



HOUSING NEWS

The Journal of the Florida Housing Coalition, Inc.

CONFERENCE ISSUE

NETWORK



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JASON DEPARLE, a senior writer with The New York Times, will be the keynote speaker at the Florida Housing Coalition’s annual conference on September 6th in Orlando. He is the author of the prize-winning book *American Dream: Three Women, Ten Kids, and a Nation’s Drive to End Welfare*.



annual income averaged nearly \$25,000, counting food stamps and tax credits. On paper, she was up more than \$10,000—a gain of nearly 75 percent.

Yet it didn’t feel that way. Usually she said she has “a little more money, but it ain’t that much.” On a bleak day, she said: “no, I’m not better off economically—not yet.”

The book follows three single mothers in Milwaukee as tough new laws push them from the welfare rolls. One of the mothers, Angela Jobe, quickly lands a job as an aide in a nursing home. Yet she struggles to maintain such staples as food, housing, and electricity.

DeParle’s talk will focus on her journey and its lessons for low-wage workers in the post-welfare age. The following passage, adapted from *American Dream*, examines her efforts to make ends meet after three years as a nursing-home worker.

While that may just sound like Angie grouching, it’s a pretty fair read of the evidence. The more she worked, the more her work expenses rose. There was bus fare, babysitting, work uniforms, and snacks from the vending machine. In Angie’s case, the child care costs were minimal, since the kids mostly minded themselves. But figure in bus rides and the cost of the car that was stolen from her, and you wipe out nearly half the gain.

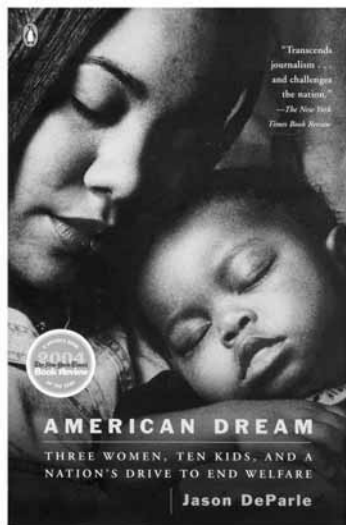
In leaving welfare, Angie also lost her health insurance. On welfare, she could call a cab and get driven to a doctor for free. As a nursing home worker, she often couldn’t get care.

So did she come out ahead in economic terms? Probably, a bit. Still, three years after she left the rolls, her material life didn’t feel much different. Her economic progress, such as it was, had vanished in the noise of living.

To say that Angie lived on \$25,000 makes her life sound more forgiving than it was. The earned income tax credit came just once a year and mostly went to big-ticket items—cars, refrigerators, bedroom sets. Food stamps went to food. Her boyfriend, Marcus, pitched in, but his help was erratic and typically in-kind—a package of pork chops, a new coat—as opposed to something Angie could count on for the bills.

What she really lived on is her take-home pay, just over \$1,100 a month. The result was Come and Go Economics: what comes, goes.

Nearly 60 percent went to shelter: \$450 to rent and \$200 to utilities.



Her pay stub was an endless source of frustration. Leaving welfare, juggling multiple jobs, Angie had done all a welfare reformer could ask. And she had done it with a kind of willed faith that work would pay. “I want my own house,” she said, after some neighborhood kids tossed a rock through her window. “With a fence!”

On the surface, she was progressing. Had she stayed on welfare, her cash and food stamps would have come to just over \$14,000 a year. Off welfare, her



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The Florida Housing Coalition is a nonprofit, statewide membership organization whose mission is to act as a catalyst to bring together housing advocates and resources so that Floridians have a safe and affordable home and suitable living environment.

The Housing News Network is published by the Florida Housing Coalition as a service to its members and for housing professionals and others interested in affordable housing issues. Address questions and comments to: Jaimie Ross, Editor, Florida Housing Coalition, Inc., 1367 E. Lafayette Street, Suite C, Tallahassee, FL 32301.

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The Florida Housing Coalition would like to recognize **BANK OF AMERICA, CITIBANK, WACHOVIA** and **WASHINGTON MUTUAL**, for their partnership, leadership and support as our **PLATINUM SPONSORS**. *We are deeply appreciative.*






FLORIDA HOUSING COALITION'S 19th ANNUAL STATEWIDE AFFORDABLE HOUSING CONFERENCE



OMNI ORLANDO RESORT AT CHAMPIONSGATE
SEPTEMBER 5 - 7, 2006

The Florida Housing Coalition's 19th annual Statewide Affordable Housing Conference is the premier training and networking opportunity for affordable housing professionals in Florida, with more than 600 housing professionals in attendance.



An afternoon session on legislative advocacy will be led by **Jack Levine**, founder of Advocacy Resources, a communications

and public policy consultant. Prior to his work with Advocacy Resources, Levine served for 25 years as President of Voices for Florida's Children. His expertise is in developing and delivering messages to the media, public officials, and advocates on effective public policy action, direction and leverage. He holds a master's degree in child development and family studies from Purdue University and a degree in English literature from Hunter College, City University of New York.

FEATURING • State of the State Address • **Steve Auger**, Executive Director, Florida Housing Finance Corporation

WE WILL ALSO FEATURE: Expo, Success Stories, Affordable Housing Study Commission, SHIP and PHA Breakfast Roundtable, Bus Tour, and the fabulous Raffle!



