26TH ANNUAL STATEWIDE AFFORDABLE



TOP ROW (LEFT TO RIGHT): GLADYS SCHNEIDER, FLORIDA HOUSING COALITION TECHNICAL ADVISOR; KEVIN TATREAU, DIRECTOR OF MULTIFAMILY DEVELOPMENT PROGRAMS, MARILYN DRAYTON, TD BANK REPRESENTATIVE AND FHC ADVISORY COUNCIL MEMBER, AND WIGHT GREGER, PRESIDENT & CEO OF WSG & PARTNERS, LLC AND FLORIDA HOUSING COALITION BOARD VICE CHAIR

THE FHC PRE-CONFERENCE SHORT COURSE SPONSORED BY TD BANK WAS ATTENDED BY OVER 75 PARTICIPANTS REPRESENTING NONPROFIT ORGANIZATIONS, LOCAL GOVERNMENTS, AND OTHER HOUSING PROVIDERS.

Technical Advisor, Gladys Schneider, and Florida Housing Coalition Vice Chair, Wight Greger, presented a walloping amount of information covering the waterfront from finding housing dollars, preparing proposals, and beefing up organizational capacity.

Wight Greger split the room into groups, led them in a detailed examination of a real response to a Florida Housing Finance Corporation Request for Applications and had the teams score the application on their own. The suspense was that the groups did not know if the application they were scoring had been successful or not. To the surprise of many, the scoring that took place in this exercise was even tougher than Florida Housing Finance Corporation's scoring.

Participants were also relieved to learn that the application they were scoring was indeed a top scoring proposal.

Kevin Tatreau, Florida Housing Finance Corporation Director of Multifamily Development Programs, provided tips and advice for successful outcomes in financing and developing affordable housing.

Marilyn Drayton, representing TD Bank, enthusiastically expressed her sentiment that capacity building workshops drawing on the experience of the participants and the expertise of the Florida Housing Coalition staff and its partners are invaluable for moving community development forward.

HOUSING CONFERENCE HIGHLIGHTS

NAN ROMAN GIVES KEYNOTE>









COALITION MEMBER, DONNA CAR-MAN, WAS RECOGNIZED AT THE 2013 AFFORDABLE HOUSING CONFERENCE

WITH THE HOUSING LEADERSHIP

AWARD FOR THE POSITIVE DIFFER-ENCE SHE HAS MADE IN THE LIVES OF LOW-INCOME FLORIDIANS IN INDIAN-TOWN AND THE STATEWIDE IMPACT

NAN ROMAN, PRESIDENT OF THE NATIONAL ALLIANCE TO END HOMELESSNESS IN WASHINGTON D.C., EM-PHASIZED THAT HOMELESSNESS IS AN AFFORDABLE HOUSING PROBLEM; THE MORE AFFORDABLE HOUS-ING WE CREATE AND PRESERVE, THE CLOSER WE COME TO ENDING HOMELESSNESS.

HOUSING LEADERSHIP AWARD>







FAHRO and FRA Caucus













Habitat for Humanity Caucus













Utility Companies and Green Partners Caucus

SPONSORED BY:









Bipartisan Policy Center Housing Commission

Caucus





SHE HAS MADE THROUGH THE EXAMPLE SHE MODELS











Florida Housing Coalition Board Member, Mark Hendrickson (pictured bottom right), led a lively exchange among members of the Bipartisan Housing Commission, (from top left, Robert Couch, Renee Glover, and Barry Zigas) as they drew on the recommendations contained in Housing America's Future: New Directions for National Policy report,

released in 2013. The Report provides a blueprint for an entirely new system of housing finance for the nation's ownership and rental markets.

