

**MONTHLY AGENDA
NONPROFIT HOUSING ROUNDTABLE OF CENTRAL FLORIDA
Wednesday, May 26, 2004 @ 8:30 A.M.**

www.housingroundtable.org

MEETING LOCATION

**The Orlando Realtors Association, 1330 Lee Road, Orlando, FL (407-691-7900)
Located on south side of Lee Road, one mile west of I-4, across from International House of Pancakes**

MISSION: To increase the supply of decent affordable housing provided by nonprofit organizations to low and very low income families through coordination among non-profits to enhance capabilities, expand funding opportunities, maximize training, and develop new partnerships.

<u>Time (Min)</u>	<u>Agenda Item</u>
8:00-8:30	Networking between members and guests
8:30-8:35	Introduction of members/guests (Katie Porta)
8:35-8:40	Approval of minutes
8:40-9:20	Speakers — Mitchell Glasser (Orange County)
9:20-9:30	Other Items: <ul style="list-style-type: none">🕒 County/City/HUD🕒 City of Orlando HAC Report🕒 Counseling Collaborative New Business: <ul style="list-style-type: none">🕒 Review correspondence Next membership meeting – June 30, 2004 Adjourn (TOTAL MEETING TIME -- 1 HOUR AND 0 MINUTES)

Future Meeting Schedule for 2004 (subject to change):
July 28, August 25, September 29, October 27 (No Meeting in November and December)

THE NONPROFIT HOUSING ROUNDTABLE OF CENTRAL FLORIDA -- ACTION PLAN

- Goal 1. To educate the entire community on the role of the nonprofit sector as an important partner in the housing delivery process.
- a. Communicate housing and nonprofit needs to local area government
 - b. Develop quantifiable goals for the Roundtable to allow for evaluation of this organization's effectiveness.
 - c. Invite guest speakers to speak monthly. Pick out topic relevant to nonprofit housing providers (i.e. management, development, underwriting) and have speaker make 30 minute presentation.
- Goal 2. To pool skills and resources of nonprofit housing producers and housing support agencies
- a. To use the nonprofit Roundtable to gain organizational and functional strength to achieve our mission by convening regular meetings to share information, and to plan and coordinate activities of the participating nonprofits
 - b. To evaluate and prepare an annual plan that quantifies projects and funding needs of the participating nonprofits and prepare joint funding support request to the various funding entities
 - c. To promote and support emerging nonprofit housing organizations.
- Goal 3. To pursue various partnership opportunities and linkages with for-profit developers and builders.
- a. Strengthen relationships between nonprofits and private sector
 - b. To become active participants in the Homebuilder's association to cultivate support of for-profit developers and builders and to seek out opportunities for joint-ventures, other business relationships and mentoring.
- Goal 4. To pursue activities that would increase the availability of low cost funds to nonprofits.
- a. Subscribe to legislative, funding resource. Monitor and report on upcoming funding programs.
 - b. Develop calendar of funding source with contact, deadline and summary information.
- Goal 5. To pursue activities that would encourage governments to provide grants and loans to nonprofits for technical assistance and housing production.

Membership and Invited Guests

MEMBERS

Accessible Alternatives, Inc.
Centaur
Center for Independent Living
Center for Affordable Housing
Central Florida Community Reinvestment Corp
Central Florida Homebuyer Counseling Collaborative
Coalition for the Homeless of Central Florida
Community Housing Partners Corporation
Consumer Credit Counseling Svc of Central FL
Cornerstone
Golden Rule Housing (p)
Grand Avenue Economic CDC
Greater Orlando Legal Services
Greater Orlando Association of Realtors (p)
HANDS
Home and Neighborhood Development Center
Homes in Partnership, Inc.
John Huguenard & Associates
Legal Aid Society
Metropolitan Urban League, Inc.
Orlando Housing Authority
Orlando Neighborhood Improvement Crop (ONIC)
Parramore Heritage Renovation Foundation (p)
RAIN Foundation, The
Quest
Restore Orlando
Salvation Army
Seminole County SHIP Program
Seniors First (p)
South Lake Community Foundation
St. Margaret Mary Church
Sunshine State Affordable Housing
University of Florida - Shinberg Center
Wyman Fields Foundation

ADVISORY ORGANIZATIONS

City Of Orlando Office of Housing
East Central Florida Regional Planning Council
Fannie Mae Foundation
Florida Low Income Housing Coalition
Orange Co. Dept. of Community Development
Orange County Housing Finance Authority
Osceola Planning Dept.
Sanford Housing Authority
US Department of HUD
Winter Park Housing Authority

CONTRIBUTORS

America's Preferred Homes
AmSouth Bank
Colonial Bank
Commonwealth Mortgage
Fannie Mae Foundation
Federal Trust Bank
Fugleberg Koch Architects
Keystone Challenge Fund
Republic Bank
The Edyth Bush Charitable Foundation
Wachovia Bank
Washington Mutual

