substance Abuse Policy Research Program. Proposed projects should identify, analyze, and evaluate public and private policies to reduce the harm caused by the use of tobacco, alcohol, and illegal drugs. Who may apply: researchers and scholars working in criminal justice, economics, law, medicine, political science, public health, sociology, or other behavioral and policy sciences. Projects will be supported in the areas of education, alcohol, illegal drugs, or any combination thereof. Preference is given to applicants affiliated with public agencies or organizations that are tax-exempt under Section 501 (c)(3) of the Internal Revenue Code and are not private foundations as defined under Section 509(a). Contact: Tracy English Peterson, SAPO, Department of Public Health Sciences, Bowman Gray School of Medicine, Wake Forest U., 2000 West First Street, Piedmont Plaza II, Ste. 101, Winston-Salem, N.C. 27104; (336) 716-5170; tpeterson@wake.edu; <http://www.wake.edu>

Open: Substance abuse (National). Proposals for grants from the National Institute on Alcohol Abuse and Alcoholism for research centers devoted to new perspectives on and approaches to alcohol-related problems. This program complements other NIAAA research and scientific activities on the nature, causes, and consequences of alcohol abuse, including diagnosis, treatment, prevention, and health services. Research at each of the centers should be organized around a central theme, for example, the genetic determinants of alcohol abuse, the pathogenesis of alcohol dependence, the neurobiology of alcohol in the central nervous system, genetic approaches to neurogenetics, the effects of alcohol on cells, treatment, or environmental factors in the prevention of alcohol-related problems. The institute will consider applications for new centers in Diverse and other research areas, as well as applications from currently funded centers seeking renewed support. Who may apply: any public (nonfederal) or private nonprofit or for-profit institution. The proposed center must be affiliated with an institution, such as a university, medical center, or research center, that has the resources to sustain a long-term research program. Contact: Ernestine Vanderweh, Centers Program, NIAAA, Witek Building, Ste. 402, 6000 Executive Blvd, MSC 7003, Bethesda, Md. 20892-7003; (301) 443-2531; fax (301) 584-0673; ivanderweh@niaaa.nih.gov; http://www.niaaa.nih.gov/centersguide/information_00-00-001.html

Open: Volunteerism (National). Nominations for the Daily Points of Light Awards Program, which former President Clinton reintroduced in January 1996 to honor people and organizations engaged in exemplary volunteer work and community service. Awards are made in six areas: continuing relationships with caring people, area communities, a healthy start for a healthy future, quality education for all, opportunities for young people to serve, and community mobilization. The program is sponsored by the Points of Light Foundation, the Corporation for National Service, and the Knights of Columbus. Nominations may be made by letter or on an official nomination are accepted throughout the year, selections are made quarterly, with deadlines on February 15, May 1, August 1, and November 1. Contact: POLF, 1400 J Street, N.W., Ste. 800, Washington, D.C. 20005-2200; (202) 729-8184; fax (202) 729-8100; pol@pointsoflight.org; <http://www.pointsoflight.org>

Open: Children and youths (National). Grants from the Hasbro Children's Foundation for programs that seek to improve the emotional, mental and physical health of disadvantaged children up to 12 years old. Grants of up to \$35,000 are available for local and national programs that help children who are at risk for child abuse, homelessness, illness, poverty, or other problems. Additional information is available on the foundation's Web site. Who may apply: organizations classified as tax-exempt under Section 501(c)(3) of the Internal Revenue Code. Contact: HCF, 10 Rockefeller Plaza, New York, N.Y. 10020; (212) 713-7654; <http://www.hasbro.org>

Open: Computer software (International). Applications for in-kind support from the Microsoft Corporation to create community-based technology and learning centers in order to bridge the "digital divide" and stimulate technology literacy. Organizations must have the computer hardware needed to run the requested Microsoft software, and must have staff members or technology-assistance providers capable of installing and maintaining the software. Guidelines and applications, which will be accepted only by e-mail, are available on the corporation's Web site. Who may apply: organizations that are tax-exempt under Section 501(c)(3) of the Internal Revenue Code or foreign nongovernmental organizations that hold charitable status in their country, that provide services to schools and communities during nonschool hours, or that are supported and operated by the government. Additional criteria for eligibility are listed on the Company's Web site. Contact: Microsoft Corporation, Community Affairs, 1 Microsoft Way, Redmond, Wash. 98052-8399; (206) 936-8183; <http://www.microsoft.com/microsoft/communitystatusandeligibility>

Open: Disabled youths (National). Concept papers for grants from the Hiltopfield Electric America Foundation, which seeks to help young people with disabilities maximize their potential and their participation in society through technology. Organizations whose concept papers are approved will be invited to submit full proposals, which are due July 1 of every year. Multiyear funding will be considered, up to a maximum of three years. More information and online-submission forms for papers are available on the foundation's Web site. Who may apply: organizations that are tax-exempt under Section 501(c)(3) of the Internal Revenue Code and that focus on the needs of young people with disabilities, have a national scope and impact, operate programs with the potential for duplication, and represent an innovative approach involving technology. Contact: HFAF, 1360 Wilson Blvd, Ste. 1150, Arlington, Va. 22209; (703) 276-8240; fax (703) 276-8240; <http://www.hmaf.org>

Open: Medicaid managed care (National). Proposals for grants through the Robert Wood Johnson Foundation's Medicaid Managed Care Program for projects that improve the delivery and quality of Medicaid and SCHIP (State Children's Health Insurance Program) managed care services. Up to \$100,000 is available for each project. Application and eligibility guidelines are available on the organization's Web site. Who may apply: state Medicaid and SCHIP agencies, health plans, consumer organizations, health-services researchers, and policy analysts. Contact: Donna Begler, Grant and Contract Manager, Center for Health Care Strategies, 1009 Lenox Drive, Ste. 204, Lawrenceville, N.J. 08644; (609) 895-8101; fax (609) 895-9642; mc@chcs.com; <http://www.chcs.com/apply.html>

Open: Medical research (National). Letters of inquiry concerning grants from the Carl J. Herzog Foundation, which primarily supports medical research, especially in the field of dermatology, but may also consider general operating support for hospitals, colleges, and universities. Grants range from \$1,000 to \$200,000. Who may apply: organizations classified as tax-exempt under Section 501(c)(3) of the Internal Revenue Code.

Contact: David F. Bebeon, Herzog Foundation, 321 Railroad Avenue, Greenwich, Conn. 06830; (203) 629-2424.

Open: Manpower2 organizations (national). Applications for grants from the Golden Sachs Foundation. The Foundation's grant-making interests include advancing high academic achievement at public and alternative schools, fostering partnership to improve education, and developing future entrepreneurs and global leaders. Additional information is available on the foundation's Web site. Who may apply: organizations that are classified as tax-exempt under Section 501(c)(3) of the Internal Revenue Code. Contact: Grants Administrator, GSF, 65 Broad Street, Seventh Floor, New York, N.Y. 10004; (212) 902-5727; fax: (212) 902-3925; <http://www.gs.foundation>.

Open: Social Justice (national). Applications for "rapid response" grants from the Tides Death Penalty Mobilization Fund, a program of the Tides Foundation that supports organizations working to abolish the death penalty. Grants are awarded for projects that focus on reversing state death penalty policies or pursuing a moratorium on executions. Although there is no maximum grant amount, awards typically range up to \$5,000. Additional information is available on the foundation's Web site. Who may apply: organizations that are classified as tax-exempt under Section 501(c)(3) of the Internal Revenue Code or that have a nonprofit fiscal sponsor. Preferences will be given to short-term projects that entail collaboration among groups and that are designed to achieve maximum impact in a minimal amount of time. Contact: Michele Coffey, Tides Foundation, 40 Exchange Place, Ste.1111, New York, N.Y. 10005; (212) 909-1049; fax: (212) 909-1059; medcoff@tides.org; http://www.tidesfoundation.org/About_Tides.asp#2_rfb.htm.

Open: Sports (national). Applications for grants of up to \$5,000 from the Women's Sports Foundation to support educational programs that fight homophobia and other barriers to women's participation in sports. Additional information is available on the foundation's Web site. Who may apply: nonprofit organizations that focus on research or advocacy and that promote sports and fitness programs for girls and women. Contact: WSP, Eisenhower Park, East Meadow, N.Y. 11554; (800) 227-3988; wsp@wsp.org; <http://www.womenssportsfoundation.com>.

Open: Substance abuse (national). Applications for Small Innovative Grants from the American Legacy Foundation, which support efforts to reduce and prevent tobacco use. First-year grants may total up to \$100,000, and recipients may apply for a second year of support totaling up to 50 percent of the first year's award. Grants are designed to support new projects, to enable an organization to carry out new ideas or approaches, or to help an organization conduct research on tobacco control. Applications are available on the foundation's Web site. Who may apply: state or local government agencies or units and organizations classified as tax-exempt under Section 501(c)(3) of the Internal Revenue Code. Applicant organizations must be based in the District of Columbia or one of the 46 states or five U.S. territories identified in the Master Settlement Agreement with tobacco-product manufacturers. American Indian reservations, tribes, or tribal organizations located within those areas or an organization that serves such a reservation may also apply. The foundation will not award grants to applicants that are in current receipt of grant monies or in-kind contributions from any tobacco manufacturer, distributor, or other tobacco-related entity. Contact: ALF, 2030 M Street, N.W., Sixth Floor, Washington, D.C. 20036; (202) 454-5555; fax: (202) 454-5599; alf@americanlegacy.org; <http://www.americanlegacy.org>.

