

**MONTHLY AGENDA
NONPROFIT HOUSING ROUNDTABLE OF CENTRAL FLORIDA
Wednesday, February 23, 2005 @ 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
8:40-9:25	Speaker — Jody Hill (Florida Interfaith Networking in Disaster - FIND)
9:25-9:35	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 – April 27, 2005
	Adjourn (TOTAL MEETING TIME -- 1 HOUR AND 0 MINUTES)

Future Meeting Schedule for 2005 (subject to change): April 27, June 29, August 31, and October 26.

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

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 October 27, 2004 Meeting**

Present: Jeannette Gassie, Bill Newman, Suzanne S. Brown, Sonny Pierce, Minn Reggentin, Frances DeJesus, Paula Siegler, Joseph Gray, Connie Davis, B. Elaine Woods, Robert Hafer, Katie Porta, Marliss Christian, Lorri Highet, Jill McReynolds, John Hazelroth, Betty Evans Turman, Bob Founder, Peter Moore, Bedilia Campbell, Linda Gritssa, Mimi Reggentin, Rick Soto-Lopez, Lelia Allen, Gail M. Plowden, Sheryl L. Smith, Lynda Hinckley, Nancy Sharifi.

Agenda Item #1 – Mimi Reggentin (Orange County Commission on Aging)

The Commission authorized a comprehensive housing market study concentrating on the elderly. The following were some points/conclusions made in the presentation.

- Vision of the Commission on Aging is an elder-friendly community that empowers older adults through choices that allow them to support and maintain their independence within their home community.
- Some trends today include:
 - Increasing ethnic diversity
 - Longer life span and a higher number of frail elderly
 - Increasing influence in the community and at the voting polls
- Some additional facts include:
 - 35 million people age 65+ in 2000
 - 1 in 5 Americans will be age 65+ by 2030
 - If you turn 65 this year...
 - Women will live an average of 19.2 years
 - Men will live an average of 16.3 years
- Older adults account for:
 - 59 percent of the discretionary spending power:
 - Over 70 percent of the financial assets control nearly \$9 trillion in net worth
- AARP survey of the 50+ population indicates:
 - \$35,800 Median family income
 - 46.3% of expenditures were for non-necessities
 - 47.3% reported excellent or very good health
 - 46.3% labor force participation rate
 - 71.7% are above 200 percent of the Federal poverty level
 - 49.9% (of age 62+) receive more than 50 percent of their income from non-Social Security sources
- Florida statistics include:
 - 1st in the *percentage* of older adults
 - 2nd highest *number* of senior residents
 - Between 1990-2000, the 85+ age group increased by 58 percent
- Housing market study examined:
 - Deficiency of affordable rental housing stock
 - Project future demand
 - Review national best practices
- Some finding include:
 - Less home ownership
 - Younger housing stock
 - High occupancy rates and waiting lists
 - Anticipated rapid increase in demand

- Housing Committee recommendations include:
 - Goal 1: Encourage the development of new housing stock
 - Goal 2: Preserve the existing stock of affordable senior rental housing
 - Goal 3: Encourage the expansion of support services within congregate facilities
 - Goal 4: Increase educational outreach on affordable housing options, predatory lending and fiscal planning
- Next steps include:
 - Present to the Commission on Aging on November 8, 2004.

For more information, contact Mimi Reggentin at 406-836-6563 or mimi.reggentin@ocfl.net.

Agenda Item #2 – Joe Gray (JEG Urban Planning Associates, Inc.)

Joe Gray, from JEG Urban Planning Associates, Inc., is consulting with the City of Orlando on forming a Community Land Trust (CLT). The following are some excerpts from his presentation.

