

Tampa Bay CDC

Incorporated in 1982, Tampa Bay Community Development Corporation (CDC) is a 501 (c)(3) nonprofit organization and a HUD-approved Housing Counseling Agency which successfully promotes homeownership opportunities to low and moderate income families in Pinellas, Pasco and Hillsborough Counties.

Funded and sponsored by Pinellas, Pasco and Hillsborough Counties, the cities of Clearwater, Largo, and St. Petersburg and the U.S. Department of HUD, Tampa Bay CDC effectively administers the Homeownership Opportunity Program through down payment and closing cost assistance and small scale new subdivision development.

The work of Tampa Bay CDC's dedicated staff, along with that of the Largo Area Housing Development Corporation (LAHDC), a Community Housing Development Organization (CHDO) and the City of Clearwater, recently resulted in 11 three bedroom, two bath homes for low and moderate income families located at Woodlawn Street and Tioga Avenue in Clearwater.

“We couldn't have completed this project without the help we received from the city and Tampa Bay CDC,” said Duke Tieman, president of LAHDC. “Without them, this project may never have become a reality.”

Tieman said Tampa Bay CDC provided guidance on financing, acquisition, zoning and loan processing assistance on the new homes. They helped to identify the available land for development and purchase from five different owners who held control of the parcels that would eventually become Woodlawn Oaks.



Tampa Bay CDC helped establish these three bedroom, two bath homes for low and moderate income families in Clearwater's Woodlawn Oaks subdivision.



Consuelo Ruiz, pictured above, was the first homebuyer to purchase a home in the Woodlawn Oaks subdivision.

Tampa Bay CDC and the Housing Finance Authority of Pinellas County provided construction financing for the homes now occupied by local families. Each homebuyer was approved for permanent financing and the City of Clearwater committed \$60,000 as secondary financing toward each purchase. With this commitment, the city then required homebuyers to enroll in Tampa Bay CDC's HomeBuyers Club, said Gregg Schwartz, president of Tampa Bay CDC, which emphasized financial literacy, budgeting and post-purchase counseling to buyers.

In addition, said Schwartz, each buyer will receive information for two years following their purchase with “buyer beware” tips. Buyers are welcome to remain in the HomeBuyers Club as long as counseling is needed.

Howie Carroll, who worked as the housing director of the City of Clearwater during the time when the subdivision first began developing, said Tampa Bay CDC truly proved their community commitment during this project.

“We jumped through a lot of hurdles in building these homes. It was a long process of rezoning and getting the funding lined up for acquisitions, and then replatting the subdivision,” said Carroll. “And through it all I can honestly say working with Tampa Bay CDC staff was a rewarding experience. They truly showed they cared about this project.”

Be sure to join the Florida Housing Coalition conference attendees September 5th at the statewide affordable housing conference in Orlando as we hear first hand accounts from those who worked to make Woodlawn Oaks subdivision a true success story.



Neighborhood Housing Services

Neighborhood Housing Services (NHS) is a non-profit 501(c)(3) organization that turns housing dreams into reality by providing affordable housing and neighborhood revitalization services throughout Miami-Dade County. Distinctive in its lending services, NHS offers a comprehensive set of training and lending options for first-time homeowners.

Today, as a certified full-cycle lender, NHS provides a comprehensive homebuyer procurement and education system designed to increase access to homeownership, especially for first-time and low- to moderate-income buyers. These educational services are available throughout Miami-Dade County to prospective homebuyers, as well as private and public sector partners, including other community development corporations (CDC).

But the current success of the organization was preceded by several years of funding woes and an unfocused organizational mission, according to NHS President Arden Shark, hired in 2001.

“I remember telling the three beleaguered staff during the first few weeks I was there that NHS would be known as the best homeownership training, counseling, and lending organization in the county before long,” said Shank. “They laughed.”

Through the years the organization, spearheaded in 1978, worked to complete homes in the local Infill Housing Development program and became a certified Community Housing Development Corporation (CHDO), but earned a



Participants in NHS' Homebuyer Education classes receive training from real estate agents, insurance agents, and NHS homeownership counselors.

NHS began as a community revitalization organization in 1978. It was spearheaded by a group of residents, lenders and county government representatives in the West Little River neighborhood of Miami-Dade County, and as part of a national network founded by the Neighborhood Reinvestment Corporation, a public corporation chartered by the United States Congress.