OPEN Shortcuts

Animal Welfare

- 1.) Maddie's Fund - \$ Available Varies - Contact info@maddies.com

Community Development

- 1.) The Enterprise Greenways - \$ Available \$15,000 to \$50,000 - Contact (410) 715-7433
- 1.) RGK Foundation - \$ Available Up to \$ 25,000 Contact (512) 476-9298

Environment

- 1.) Conservation Trust program grants - \$ Available \$15,000 to \$20,000 - Deadline Open - Contact conservationtrust@rps.com

Fire Service

- 1.) First Responder Institute - \$ Available \$2,500 to \$10,000 - Contact (301) 421-0096

Foundation Profiles

- 1.) The Allstate Foundation - \$ Available Varies - Contact allfound@allstate.com
- 1.) The William and Flora Hewlett Foundation - \$ Available Varies - Contact (650) 234-4500
- 1.) The Wallace Foundation - \$ Available Varies - Contact (212) 251-9700
- 1.) Payless ShoeSource Foundation - \$ Available Varies - Contact (877) 452-7500
- 1.) Ford Foundation - \$ Available Varies - Contact Office.Secretary@fordfound.org

Law Enforcement

- 1.) Helping Outreach Programs to Expand - \$ Available Up to \$5,000 - Contact (702) 307-5983

Science and Technology

- 1.) CyberLearning grants - \$ Available Matching grants of up to 50 percent for cash and CyberLearning training packages - Contact (703) 823-9999

OPEN DEADLINES

| | |
|------------------------------------|--|
| Program/Organization | Bowerman Track-Renovation Program / Nike - Corporate Philanthropy |
| Purpose: | Provides matching funds for the construction or refurbishment of running tracks. |
| Types of Assistance: | Matching grants |
| Eligible Applicants: | Nonprofit community-based, youth oriented organizations |
| Deadline: | Open |
| Range/Average of Assistance | Range: \$50,000 to \$100,000; Average: N/A |
| Contact: | http://www.nike.com/community |

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| Program/Organization | Changes in Health Care Financing and Organization / Robert Wood Johnson Foundation - Foundation Grant |
| Purpose: | To support policy analysis, research, evaluation, and demonstration projects. Funded projects should provide public and private decision makers with usable and timely information on healthcare policy and financing issues. |
| Types of Assistance: | Project Grants |
| Eligible Applicants: | Nonprofit organizations located in California, Florida, and North Carolina |
| Deadline: | Open |
| Range/Average of Assistance | Range: Up to and over \$100,000; Average: N/A |
| Contact: | http://rifo.net |

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|------------------------------------|--|
| Program/Agency | Child Support Enforcement Demonstrations and Special Projects / Department of Health and Human Services - Government Grant |
| Purpose: | To design and carry out special projects of regional and national significance relating to the improvement of child support enforcement efforts |
| Types of Assistance: | Project Grants |
| Eligible Applicants: | State Human Services umbrella and other public State/local agencies (including State/local IV-D agencies), consortia of State/local public agencies, Tribes and Tribal organizations and nonprofit organizations. |
| Deadline: | Closing dates are established and published as program announcements in the Federal Register for grants and in the Commerce Business Daily for contracts. Unsolicited applications, may be submitted any time, but must be so critiqued that they cannot be under a general announcement. |
| Range/Average of Assistance | Range: \$100,000 to \$400,000; Average: \$150,000 |
| Contact: | Susan Greenblatt Deputy Director Division of State, Tribal, and Local Assistance Office of Child Support Enforcement Department of Health and Human Services 4th Floor 370 L'Enfant Promenade, SW. Washington, DC 20447. Phone: 202-401-4849. http://www.acf.dhhs.gov/programs/cse |

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|------------------------------------|---|
| Program/Organization | Children and Youth Grants / Hasbro Children's Foundation - Foundation Grant |
| Purpose: | To support programs that seek to improve the emotional, mental, and physical health of disadvantaged children up to 12 years old. |
| Type of Assistance: | Project Grants |
| Eligible Applicants: | Nonprofit organizations |
| Deadline: | Open |
| Range/Average of Assistance | Range: Up to \$35,000; Average: N/A |
| Contact: | http://www.hasbro.org |

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| Program/Organization | Community Partners Program / John S. and James L. Knight Foundation - Foundation Grant |
| Purpose: | To improve the quality of life in select communities. Community partnerships should foster a strong public education system, a housing and community development network that is available to everyone who needs it, ample assistance for children and families, citizen engagement in civic and democratic life, a vital and multifaceted cultural life, and positive human relations across lines of race, ethnicity and class. |
| Type of Assistance: | Project Grants |
| Eligible Applicants: | Nonprofit organizations located in Maricopa, Miami-Dade, Broward, Palm Beach and Leon Counties |
| Deadline: | Open |
| Range/Average of Assistance | Range: N/A; Average: N/A |
| Contact: | http://www.knightfoundation.org/default.asp?shury=cpp_index.html |

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| Program/Organization | Equipment for Fire Departments / First Responder Institute - Foundation Grant |
| Purpose: | To provide funds to emergency personnel to help them make their communities safer |
| Type of Assistance: | Project Grants |
| Eligible Applicants: | Nonprofit organizations located in California, Florida, and North Carolina |
| Deadline: | Open |
| Range/Average of Assistance | Range: \$2,500 to \$10,000; Average: N/A |
| Contact: | http://www.firstresponder.org/apply.htm |

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| Program/Organization | Education Grants / Goldman Sachs Foundation - Foundation Grant |
| Purpose: | To support projects that advance high academic achievement at public and alternative schools, foster partnerships to improve education, and develop future entrepreneurs and global leaders |
| Type of Assistance: | Project Grants |
| Eligible Applicants: | Nonprofit organizations |
| Deadline: | Open |
| Range/Average of Assistance | Range: N/A; Average: N/A |

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| Contact: | http://www.gsfoundation.org |
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| Program/Organization | Rapid Response Grants / Fund for Drug-Policy Reform - Foundation Grant |
| Purpose: | To support efforts to change punitive and other drug policies at the local, state, and national levels through advocacy, education, grass-roots organizing, and outreach. |
| Type of Assistance: | Project Grants |
| Eligible Applicants: | Nonprofit organizations, state or local government agencies |
| Deadline: | Postmarked by March 3rd |
| Range/Average of Assistance | Range: \$10,000 to \$15,000; Average: N/A |
| Contact: | http://www.fdrsfoundation.org |

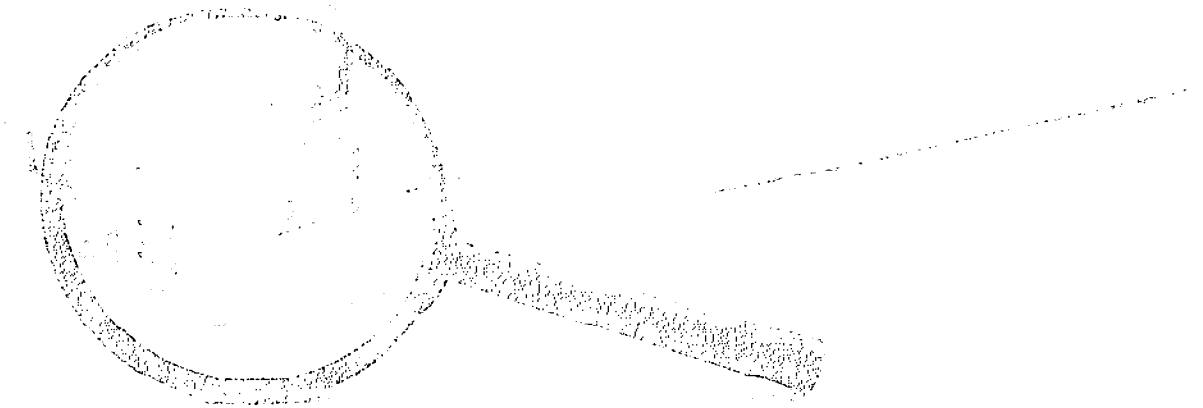
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| Program/Organization | Substance Abuse Small Innovative Grants / American Legacy Foundation - Foundation Grant |
| Purpose: | To reduce and prevent tobacco use, especially among youths. |
| Type of Assistance: | Project Grants |
| Eligible Applicants: | Nonprofit organizations, state or local government agencies |
| Deadline: | Postmarked by March 3rd |
| Range/Average of Assistance | Range: Up to \$100,000; Average: N/A |
| Contact: | http://americanlegacy.org |

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| Program/Organization | Various Grants / Dunsbaugh-Dalton Foundation - Foundation Grant |
| Purpose: | To support programs in various areas including civic affairs; culture; elementary, secondary, and higher education; health associations and hospitals; social services; and youths. |
| Type of Assistance: | Project Grants |
| Eligible Applicants: | Nonprofit organizations located in California, Florida, and North Carolina |
| Deadline: | Open |
| Range/Average of Assistance | Range: \$5,000 to \$35,000; Average: N/A |
| Contact: | William A. Lane Jr., DDF 1533 Sunset Drive Suite 150 Coral Gables, FL 33143-5700 Phone: 305-468-4192 |

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Call for Papers:

USING AMERICAN HOUSING SURVEY (AHS) DATA

In Spring 2011, HUD's Office of Policy Development & Research will host a conference to highlight early research results from the use of 2009 American Housing Survey (AHS) data. To inform this conference, we invite scholars to propose research papers that apply the special features of the AHS datasets to issues of current interest (see below). Approximately 12 papers will be selected for presentation at the conference, which will be held in Washington, DC. We are seeking a broad range of proposals that build on existing work, explore new approaches or issues, and recommend ways to improve the instrument. We actively encourage creative applications of AHS data to new issues.