KEYNOTE SPEAKER



Jason DeParle is a Senior Writer for The New York Times and a frequent contributor to The New York Times Magazine. A graduate of Duke University, DeParle won a George Polk Award in 1999 for his reporting on the welfare system and was a two-time finalist for the Pulitzer Prize. He is well known for writing on issues of poverty and the need for affordable housing. He lives in Washington, D.C.

THANK YOU

Our annual conference would not be possible without our Partners for Better Housing at all levels. We especially recognize our

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AGENDA AT A GLANCE



PRECONFERENCE MONDAY, SEPT. 4

2:00 p.m. - 8:00 p.m. Early Registration
2:00 p.m. - 8:00 p.m. Expo Set Up

DAY ONE TUESDAY, SEPT. 5

7:30 a.m. Breakfast
8:30 a.m. Opening Plenary Session
10:15 a.m. Success Stories
12:15 p.m. Lunch, Membership Meeting and Raffle
2:30 p.m. Effective Advocacy Strategies and Tactics
4:15 p.m. Tackling the Property Insurance Monster
6:30 p.m. Conference Reception

DAY TWO WEDNESDAY, SEPT. 6

7:30 a.m. Breakfast

8:30 a.m. - 9:45 a.m. (*Choose only one*)

- Developing and Implementing Programs for ELI and Special Needs
- Entrepreneurship: Fee Generating Strategies For Nonprofits
- Foreclosure Prevention and Predatory Lending
- Housing 101

8:45a.m. - 11:45 a.m.
Bus Tour in Polk County



10:15 a.m. - 11:45 a.m. (*Choose only one*)

- 2006/2007 Universal Funding Cycle
- Community Land Trusts
- Preserving Affordable Rental Housing: Part I
- Preserving Housing from Hurricanes
- Real, Live Green Affordable Housing Developments in Florida

11:50 a.m. - 1:30 p.m.

- Lunch & Keynote Speaker *Jason DeParle*

1:45 p.m. - 3:15 p.m. (*Choose only one*)

- Developing Single Family Housing for Homeownership
- Developing Rental Housing
- Legislative Wrap-Up Part I: HB 1363
- Tammi House v. Sarasota – A Case Study in Using Fair Housing Law
- Impact Fees and Affordable Housing

3:45 p.m. - 5:15 p.m. (*Choose only one*)

- Build It Right! Sustainable Construction Materials and Techniques
- Employer Assisted Housing
- Legislative Wrap-Up Part II: HB 1363
- Preserving Affordable Rental Housing: Part II

DAY THREE THURSDAY, SEPT. 7

8:30 a.m.

- The Affordable Housing Study Commission Stakeholders Breakfast Meeting

10:15 a.m. - Noon

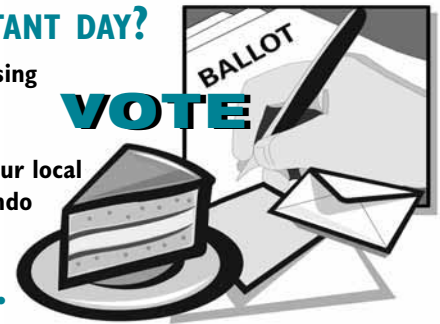
- PHA Administrators' Roundtable
- SHIP Administrators' Roundtable

WHY IS TUESDAY, SEPTEMBER 5TH, 2006 SUCH AN IMPORTANT DAY?

- * It's the first day of the Florida Housing Coalition's Annual Statewide Affordable Housing Conference; and
- * It's Election Day!

Neither one should be missed—please remember to vote absentee this year. Contact your local Supervisor of Elections Office to request your absentee ballot—then come to the Orlando Omni ChampionsGate for the Labor Day Weekend. We'll have a terrific time.

You can have your cake and eat it too.



CONFERENCE AGENDA

MONDAY, SEPTEMBER 4

PRE CONFERENCE Activities

2:00 p.m. - 8:00 p.m. Early Registration & Expo Set-Up

Beat the Tuesday 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.

DAY ONE TUESDAY, SEPTEMBER 5


Note: *Official Conference Name tags will be required at **all** events throughout the conference*


7:00 a.m. – Registration

7:30 a.m. – Continental Breakfast & Expo – Exhibitors and prize drawing

8: 30 a.m. - Opening Plenary

Welcome and State of the State Address

 **Melvin Philpot,**
Chairperson,
Florida Housing Coalition Board
of Directors

 **Steve Auger,**
Executive Director,
Florida Housing Finance
Corporation

9: 45 a.m. – Expo Refreshment Break – Exhibitors and prize drawing



Melvin Philpot



Steve Auger

10:15 a.m. – 11: 45 a.m.

SUCCESS STORIES

See pages 20-22 for all three stories



11: 45 a.m. – Expo Refreshment Break

12:15 pm - Lunch, Membership Meeting, Raffle

At the Coalition's Annual Meeting, members will ratify election of new directors and the board of directors will install officers. Then it's great fun and prizes you will not want to miss, featuring our musical and comedic raffle friend, Michael Chaney. Be sure to check the box on the registration form to reserve your seat at the Membership Meeting, Lunch and Raffle.

Sponsored by:



2:00 p.m. - Expo Refreshment Break

2:30 p.m. – 4:00 p.m. -

EFFECTIVE ADVOCACY STRATEGIES AND TACTICS

Jack Levine, founder of Advocacy Resources, a communications and public policy consultant, will lead an afternoon session on effective advocacy strategies and tactics. The session will focus on developing and delivering messages for the media, local officials, and legislators. Effective advocacy tactics include showcasing successful developments and the impact of those homes on the families who live there, research and data supporting housing initiatives and the consequences of not having affordable housing, and bringing the whole of a community into the affordable housing effort. This session promises to be an interactive experience that will give you concrete help to effectively advocate for affordable housing.