INVITED GUESTS

Affordable Housing by Lake
Alco-Rest, Inc.
American Home Funding
American Heritage Mortgage
Anne Frost Real Estate Center
Association of Realtors
Bank of America
Better Image Foundation
Center for Independent Living
Central Florida Homebuilder's Association
CGMS, Inc.
Charlan, Brock & Associates
Colonial Mortgage Company
Commonwealth United Mortgage
Corrine Brown
ERA Preferred Properties
Farmworkers Association
Federal Home Loan Bank
First Union Bank
Florida Low Income Housing Coalition
Graham & Cottrill, P.A.
Huntington Mortgage
Liberty National Bank
Mathis Law Firm
Norwest Mfg.
Orange Blossom Trail Development Board
Orange County - Children's Services
Orange County - Human Services
Orlando Public Housing Authority
Pinnacle Financial Corporation
Real Estate Professionals
Renee Stein
Seminole Chamber of Commerce
SunTrust
The Bank of Winter Park
Thomas Mortgage

Nonprofit Housing Roundtable Meeting Minutes from April 28, 2004 Meeting

Present: Fran James, Teresa Gronski, Kerwin Mellott, Peter Snell, Jeannette Gassie, Rosanna Jacobsen, Chester Glover, Michael Thomas, Rick Soto-Lopez, Cara Freedman, Jerome Berry, Gloria Oliver, Albie Martin, Jill McReynolds, Suzanne S. Brown, Wanda L. Mack, John Hazelroth

Agenda Item #1 – Miscellaneous Business

The following are some general announcements that were made during introductions.

- Fran James is overseeing a nonprofit developer's association. This is an ad hoc group which is trying to be an advocate for nonprofit affordable housing developers with the State of Florida Housing Finance Agency. They're having their first meeting in the Orlando area on May 13th.
- Kerwin from Orange County was on-hand. He indicated that road impact were projected to go up by 59 percent on single family homes from \$1,200 to \$3,299. The impact fees for transportation on multi-family will go from \$900 to \$2,313. This will be phased in over the next couple of years. County officials are also talking about increasing impact fees annually at 3 percent as inflation index. The home builders are supporting this initiative, however they wanted a longer phase-in period. He also indicated that the school board is looking at an impact fee increase \$5,000 to \$9,000. Overall, within the next several years, impact fees could approach \$15,000. Orange County will still continue to offer 25 percent discounts on impact fees for affordable housing projects. In addition, the County has down payment assistance programs which also can help with these increase in prices. He also mentioned that the County is getting \$350,000 from the American Dream Initiative. This is a Presidential Initiative to help single family ownership. The down payment assistance on this program is limited to \$10,000 or 6 percent of the sales price. This money can also be added to existing down payment programs that the County offers.
- Janet from the Center for Independent Living was on-hand. She indicated that they currently have a partnership with the Developmental Disability Council in which they're awarding money to teachers who work with the developmentally disabled. For interest in applying for this grant, contact Janet at 407-623-1070. Janet also mentioned that CIL was still doing accessibility improvements with both the City and County. The County is going a little smoother because they do not require permits to be pulled and the process is much quicker. The City is now taking 3-4 months because of permitting.
- Rosanna Jacobs was on-hand for Colonial Bank. She mentioned the Florida Jumpstart Literacy program, that she's involved in. They continue to try to build public awareness. She also mentioned that Colonial Bank is a financial partner in the construction of three (3) affordable units within the Holden Heights area, and they're also involved in the Hope 6 program.
- Chester Glover from Congresswoman Corinne Brown's office mentioned that he is in need of a nonprofit group in Seminole County that can renovate homes for seniors. He asks that individuals please contact him at 407-872-0656.
- Rick Soto-Lopez was on-hand from the City of Winter Park. He mentioned that the City was moving forward with their Arc in Architecture program. He also mentioned that he has distributed, and will continue to distribute, surveys regarding developing a local support group to help nonprofits. Any interested nonprofits should complete the gap survey. To get a copy of the survey or for more information, he can be reached at 407-599-3580. The purpose of this initiative is to try to channel resources and support to local nonprofits.
- Gloria Oliver from the Collaborative mentioned that they have now established a homebuyer club in Seminole County and have 65 families enrolled. The club at the Orlando Housing Authority currently

has 40 families enrolled. She also mentioned that on June 19th at the Orange County Convention Center will be the Homebuyer Fair.

- Jill McReynolds from Central Florida HANDS mentioned that they are now starting a \$1.6 million renovation project at Lancaster Villa. The County provided \$1.2 million for this effort. Also, they have recently hired a bi-lingual counselor which will help in their single-family marketing efforts. Lastly, Jill mentioned that they received a matching grant to expand their current website. The purpose of this website will be to list an inventory of all affordable housing projects in the Central Florida marketplace. This website will allow people to match residents with units. The grant came from both Dr. Phillips and Wachovia Bank and they hope to have the site up by end of this year.

Agenda Item #2 – Brian Bishop (Home Front, Inc.)

As a keynote speaker, Brian talked about his company and the product that they offer.