Please review the announcement, special features of the 2009 AHS, issues of current interest, and submit an abstract by August 30, 2010 at: <http://www.huduser.org/portal/datasets/ahs/academicpapers.html>. Questions and comments can be directed to AHSpapers@huduser.org.



Sabbatical-in-Residence Program

Announcing HUD's Sabbatical-in-Residence Program

HUD's Office of Policy Development and Research (PD&R) is pleased to announce the Sabbatical-in-Residence Program. Through this program, HUD invites researchers from institutions of higher education and nonprofits to work within our organization to support staff in the furtherance of current HUD policy and in the transfer and use of new technologies and approaches to solving governmental problems.

Please review the announcement, which gives an overview of the program, identifies the anticipated areas of research focus, answers frequently asked questions, and provides information regarding the application and selection process at <http://www.huduser.org/portal/sabbatical.html>.

Completed applications and questions should be emailed to sabbatical@huduser.org by October 29, 2010.

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APPLICANT SYSTEM-TO-SYSTEM**FOR GRANTORS****ABOUT GRANTS.GOV****HELP****CONTACT US****SITE MAP****Doctoral Dissertation Research Grant Program**

Synopsis Full Announcement Application

The synopsis for this grant opportunity is detailed below, following this paragraph. This synopsis contains all of the updates to this document that have been posted as of **07/16/2010**. If updates have been made to the opportunity synopsis, update information is provided below the synopsis.

If you would like to receive notifications of changes to the grant opportunity click [send me change notification emails](#). The only thing you need to provide for this service is your email address. No other information is requested.

Any inconsistency between the original printed document and the disk or electronic document shall be resolved by giving precedence to the printed document.

| | |
|---|---|
| Document Type: | Grants Notice |
| Funding Opportunity Number: | FR-5415-N-10 |
| Opportunity Category: | Discretionary |
| Posted Date: | Jul 16, 2010 |
| Creation Date: | Jul 16, 2010 |
| Original Closing Date for Applications: | Aug 16, 2010 |
| Current Closing Date for Applications: | Aug 16, 2010 |
| Archive Date: | Aug 18, 2010 |
| Funding Instrument Type: | Grant |
| Category of Funding Activity: | Community Development Education Employment, Labor and Training Housing Information and Statistics |
| Category Explanation: | |
| Expected Number of Awards: | |
| Estimated Total Program Funding: | \$400,000 |
| Award Ceiling: | \$25,000 |
| Award Floor: | \$0 |
| CFDA Number(s): | 14.516 -- Doctoral Dissertation Research Grants |
| Cost Sharing or Matching Requirement: | No |

Eligible Applicants

Others (see text field entitled "Additional Information on Eligibility" for clarification)

Additional Information on Eligibility:

Institutions of higher education accredited by a national or regional accrediting agency recognized by the U.S. Department of Education that sponsor doctoral students are eligible to apply. An institution can sponsor more than one doctoral student. Each student is responsible for the completion of his or her own application (with the assistance of the institution) and must meet the following program requirements: a. Be currently enrolled as a full-time student in an accredited doctoral program and either be a U.S. citizen or U.S. national (such as a person born in the Swains Island or American Samoa) within the meaning of 8 U.S.C. § 1408, or be a lawful permanent resident (recipient of an Alien Registration Receipt Card-Form I-551, commonly referred to as a Green Card) or other qualified alien (such as an alien who has

been granted asylum or refugee status) within the meaning of 8 U.S.C. § 1651(b); b. By the application deadline date, the student's dissertation proposal/prospectus has been accepted by the full dissertation committee; c. The student will have an assigned dissertation advisor; and d. By September 1, 2009, the student will have satisfactorily completed all other written and oral doctoral degree requirements, including all examinations, except the dissertation.

Agency Name

Department of Housing and Urban Development

Description

The purpose of the Doctoral Dissertation Research Grant (DDR) program is to enable doctoral candidates enrolled at institutions of higher education accredited by a national or regional accrediting agency recognized by the U.S. Department of Education to complete their dissertations on policy-relevant housing and urban development issues.

Link to Full Announcement

<https://apply07.grants.gov/apply/>

If you have difficulty accessing the full announcement electronically, please contact:

Susan Brunson (202) 402-3852
 Sherone Ivey (202) 402-4200 [Susan Brunson](#)

Synopsis Modification History

There are currently no modifications for this opportunity.

LOCAL/STATE GOVERNMENT



COMMUNITY SERVICES

COMMUNITY DEVELOPMENT

Community Development continues its efforts to improve the living conditions of County residents through infrastructure improvements, public services, housing activities, homeless services and economic development.



Seminole County receives Federal and State grant funding through a number of programs funded by the U.S. Department of Housing and Urban Development (HUD) and the Federal Housing Finance Corporation (FHFC).

The following programs are available:

- [Community Development Block Grant Program \(CDBG\)](#)
- [Community Development Block Grant ARRA Program \(CDBG-R\)](#)
- [Emergency Shelter Grant \(ESG\)](#)
- [Home Investment Partnerships Program \(HOME\)](#)
- [Neighborhood Stabilization Program \(NSP\)](#)

Community Development Block Grant Program (CDBG)

The Community Development Block Grant (CDBG) is an entitlement grant provided by the United States Department of Housing and Urban Development (HUD). The grant is distributed directly to urban counties based on population, poverty levels, age of housing stock and other information provided by the United States Census. The primary purpose of the CDBG program is to provide services that principally benefit low-income citizens and to develop viable urban communities. The CDBG program National Objectives are:

- To benefit extremely low, low and moderate income persons
- To address slum/blight influences
- To meet an urgent community need

Seminole County's CDBG program meets the national objectives (stated above) and also sets forth goals to improve designated county neighborhoods, by providing for eligible activities such as:

- **Capital Improvements**
Paving and drainage, sewer & water line improvements, construction of sidewalks, limited park improvements, construction and/or improvements to community facilities
- **Affordable Housing Development**
Site acquisition and infrastructure
- **Housing Rehabilitation/Reconstruction**
Extensive home rehabilitation
- **Clearance/Demolition**
Demolition of vacant, dilapidated housing structures
- **Parks and Recreation**
Improvements to designated neighborhood parks
- **Public Services**
Child care, services for the elderly, abused child care assistance, services for the handicapped, etc.

Economic Development and Associated Administration

The overall goal of the County's program is to stabilize and revitalize low income neighborhoods

RESOURCES

- [Department Main Page](#)
- [Committee on Aging](#)
- [Senior and Aging Resources](#)

SECTIONS

- ▣ [Community Assistance](#)
- ▣ [Housing and Financial Assistance](#)
- [Community Development](#)
 - [Announcements](#)
- ▣ [Prosecution Alternatives for Youth \(P.A.Y.\)](#)
- ▣ [Veterans' Services](#)

OTHER LINKS



- ▣ [211 Community Resource Information Hotline](#)
- ▣ [Health Department](#)
- ▣ [Disability Advisory Council \(DAC\)](#)
- ▣ [Medical Examiner](#)

CONTACT INFORMATION

Community Development
534 West Lake Mary Blvd
Sanford, FL 32773
[email](#)
[Map](#)
Phone: (407) 665-2380
Fax: (407) 665-2399

Community Services
Director's Office
534 West Lake Mary Blvd
Sanford FL 32773
[Map](#)
Phone: (407) 665-2300

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Housing & Community Development Division

Overview



The Housing and Community Development Division improves the quality of life for Orange County's low income citizens by addressing citizen and neighborhood needs for housing and infrastructure improvements, as well as parks, community centers and public services.

Foreclosure Prevention Information

Foreclosure Prevention Resource Guide(PDF 596KB)

Resources for Homeowners at Risk of Foreclosure (PDF 379KB)

Recursos para Propietarios de Viviendas en Riesgo de una Ejecución Hipotecaria (PDF 379KB)

Orange TV Hot Topics: Mortgage Crisis and Foreclosure (Streaming Video)

LIST OF AFFORDABLE RENTAL APPARTMENTS

This List of Affordable Rental Apartments (PDF 68KB) is provided as a service to persons wishing to reside in Orange County. This list is not an endorsement of these apartments and does not include every affordable unit in Orange County.

Neighborhood Stabilization Program



What is the Neighborhood Stabilization Program?

The Neighborhood Stabilization Program (NSP) was created by the Housing and Economic Recovery Act of 2008 to respond to rising residential foreclosures and property abandonment. The main purpose of the NSP is to stabilize neighborhoods negatively impacted by foreclosures. Orange County will use NSP funds to acquire, renovate, and sell of foreclosed homes at affordable prices to eligible families.

NSP Presentation - Mitchell Glasser (PowerPoint Show 2MB)

1st Quarter NSP Report (PDF - 30 KB)

2nd Quarter NSP Report (PDF - 31 KB)

3rd Quarter NSP Report (PDF - 21 KB)

4th Quarter NSP Report (PDF - 24 KB)

NSP 2 Public Notice (PDF - 168 KB)

Neighborhood Stabilization Program 2 Application (PDF - 5.8 MB)

Public Notice 2009-10 NSP Amendments (PDF - 69 KB)

NSP Substantial Amendment To the 2008-09 Action Plan (PDF - 1.9 MB)

List of General and Trade Contractors Who Have Qualified for the Neighborhood Stabilization

Program (PDF - 44 KB)

NSP TARGET AREA MAPS

Azalea Park(PDF - 249 KB)

Meadow Woods (PDF - 158 KB)

Oak Ridge / Holden Heights (PDF - 214 KB)

Pine Hills (PDF - 222 KB)

Union Park (PDF - 82 KB)

REQUEST FOR QUOTE RESULTS

5567 Red Bone Ln (PDF - 49 KB)

7420 Penrill Ct (PDF - 49 KB)

421 Briar Bay Circle (PDF - 48 KB)

5872 Grand Canyon Dr (PDF - 55 KB)

7660 Bear Claw Run (PDF - 48 KB)

Homebuyers can choose one of the following options to purchase foreclosed homes under NSP

OPTION A

Buy foreclosed homes that have been purchased by the County and completely renovated. These homes will be equipped with energy star appliances. Downpayment assistance of up to \$35,000 will be available based on eligibility.