4: 00 p.m. – Expo Refreshment Break

4: 15 p.m. – 5:45 p.m. –

TACKLING THE PROPERTY INSURANCE MONSTER – A ROUNDTABLE DISCUSSION

The high cost and lack of available property insurance in Florida is jeopardizing affordable rental and homeownership. From first time homebuyers who discover that the monthly premium is more than they can afford to the tax credit developer who cannot raise rents to cover the increase in premiums, and lower income market rate apartments forced to convert to condominiums---, property insurance post- hurricanes is now undermining our ability to produce and preserve affordable housing in Florida. This plenary session will feature a panel discussion to brainstorm solutions, with representatives from insurance regulation, the private insurance sector, and affordable housing developers. This will be a time for open discussion of possible solutions.

6:30 p.m. - Reception

6:30 P.M. - RECEPTION

POOLSIDE

The Florida Housing Coalition has reserved use of the pool area, located beside the lazy river behind the Omni, for the conference reception. Attendees will gather poolside and enjoy friends, colleagues, hors d'oeuvres, beverages, and music. Your conference name badge, included in your welcome package, is your ticket into the conference reception. Purchase additional tickets at the FHC Registration Table at a cost of \$35 per person. Each conference attendee will receive two drink tickets in their conference notebooks; cash bars will be open throughout the area. The reception will give attendees an opportunity to have fun and network with colleagues from around Florida and the nation.



DAY TWO
WEDNESDAY, SEPTEMBER 6

7: 00 a.m. – Registration

7: 30 a.m. – Continental Breakfast & Expo

8:30 a.m. – All Workshop Sessions Begin

DEVELOPING AND IMPLEMENTING PROGRAMS FOR ELI AND SPECIAL NEEDS

This year the legislature gave a financial boost for housing the extremely low income, or those below 30 percent area median income. Advocates and professionals are analyzing the variety of programs that can best make use of funding sources. Learn about the village model of supportive housing, along with an overview of how the set asides will work when used with state and federal programs. Get to know the inside workings of the demonstration loan program through case studies and analyses.

FORECLOSURE PREVENTION AND PREDATORY LENDING

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, and 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.

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 the Federal Home Loan Bank of Atlanta’s affordable housing programs, and the FHFC’s Housing Credits, SAIL, HOME Homeownership, HOME Rental, HAP, PLP, Multifamily and Single Family Bonds.

Other lending programs that further improve housing affordability also will be addressed.

ENTREPRENEURSHIP: FEE GENERATING STRATEGIES FOR NONPROFITS

Non-profits are traditionally dependent on grants and public subsidies to continue their operations. However, nonprofits engaged in social enterprise use revenue generating business to support their operations and diversify their funding sources. In this workshop, learn how non-profits across the county are building sustainable organizations with for-profit strategies and integrating them with their mission.

8:45 a.m. – 11:45 a.m.

BUS TOUR IN POLK COUNTY

Nestled between two major cities in Central Florida, Orlando and Tampa, rests the beautiful city of Lakeland. Take this bus tour to see how partnerships in action add to the improvement of a city that is “Close to everything, but away from it all.” We’ll view two redeveloped areas of the city that will demonstrate for tour participants a nonprofit’s ability to design affordable and aesthetically pleasing structures for a downtown redevelopment project, while accommodating the special needs populations of an area.



9: 45 a.m. – Expo Refreshment Break

10:15 a.m. – 11: 45 a.m. - Workshops

COMMUNITY LAND TRUSTS

While Florida’s land values continue to soar and as communities struggle with the compound issues surrounding prolonged affordability, local governments and their nonprofit partners are examining alternative models for providing homeownership. A community land trust can assist low-income families with home purchasing in expensive and often service driven residential areas. Attendees in this workshop will learn about community land trusts from the Florida Community Land Trust Institute, a collaboration between the Coalition and 1000 Friends of Florida. Topics will include starting a nonprofit community land trust, homebuyer counseling for community land trust purchasers, and legal questions such as title and real property tax issues.

PRESERVING HOUSING FROM HURRICANES

The year 2004 and 2005 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 an opportunity for a candid exchange of views and ideas with key people from these organizations. We will discuss some new programs aimed at rebuilding communities that have been affected by hurricanes.

2006/2007 UNIVERSAL FUNDING CYCLE

The session will begin with a discussion on the lessons and outcomes of the 2006 rental cycle, and potential changes for the 2007 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 2006 and 2007

cycles. Affordable housing developers and advocates will have the opportunity for a candid exchange of views and ideas with key FHFC staff.

REAL, LIVE GREEN AFFORDABLE HOUSING DEVELOPMENTS IN FLORIDA

The development of sustainable affordable housing that produces the triple bottom line benefits of long-term affordability, financial feasibility and environmentally friendly communities is gaining momentum in Florida. This approach emphasizes the integrated design process to maximize energy efficiency, water conservation, a healthy living environment, use of materials beneficial to the environment and more. At last year's conference, participants were introduced to the Green Communities Initiative in Florida. This year, presenters from Enterprise, Florida Community Loan Fund and the Florida Green Building Coalition will report on a year of productive effort. This workshop will present examples of green affordable housing development currently underway around the State. Nonprofit sponsors will detail

2006 HOUSING CHAMPION AWARDS



The Florida Housing Coalition has chosen one outstanding Legislator to receive its

2006 HOUSING CHAMPION AWARD:

Representative Mike Davis (R; Naples)



Representative Davis was the lead sponsor of the Omnibus Housing Bill (HB 1363) in the 2006 Legislative Session. He gained bipartisan support from 80 co-sponsors for a bill he dubbed a “magnet for good ideas”—welcoming all good affordable housing ideas to join in. In the end, his consensus building resulted in the creation of a new program for “essential service personnel”, programs for the donation of government and privately owned land to create a permanent stock of affordable housing, and the ability to develop apartments for the extremely low income members of the workforce.