View the full report here: http://bipartisanpolicy.org/sites/default/files/BPC_Housing%20Report_web_0.pdf

CONFERENCE WORKSHOPS >

ENDING VETERANS HOMELESSNESS - FOCUS ON HUD VASH AND SSVF PARTNERSHIPS

In 2009, the federal government announced the goal of ending veterans' homelessness by the end of 2015 through the Homeless Veterans Outreach Initiative. Florida has the third largest population of homeless veterans in the country. The Home Depot Foundation sponsored these sessions to underscore the imperative of bringing together the necessary community partnerships to meet the goal of ending Veteran Homelessness. The Home Depot Foundation Field Manager Joe Wimberley (group, far right), moderated the first session as presenters, Nikki Barfield from the U.S. Department of Veteran Affairs (group, far left), Kali Bell from the Housing Authory of the City



of Fort Myers (group, third from left), and Jake Maguire from the 100,000 Homes Campaign (group, second from left), led a lively discussion focused on HUD Vash opportunities. In the second session, Jake Maguire joined Jill vanHeel from the U.S. Department of Veteran Affairs (left photo), and Marti Johnson from Emergency Services and Homeless Coalition of Northeast Florida (right photo), to discuss the impact of SSVF Partnerships on ending veteran homelessness. Both sessions provided participants with a great deal of insight on the challenges, possible solutions and ideas on how organizations can play a role in solving this veteran homelessness in America.









AVOIDING & OVERCOMING NIMBYISM

Communication and legal tools used to overcome NIMBYism were the rallying points for this session. City Commissioner Robert Stuart (second from left) shared his perspective as an elected official who has had to deal with NIMBYism first hand. Jaimie Ross, author of the National Low Income Housing Coalition's Advocates Resource Guide on NIMBYism (far right), explored the steps organizations may take to avoid neighborhood opposition and what steps can be taken to overcome neighborhood opposition to win approval of for affordable housing

developments, with the help of Florida-specific laws. Meridith Levy, Deputy Director for the Somerville CDC (third from left), shared an innovative strategy used by her organization to develop in partnership with a market rate developer; a story that was recently showcased in Shelterforce Magazine. Chuck Elsesser, from Florida Legal Services (far left), moderated this session.

MULTIFAMILY BOND STRATEGIES FOR HFA'S

With Ed Busansky, FHC Board Chair, from First Housing, as moderator (third from left), Frank Bowman from Pinellas County HFA (far right), John Sabatier from RBC Capital Markets (second from left), and Tony Del Pozzo from Related Urban (far left), participants explored the exciting world of HFA's: how they work with local governments and developers to upgrade their existing stock of affordable housing through acquisition and rehabilitation or new construction of affordable housing. They discussed what kind of multifamily bond deals are being closed at HFA's across the state and what kind of subsidy is needed. Real examples of how these multifamily deals have



been structured were discussed along with what kind of rehabs need to be completed. This session also focused on how to increase the quality of affordable housing by using bond monies with non-competitive tax credits.



NSP DISPOSITION STRATEGIES

Florida's NSP grantees have met and exceeded expenditure deadlines and leveraged program income in the millions. All good things must come to an end, and closing out NSP grants is upon us. With a team of experts, (pictured from left to right), John Laswick, NSP Team Leader for HUD, Joan Olivia, Executive Director of the Lake Worth CRA, Gladys Schneider, Florida Housing Coalition Technical Advisor and George Romagnoli, FHC Board member and moderator, Florida's NSP grantees learned how to prepare for closeout, what the closeout process will be, and how to ensure com-

pliance. Post closeout responsibilities for eligible uses, low income set asides, and the land bank plan were also reviewed.

SOCIAL MEDIA FOR NON-PROFITS

Online Community on the web is no longer solely designated to your website's forum or email list. Organizations must now learn how to address and engage with their community in many locations across various social media channels. Florida Housing Coalition staff Lynne Takacs and Johnitta Wells (pictured left to right) provided an overview of the basics of the must-have tools

and introduced a few lesser-known tools that can help organizations more efficiently manage their communities of volunteers and supporters. Also explored were common pitfalls and ways to avoid them. This interactive session allowed participants to share their own organization's best practices and experiences in navigating this new media.