OPTION B

Purchase foreclosed homes in NSP areas with your reator and qualify for NSP downpayment assistance. Downpayment assistance of up to \$35,000 will be available based on eligibility.

The following forms are for **Prospective Home Buyers** interested in purchasing a home utilizing the Neighborhood Stabilization Program :

Intake Form (PDF - 49 KB)

Application Cover Letter (PDF - 35 KB)

Application For Housing Assistance (PDF - 41 KB)

Asset Addendum To Application Form (PDF - 18 KB)

Authorization Release Form (PDF - 19 KB)

For additional information call (407)836-5171 or (407)836-5189

Division Sections

- Down Payment Assistance
- Housing Development
- Housing Rehabilitation
- For Landlords and Tenants (Section 8 Housing)
- Planning & Project Development
- Rental Assistance

Notices of Funding Availability (NOFA)

Fiscal Year 2010-2011

The following are the current forms needed to submit applications/project proposals for the **Community Development Block Grant (CDBG) and Emergency Shelter Grants (ESG)** for the fiscal year beginning October 1, 2010 and ending September 30, 2011. Applications must be submitted during the period March 1, 2010 to April 1, 2010. These forms are provided in PDF format and also in MS Word, which will facilitate completion of your application. Please note that the content of these forms must not be altered from that shown in the online PDF version, (other

than by the addition of your responses to questions/requirements). Any alterations to the wording and requirements of the original form will result in the **disqualification** of the application.

- 2010-11 CDBG Public Services-RFA (PDF - 227 KB)
- 2010-11 CDBG Public Services-RFA (Word - 216 KB)
- 2010-11 ESG Public Services-RFA (PDF - 185 KB)
- 2010-11 ESG Public Services-RFA (Word - 194 KB)
- 2010-11 CDBG CIP and Housing RFA (PDF - 247 KB)
- 2010-11 CDBG CIP and Housing-RFA (Word - 231 KB)

2010-2015 CDBG Target Areas (PDF 52KB)

Request for Applications Technical Assistance Presentation (PDF 720KB)

Plans and Reports

- DRAFT - 2010-11 Annual Action Plan (PDF - 3.3 MB)
- Consolidated Plan Draft Citizen Participation Process (PDF - 120 KB)
- Community Development Block Grant Recovery Act Submission Checklist (PDF - 224 KB)
- 2009-2010 Action Plan Amendment (PDF 95KB)
- HPRP Draft Amendment to the Consolidated Plan 2008 Action Plan (PDF - 218 KB)
- HPRP Public Notice Action Plan Amendment
- 2009-2010 Annual Action Plan

2009-10 Action Plan Chapters 1 - 7 (PDF - 3.2 MB) 2009-10 Action Plan Chapters 8 - 12 (PDF - 1.8 MB)

2009-10 Action Plan Appendixes (PDF - 4.5 MB) 2009-10 Action Plan Appendix E - Projects (PDF - 860 KB)

- 2008-2009 Annual Action Plan Part_1.pdf (PDF - 1.8 MB) Part_2.pdf (PDF - 1.6 MB) Part_3.pdf (PDF - 2.9 MB)
- 2005 - 2010 Consolidated Plan (MS Word - 1.87 MB)
- Priority Needs Tables / Goals Strategies 2005 - 2010 Consolidated Plan (PDF - 132 KB)
- 2006 - 2007 Consolidated Annual Performance and Evaluation Report (CAPER)-Narratives (PDF - 3.9 MB)
- 2006 - 2007 Consolidated Annual Performance and Evaluation Report (CAPER)-IDIS Reports (PDF - 1.3 MB)
- 2007 - 2008 Consolidated Annual Performance and Evaluation Report (PDF - 1.06 MB)
- Workforce Housing Report (PDF - 5 MB)

Fees


The services of the Housing and Community Development Division are provided free of charge to qualified applicants. However, a fee may be charged to cover the cost of providing copies of records, reports, blueprints, plans and other documents.

Contact Information



Mitchell Glasser, Manager
Orange County Housing & Community Development Division
 525 E. South Street
 P.O. Box 1393
 Orlando, FL 32802-1393
 Phone: (407)836-5150
 Fax: (407)836-5193
 Email: housing@ocfl.net
 Web: www.ocfl.net/housing
 Contacts

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First Time Home Buyers

Homeowners Taxes and Insurance Assistance

Mortgage Foreclosure Prevention

Announcements

Notice to Housing Acquisition Vendors

Published: Apr 18, 2010

Osceola County has received Neighborhood Stabilization Program (NSP) funding from the State of Florida for the purpose of Housing Acquisition and Rehabilitation for Low, Moderate and Middle Income (LMMI) individuals and families that purchase an eligible foreclosed home as their primary residence. Funds for low income rental housing have also been received. The NSP funds may be used to assist eligible LMMI families and individuals with purchase assistance and/or repairs of foreclosed homes. These foreclosed homes must be in defined areas of greatest need (AGNs) that might otherwise become sources of abandonment and blight within the community. The County seeks qualifications for a variety of home evaluation, home purchase and mortgage related services to assist in facilitating the Osceola County NSP program.

These funds allow for purchase assistance and, when required, minor to substantive repairs to individual housing units purchased as a part of the Osceola County NSP Program. Purchase assistance may also include principle pay down, closing costs, and/or up to 50% of their required down payment. Rehabilitation will include but not be limited to, correcting all housing and building codes violations, providing cost effective energy conserving and allowable green features, making the dwelling accessible to handicap and elderly occupants as necessary and correcting any health and/or safety violations that may be present. All rehabilitation repairs must meet the minimum Section 8 Housing Rehabilitation Standards and all applicable building codes.

If you are an appropriately licensed or a certified vendor and are interested in providing services related to this work, please complete an application packet. These application packets can be obtained at:

Osceola County Human Services
330 North DeSoto Avenue
Kissimmee, FL 34741


You may also download an application from the NSP web site: [housing.vendor.net](#).


Should you have specific questions please contact James Rowland, Email: jrowl2@osceola.net, Phone: 407-742-8400.

NSP vendors may include services related to the purchase-repair-maintenance and resale (or rent) of REO residential property such as real estate services, appraisals, title services, property management services, land surveying, lead paint testing, home inspection services and related services. Vendors must provide proof of workers compensation and liability insurance to be considered for this program.

Osceola County is an equal opportunity employer and supports fair housing.

Other Related Pages

 [Announcements](#)
[NSP Housing](#)

 [Announcements](#)
[NSP Housing](#)

- Neighborhood Stabilization Program
- Owner Occupied Rehabilitation
- Agency Directory
- Phone List
- Request a Proposal
- Search County Websites
- Electing Official
- Press Room
- Online Services

Have a question about the county?
Contact us today!
407-742-2ASK

Attached Pages

- Housing Acquisition Vendor Service Application Pa

Latest News and Info

- Notice to Housing Rehabilitation Contractors
APP 12 2010
- Notice to Residential REO Real Estate Investors
APP 12 2010

Archived News

- 2010
- April 2010
- Housing
Down Payment Assistance Program
330 N DeSoto Ave
Kissimmee, FL 34741
Phone: (407) 742-8400
Hours: M - F: 8am - 5pm

Frequent Questions

For answers to commonly asked questions regarding the SHIP Program, click the link above.

If you have a question not listed here you can ask on the form provided in this FAQ and we'll make sure to get back to you.

[Go to Frequent Questions >](#)

Services & Functions

- Hurricane Housing Recovery Program
- SHIP (State Housing Initiative Partnership)
- Section 8 Housing Assistance Program

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 13001 S. Orange Ave., #113, Kissimmee, FL 34741
 407-742-2ASK
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**NOTICE OF PROPOSED RULE DEVELOPMENT
FLORIDA HOUSING FINANCE CORPORATION**

| RULE NOS. | RULE TITLES |
|------------------|---|
| 67-48.001 | Purpose and Intent. |
| 67-48.002 | Definitions. |
| 67-48.004 | Application and Selection Procedures for Developments |
| 67-48.005 | Applicant Administrative Appeal Procedures. |
| 67-48.007 | Fees. |
| 67-48.0072 | Credit Underwriting and Loan Procedures. |
| 67-48.0075 | Miscellaneous Criteria. |
| 67-48.009 | SAIL General Program Procedures and Restrictions. |
| 67-48.0095 | Additional SAIL Application Ranking and Selection Procedures. |
| 67-48.010 | Terms and Conditions of SAIL Loans. |
| 67-48.0105 | Sale, Transfer or Refinancing of a SAIL Development. |
| 67-48.013 | SAIL Construction Disbursements and Permanent Loan Servicing. |
| 67-48.014 | HOME General Program Procedures and Restrictions. |
| 67-48.015 | Match Contribution Requirement for HOME Allocation. |
| 67-48.017 | Eligible HOME Activities. |
| 67-48.018 | Eligible HOME Applicants. |
| 67-48.019 | Eligible and Ineligible HOME Development Costs. |
| 67-48.020 | Terms and Conditions of Loans for HOME Rental Developments. |
| 67-48.0205 | Sale, Transfer or Refinancing of a HOME Development. |
| 67-48.022 | HOME Disbursements Procedures and Loan Servicing. |
| 67-48.023 | Housing Credits General Program Procedures and Requirements. |
| 67-48.027 | Tax-Exempt Bond-Financed Developments. |
| 67-48.028 | Carryover Allocation Provisions. |
| 67-48.029 | Extended Use Agreement. |
| 67-48.030 | Sale or Transfer of a Housing Credit Development. |
| 67-48.031 | Termination of Extended Use Agreement and Disposition of Housing Credit Developments. |

PURPOSE AND EFFECT: The purpose of this Rule is to establish the procedures by which the Corporation shall: (1) administer the Application process, determine loan amounts, make and service mortgage loans for new construction or rehabilitation of affordable rental units under the State Apartment Incentive Loan (SAIL) Program authorized by Section 420.5087, Florida Statutes (F.S.), and the HOME Investment Partnerships (HOME) Program authorized by Section 420.5089, Florida Statutes; and (2) administer the Application process, determine Housing Credit (HC) amounts and implement the provisions of the Housing Credit Program authorized by Section 42 of the Code and Section 420.5099, Florida Statutes.