Representative Davis coined the phrase “scrap the cap” in an effort to repeal the cap on the distribution of monies into the state and local housing trust funds due to take effect in 2007. He began this fight in 2006 and has vowed to continue this effort and ultimately repeal the cap on the trust funds before it takes effect in 2007. We offer a great gratitude to Representative Mike Davis.

The Florida Housing Coalition has also chosen one outstanding organization to receive its

2006 HOUSING CHAMPION AWARD:

The Florida Association of Realtors

The Florida Association of Realtors has been working throughout the state and in Tallahassee to carry the message of full appropriation of Sadowski Act funds and repeal of the cap. Great American Realtor Day brought over a thousand Realtors to the Capitol to advocate for affordable housing.



Mike Dooley, President of the Florida Association of Realtors calls for full funding and repeal of the cap. The FAR supplied the “repeal the cap” caps worn at the Rally.



FLORIDA ASSOCIATION OF REALTORS®



why they decided to green their affordable single-family and multifamily developments, how they made the shift to an integrated design approach, and what strategies they and their architects are discovering to be the most resource-efficient and cost-effective.

PRESERVING AFFORDABLE RENTAL HOUSING: PART I

With the affordability period of thousands of units in Florida set to expire in the next decade, the ability to acquire and preserve this housing stock is critical. This two part workshop series will focus on maintaining our existing, affordable rental housing. The first morning session will examine existing tax credit financed communities that are reaching Year 15, the end of their affordability period. When do you start working on the next phase of these developments? What are the potential strategies for keeping this valuable stock in your community? How do you acquire them? These and other issues will be discussed in this workshop.

11:50.m. – Luncheon

11:50 a.m. Luncheon and Keynote Speaker

KEYNOTE SPEAKER

Jason DeParle, Senior Writer for The New York Times and a frequent contributor to The New York Times Magazine, will give this year’s Keynote Address. DeParle won a George Polk Award in 1999 for his reporting on the welfare system and was a two-time finalist for the Pulitzer Prize. He is well known for writing on issues of poverty and the need for affordable housing.



1:30 p.m. - Expo Refreshment Break

1:45 p.m. 3:15 a.m. - Workshops

LEGISLATIVE WRAP UP PART 1: HB 1363

In this workshop we will explain a variety of housing initiatives that passed in the 2006 session, with special attention to how these initiatives can or may be implemented at the local level with input from the community to produce long term affordable housing for the target markets. Included will be a discussion of the "surplus lands" initiative to make government property available for the development of affordable housing, and the Development of Regional Impact changes, which encourage the inclusion of affordable housing in large scale developments, as well as a new initiative for private sector donation of land in exchange for density.

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.

TAMMI HOUSE V. SARASOTA – A CASE STUDY IN USING FAIR HOUSING LAW

Fair housing rights were challenged in Florida this year resulting in litigation between a nonprofit supportive housing provider and a local government agency. Go inside the lawsuit with the attorneys and the executive director to learn how you can recognize discrimination, and if you cannot avoid it, how to fight back for the rights of your organization and the individuals you serve. If you represent a local government, learn how to spot internal attitudes that reveal themselves as housing discrimination that can be costly financially and a public relations nightmare.

DEVELOPING RENTAL HOUSING

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

WAMU \$1,000 Raffle at Lunch!



Washington Mutual

Don't miss out on Washington Mutual's \$1,000 Raffle open to 501(c)(3).

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.

IMPACT FEES AND AFFORDABLE HOUSING

A complaint commonly heard is that impact fees are a detriment to providing affordable housing. The Federal Home Loan Bank of Atlanta recently underwrote a series of research papers on regulatory reform at the Devoe Moore Center at the Florida State University. This workshop will reveal some surprising results from that research with a discussion facilitated by the Ray Christman, President of the Federal Home Loan Bank of Atlanta, with a panel including the experts who conducted the research, a large-scale affordable housing developer with experience statewide, and a representative from the Florida League of Cities.

3: 15 p.m. – Expo Refreshment Break

3:45 p.m. 5: 15 p.m. - Workshops

BUILD IT RIGHT! SUSTAINABLE CONSTRUCTION MATERIALS AND TECHNIQUES

In her work with Trifecta Construction company, Jennifer Languell addresses the need for improved construction techniques for residential homes to enhance their sustainability and energy efficiency. Ms. Languell will discuss construction materials that are specific to Florida’s hot and humid climate. The presentation will highlight solar tubes, insulation, carpets that do not offgas, and many more features that contribute to a healthier and more energy efficient dwelling unit. The presenter will offer direction on pricing and locating the materials discussed.

PRESERVING AFFORDABLE RENTAL HOUSING: PART II

The second part of this two part series will focus on acquiring expiring-use HUD properties and on preserving Class “C” apartment communities, those apartment complexes that are not income restricted but are affordable because of market conditions. This workshop is designed to help you understand how to evaluate and finance these properties, what funding sources are available to acquire them, and give you an understanding of HUD procedures and requirements.