UNDERSTANDING THE HOUSING MARKET - RENTAL & HOME OWNERSHIP

During the 2013 legislative session, there was a great deal of push back for appropriating the state and local housing trust funds for housing. It was grounded on the notion that "half the state was on sale" due to the foreclosure crisis and that "we have much too much inventory to be building new affordable housing." With the help of Bill O'Dell, from the Shimberg Center (center), John Tuccillo, economist from the Florida Realtors (right), and moderator and Coalition Board Member Robert Von (left), this workshop looked at the facts using the latest data on Florida's housing market and

what the true need is for affordable homeownership and rentals. Participants left armed with information to dispel the myths encountered from those who are less informed.

COMMUNITY ORGANIZING & CIVIC ENGAGEMENT

Florida Housing Coalition Board Member, Chuck Elsesser, moderated this session with community organizing experts, Rick Smith, Chief of Staff at the SEIU St. Petersburg, Florida, and Meridith Levy, Deputy Director from the Somerville CDC in Massachusetts. Grassroots organizing and civic engagement at the local level works. It takes leadership, energy, and an investment of time. Local elected officials, local government staff, and the community at large need to hear the voices of the entire community, especially those who are struggling to make ends meet. How do you go about doing that? In this workshop, participants heard from community





about doing that? In this workshop, participants heard from community organizers working to improve the lives of low-income families by working on issues such as a living wage ordinance, and affordable housing. See article on page 2.



ENERGY EFFICIENCY & BUILDING PERFORMANCE IN AFFORDABLE HOUSING

Affordable housing should be constructed or rehabilitated to create the most energy efficient unit possible. Donna Carman, executive director of Indiantown Nonprofit, and Bill Lazar, executive director of the St. Johns Housing Partnership, addressed public and private resources, including utility company programs, for energy efficiency, the current standards required for energy efficiency and building performance for new, rehabilitated, and retrofitted affordable housing, and the need to verify energy conservation work and create healthy indoor environments. Participants learned about cost effective ideas that achieve green certification. This session also underscored that energy efficient and accessible housing is a must to

help Floridian's very low-income seniors age in place. Pictured at left is FHC Board Member Brad Goar, Program Manager for FPL's Residential Conservation Services and Low Income Weatherization programs, who moderated the session.

FAITH-BASED HOUSING

Florida Housing Coalition Board Member, Ben Johnson, moderated this session on faith-based nonprofit housing providers. With a mission to serve those most in need, faith based organizations have been a tenacious force; they have been able to deliver an impressive number of affordable housing services. This workshop highlighted some recent successes from faith-based groups. Sister Cathy Buster (left) shared the successes achieved at Casa San Juan Bosco by Catholic Charities and Mylika Morton (right) presented an inspirational overview of the developments achieved at the Villages of Orlando by The Hope Church.







FHFC - HOW TO APPLY FOR NEW FUNDING OPPORTUNITIES

Moderated by Coalition Board Member, Jeff Kiss (left), this workshop explained the new system being implemented in 2013 by the FHFC to administer all the pots of money described in the preceding workshop, as well as the federal tax credit program. Discussion leaders, FHFC Executive Director Steve Auger (right), Director of Multifamily Programs Ken Reecy (second from left), and Kevin Tatreau, Director of Multifamily Development Programs (third from left), explained the "Universal Application" is now a thing of the past. The FHFC is now using a system of Requests for Proposals (RFPs) or Requests

for Applications (RFAs.) Participants learned what those changes meant for those applying for funding. The entire process was explained and attendees had an opportunity to offer their suggestions and recommendations to the FHFC.

NSP PREPARING FOR CLOSEOUT

Florida's NSP grantees have met and exceeded expenditure deadlines and leveraged program income in the millions. All good things must come to an end, and closing out NSP grants is upon us. In this session, presenters John Laswick, NSP Team Leader for HUD (left), Gladys Schneider, Florida Housing Coalition Technical Advisor, and George Romagnoli, FHC Board member and moderator (right), discussed how to prepare for closeout, what the closeout process will be, and how to ensure compliance. Post closeout responsibilities for eligible uses, low income set asides, and the land bank plan were also reviewed.