SUBJECT AREA TO BE ADDRESSED: The Rule Development workshop will be held to receive comments and suggestions from interested persons relative to (1) the development of the 2011 application and program requirements for the SAIL, HOME, HC Programs, as specified in Rule Chapter 67-48, Florida Administrative Code (F.A.C.) and (2) amendments to the Florida Housing Finance Corporation's 2009 Qualified Allocation Plan (QAP).

SPECIFIC AUTHORITY: 420.507 F.S.

LAW IMPLEMENTED: 420.5087, 420.5089, 420.5099 F.S.

A RULE DEVELOPMENT WORKSHOP WILL BE HELD AT THE DATE AND PLACE SHOWN BELOW:

DATE AND TIME: July 29, 2010 at 2:30 p.m.

PLACE: Tallahassee City Hall, Commission Chambers, 300 South Adams Street, Tallahassee, FL 32301. The workshop will be accessible via phone at 1-888-808-6959, Conference Code #1374197.

THE PERSON TO BE CONTACTED REGARDING THE PROPOSED RULE DEVELOPMENT AND A COPY OF THE PRELIMINARY DRAFT, IF AVAILABLE, IS: Kevin Tatreau, Director of Multifamily Development Programs.

THE PRELIMINARY TEXT OF THE PROPOSED RULE DEVELOPMENT IS AVAILABLE AT NO CHARGE FROM THE CONTACT PERSON LISTED ABOVE.

Pursuant to the provisions of the Americans with Disabilities Act, any person requiring special accommodations to participate in this workshop/meeting is asked to advise the agency at least 5 days before the workshop/meeting by contacting: Blake Carson-Poston at (850) 488-4197. If you are hearing or speech impaired, please contact the agency using the Florida Relay Service, 1(800)955-8771 (TDD) or 1(800)955-8770 (Voice).



May 6, 2010

The Florida Council on Aging (FCOA), founded in 1955, is Florida's only statewide association representing virtually all aging interests. FCOA is committed to serving Florida's diverse aging interests through education, information sharing and advocacy. We hope you will join us as we celebrate our 55th anniversary!

We are pleased to present the

2010 Florida Conference on Aging: Better Together – Life After 55.

The conference will be held August 16 - 18, in Orlando, at the Caribe Royale Orlando. This exciting event brings together consumers, industry leaders, service providers and practitioners for a comprehensive program highlighting innovative developments, innovation and promising practices in the aging network. The Florida Conference on Aging, attended by more than 1,000 professionals in the field of aging, is truly an invaluable experience for attendees and those they serve state and nationwide.

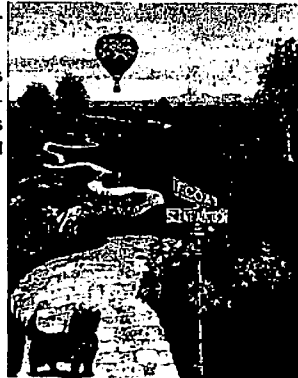
Where do you come in? We are asking for support from local businesses in the form of donations to the conference's silent auction. Proceeds from the auction finance the ongoing work of the Florida Council on Aging, including senior-related advocacy, education and grassroots support.

Please assist us by making a donation to this event. Requested items include restaurant/retail gift certificates, event tickets, team or organization promotional items, team member appearances or other gifts you may be willing to provide. All donations are tax-deductible and will be publicized in conference registration materials.

We appreciate your consideration of this request. Please contact Ellen Campbell (941) 749-0100 with any questions. To confirm your organization's donation contact Colette Vallee (850) 222-8877 or e-mail moreinfo@fcoa.org.

Thank you,

Ellen Campbell
Chairperson, Silent Auction



**Follow the Yellow Brick Road
Better Together - Life After 55**

FCOA Federal Tax ID# 59-6194436

1018 Thomasville Road, Suite 110, Tallahassee, FL 32303-6236 (850) 222-8877 Fax: (860) 222-2675



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THANK YOU FOR YOUR GENEROSITY!

PLEASE PRINT CLEARLY

CONTRIBUTOR'S NAME: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

TELEPHONE NUMBER: _____ E-MAIL: _____

SIGNATURE: _____ DATE: _____

DONATION CATEGORY (Please check and indicate the quantity):

- Gift Certificate(s) (___qty.)
- Merchandise (___qty.)
- Membership(s) (___qty.)
- Other (___qty.)

ESTIMATED VALUE OF GIFT: \$ _____

DESCRIPTION OF CONTRIBUTION: _____

CONDITIONS OR RESTRICTIONS: _____

DELIVERY OR PICK-UP INFORMATION (Please check preference):

- Delivery
- Contribution Enclosed

Contact Name: _____

Contact Phone: _____

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Thousands of nonprofits may lose tax-exempt status

By: MOLLY HOTTLE
Associated Press
05/15/10 9:30 PM PDT

DES MOINES, IOWA — More than 200,000 small nonprofits across the nation are days away from losing their tax-exempt status because they haven't filed a new form with the Internal Revenue Service.

Many of these groups already operate on razor-thin budgets and some worry an unexpected tax bill could force organizations to close.

"The nonprofits in your backyards, some of them are going to be gone," said Suzanne Coffman, a spokeswoman for GuideStar, which tracks data on nonprofits.

It's most likely the nonprofits aren't aware of the Monday deadline that only applies to groups that report \$25,000 or less in income, excluding churches. Those organizations may not find out until Jan. 1, 2011, when they're notified they have to pay taxes on donations they thought were exempt. And it could be months before their nonprofit status is restored.

Congress required the form, called a 990-N, when it amended the tax code three years ago and groups with a fiscal year ending Dec. 31 had until Monday to meet the deadline.

The Urban Institute's National Center for Charitable Statistics, which conducts economic and social policy research, estimated Friday that 214,000 nonprofit organizations haven't filed the form as required.

Tom Pollak, program director for the center, said organizations that lose their tax-exempt status are no longer eligible to receive tax-deductible donations and are not likely to be awarded grants.

Donors who give to the organizations that lose their status will be able to receive tax-deductions on gifts until January because the revocations won't be public until then.

In Iowa, the Warren County Historical Society was among more than 2,700 small nonprofits that hadn't submitted the form. The group's president, Linda Beatty, said she'd never heard of a 990-N until contacted by The Associated Press.

Beatty said she would scramble to get their application in, but if the society lost its nonprofit status, donations likely would drop and members would struggle to pay taxes until they could get the situation resolved. The group maintains a small museum and historical library in Indianola, south of Des Moines.

Stephen Baldassare, president of the Catwalk Theatre Guild in Arvada, Colo., said loss of its tax exemption would have endangered the college scholarships his group awards annually to two high school students and limited other programs.

"It's huge giving those scholarships," he said. "We'd also have to figure out how to do the rest of the functions we do. We would have to change how we bring in money."

In West Chester, Pa., the A Cappella Pops performing group also hadn't heard about the deadline.

Money already is a problem for the 40-member singing group, marketing director Bruce Koepcke said, and would have been far worse if donations dropped or the group faced a big tax bill. He said tax-exempt donations make up 25 percent of the group's revenue.

"We break even in good years," Koepcke said. "We can't afford to lose one iota of funding."

Bobby Zarin, an Internal Revenue Service director who works with non-profits, said the agency sent out press releases and letters to more than 500,000 nonprofit organizations to get the word out about the 990-N forms. She didn't know why the change was catching so many groups by surprise.

"I can honestly say this is the most extensive outreach we have done," Zarin said.



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Ultimately, Zarin said the requirement would be helpful because it would eliminate defunct organizations from IRS records and provide more transparency for the public.

"It will give us a much cleaner list of organizations that actually do exist," Zarin said. "More organizations will be filing, so more information will be available."

Topics

US Charity Deadline

Reader Comments

All comments on this page are subject to our Terms of Use and do not necessarily reflect the views of the Examiner or its staff. Comment box is limited to 200 words. Comments that advocate violence, racism, or libel as well as comments written in ALL CAPS are not permitted.

