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after July 4



HOUSING PRESERVATION

SEPTEMBER 12-14 • OMNI ORLANDO RESORT at CHAMPIONSGATE

PRE-CONFERENCE SUNDAY, SEPTEMBER 11

EARLY REGISTRATION & EXPO SET-UP

Beat the Monday rush, stop by and pick up your name badges, conference bag and notebook. The Omni Orlando Resort is located a few minutes from the Disney gate and minutes from plenty of fun things to do, so come early and enjoy the weekend prior to the conference.



SUCCESS STORIES

A conference favorite, this year's Success Stories will highlight the Villa Maria senior housing development in Miami Beach and the collaboration among the Art in Architecture initiative, the City of Winter Park, and the Hannibal Square Community Land Trust.

PUBLIC POLICY SYMPOSIUM - PLENARY

PUBLIC POLICY PLENARY

For the past two decades the primary vehicle for affordable home ownership has been public investment in private development. A fairly small amount of trust fund subsidy has enabled Florida's lower paid workforce to obtain home ownership through down payment and closing cost assistance. For the most part, that subsidy is forgiven over five to ten years, or recaptured if the first time homebuyer

has sold the home soon after purchase. But what can local governments or non-profits do with that recaptured subsidy? They certainly can't use it to get another family into first-time homeownership when the same house now

DAY ONE

MONDAY, SEPTEMBER 12

CONTINENTAL BREAKFAST

OPENING PLENARY

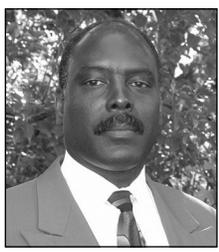
WELCOME FROM MELVIN PHILPOT

STATE OF THE STATE OF HOUSING

- Thaddeus Cohen, Secretary of Department of Community Affairs
- Orlando Cabrera, Executive Director of the Florida Housing Finance Corporation



Melvin Philpot
Chairperson,
FHC



Thaddeus Cohen
Secretary,
DCA



Orlando Cabrera
Executive Director,
FHFC



costs 200 percent more than it did five years ago. The enormous escalation in real property prices over the last five years has left nonprofits, local governments, and financing authorities asking “should we be using public dollars to provide affordability for just one family?” Long-term or permanent affordability creates a permanent stock of affordable housing—a community asset. But while a home restricted in its resale is an asset for the community, it is not the wealth-building asset enjoyed by families without resale restrictions on their homes. The public policy panel will air these issues in a lively debate about permanent affordability pros and cons for homeownership and rental developments in Florida.

CONFERENCE RECEPTION

DAY TWO

TUESDAY, SEPTEMBER 13

CONTINENTAL BREAKFAST

BUS TOUR

City View is described as ‘The fusion of urban life and simplicity.’ Take this bus tour of City View and learn how the merging of mixed-use and mixed-income has turned into sure success and is the National Headquarters for a Fortune 500 company. Next we will venture to Winter Park to see how the City has helped a Community Land Trust triumph using creative financing and CRA. Included in the tour will be visits to prime examples of Art in Architecture initiatives in the city of Orlando and Winter Park.



HOUSING 101

An overview of public programs to subsidize housing cost is presented by the Deputies and department heads of our most important programs, including Federal Home Loan Bank of Atlanta, Housing Credits, SAIL, HOME Homeownership, HOME Rental, HAP, PLP, Multifamily and Single Family Bonds, and Small Cities CDBG. Lending programs that further improve housing affordability also will be addressed.

FORECLOSURE PREVENTION

For homebuyer education providers, homeownership counselors and all housing counselors, this workshop is designed to prepare you for educating homeowners and potential homebuyers about homeownership retention, foreclosure prevention, loan servicing and loss mitigation. National presenters share the lessons they have learned in an easy-to-understand format that you can share with your clients. Receive guidance on how to assess client loan documents and provide post purchase counseling. You will receive expert advice from these practitioners on early delinquency servicing requirements, loss mitigation program requirements and the foreclosure process. Learn the best methods for avoiding foreclosure by knowing the options available to your clients—refinancing, reinstatement, Deed in Lieu and legal recourse. This workshop will give you insights and practical advice for assisting your homeowners in taking control of the outcome of their financial situation.

PRESERVING HOUSING CREDIT PROJECTS

Housing Credit-financed affordable housing communities are approaching the ripe old age of 15 years. Since year 10 the Limited Partners are not receiving any more credits, they are anxious to leave the scene and go to the next great investment. You are a General Partner, Not-for-Profit Sponsor, or Local Government official interested in preserving affordability of housing in your community. What do you do? When do you start working on the next phase of these developments? What are the potential strategies for maintaining this valuable stock in your community? These and other issues will be discussed at this workshop.

PRESERVING AND PRODUCING ACCESSIBLE HOUSING: FAIR HOUSING AND ADA LAW

Federal law prohibits an otherwise qualified individual with a disability from being discriminated against in any program using federal assistance. State civil rights law further addresses the subject of housing for people with disabilities. The workshop presenters will discuss rehabilitation and new construction methods that offer a sensible and affordable means of complying with Fair Housing and ADA requirements. This training will also teach how to spot discrimination, respond to complaints, and make accessible design a regular part of your housing services.