PROPERTY MANAGEMENT FOR NON-PROFITS/ SCATTERED SITE RENTAL

Nonprofits who may have been solely in the homeownership business are now finding that they have become landlords because of unsalable inventory or because they are expanding their line of business to include rental housing, perhaps through acquisition and rehabilitation to preserve project based properties or smaller multifamily developments that may have no tenant subsidy. Property management is now a necessity. In this workshop, participants received a comprehensive overview of the world of property management and guidance in asset

management from Debra Koehler, President of Sage Partners (right), and Mike Kent, President of Progressive Management of America (center). FHC Board member, Aileen Pruitt, Florida Market Manager for PNC (left), moderator for the session.

THE URGENCY & COMPLEXITY OF HELPING PEOPLE MOVE FROM HOMELESSNESS TO HOUSING

No one has a more pressing and immediate housing need than someone living on the streets, in the woods, or in a shelter. In this session, moderated by FHC Board Member, Susan Porciau, Executive Director of the Big Bend Homeless Coalition

(center), participants heard from Cindy Funkhouser, IM Sulzbacher Center for the Homeless (right), and Sandra Newson, Carrfour Supportive Housing (left), about how to target resources to the most vulnerable, and using Housing First, Rapid Rehousing and permanent supportive housing models. Helping people move from homelessness to housing is a complex business that often involves making data driven decisions, strong collaborative efforts with defined performance measures, and a rich blend of support services for wellness, mental health care, employment services and education opportunities. This session provided an overview of Florida's most effective models and inspired participants to get involved.





COMMUNITY LAND TRUSTS

The Florida Community Land Trust Institute was launched in January 2000 to promote and support the use of community land trusts to create a permanent supply of affordable housing through land stewardship. Twenty-five community land trusts have since been created. Florida Housing Coalition board member, Barbara Inman, the executive director of Habitat for Humanity of Florida (right), moderated this session in which Anthony Jones, the Director of Community Development and the Executive Director of the Pinellas HFA (center), explained the government and nonprofit mod-

els of community land trusts in Pinellas County and Cindee LaCourse-Blum, the founding executive director of the Community Land Trust of Palm Beach County (left), addressed why CLTs are more relevant in today's housing market; evaluated the challenges that arise with implementing the CLT model; and underscored the value to lenders for making CLT homebuyer loans.

DISASTER PREPAREDNESS & RECOVERY

Melvin Philpot, FHC board member, moderated this session with experts Bob Dennis, Community Program Manager from the Florida Department of Economic Opportunity (pictured), and Stan Fitterman from the Florida Housing Coalition. Dennis emphasized that in a state susceptible to severe storms, it is important to consider how to manage post-hurricane federal disaster recovery money, in addition to state and local resources. Fitterman has been assisting Community Development Block Grant -Disaster Recovery grantees in New York, Connecticut and Oklahoma. He shared his insight into how federal funds have helped these communities rebuild, what activities are being undertaken and what we



can likely expect when it's Florida's turn. Participants also learned how CDBG-DR differs from its non-DR cousin, the different ways communities prioritized their needs, and the policy decisions that are made before recovery activities can begin.



FHFC NEW FUNDING OPPORTUNITIES

FHC Board Member Jeff Kiss (left) moderated a panel of the key staff from the Florida Housing Finance Corporation, including FHFC Policy Director Nancy Muller (third from left), Director of Multifamily Development Programs Kevin Tatreau (right), and Director of Multifamily Programs Ken Reecy (second from left). The 2013 Session brought with it an array of new funding pots to be administered by the Florida Housing Finance Corporation. In addition to the tax credit program, this session covered the new funding for SAIL, the Homeless, Special Needs populations, and the Developmentally Disabled. Each of these funding op-

portunities was explained in terms of the amount of money available, the target populations, and what rules apply to each pot of money, as well as what opportunities there are to influence rulemaking or the ways in which these monies are used.















FAIR HOUSING IS NOT TO BE TAKEN LIGHTLY

During the summer, HUD finalized the rule for affirmatively furthering fair housing. In this workshop, President and CEO David Baade and Deputy Director C.J. Miles (pictured), both from the Fair Housing Continuum, Inc., joined moderator Lori Sandanato, President of Homes for Independence, Inc., to discuss the implementation of the new rule and focus on the connection between fair housing and affordable housing and the broad reach of the Federal Fair Housing Act, including who is subject to its requirements, what activities are prohibited, and what are the penalties for failing to comply with the law. The

Florida Fair Housing Continuum, presented its plans for how it will use the settlement money in Florida to partner with others to provide home ownership and rental opportunities in areas where bank REO properties failed to be maintained.