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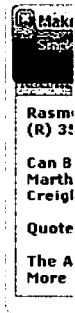
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A City Feels the Squeeze In the Age of Mega-Banks

BY DAN FITZPATRICK
AND ROBIN SIDEL

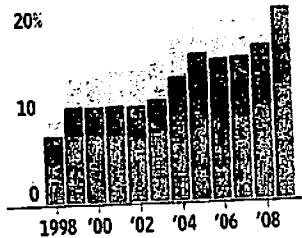
ORLANDO, Fla.—At the end of May, Florida Business Bank shut down the loan office it opened here just a year ago. It wasn't doomed by the economy. It was surrounded by giant banks that keep getting bigger and bigger.

Bank of America Corp., J.P. Morgan Chase & Co. and Wells Fargo & Co., which hold about \$3.50 of every \$10 in local deposits, are "squeezing" and "hoarding" customers "any way they can," complains Jeff Wagner, chief financial officer at Florida Business Bank. Corporate customers are being told by the

Big Get Bigger

U.S. deposit market share

Wells Fargo
J.P. Morgan Chase
Bank of America



Source: SNL Financial

biggest lenders not to move their deposits to other banks or else they might not get a new loan, he says.

The financial-overhaul bill that will be signed into law by President Barack Obama on Wednesday won't address one of the most far-reaching consequences of the recent crisis: Market power is concentrating in the hands of the nation's largest banks.

Fortified by infusions of taxpayer capital and takeovers of other large institutions killed or wounded in the crisis, a handful of hulking banks is emerging from the mess to dominate everything from mortgages to

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In Orlando, New Mega-Banks Squeeze Smaller Players

Continued from Page One
checking accounts to small-business loans. The financial-regulation law will bring new shackles and oversight, likely to cost the big banks billions in revenue. But their growing supremacy will help them absorb the blow.

Bank of America, J.P. Morgan and Wells Fargo now have 33% of all U.S. deposits, up from 21% in mid-2007—the fastest shift of such a large chunk of deposits in U.S. history. Much of the gain came from their acquisitions of Countrywide Financial Corp., Washington Mutual Inc. and Wachovia Corp., respectively.

The three huge banks made 57% of all home mortgages in the first quarter, up from 26% in 2008, according to Inside Mortgage Finance, an industry newsletter. In 2008 and 2009, they got \$95 billion in capital from the U.S. government, all of which they have repaid.

Measured in loans and other assets, Citigroup Inc. and the three other giants had \$7.7 trillion as of March 31, up 56% since the end of 2007. Their combined assets are nearly twice as big as the assets of the next 46 biggest banks, according to SNL Financial, a research firm in Charlottesville, Va.

By providing more branches, ATMs and features like free online bill payment, the newly consolidated banks have made many basic services more convenient and cheaper for customers. The banking giants often offer lower mortgage rates and other types of loans than smaller players.

"At the end of the day, consumers and small businesses will benefit" from consolidation, says Bank of America executive Mark Hogan, who runs retail branches on the East Coast.

To keep their costs down, however, the big banks generally pay lower rates on certificates of deposit and other types of savings products than the small players, meaning less interest income for millions of depositors.

The mega-banks are preserving capital as they brace for lost revenue from parts of the financial-services overhaul that don't impact smaller banks, such as new restrictions on proprietary trading and derivatives. As a result, they have cut their lending more than small banks, leading to a smaller supply of loans.

"Concentration on the national level is something that ought to be of concern to policy makers" because it means "fewer choices and less-competitive pricing" for small businesses and consumers, says William Isaac, the chairman of the Federal Deposit Insurance Corp. from 1981 to 1985.

Possibly even worse, the consolidation puts more risk "in fewer and fewer hands, so when mistakes are made, they are doozies."

Bank consolidation has become an issue outside the U.S. as well. In Britain, the six largest banks increased their share of the mortgage market to 78% in 2008 from 66% in 2007, according to the National Audit Office. Lawmakers there recently asked for an inquiry into the power of the banking industry.

The financial-regulation bill bans any U.S. bank from making acquisitions if it already has 10% of all deposits or liabilities in the U.S. The curbs will hardly make a difference. The bulk added during the crisis already is pressuring small banks.

Bank of America, J.P. Morgan and Wells Fargo "can make money beyond belief" because of their low costs and volumes of scale, and "there is no chance of anyone challenging them," says Arnold Danielson, a bank analyst in Bethesda, Md.

J.P. Morgan's takeover of Washington Mutual's failed banking operations in September 2008 increased the asset size of the New York company by more than \$300 billion, or 20%. Bank of America bought Merrill Lynch & Co. and Countrywide as those two companies, with nearly \$1 trillion in combined assets, were sinking. Wells Fargo acquired Wachovia, the biggest bank on the East Coast, when Wachovia was on the verge of collapse in late 2008.

The three bulked-up giants now hold more than a third of all deposits in 25 metropolitan areas that are home to 70 million people, or nearly one-fourth of the U.S. population, according to consulting firm Oliver Wyman.

In Madera, Calif., Bank of America, J.P. Morgan and Wells Fargo have a combined market share of about 60%.

"Between their pricing and their number of locations, they are a very strong competitor for the consumer," says Daniel Doyle, chief executive of Central Valley Community Bancorp, in Fresno, Calif. Central Valley has one of its 16 branches in Madera. Rather than fight the giants head-on where they are strongest, it focuses on business customers.

In Orlando, the landscape's tilt toward the big is obvious up and down Orange Avenue, a 17-mile thoroughfare that runs through much of this city of 267,000 residents. Built as a one-lane dirt road in the late 1800s to carry oranges by horse-drawn cart, Orange Avenue now carries a stream of cars past office buildings, hospitals, trailer parks, churches and auto-repair shops.

Orange Avenue also has been Orlando's banking hub for decades. Since the start of 2008, though, about a quarter of the branches on the street have changed hands. Other buyers of shaky or failed banks include regional banks BBST Corp. and Centennial Bank.

Bank of America, J.P. Morgan and Wells Fargo are making life harder for local bankers. Right after J.P. Morgan barreled into town, the bank hired a top commercial banker from SunTrust Bancaria Inc., a regional bank based in Atlanta, to woo corporate customers.

Billboards, print and television ads and junk mail have surged. SunTrust, the biggest bank in town, responded with more than 20 of its own "SunTrust is still SunTrust" billboards. It also hired away two top Wells Fargo executives shortly after the Wachovia acquisition, according to Tom Kuntz, who runs SunTrust's Florida operations.

"You can definitely see the powers blasting the market," says Jeffrey Cowherd, senior vice president for First Commercial Bank of Florida, a nine-branch bank that promotes "hometown" service.

Alan Rowe, the bank's chief executive, says competition for mortgages is much fiercer now that the three giants have so many branches through which to



Wells-Wachovia's Orlando headquarters on Orange Avenue, the city's banking hub. Since 2008, more than a quarter of the bank branches on the street have changed hands.

lure potential borrowers. First Commercial already was suffering from a surge in troubled real-estate loans, according to regulatory filings. The extra mortgage fees "would be a little bit of help" while the bank searches for new capital, Mr. Rowe said.

At Florida Business Bank, in-your-face billboards drowned out the ads the bank was running in a weekly business newspaper for its downtown loan office at 121 South Orange. It shut down the loan office after attracting less than half of the total loan balances it needed.

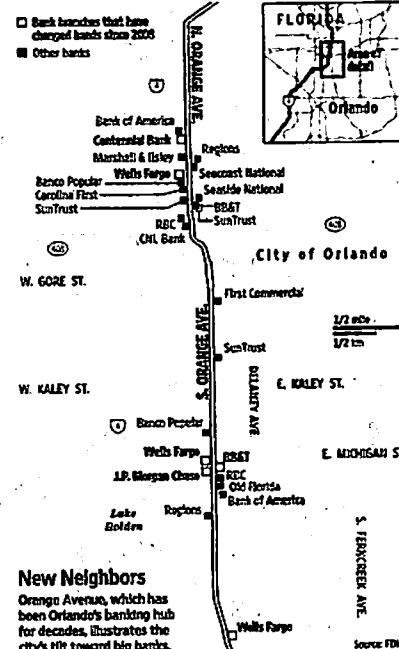
"You cannot compete on that level," says Mr. Wagner, the Melbourne, Fla., bank's finance chief.

After opening the office in 2008, Mr. Wagner says, Florida Business Bank was about to snatch several corporate customers away from the big banks when the borrowers suddenly were told to keep their accounts right where they were, or else the companies shouldn't bother trying to get credit from the big banks. "They are going to use their leverage to retain all the business they can," said Mr. Wagner, who declined to provide specific details.

Bank of America and J.P. Morgan declined to comment on Florida Business Bank. A Wells Fargo spokeswoman said the bank doesn't require accounts for customers to qualify for loans, but "deeper customer relationships better equip us to offer the best solutions."

Some Orlando residents are embracing the big-bank blitzkrieg. "I don't even know what the local banks are," says Laurie Lee, 52 years old, standing in front of a new Chase branch on Orange Avenue about 1.5 miles from her home. She decided to open a checking account there after receiving a coupon in the mail for a \$100 "bonus."

Ms. Lee is interested in applying for a mortgage from Chase, since she figures the



New Neighbors
Orange Avenue, which has been Orlando's banking hub for decades, illustrates the city's tilt toward big banks.

owner of a house she is trying to buy will be impressed with the giant bank's brand name. If the owner "sees I have a relationship with Chase, it will be a good thing," she says.

After its acquisition of Wachovia, Wells Fargo wasted no time before slashing interest rates paid on certificates of deposit and other savings products. In Orlando, a one-year CD from Wells Fargo carried an average yield of 0.4% in mid-June, down from 1.26% at Wachovia in June 2008, according to Market

Rates Insight. Bank of America's average yield on the same CD fell to 0.4% from 3% in the same period. The U.S. average is 0.79%.