EMPLOYER ASSISTED HOUSING

The lack of affordable housing is now commonly acknowledged as an economic development issue. As housing costs continue to skyrocket throughout Florida, employers are searching for innovative ways to provide affordable housing options that will retain and attract current and future employees. This workshop will explain the value of employer assisted housing programs and the variety of ways these programs can be implemented. We will also discuss the role that local governments and SHIP programs can play to facilitate employer assisted housing partnerships.

LEGISLATIVE WRAP UP PART II: HB 1363

In this workshop we will focus on the newly created CWHIP Community Workforce Housing Innovation Pilot Program for "essential services personnel"-- how the Florida Housing Finance Corporation will implement this program for low paid professionals and what changes SHIP Administrators need to make to comply with its requirements. Also included in this discussion will be the changes to the SAIL program to address the other end of the continuum, to ensure the development of apartments for extremely low-income people.

5: 15 p.m. – Expo Refreshment Break



DAY THREE THURSDAY, SEPTEMBER 7



8:30a.m. 10: 00 a.m. – The Affordable Housing Study Commission Stakeholders Breakfast Meeting, Sponsored by FHFC.

The Affordable Housing Study Commission stakeholders meeting will be held immediately before the SHIP and PHA roundtables. Breakfast will be provided and all conference

attendees are invited to participate in the breakfast and the discussion. The AHSC is a 21-member body that studies and makes recommendation on public policy changes to the Governor and Legislature to promote the production, preservation, and maintenance of decent affordable housing in Florida. This event will give attendees an opportunity to

CONFERENCE AGENDA



learn about the current work of the Commission, and to assist the Commission, its staff, and the administrators by sharing your priorities and ideas.

10: 00 a.m. - Break

10:15 a.m. – 12: 00 p.m. - SHIP Administrators Roundtable

This year we are pleased to once again host the SHIP Breakfast Roundtable in conjunction with the Affordable Housing Study Commission. As in past years, we will provide an update on upcoming legislative issues, as well as hear from Florida Housing Finance Corporation staff. This year’s Roundtable will also focus on complying with recent statutory changes to the SHIP program, including the process for defining essential service personnel and the creation of strategies that emphasize the recruitment and retention of those essential service personnel. We will also

discuss strategies that address the needs of persons who are deprived of affordable housing due to the closure of a mobile home park or the conversion of affordable rental units to condominiums.

PHA Administrators Roundtable

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 authority and the residents you serve. Discussion topics will include redevelopment with Florida Housing Finance Corporation and other sources of funding, operating in an environment of limited subsidy, rent simplification, as well as other pressing issues facing PHA’s today.

EXPANDED EXPO – FABULOUS PRIZES – MORE EXHIBITORS

Our expanded Expo is just one of many conference features we hope you’ll enjoy at this year’s conference.



Enjoy refreshments served in the Expo Hall during each of the breaks. The Expo Hall provides a quality networking atmosphere in a festive environment.

\$\$\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ FABULOUS PRIZES \$ \$ \$ \$ \$ \$ \$ \$ \$ \$

Drawings for fabulous prizes will be held throughout the two-day Expo. Bring your business cards and look for the Florida Housing Coalition fishbowl – it will be traveling from booth to booth throughout the conference. Prize winners will be posted at the Expo Hall entrance. Prizes include:

Buena Vista Palace – Lake Buena Vista, FL

Two days, one night stay in deluxe accommodations; plus dinner for two in the Outback Restaurant at the Buena Vista Palace

Marriott International, Inc. – Orlando, FL

Complimentary accommodation for two nights at the Courtyard located in the Marriott Village – Lake Buena Vista

Speed Park Motorsports – Daytona Beach, FL

Two complimentary go-kart certificates

Capone’s Dinner & Show – Kissimmee, FL

Gift certificates for two

Orlando Fun Spots.Com – Kissimmee, FL

Three days and two nights at the Ramada Inn Resort Eastgate or the Travelodge Hotel Main Gate East

Sterling Casino Lines – Cape Canaveral, FL

Champagne Reception VIP Party for 20 – includes six bottles of champagne, cheese and crudité’s tray all within the privacy of the Captain’s Lounge

Congo River Miniature Golf – Kissimmee, FL

Four complimentary passes

Orlando Magic Basketball – Orlando, FL

Autographed photo of Grant Hill

SunCruz Casinos – Cape Canaveral, FL

VIP Park Pack for Six – includes boarding, hot buffet, \$10 in slot tokens & two free drinks each

Hawk’s Landing Golf Club – Orlando, FL

Two complimentary rounds of golf – includes carts, driving range and on carts, driving range and on cart GPS system