NHS staff is committed to promoting neighborhood revitalization and affordable housing for low-to-moderate income residents in Miami Dade.

poor reputation with lenders, local government and other CDC's, said Shank.

To begin repairing their reputation, Shank guided the organization's focus away from misconstrued efforts on a variety of unrelated community topics toward an organization specifically focused on building the best homebuyer training, counseling, and lending production possible. “All other goals we're put on hold,” said Shank.

To make this redefined focus a reality, Shank tapped into resources provided by the Carver Policy Governance system, NeighborWorks America, Kennedy School at Harvard and Success Measures Pilot. Each of these sources provided invaluable support, assisting with objectives like identifying outcomes and fine-tuning operating plans for NHS. NHS also became a certified NeighborWorks Homeownership Center and a chartered member of the NeighborWorks network, which grouped NHS with 245 other trained and certified CDC's working in more than 4,400 communities nationwide.

To ensure NHS continues success into the future, the organization has set goals for itself including increasing the number of new homeowners it assists, expanding their network of developers, real estate, religious, and community development corporation partners, and continuing to build new homes. To hear about these goals and the success of NHS, join us for the Success Stories segment of the Florida Housing Coalition's 20th Annual Statewide Affordable Housing Conference September 5th in Orlando. 

Boley Centers, Inc.

THE 128 PLACE APARTMENTS

Tucked along First Avenue North, in the Grand Central Business District of St. Petersburg, sits an 18-unit apartment complex that looks more like the high-end town homes down the block than “affordable” housing. The 128 Place Apartments are rented to individuals with mental illnesses

who have incomes at or below 50% of the area median income. These apartments are part of a growing inventory of affordable housing owned and managed by Boley Centers, Inc. Funding for these one bedroom units came through a combination of U.S. Department of Housing and Urban Development (HUD) Section 811 Capital Advance financing, the City of St. Petersburg HOME dollars and the Federal Home Loan Bank of Atlanta, with some extras funded by the Bessie Boley Foundation.

Boley Centers, Inc. is a private non-profit organization founded in 1970 by Bessie Boley and a small group of women concerned about their children with mental illnesses. That initial group home has grown into an organization that today employs over 250 people and provides services, in addition to housing, to over 1,200 individuals annually. Boley Centers and its sister organization, Pinellas Affordable Living, Inc., own and manage 380 units in 36 different locations throughout Pinellas County. In addition, Boley Centers acts as a public housing authority by managing over 375 vouchers for individuals with disabilities, persons living with HIV and AIDS, and those who are homeless. Available services include vocational evaluation and assistance with job placement including job coaching. In addition, tenants can take advantage of mental health counseling, supportive housing services, psychiatric treatment and other services aimed at helping individuals stay stable and out of the hospital or jail.

Through close partnerships with the City of St. Petersburg, Pinellas County and HUD, Boley Centers has slowly become one of the major providers of housing for individuals and families with extremely low incomes in the area. “Most of our



The 128 Place Apartments.

tenants are well-below 30% of area median income,” says housing manager Angelia Waller. The organization was founded to provide services for persons who are mentally ill, but has expanded to serve other persons in need, including a growing homeless program. Boley Centers was recently awarded a Homeless Prevention contract by the Pinellas

County Board of County Commissioners to provide homeless intervention services including help for those in danger of becoming homeless. This adds to Boley Centers’ other homeless programs that include transitional housing, permanent homeless housing (integrated into the other permanent housing developments under the Boley banner) and a newly opened Safe Haven (*see page 26*).

Boley Centers currently has four projects under development including another Safe Haven in mid-Pinellas County. Additionally, they have an eighteen unit apartment complex under construction, forty three unit apartment complex in the design phase in St. Petersburg and another forty three unit mobile home park conversion under development in unincorporated Pinellas County.

THE PINELLAS COUNTY SAFE HAVEN

In April of 2007 a new 25-bed “Safe Haven” opened in the Palmetto Park neighborhood of St. Petersburg. “Safe Haven” is a HUD term used to describe a residential treatment program for individuals who are “chronically homeless” and who have not succeeded in other programs. The Safe Haven is considered permanent housing because tenants can stay as long as they like and have their own space with a lease and a guarantee that their bed will still be there when they return from work or school. (*Continued on page 26*).

Be sure to join the Florida Housing Coalition conference attendees September 5 at the statewide affordable housing conference in Orlando as we hear first hand accounts from those who worked to make The 128 Place Apartments and Safe Haven a true success story. 