- Brian has been a general contractor and has been in the construction business for over twenty years. Originally, he looked at trying to develop a better way of building a home. They were concerned with the length of time that it took to construct and in trying to simplify the process. The end result is that they've achieved house is easier to build, less expensive to build, and much more energy efficient than what they anticipated at the start.
- They have been primarily working on the west coast of Florida and have just completed their sixth Habitat home in Lee County. They're also working with private single-family developers that are doing more units in subdivision-type developments.
- Besides the home's energy efficiency, it is easier to maintain and easy to construct. Brian indicated that one of the single-family developers is currently building the homes for around \$60,000 to \$70,000 and selling the homes for \$110,000. This includes land cost, which is now approximately \$2,000 per lot. Brian indicated that the unit includes the shell and then the interior has to be built out.
- A Home Front structure is traditional in appearance, but it is stronger, less expensive, more environmentally friendly, quicker to build and easier to maintain than a frame or block home.
- At the heart of the Home Front system is a steel frame that can withstand winds of more than 200 mph. The frame supports a continuous steel ridge beam to which the roof panels are attached. Once the home is complete, the steel beams are hidden by the interior walls.
- The wall and roof panels are extremely strong. Each wall panel is a "sandwich" consisting of a 4-inch-thick core of polystyrene laminated between two 8mm-thick sheets of Hardie™ cement board. The panels have a breaking strength of approximately 7,000 pounds — so strong that they can even be used as header beams over the garage doors. The panels are joined together with heavy galvanized metal splines that slide into slots at the edges of the panels and are fixed with stainless-steel self-tapping screws.
- The roof panels consist of a maximum 6-inch thick polystyrene core clad in metal inside and out, with a durable baked-enamel finish. Owing to the strength of the steel frame and the roof panels, there is no need for an attic space with trusses or other supports. The panels serve as both roof and ceiling, and need no further finishing.
- Perhaps even more importantly, Home Front is far more energy-efficient than traditional residential construction. Our wall panels have an insulating value of at least R-20 and our ceilings provide at least R-30 (higher R-values are available at the buyer's option). Furthermore, the ductwork for the heating and air conditioning is contained in the climate-controlled space, rather than in an uninsulated attic, making the HVAC system more efficient. And finally, Home Front includes a whole-house fan

that vents fresh air into every room, exchanging the air up to 10 times an hour.

- What's the bottom line? A 1,100 square-foot Home Front house in south Florida has a typical electric bill of \$45 a month in the peak summer months – about half the energy use of a traditional home. That efficiency has earned Home Front the Energy Star label from the U.S. environmental Protection Agency for meeting its strict energy guidelines.
- The Home Front system includes the following, delivered by common carrier to the job site: 1) Complete building plans, engineering data required for permitting, and assembly instructions. Included are panel layout drawings, wire-pull diagrams, foundation details, and floor track details; 2) Steel wind frame, with foundation plates and all fasteners; 3) All metal connections, including Z-flashing, corner splines, regular splines, ridge cap and gable roof trim; 4) Wall panels, cut to shape with wiring chases, window and doors installed; 5) Glass blocks, in included in plan; 6) All required fasteners, including anchor bolts, stainless-steel self-tapping screws for panel assembly, matching color fasteners for fascia and trim, and roof panel bolts. all structural fasteners are stainless steel; and 7) All required waterproofing materials, including caulk and roofing tape.

Home Front - Shell Prices						
Model	Bedrooms	BA	Garage (cars)	Size	Sq. Ft.**	Suggested Retail Price
Florida Modern	3	2		36 x 28	1,008	\$25,500
Accessible	3	2	1	44 x 28	972	\$31,000
Accessible Deluxe	3	2	1	48 x 28	1,024	\$33,500
Sunshine	4	2		48 x 28	1,344	\$31,000
Habitat Plan	3	2	1	44 x 32	1,160	\$31,900
Universal	3	2	2	48 x 28	1,238	\$36,200
Universal Deluxe	3	2	2	48 x 32	1,430	\$39,500
Mediterranean	3	2		44 x 28	1,232	
Sarasota School	3	2	2	32 x 68	2,000	
** Conditioned space (minus garage)						

- For more information, go to the website at www.homefronthomes.com or call 941-480-0747.

This concludes the end of the meeting minutes. The next meeting will be held on May 26, 2004. It will be at 8:30 am, at The Orlando Realtors Association, 1330 Lee Road, Orlando, FL (407-691-7900), located on south side of Lee Road, one mile west of I-4, across from International House of Pancakes.

GUEST SPEAKER – May, 2004

Mitch Glasser (Orange County Housing and Community Development)

Orange County Housing and Community Development has been one of the leading governmental agencies in supporting and promoting housing. The Department of Housing and Community Development has a stellar record in working with both nonprofits and for-profits in developing additional affordable housing within Orange County. Mitch Glasser, it's Director, has been the catalyst leading this push over the last several years. Mitch will address on several topics which include, but are not limited to:

- Proposed impact fee increases
- Existing County affordable housing programs
- Outlook for affordable housing within Central Florida
- Future direction and trends within Orange County regarding affordable housing
- Future challenges

Because of the size and influence of Orange County within the Central Florida marketplace, Mitch's comments will be very applicable and important to what both private and nonprofit affordable housing providers do.