Across the U.S., Bank of America and Wells Fargo cut their CD rates in every market tracked by Bankrate.com during the year ended in March. Chase's rates held steady but were well below the national average.

"We need to be more price competitive than we were before," says Bank of America's Mr. Hogan.

The giant banks are gambling that their vast array of products and convenient locations are enough to keep a grip on most customers no matter how low deposit rates sink.

Frustrated depositors often can't find better rates elsewhere, though, because smaller financial institutions tend to quickly follow the lead of bigger banks when they come to town.

Barbara Pope, 88, says she couldn't find any bank in Orlando offering a certificate of deposit with an interest rate higher than 1.5%. "Forget this," she recalls thinking, while knitting with friends at a senior center on Orange Avenue. She put the money, proceeds from the sale of bonds owned by her husband, into a savings account.

On loans, lower funding costs allow the big banks to be more aggressive, freeing them to undercut rivals. At the end of 2009, Bank of America, J.P. Morgan and Wells Fargo paid an average interest rate of 1.03% for their deposits, borrowings and other funding sources, compared with 1.56% for a group of 500 other banks, according to SNL and Sandler O'Neill + Partners LP.

The result is bargain interest rates on mortgages. In the first quarter, Bank of America offered an average rate of 5% on 30-year fixed-rate mortgages, and Wells Fargo offered 5.13%, according to Bankrate. The U.S. average was 5.23%. The big banks tend to charge more on auto loans.

The banks also are the stingiest with loans, according to the FDIC. In the first quarter, total loans outstanding at U.S. banks with assets of more than \$100 billion declined 1.5%, including an adjustment for recent accounting changes. That was more than three times as steep as the decline among banks with less than \$100 million in assets.

Lending has slowed considerably in Orlando, according to figures from Equifax Inc. The dollar value of new bank-card and home-equity loans dropped 73% in Orlando's metropolitan area between April 2009 and April 2010, compared to a national decline of about 4% in the same period. That, of course, is accounted for in part by the sharp drop in property prices in Florida.

"The flow of credit is still significantly impaired" in Orlando, says Sean Smith, director of the Institute for Economic Competitiveness at the University of Central Florida. "Businesses that might be faring well and looking to expand aren't able to get that financing."

David Smith, president of Trim-Pak, a family-owned distributor of doors and kitchen cabinets on S. Orange Ave., says Wachovia demanded that he put up the company's headquarters as collateral for an existing \$1.5 million credit line "in the middle of the recession."

A Wachovia spokeswoman declined comment on the case, but said that in general, "Sometimes banks take additional collateral in order to continue providing financing while protecting the bank's interest."

The move made Mr. Smith even angrier because he was laying off nearly 100 of Trim-Pak's 130 employees. The big banks "are tightening," he says, turning "his fist like a screwdriver." "If sales are off and profits are down," dealing with a tough bank "makes it worse."

Growing Up Capone: Mobster's Kin Go to the Mattresses

Continued from Page One
to be a grandson of Al.
The 38-year-old New Yorker filed a lawsuit in Chicago last year to have the mobster's remains exhumed so he can obtain genetic proof of his ancestry. Mr. Capone hired a ghostwriter and self-published a book, "Son of Scarface," in 2003.
Members of the Capone family long tried to keep a low pro-



was polishing her manuscript in the last few years, Chris Knight Capone was working on his.
The burly real-estate investor says his father, Bill Knight, was a private man who gave sketchy details about his past. Not long after Bill Knight died in 1994, Chris Knight Capone says, a close friend of Bill's told him that Bill was a son of Al Capone.
Marie Knight, the 68-year-old mother of Chris Knight Capone,

Corey Hart says he was troubled by materials he found on the website for Chris Knight Capone's book, including a photograph of the writer wearing a suit and hat that resembled gangster attire. The three men all agreed not to provide DNA samples, says Mr. Hart, 34, a sports physiologist in Idaho.
"So what if he is an illegitimate son of Al Capone?" says Mr. Hart, referring to Chris

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71.5 Million Strong: Baby Boomers and Beyond ... Who Will Take Care of Us?

July 22nd, 2010 | [Add a Comment](#)

In response to the “graying of America” phenomena, Senior Smart announced today the inception of an online tool that provides the perfect match between families and seniors actively looking for assisted living and quality assisted living facilities nationwide.

The tool can be found at www.assisted-living-info.org.

The senior population, in this country and around the world, is growing and changing. For example, it is expected that in the next 40 years the senior population in this country will grow by 147 percent.

They preceded Generation “X”: the baby boomers, those born in the U.S. between 1946 and 1964, are approaching retirement age. The oldest baby boomers turned 60 in 2006, and when the trend peaks in 2030, the number of people over age 65 will soar to 71.5 million — one in every five Americans.

Obviously not all of these seniors will require assisted living care, but are we ready to address the multitude of services needed to provide for this group of consumers adequately?

“This country is ill-prepared to handle the tens of thousands of senior citizens in need of assisted living or home hospice care,” states Mary Jo Leste, an 18-year industry veteran and Chief Executive Officer of Senior Smart, Inc., a marketing company specializing in assisted living and home hospice referrals.

A recent study by the National Association of Area Agencies on Aging (n4a) and funded by the MetLife Foundation reports the following:

- **Health Care** – In one-third of the U.S. communities surveyed, older adults do not have access to a range of needed preventive health care services such as health education, community-based health screenings, and counseling about prescription drug programs.
- **Nutrition** – Eighty percent of U.S. communities have programs providing home-delivered meals for older adults, but only 25 percent provide nutrition education for seniors.

- **Exercise & Wellness** – More than one-third of communities do not have fitness programs for older adults, although 86 percent report having biking or walking trails.
- **Transportation** – Many communities are not addressing the mobility needs of an aging population. For example, only 56 percent reported having “dial a ride” or door-to-door transportation services, and only 40 percent reported having road signage that meets the needs of older drivers.
- **Public Safety/Emergency Services** – More than 33 percent of communities do not have a system to locate older adults who become ill or wander due to Alzheimer’s or other forms of dementia. And 70 percent do not have prevention programs for elder abuse and neglect.
- **Housing** – Only half of the communities reported having home modification programs helping older adults adapt existing homes for physical limitations. The study says this is important because a vast majority of older adults prefer to remain in their own homes as they age.
- **Taxation/Finance** – More than a third of communities do not provide tax relief for older adults living on limited incomes.
- **Workforce Development** – Over 40 percent of U.S. communities do not offer formal job training and retraining programs to help older adults remain in the workforce, however 45 percent reported that discounts were provided at local colleges and universities for older adults who are interested in taking classes.
- **Financial Planning and Retirement**
- **Aging/End of Life/Human Services** – Many communities do not offer a single point of entry for information and access to all aging services, even though it is expected that aging baby boomers will demand it.

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Written by [Phil](#)

Filed under: [Human services](#)

Leave a Reply

You must be [logged in](#) to post a comment.

Homes in Pine Hills

There is an out-of-state owner who has six homes in the Pine Hills area. He is seeking a nonprofit to work with to sell the homes. It is unclear exactly what the asking price is, however if anyone is interested, I suggest contacting the owner directly. Attached is information on his homes. His information is:

Mark Shani
markshani@yahoo.com

jph@iag.net
 www.hudseniorhousing.org
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From: mark shani [mailto:markshani@yahoo.com]
Sent: Thursday, July 22, 2010 10:20 AM
To: john Hazelroth IAG.net Orlando Florida
Subject: 1836 COLUMBINE DRIVE, ORLANDO FL 32818; Purchased on 10/07/2005 at \$177,000

will send you five more emails this evening

thank you , for your patience.

mark (956) 333-3663

1836 COLUMBINE DRIVE, ORLANDO FL 32818; Purchased on 10/07/2005 at \$177,000

1836 COLUMBINE DRIVE, ORLANDO FL 32818; Purchased on 10/07/2005 at \$177,000

Error! Filename not specified.Error! Filename not specified.

| | |
|-----------------------------|-------------------------|
| 0101 - SINGLE FAMILY | |
| Parcel ID | 23-22-28-3560-00-750 |
| Location | 1836 COLUMBINE DR |
| Municipality | UNINC ORG CNTY, FLORIDA |
| Millage Rate | 16.9463 dollars |
| Property Use | 0101 |

| | |
|---------------------------------|---|
| Name/Address Information | |
| Name(s) | SHANI SHANTA SHANI MICHAEL |
| Mailing Address | 145 BYNG AVE NORTH YORK ONTARIO, XX. M2H |
| Country | CANADA |

Property Description Information
 View Plat - Due to programming changes necessitated by the Comptroller's new system, this link may direct to the Comptroller's main search form, if the correct link is not found.
Description
 LAUREL HILLS UNIT 2 4/118 LOT 75

Sales Information
 Note: This link displays documents maintained on the Orange County Comptroller's web site.

| Instrument Number (Click link below to view documents) | OR Book/Page (Deeds) | Sale Date | Sale Amount | Deed Code | Vac/Imp Code |
|---|----------------------|------------|-------------|-----------|--------------|
| 20050784321 | 8312/0153 | 10/07/2005 | \$177,000 | WD | Improved |
| 19965559244 | 6032/4651 | 03/22/1996 | \$83,400 | WD | Improved |
| 19924264835 | 4481/3874 | 10/18/1992 | \$68,000 | CJ | Improved |
| 19881018328 | 3986/0528 | 04/01/1988 | \$62,000 | WD | Improved |
| 18852385735 | 3697/1033 | 10/01/1985 | \$65,000 | WD | Improved |