Sleuths Mystery Dinner Shows – Orlando, FL

Gift certificate for two

The HolyLand Experience – Orlando, FL

Four complimentary admission tickets

OMNI ORLANDO RESORT AT CHAMPIONSGATE

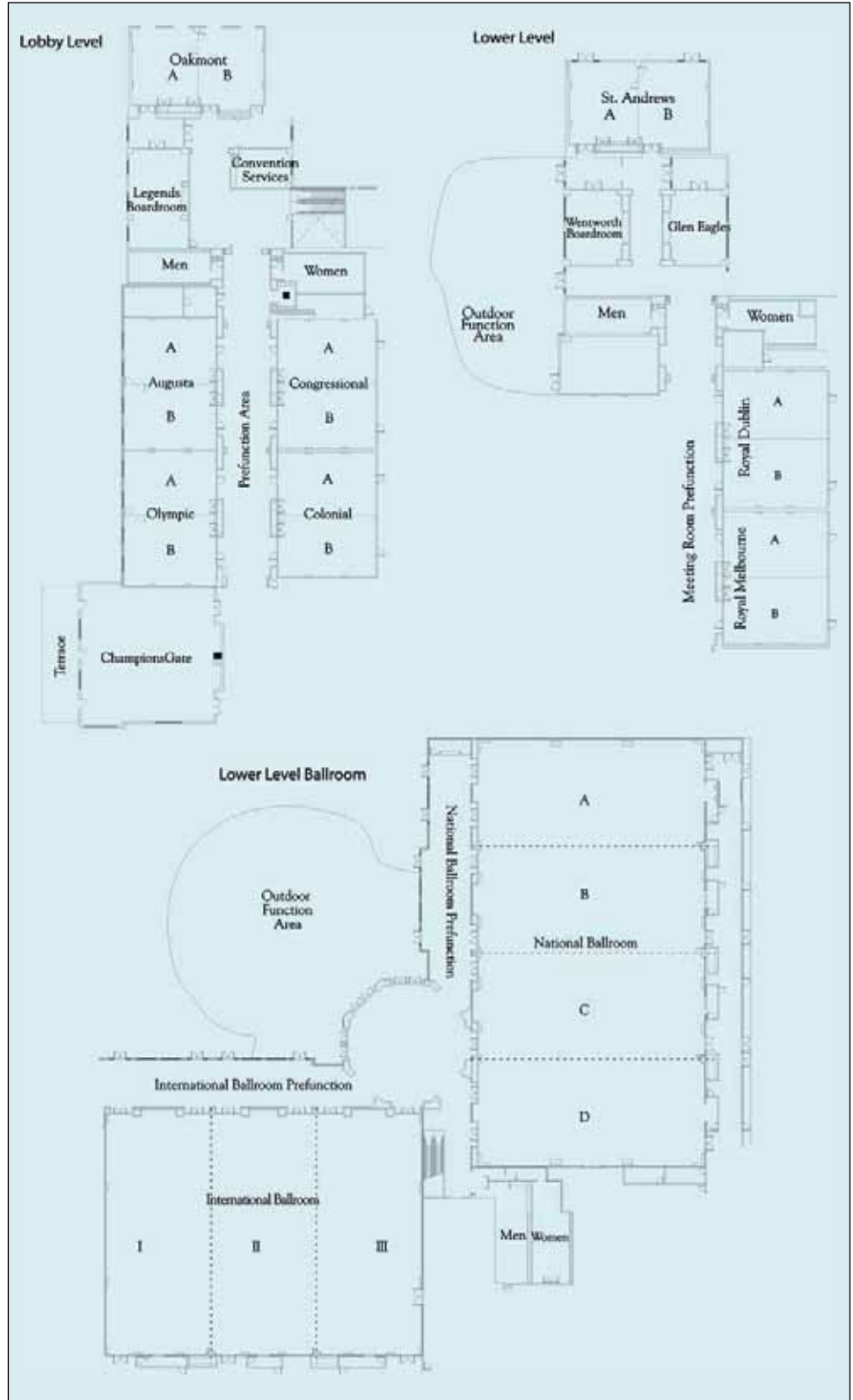


Omni Orlando Resort at ChampionsGate

1500 Masters Blvd. • Champions Gate, FL 33896

Phone: (407) 390-6664 • Fax: (407) 390-6600

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- 🏊 Full service health club featuring the latest in cardiovascular and Cybex weight training equipment
- 🧖 Professionally staffed European Spa and full service beauty salon
- 🏊 Formal outdoor heated swimming pool and a family activity pool with waterslides
- 🌊 850-foot lazy river that winds through tunnels, gentle rapids and hidden canyons
- 🎮 Video game arcade
- 🏌️ Par 3 golf course
- 🏌️ 36 holes of Championship golf on two distinctive courses, both designed by Greg Norman
- 🏌️ World Headquarters of the renowned David Leadbetter Golf Academy
- 🏐 Volleyball, basketball and tennis courts
- 🚶 Jogging, hiking and biking paths located nearby

ORLANDO

TOP 25 THINGS TO DO WHILE YOU ARE IN ORLANDO

As recommended by the Omni Orlando Resort at ChampionsGate Web site



6. Take a family portrait in front of **Cinderella's Castle at Disney's Magic Kingdom.**

Phone: (407) WDW-MAGIC (939-6244)

7. Go wild at **Disney's Animal Kingdom** theme park. Enjoy stage shows and a true African safari.

Phone: (407) WDW-MAGIC (939-6244)

8. Get animated at **Universal's Islands of Adventure** theme park. Explore the islands of family fun: Marvel Super Hero Island, Toon Lagoon, Jurassic Park, The Lost Continent and Seuss Landing.

Phone: (407) 224-4233



1. Get your mouse ears ready and head to **Walt Disney World.** The world-famous resort consists of four theme parks (Magic Kingdom, EPCOT, MGM Studios, Animal Kingdom), two water parks (Blizzard Beach and Typhoon Lagoon), and much more.

Phone: (407) WDW-MAGIC (939-6244)

2. Swim with the dolphins at **Discovery Cove** or just relax on the sandy beaches.

Phone: (877) 434-7268

3. Discover your star power at **Universal Studios Orlando** with a variety of Movie rides. Or stroll the City Walk which features an array of restaurants and shops.