PRESERVING MOBILE HOME PARKS

Noses may turn up at the mention of mobile home parks, but the fact is there are over 2,600 mobile home parks in Florida providing homes primarily for our elderly and very low income workforce. As real property values in Florida skyrocket, mobile home parks are rapidly lost as the park owners change the land use and sell the property for “higher and better” economic uses. The loss of mobile home parks is now exacerbated by the hurricanes and what land owners, developers, and local governments view as a financial opportunity in turning mobile home parks into land for upscale residential or commercial development. What can affordable housing advocates do to preserve mobile home parks? Learn about legal and financial strategies for preventing the loss of mobile home parks and preserving mobile home park land for the benefit of the mobile home park residents. This workshop will also include a conversation with key players about further work needed, and next steps to preserve mobile home parks in Florida for those in the legal, government, financing, and advocacy communities.

2005-2006 FUNDING CYCLES

The session will begin with a discussion on the lessons and outcomes of the 2005 rental cycle, and potential changes for the 2006 cycle. Florida Housing Finance Corporation staff will present their analysis, and the session will then move to a give-and-take discussion on both the 2005 and 2006 cycles. Affordable housing developers and advocates will have the opportunity for a candid exchange of views and ideas with key FHFC staff.

PRESERVING AFFORDABLE HOUSING IN GENTRIFYING AREAS

Florida’s urban communities are rapidly aging, creating opportunities for reinvestment unprecedented until recently. Creating opportunities for affordable housing in an environment rich in assets can be a challenge. This workshop will focus on cost considerations, feasibility analysis, and financing structures for preserving existing housing, including using public and private resources. Our expert practitioners will provide guidance and practical knowledge on this important aspect of preservation.

PRESERVING AFFORDABLE HOUSING WITH GREEN BUILDING

Presenters from the Florida Green Building Coalition and the Enterprise Foundation will discuss their current work to streamline implementation of the Green Communities

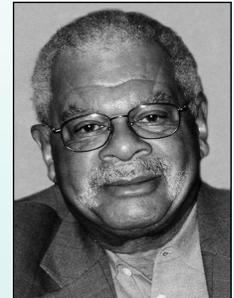
Initiative in the State of Florida. The Green Communities Initiative is a five-year, \$550 million initiative to build more than 8,500 environmentally healthy homes for low-income families. Created by the Enterprise Foundation in partnership with the Natural Resources Defense Council, Green Communities will transform the way America thinks about, designs, and builds affordable communities. The initiative provides grants, financing, tax-credit equity, and technical assistance to developers who meet Green Communities criteria for affordable housing that promotes health, conserves energy and natural resources, and provides easy access to jobs, schools, and services.

DAY TWO

TUESDAY, SEPTEMBER 13

KEYNOTE SPEAKER

Gus Newport is the Executive Director of the Institute for Community Economics (ICE); he joined the Institute for Community Economics (ICE) as its Executive Director in June 2004. Innovative leadership in community development and



municipal government, and strategic vision for nonprofit capacity building are the constant denominators throughout his professional career, which includes two terms as the mayor of Berkeley, California. From 1988 to 1992, Mr. Newport served as the Executive Director of the Dudley Street Neighborhood Initiative in Boston. Under his leadership, this major neighborhood redevelopment project, now a national success model, distinguished itself from other community development projects in three key strategies: resident control and permanent affordability through use of the Community Land Trust; intense engagement of neighborhood residents in project plans and operation; and use of eminent domain authority. Acquiring eminent domain authority from the city of Boston was a first and allowed the project to acquire vacant and abandoned properties for active use in the community.



INNOVATIONS AND IDEAS FOR ASSISTING SPECIAL NEEDS POPULATIONS

This workshop will consider ideas for providing housing for people with disabilities, former prison inmates, and extremely low income (ELI) households in general. The Governor's Affordable Housing Study Commission has devoted its recent work to the housing needs of ELI households. A Commission member will share several of the recommendations outlined in the Commission's 2003/2004 report, focusing attention on the specific needs of people with disabilities, who often have extremely low-income levels. The training will also outline an innovative approach to financing affordable rental housing. Presenters will outline the use of an operating deficit reserve for two Florida multifamily projects currently in development, and will discuss their organization's work helping former prison inmates successfully transition back into the community.

DEVELOPING SINGLE FAMILY HOUSING FOR HOMEOWNERSHIP

Learn what is involved in developing single-family housing for homeownership with a step-by-step orientation, including what issues and challenges you should be aware of that could hold up your development process. Should you form a homeowner's association and what pitfalls you will run up against in the process. Learn where can you find funding and grants for your development.

PREDATORY LENDING

Nothing is sadder than a proud first-time homeowner or long-time elderly homeowner losing their home to foreclosure from predatory lending practices. Consumers are bombarded with offers to drain the equity from their home. This educational program provides information to homeowners to assist them in avoiding abusive lending practices, understanding their rights and responsibilities, knowing what local resources are available when a homeowner gets into financial trouble; and making good choices in equity borrowing.