John Hazelroth

From: mark shani (markshani@yahoo.com)
 Sent: Thursday, July 22, 2010 12:33 PM
 To: john Hazelroth IAG.net Orlando Florida
 Subject: 2417 HEALY DRIVE, ORLANDO, FL 32818, purchased on 11/28/2005 at \$155,000

2417 HEALY DRIVE, ORLANDO, FL 32818; purchased on 11/28/2005 at \$155,000

| | |
|--------------------------|---|
| Parcel ID | 13-22-28-8057-01-140 |
| Location | 2417 HEALY DR |
| Municipality | UNINC ORG CNTY, FLORIDA |
| Millage Rate | 16.9463 details |
| Property Use | 0101 |
| Name/Address Information | |
| Name(s) | SHANI MICHAEL SHANI SHANTA |
| Mailing Address | 145 BYNG AVE NORTH YCRK ONTARIO XX M2N |
| Country | CANADA |

Property Description Information

Description
 SILVER STAR MANOR X/61 LOT 14 BLK A

Sales Information

| Instrument Number (Click link below to view documents) | OR Book/Page (Deeds) | Sale Date | Sale Amount | Deed Code | Vac/Imp Code |
|---|-------------------------|------------|-------------|-----------|--------------|
| 20060229177 | 8576/0324 | 11/28/2005 | \$155,000 | WD | Improved |
| 19945042875 | 4812/3137 | 10/24/1994 | \$70,100 | WD | Improved |
| 19680783289 | 1863/0469 | 06/01/1969 | \$17,800 | WD | Improved |

Value Summary

| | Market | Market |
|--------------------------------|----------|----------|
| Method of Valuation | | |
| Number of Buildings | 1 | 1 |
| Building(s) Value | \$31,211 | \$68,508 |
| Extra Feature Value | \$0 | \$0 |
| Market Land Value | \$6,054 | \$18,920 |
| Ag Classification Granted | No | No |
| Ag and Non-Ag Land Value | \$6,054 | \$18,920 |
| Total Just Value | \$37,265 | \$87,429 |
| Portability Amount Applied | No - \$0 | No - \$0 |
| Save Our Homes Savings Applied | No - \$0 | No - \$0 |
| Assessed Value | \$37,265 | \$87,429 |
| Exemptions Applied | No | No |

John Hazelroth

From: mark shani (markshani@yahoo.com)
 Sent: Thursday, July 22, 2010 12:32 PM
 To: john Hazelroth IAG.net Orlando Florida
 Subject: 1575 PROVIDENCE CIRCLE, ORLANDO, FL 32818; purchased on 08/03/2005 at \$185,000

1575 PROVIDENCE CIRCLE, ORLANDO, FL 32818; purchased on 08/03/2005 at \$185,000

| | |
|--------------------------|---|
| Parcel ID | 22-22-28-8099-00-760 |
| Location | 1575 PROVIDENCE CIR |
| Municipality | UNINC ORG CNTY, FLORIDA |
| Millage Rate | 16.9463 details |
| Property Use | 0101 |
| Name/Address Information | |
| Name(s) | SHANI MICHAEL SHANI SHANTA |
| Mailing Address | 145 BYNG AVE NORTH YORK, ON, XX, M2N |
| Country | CANADA |

Property Description Information

Description
 VILLAGE GREEN PHASE 2 B/40 LOT 76

Sales Information

| Instrument Number (Click link below to view documents) | OR Book/Page (Deeds) | Sale Date | Sale Amount | Deed Code | Vac/Imp Code |
|---|-------------------------|------------|-------------|-----------|--------------|
| 20050166843 | 8528/0181 | 03/06/2005 | \$100 | OC | Improved |
| 20050609975 | 8160/0052 | 08/03/2005 | \$185,000 | SW | Improved |
| 20050411242 | 8028/2843 | 06/13/2005 | \$0 | CI | Improved |
| 20050609974 | 8160/0050 | 06/03/2004 | \$100 | SW | Improved |
| 20030266653 | 6910/0381 | 05/02/2003 | \$124,900 | WD | Improved |
| 19970220784 | 5276/3608 | 05/30/1997 | \$79,800 | WD | Improved |
| 19970091802 | 5214/1635 | 02/20/1997 | \$62,000 | SW | Improved |
| 19831991250 | 3413/1447 | 08/01/1983 | \$66,500 | WD | Improved |
| 19831918812 | 3366/0301 | 03/01/1983 | \$10,000 | WD | Vacant |
| 19831901787 | 3355/0492 | 03/01/1983 | \$7,850 | WD | Vacant |

Value Summary

| | Market | Market |
|---------------------------|----------|----------|
| Method of Valuation | | |
| Number of Buildings | 1 | 1 |
| Building(s) Value | \$69,855 | \$84,396 |
| Extra Feature Value | \$5,500 | \$5,500 |
| Market Land Value | \$26,700 | \$30,000 |
| Ag Classification Granted | No | No |
| Ag and Non-Ag Land Value | \$26,700 | \$30,000 |

John Hazelroth

From: mark shani [markshani@yahoo.com]
Sent: Thursday, July 22, 2010 12:32 PM
To: john Hazelroth IAG.net Orlando Florida
Subject: 815 KENSINGTON DRIVE, ORLANDO, FL 32808; purchased on 10/07/2004 at \$105,000

815 KENSINGTON DRIVE, ORLANDO, FL 32808; purchased on 10/07/2004 at \$105,000

| | |
|--------------|-------------------------|
| Parcel ID | 21-22-29-9148-03-110 |
| Location | 815 KENSINGTON DR |
| Municipality | UNINC ORG CNTY, FLORIDA |
| Millage Rate | 16.9463 details |
| Property Use | 0101 |

| | |
|---------------------------------|---|
| Name/Address Information | |
| Name(s) | SHANI MICHAEL SHANI SHANTA |
| Mailing Address | 145 BYNG AVE NORTH YORK ONTARIO, XX. M2N CANADA |

Property Description Information

Description
 WEST COLONIAL HEIGHTS S/35 LOT 11 BLK C

Sales Information

| Instrument Number (Click link below to view documents) | OR Book/Page (Deeds) | Sale Date | Sale Amount | Deed Code | Vac/Imp Code |
|---|-------------------------|------------|-------------|-----------|--------------|
| 20040689581 | 7873/3715 | 10-07/2004 | \$105,000 | WD | Improved |
| 20040132512 | 7328/0586 | 01/10/2004 | \$50,000 | WD | Improved |
| 20000394495 | 6089/3367 | 03/14/2000 | \$100 | PR | Improved |
| 19811621770 | 3179/1314 | 11-01/1980 | \$11,000 | WD | Improved |

Value Summary

| | Market | Market |
|--------------------------------|----------|----------|
| Method of Valuation | | |
| Number of Buildings | 1 | 1 |
| Building(s) Value | \$19,337 | \$42,154 |
| Extra Feature Value | \$0 | \$0 |
| Market Land Value | \$5,940 | \$18,000 |
| Ag Classification Granted | No | No |
| Ag and Non-Ag Land Value | \$5,940 | \$18,000 |
| Total Just Value | \$25,277 | \$60,154 |
| Portability Amount Applied | No - \$0 | No - \$0 |
| Save Our Homes Savings Applied | No - \$0 | No - \$0 |
| Assessed Value | \$25,277 | \$60,154 |

John Hazelroth

From: mark shani [markshani@yahoo.com]
Sent: Thursday, July 22, 2010 12:32 PM
To: john Hazelroth IAG.net Orlando Florida
Subject: 1300 QUEENSWAY ROAD, ORLANDO, FL 32808; purchased on 01/05/2005 at \$100,000

1300 QUEENSWAY ROAD, ORLANDO, FL 32808; purchased on 01/05/2005 at \$100,000

[Parcel Information](#) [Previous Parcel](#) [Next Parcel](#) [Tag Parcel](#) [Map](#) | [Tag Photos](#) | [Location](#) | [GIS Map](#) | [Street View](#)

| | |
|--------------|-------------------------|
| Parcel ID | 19-22-29-6712-09-260 |
| Location | 1300 QUEENSWAY RD |
| Municipality | UNINC ORG CNTY, FLORIDA |
| Millage Rate | 16.9463 details |
| Property Use | 0101 |

| | |
|---------------------------------|---|
| Name/Address Information | |
| Name(s) | SHANI MICHAEL SHANI SHANTA |
| Mailing Address | 145 BYNG AVE NORTH YORK ONTARIO, XX. M2N CANADA |

Property Description Information

[View Plat](#)

Description
 PARKWAY ESTATES U/2 LOT 26 BLK I

Sales Information

[Sales Analysis Tool](#)

[Display Similar Sales In Subd](#)

| Instrument Number (Click link below to view documents) | OR Book/Page (Deeds) | Sale Date | Sale Amount | Deed Code |
|---|-------------------------|------------|-------------|-----------|
| 20050128027 | 7840/1132 | 01/05/2005 | \$100,000 | WD |
| 20040528770 | 7577/3503 | 08/11/2004 | \$69,000 | WD |
| 20020550289 | 6664/2024 | 09/27/2002 | \$56,500 | SW |
| 20020377719 | 6583/1006 | 07/30/2002 | \$42,600 | CI |
| 19990078332 | 5687/4667 | 01/18/1999 | \$48,500 | WD |
| 19852358708 | 3671/0740 | 07/01/1985 | \$39,200 | WD |

Value Summary

| | Market | Market |
|---------------------|----------|--------|
| Method of Valuation | | |
| Number of Buildings | 1 | 1 |
| Building(s) Value | \$21,594 | \$4 |