- Community Land Trusts are a way for communities to:
 - Gain control over local land use and reduce absentee ownership facilities
 - Provide affordable housing for lower income residents in the community facilities
 - Promote resident ownership and control of housing facilities
 - Keep housing affordable for future residents facilities
 - Capture the value of public investment for long-term community benefit facilities
 - Build a strong base for community action
- Acquiring Land for the Community – Sometimes CLTs buy undeveloped land and arrange to have new homes built on it; sometimes they buy land and buildings together. In either case, the CLT treats land and buildings differently. CLT land is held permanently — never sold — so that it can always be used in the community's best interest. Buildings on CLT land, however, may be owned by the residents.
- Access for Low-Income People – The CLT provides access to land and housing for people who are otherwise priced out of the housing market. Some CLT homes are rented, but, when possible, the CLT helps people to purchase homes on affordable terms. The land beneath the homes is then leased to the homeowners through a long-term (usually 99-year) renewable lease. Residents and their descendants can use the land for as long as they wish to live there.
- Prices Stay Affordable – When CLT homeowners decide to move, they can sell their homes. The land lease agreement gives the CLT the right to buy each home back for an amount determined by the CLT's resale formula. Each CLT sets its own resale formula — to give homeowners a fair return for their investment, while keeping the price affordable for other lower income people.
- Owner-Occupancy Preserved – The land lease requires that owners live in their homes as their primary residences. When homes are resold, the CLT can ensure that the new owners will also be residents — not absentee owners.
- Multi-Family Housing – A CLT can work with various ownership structures for multi-family buildings. The CLT itself may own and manage a building, another non-profit may own it, or the residents may own it as a cooperative or as condominiums. In each case, the CLT will have provisions to ensure long-term affordability.
- Helping New Homeowners – CLTs can provide a variety of training opportunities and other services to first-time homeowners. They can provide crucial support if homeowners face unexpected home repairs or financial problems. In these cases the CLT can often help residents to find a practical solution, and may help to make necessary financial arrangements.
- A Flexible Approach – CLTs have been established to serve inner-city neighborhoods, small cities, clusters of towns, and rural areas. A CLT working in a small city neighborhood may be the only local housing group, though it may collaborate with city-wide and regional organizations. Other CLTs, serving larger geographical areas, may work closely with a variety of local organizations.

CLTs may develop or rehabilitate housing by themselves or with the assistance of other non-profit (and sometimes for-profit) housing developers. A CLT may also acquire existing housing that needs little or no renovation. Some CLTs have bought mobile home parks to provide long-term security for mobile home owners.

In addition to affordable housing, CLTs may make land available for community gardens, playgrounds, economic development activities, or open space, and may provide land and facilities for a variety of community services. In rural areas, CLTs may hold land for gardens, farming, timber and firewood, or conservation.

- Who Controls the CLT? – A CLT is democratically controlled by its members. All CLT residents are members, and other people in the community may also join.

The members elect the CLT's Board of Directors. Usually there are three kinds of directors on the Board — those representing resident members, those representing members who are not CLT residents, and those representing the broader public interest. In this way, control of the organization is balanced to protect both the residents and the community as a whole.

- The City of Orlando is now considering a scattered site CLT approach and staff will bring a more defined concept to City Council after the first of the year.
- For more information, contact:
JEG Urban Planning Associates, Inc.
Joseph E. Gray, President
5702 Normie Drive
Orlando, FL 32839
407-351-9320
jegplanning@msn.com

This concludes the end of the meeting minutes. The next meeting will be held on February 23, 2005. 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
Federal Emergency Management Agency (Jody Hill) – Emergency Program

In the aftermath of this past summer's hurricanes, faith affiliated disaster responders across Florida came together. Recognizing that communication and cooperation among responding disaster relief organizations would enhance the faith community's ability to meet long term unmet needs of disaster victims, these leaders sought to strengthen the way Florida faith communities would embrace disaster in the future. Florida Interfaith Networking in Disaster, FIND, was formed.

A mission to bring faith organizations together with allied agencies to network and to prepare and respond in the event of disaster was adopted. Faith communities throughout Florida would never again have to face disaster alone. FIND would be there to help faith leaders as they identified and sought to address disaster related unmet needs. Access to resources would be provided, needs would be met, homes would be rebuilt, lives would be renewed.

Jody Hill, from Florida Interfaith Networking in Disaster, FIND, will be on-hand to talk about potential FEMA funding and how nonprofit groups may access these funds.