RENTAL DEVELOPMENT PROCESS

Deal killers, funding cycles, program rules, changing politics, and Florida's unique development environment each can affect any housing development process. But what is the fundamental development process? For state and local housing officials, funders and developers, this workshop is designed to take you through the concept, pre-development, financing, construction, and occupancy

stages of housing development. In this workshop you will learn, not only the basics of sound development, but also how successful developers integrate multiple funding criteria, changing program rules, and challenging construction requirements into housing that meets local needs.

COMMUNITY LAND TRUST

The enormous gap between what land costs and what low and moderate income Floridians earn is leaving developers and local governments asking: How can we continue to meet the goal of homeownership? In this workshop we will explain the vehicle of a community land trust for providing homeownership and preserving that homeownership in perpetuity. We will address the details of lending and appraisal for community land trust properties, as well as legal issues around taxes and title. Participants will be introduced to the work of the Florida Community Land Trust Institute and the Florida Legal Manual for Community Land Trusts, presently underway by the Affordable Housing Committee of the Real Property and Probate Section of the Florida Bar.

PERSEVERING HOUSING FROM NATURAL DISASTERS

What a difference a year makes! The year 2004 will go down as one of the most costly and active years on record in this country in terms of natural disasters. And that does not include maintenance-related property losses, such as those from water damage. Do not be discouraged; there are organizations in the State of Florida who envision safe, strong and affordable homes to keep its citizens and their property safe from natural disasters. Affordable housing advocates will have a chance and an opportunity for a candid exchange of views and ideas with key people from these organizations.

ENERGY EFFICIENCY

A representative of the Florida Solar Energy Center, working with the U.S. Department of Energy on the Building America program, will discuss the need for improved construction techniques for manufactured homes to enhance their sustainability and energy efficiency. Hear ideas from this current project and general housing construction practices that are specific to Florida's hot and humid climate, including proper installation of House Wrap as a vapor barrier, application of flashing to prevent water intrusion around windows, and proper sizing for air conditioners.

GRANT OPPORTUNITIES FOR NON-PROFITS

This workshop will focus on looking for funding in the right places, including nontraditional and unusual educational, finance, health care, technology and telecommunication institutions and industries. You will learn how to be effective when approaching potential funders, as well as some key elements of proposal development. Donor recognition, reporting, and continued support will also be discussed.

MIGRANT FARMWORKER HOUSING

In the aftermath of the hurricanes, Florida Legal Services began working on a two-pronged approach to the perennial problem of inadequate housing for Florida’s farmworkers. With the help of Design Corps, an affordable manufactured housing unit has been developed, specifically designed to meet the needs of the largely migrant harvest work force, on which Florida agriculture depends. The response to migrant farmworker housing needs also includes new models of funding involving partnerships between agricultural employers and non-profit organizations to reach this hard-to-serve population. In this workshop housing advocates, local governments, funders and anyone interested in farmworker housing will get a look at this demonstration project now underway with the assistance of the Florida Housing Finance Corporation.

DAY THREE

WEDNESDAY, SEPTEMBER 14

THE AFFORDABLE HOUSING STUDY COMMISSION STAKEHOLDERS BREAKFAST MEETING WITH SHIP AND PHA ADMINISTRATORS

This year the Affordable Housing Study Commission stakeholders meeting will take the form of a breakfast roundtable meeting prior to the SHIP and PHA roundtables. All conference attendees are invited to participate in the breakfast and the discussion. The AHSC is a 21-member body that studies and makes recommendations on public policy changes to the Governor and Legislature to promote the production, preservation and maintenance of decent affordable housing in Florida. This event gives you an opportunity to learn about the current work of the

Commission, and to assist the Commission, its staff, and the administrators by sharing your priorities and ideas. The Commission’s 2005 work topic is **preservation**, so you won’t want to miss this discussion.

SHIP ADMINISTRATORS ROUNDTABLE

This year we are pleased to offer the SHIP Breakfast Roundtable in conjunction with Affordable Housing Study Commission. As always we will provide an update on upcoming legislative issues, as well as hear from Florida Housing Finance Corporation staff. In addition, this year’s Roundtable will include information on the hurricane funding authorized by the 2005 Florida Legislature. We will have discussions and updates on how our communities are rebuilding after the 2004 hurricane season and what mechanisms have been implemented toward storm mitigation. As always there will be roving microphones for input and questions.

PHA ADMINISTRATORS ROUNDTABLE

This year we are pleased to offer the PHA Breakfast Roundtable in conjunction with Affordable Housing Study Commission. Take advantage of a great opportunity to confer and network with your fellow public housing authority conference attendees on a wide range of challenging issues facing public housing authorities today. Make the most of this open roundtable discussion to share ideas, build consensus and collectively devise solutions that can benefit your housing authority and the residents you serve. Discussion topics include an array of pressing issues that the FHC has been reporting on, such as proposed funding cuts for vital housing programs and more.



**Florida Housing Coalition’s
18th Annual Statewide Affordable Housing Conference**
September 12th through 14th, 2005
Omni Orlando Resort at ChampionsGate
1500 Masters Blvd. - Champions Gate, FL 33896 - (407) 390-6600