

**MONTHLY AGENDA
NONPROFIT HOUSING ROUNDTABLE OF CENTRAL FLORIDA
Wednesday, April 28, 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 — Brian Bishop (Home Front, Inc.)
9:20-9:30	Other Items: <ul style="list-style-type: none">Q County/City/HUDQ City of Orlando HAC ReportQ Counseling Collaborative
	New Business: <ul style="list-style-type: none">Q Review correspondence
	Next membership meeting – May 26, 2004
	Adjourn (TOTAL MEETING TIME -- 1 HOUR AND 0 MINUTES)

Future Meeting Schedule for 2004 (subject to change):
May 26, June 30, 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 March 31, 2004 Meeting

Present: John Hazelroth, Rick Soto-Lopez, Bob Hafer, Kathy Hazelwood, Cynthia Smith, Bob Hahn, Paula Seigler, Michael Thomas, Norma Guzman, Betty Evans-Turman, Albie Martin, Sylvia Albritton, Fran James, Vickie Cooley, Jeannette Gassie, Suzanne Spence Brown, Teresa Gronski, Gaile Plowden, Katie Porte, Jerome Berry, Pat Andrews, Connie Downs, Diane Ledford, Rolando Cintrow, Jerrie G. Magruder, Gaile Moody Plowden,

Agenda Item #1 – Introductions and General Information

- Rick Soto-Lopez, from the City of Winter Park, is creating a land trust in Winter Park. He is also coordinating an architecture program. The City is providing money and resources to help develop homes on the west side.
- Bob Hafer, from Kissimmee, announced the ground-breaking for 64 units of transitional housing for women and children. Twenty units will be ready by the fall and the rest will be phased in later.
- Cynthia Smith announced that she has eight (8) homes under construction in the City of Oviedo.
- Fran James mentioned that there are two new projects that she is working on. The Crossings at Leesburg is 108 units which is now open and Silver Point at Leesburg is an elderly project which will be open shortly.
- Consumer Credit Counseling announced that they are now working on a predatory lending workshop. The venue is to be announced. For information, please call Vickie Cooley at 407-895-8886, ext. 213.
- Theresa Gronski was on-hand and announced that they now have 88 homes which they are renting. One of the homes is a safe house in which seniors are fed during the day and at night it's used for kids for a variety of purposes.
- Gaile Plowden, from the Orlando Housing Authority, was on-hand and indicated that the Authority is scheduled to start construction at Carver Court in August.
- Jerome Berry, from Lakeside, indicated that he is managing eighteen units of housing for mentally ill near Mercy Hospital. Although the housing is full, he still accepts names to be placed on the waiting list. For information, please call 407-822-5061.

Agenda Item #2 – Norma Guzman (City of Orlando)

Norma discussed several programs offered by the City of Orlando. The following is information regarding these.

- The City manages one (1) state program and five (5) federal programs.
- The SHIP program is the state program designed to preserve and expand affordable housing. The average is funding is 1.5 million annually. The City uses some funds to run internal programs and typically has \$700,000 available for Requests for Proposals. Only nonprofits can apply for this funding.
- Community Development Block Grant is another source of money that benefits low or moderate income individuals with median incomes at or below 80% of the area median income. The City typically gets around \$2.6 million and they do things such as housing, parks, streets, sidewalks, and other capital improvements. Approximately \$435,000 is available annually in a bid process. For 2004,

the Request for Proposal process just closed.

- The HOME program is a federal program designed to preserve and expand affordable housing with emphasis on multi-family. The City gets approximately \$1.4 million. Approximately \$900,000 is available for nonprofits and for-profits for construction and renovation of multi-family housing. With respect to the HOME program, there currently is a Request for Proposal out now. Deferred loans are being given over forty years.
- The City combines both HOME and SHIP monies. The total amount of funds available is \$2 million. The City runs this on a first-come first-served basis and will take applications each month.
- Community Housing Development organizations are a special designation that nonprofits achieve. This designation allows them access to funding that other organizations do not have. There are currently five CHDOs in Orlando which include Orlando Neighborhood Improvement Organization, Grand Avenue Economic Community Development Corporation, HANDS, Covenant CDC, Low Income Housing and Development Corporation. Obtaining control of the certification usually takes two to four months and is a relatively simple process.
- The Emergency Shelter Grant is designed for the renovation of shelters, counseling, and administrative costs. Approximately \$100,000 goes for Requests for Proposals. The most recent proposal just closed.
- The City is pleased to announce the American Dream Down Payment Program. This is a Presidential program initiated in December of 2003. Homebuyers can receive \$2,000. HUD just posted the regulations so the City now has an understanding of exactly what restrictions accompany this funding. This money can be combined with other City downpayment money. For instance, moderate income home buyers can now get \$5,000, low income buyers can get \$7,500, and very-low income buyers can get \$10,000. If an individual is purchasing a home within the Parramore area, they are eligible for up to \$15,000.
- Housing for People with AIDS is money that is coordinated and distributed under contract by the Health Council. Requests for Proposals go out in early June. The amount of money in the HOPWA program is approximately \$3.2 million. In June, a \$1 million Request for Proposal will be initiated for organizations to build their own apartment complexes SRO single-family homes. The group will consider mixed-use developments in Orange, Osceola, Seminole, or Lake County. The money can be used for acquisition and the grant must be spent within two years.
- For more information on the City programs, go to the City's website at www.cityoforlando.org and go into the housing section.

Agenda Item #3 – Miscellaneous Items

- Ricardo, from the City of Winter Park, mentioned that a task force originally looked at the possibility of bringing local initiative support corporations (LISC) into Central Florida. The group felt that it may be beneficial to try to do some type of support organization internally first, rather than bringing in a national organization. In an effort to move this forward, the task force has developed a questionnaire to be filled out by both for-profit and nonprofit organizations. A copy of this was distributed at the Roundtable. Upon completion of these surveys, please return them to the Roundtable (PO Box 948006, Maitland, FL 32794-8006), or fax to Connie Downs at 407-423-2218.
- The Federal Home Loan Bank will be holding workshops. One will be held on May 13th in Orlando between 10:00 - 3:00. For more information, contact The Federal Home Loan Bank out of Atlanta.

This concludes the end of the meeting minutes. The next meeting will be held on April 28, 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 – April, 2004

Bill English (Home Front, Inc.)

Home Front, Inc. is a Florida-based panelized home manufacturer and a State of Florida licensed contracting firm. They design and manufacture panelized structure construction systems used to build homes, garages, storage buildings and other similar structures.

A Home Front home, although very conventional in appearance, is a fully integrated home construction system that provides superior quality, strength, reduced construction times, and substantial cost savings for both the builder and the purchaser. Some of the key features to the panelized home construction system include:

- **Faster construction times, lower costs** – approximately 3 days to “dry in” and overall building time cut up to 75 percent.
- **High energy efficiency** – High minimum “R” values with R-20 walls and R-30 ceilings. Higher “R” values are available.
- **Reduced number of subcontractors required.**
- **No wood** used in the home construction to avoid moisture and termite damage.
- **Meets or exceeds the toughest building standard in the US**, the Dade County, FL Protocol.
- **Factory installed doors and windows** in panels eliminating on-site fitting and installation time.
- **Reduced waste on-site** – Most sites do not require a dumpster.
- **No special tools or skills required** to construct the home.
- **High strength, long-term durability, and low maintenance** assured by extensive engineering and testing.

Home Front currently occupies a facility in Venice, Florida and has a new manufacturing and training facility under construction in Englewood, Florida. They are a privately held Florida corporation.

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