Phone: (407) 224-4233



4. Laugh with the Sea Lions at **SeaWorld Adventure Park**, and enjoy a variety of sea creatures, water playgrounds, animal performances, and thrilling rides.

Phone: (800) 327-2424

5. Travel the World at **Epcot Center**, a Disney theme park showcasing various world cultures, modern advances and futuristic projections.

Phone: (407) WDW-MAGIC (939-6244)

9. Take a 13-story elevator plunge or get a chance to watch a film or television production in the making when you visit **Disney's MGM Studios.**

Phone: (407) WDW-MAGIC (939-6244)

10. Master your golf game at the World Headquarters of the renowned **David Leadbetter Golf Academy**

Phone: (888) 633-LEAD (5323)

11. See incredible acrobatics at **La Nouba**, a **Cirque du Soleil** show at Downtown Disney.

Phone: (407) WDW-MAGIC (939-6244)

12. Tantalize your taste buds at **Zen** restaurant featuring a menu of pan-Asian dishes, a quaint saki bar and an innovative sushi bar.

Phone: (407) 390-6664



13. Go gator crazy at **Gatorland.** The site features 3,000 alligators and 89 crocodiles, as well as a number of bird and snake exhibits. Come try some gator ribs for lunch!

Phone: (405) 855-5496

14. Take a stroll at **Harry P. Leu Gardens.**

Phone: (407) 246-2620

15. Get soaked at **Wet 'n Wild** water theme park featuring amazing tube rides and water shoots located on International Drive.

Phone: (800) 922-9453 -

16. Pamper yourself with a treatment at the **The Spa at the Omni Orlando Resort**

Phone: (407) 390-6664



17. Get spaced out at the **Orlando Science Center** the largest of its kind in the Southeast, featuring an IMAX Theater.

Phone: (888).OSC.4FUN

18. Be amazed at **Ripley's Believe It or Not**, a collection of stories and artifacts that document the bizarre and incredible.

Phone: (407) 363-4418

19. Find a bargain at one of **Orlando's Outlet Centers:** Belz Factory Outlet Malls

Phone: (407) 354-0126

Or Lake Buena Vista Factory Stores

Phone: (407) 238-9301

20. Take flight at the **Fantasy of Flight.**

Phone: (863) 984-3500

21. Step on the gas at the **Richard Petty Driving Experience** a hands-on NASCAR driving event.

Phone: (800) BePetty

22. Shop 'til you drop at the **Mall at Millenia** a five-million-foot development featuring upscale retail shops and dining establishments.

Phone: (407) 636-3555

23. Learn the history of Central Florida at the **Orange County Regional History Center**

Phone: (407) 836-8500

24. Find your inner artist at the **Orlando Museum of Art.**

Phone: (407) 896-4231

25. Hit the fairway at one of two Greg Norman designed championship golf courses located at the **Omni Orlando Resort at ChampionsGate**

Phone: 1-866-453-GOLF



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Orlando, FL

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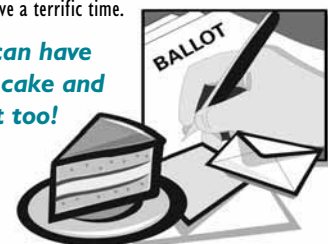
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President
Realvest Appraisal Services
Maitland, FL

Mr. David Westcott
Multi-family Bonds Administrator
Florida Housing Finance Corporation
Tallahassee, FL

VOTE

Please remember to vote absentee this year. Contact your local Supervisor of Elections Office to request your absentee ballot—then come to the Orlando Omni ChampionsGate for the Labor Day Weekend. We'll have a terrific time.

You can have your cake and eat it too!



CONFERENCE REGISTRATION



We welcome you to register and pay online at www.flhousing.org. To register by mail, complete the registration form on page 17, send the registration form with full payment to The Florida Housing Coalition, Inc., 1367 E. Lafayette St., Suite C, Tallahassee, FL 32301. You may fax your registration to: (850)-942-6312, however, your confirmation will not be sent until payment is received.

CONFERENCE REGISTRATION FEES

IMPORTANT NOTICE: All registrations must be paid in full prior to the start of the conference.

CANCELLATION POLICY: Cancellations must be received in writing no later than Aug. 22, 2006 to receive a refund, less a \$25 administrative fee. After that date, an alternative person from your organization may register at no extra charge but no refund will be made. **Absolutely no refunds will be made for any registrant that does not attend the conference.**

MEMBERSHIP RATES: Florida Housing Coalition Members may check the registration box that provides a member discount. Membership must be renewed at the same time you register for the conference. Look for the membership renewal box and add the fee to your total amount due. If you have any questions about your membership status, contact Pam Davis at pamiam@flhousing.org, or call her at (850)-878-4219.

FLORIDA HOUSING COALITION CONFERENCE

Registration Fees:

Members

Early Registration (by Aug 22, 2006)	\$295
Regular Rate	\$320
At the Door	\$350

Non-members

Early Registration (by Aug 22, 2006)	\$495
Regular Rate	\$520
At the Door	\$550

NAME TAGS: Name tags will be generated using the name, organization, and city provided on your registration form.

Name tags will be required at all conference functions including the meals and reception. Lost name tags should be reported immediately to the registration desk.

SPONSOR SCHOLARSHIPS: A limited number of scholarships are provided by Conference Sponsors, our Partners for Better Housing. These scholarships are available for the conference registration fee only and do not include travel or accommodations. If you would like more information on scholarships, contact the Coalition by calling Pam Davis at (850)-878-4219 or email her at pamiam@flhousing.org or write to: Conference Scholarship Request, The Florida Housing Coalition, Inc., 1367 E. Lafayette St., Suite C, Tallahassee, FL 32301.



HOTEL ACCOMMODATIONS:

Omni Orlando Resort at ChampionsGate
1500 Masters Blvd. Champions Gate, FL 33896
Phone: (407) 390-6664 • Fax: (407) 390-6600
<http://www.omnihotels.com/hotel>

The Coalition has secured special conference guestroom rates for participants at \$109 at the Omni Orlando Resort; **the rate does not include valet parking, resort fee and/or applicable taxes.**

Group rate reservations **DEADLINE - AUGUST 4** - for group reservations call: 1-800-THE-OMNI (800) 843-6664 (Identify yourself as a Florida Housing Coalition conference participant for group rate).

Should you require special accommodations, be sure to inquire with the hotel reservations staff and indicate your accommodations and food requirements on the registration form.



Mark Your Calendar

20TH ANNUAL STATEWIDE AFFORDABLE HOUSING CONFERENCE

September 17, 18, 19, 2007

Omni Orlando Resort • 1500 Masters Blvd. Champions Gate, FL 33896 • Phone: (407) 390-6664 • Fax: (407) 390-6600 • <http://www.omnihotels.com/hotel>





2006 FLORIDA HOUSING COALITION

19th Annual Affordable Housing Conference Registration Form

(a separate form is required for each registrant)

Mark the box for each activity you will attend including meals and reception.



Alternatively You Are Welcome to Register Online at www.flhousing.org

DAY ONE

TUESDAY, SEPT. 5

- 7:30 a.m. Breakfast
- 8:30 a.m. Opening Plenary Session
- 10:15 a.m. Success Stories
- 12:15 p.m. Lunch, Membership Meeting and Raffle
- 2:30 p.m. Effective Advocacy Strategies and Tactics
- 4:15 p.m. Tackling the Property Insurance Monster - A Roundtable Discussion
- 6:30 p.m. Conference Reception

- Entrepreneurship: Fee Generating Strategies For Nonprofits
- Foreclosure Prevention and Predatory Lending
- Housing 101
- 8:45a.m. - 11:45 a.m. Bus Tour in Polk County
- 10:15 a.m. - 11:45 a.m. (Choose only one)
 - 2006/2007 Universal Funding Cycle
 - Community Land Trusts
 - Preserving Affordable Rental Housing: Part I
 - Preserving Housing from Hurricanes
 - Real, Live Green Affordable Housing Developments in Florida

- Tammi House v. Sarasota – A Case Study in Using Fair Housing Law
- Impact Fees and Affordable Housing

3:45 p.m. - 5:15 p.m. (Choose only one)

- Build It Right! Sustainable Construction Materials and Techniques
- Employer Assisted Housing
- Legislative Wrap-Up Part II: HB 1363
- Preserving Affordable Rental Housing: Part II

DAY TWO

WEDNESDAY, SEPT. 6

- 7:30 a.m. Breakfast
- 8:30 a.m. - 9:45 a.m. (Choose only one)
 - Developing and Implementing Programs for ELI and Special Needs

- 11:50 a.m. - 1:30 p.m.
 - Lunch & Keynote Speaker *Jason DeParle*
- 1:45 p.m. - 3:15 p.m. (Choose only one)
 - Developing Single Family Housing for Homeownership
 - Developing Rental Housing
 - Legislative Wrap-Up Part I: HB 1363

- 8:30 a.m.
 - The Affordable Housing Study Commission Stakeholders Breakfast Meeting

- 10:15 a.m. - Noon
 - PHA Administrators' Roundtable
 - SHIP Administrators' Roundtable

DAY THREE

THURSDAY, SEPT. 7

Name: _____ Signature: _____

Organization _____ Title _____

Mailing Address: _____

City: _____ State: _____ Zip: _____ County: _____

Phone: (____) _____ Fax: (____) _____ Email: _____

CHECK ALL THAT APPLY: Nonprofit Local/State Govt. Lender PHA Service Provider HFA Policy Maker Housing Developer CDC Housing Coalition Member Other (please explain) _____

TO RECEIVE DISCOUNTED "MEMBER RATES" FHC MEMBERSHIP MUST BE CURRENT.

Student \$25 • Individual* \$75*(must be accompanied by personal check) • Nonprofit \$150 • Government agency \$200 For Profit / Private Organization \$250

CONFERENCE REGISTRATION • FLORIDA HOUSING COALITION

Members Rates

- Early Registration \$295 (Received by Aug. 22, 2006)
- Regular Rate \$320
- At the Door \$350

Non-member Rates

- Early Registration \$495
- Regular Rate \$520
- At the Door \$550

Have Dietary, access, or participation requirements (please explain) _____

Please remit all payments to FHC and send registration form(s) to the Florida Housing Coalition Conference at 1367 E. Lafayette St., Suite C • Tallahassee, FL 32301 • Ph: (850)-878-4219 • Fax: (850)-942-6312 • www.flhousing.org

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Partners for Better Housing Membership is for those who wish to support the work of the Florida Housing Coalition by making a tax deductible donation of \$500 or more. Partners for Better Housing members receive subscriptions to *Housing News Network*, free job vacancy posting service on the Coalition's Web page and unlimited membership rates for registration at the conference. Partners at the Patron Level or higher receive one or more complimentary conference registrations. Partners also receive recognition at the conference, in all conference-related publications, the Coalition's Web page and in each quarterly issue of *Housing News Network*.

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Title: _____ Signature: _____

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