NEW MARKETS TAX CREDIT

The New Markets Tax Credit (NMTC) Program was created by the federal government in December 2000 to encourage investment and job creation in very low-income communities. In this workshop, participants learned from Susan Leigh (center), one of the scorers for the NMTC, what it takes to win NMTC directly from the Treasury. Nelson Black, FCLF Director of Lending (left), explained the process of accessing NMTC funds from the Florida Community Loan Fund, and Brian Evjen, Vice President of Strategic Development from Metropolitan Ministries (right), a nonprofit who used New Markets Tax Credits from the FCLF shared his experience. Examples of opportunities



for non-profits were larger projects, non-profit community facilities, such as health centers; green projects, such as renewable or solar energy; and economic development projects that catalyze neighborhoods, such as grocery stores in food deserts.



THE POLICY DEBATE OVER HOUSING FOR PERSONS WITH **SPECIAL NEEDS**

Jack Humburg, FHC Board Member (right), facilitated a discussion among advocates and developers of affordable housing for people with special needs, and in particular, for those with developmental disabilities who are grappling with the issue of providing the least restrictive/most independent housing opportunities within the community at large, and the benefits of an "intentional community," that provides substantial support

services in a community setting. The consequences of this debate are being felt in the changes to the 811 program and the future decisions regarding Medicaid Waiver eligible housing. The debate is at the federal, state, and local level. Jim DeBeaugrin, from Opportunity Works (left), Bernadette Moran, with Arc of Jacksonville (second from left), and Shannon Nazworth, from Ability Housing (third from left) participated the roundtable forum, presented the issues, and opened the floor for discussion.

















SURVEY OF FEDERAL RESOURCES

Linda Couch, Senior Vice President for Policy from the National Low Income Housing Coalition in Washington D.C. (pictured to left of moderator, Suzanne Cabrera, FHC Board Member), scanned the waterfront of resources that come to Florida from the federal government, from HUD's public and assisted housing, homeless assistance and community development programs, to programs that target special populations like the seniors and people with disabilities. She provided the latest news on the United for Homes campaign to fund the National Housing Trust Fund. Participants looked at how Congress has reacted to HUD's priority requests for fiscal year

2014 and what's hot on the authorizing side of the ledger, from rental assistance reform legislation to housing finance reform.

AFFORDABLE RENTAL HOUSING PRESERVATION - THE OUTLOOK FOR 2013

In 2005, the Florida Affordable Housing Study Commission called for the state to build "a comprehensive multifamily state preservation policy" to address "the aging and escalating loss of affordable multifamily housing" for Florida's extremely low income seniors, families and people with disabilities. With the help of moderator Bill O'Dell from the Shimberg Center (right), Michael Bodaken, President of the National Housing Trust (left), Nancy Mueller, FHFC Director of Policy and Special Programs (third from left), and Anne Ray, Florida Housing Data Clearinghouse



Manager from the Shimberg Center (second from left), participants heard about the continuing need for affordable housing for Florida's lowest income tenants, the state of Florida's subsidized housing inventory, the national perspective on preservation policy and practice, and an update on Florida's preservation programs, including the new Florida Housing Finance Corporation's Multifamily Energy Retrofit Program.



COMMUNITY REINVESTMENT ACT FOR NON-PROFITS

Janet Hamer, the Community Development Manager for the Federal Reserve Bank of Atlanta (right), provided a "CRA 101," an overview of the Community Reinvestment Act regulation for nonprofit, government, and community and economic organizations that want to learn more about the requirements under CRA for financial institutions and how to work more effectively with banks on CRA-eligible activities and projects. FHC Board Member Deana Lewis, from SunTrust Bank (left) moderated the session. Participants learned what criteria must be met to make a bank loan, service, or invest-

ment CRA-qualified and how initiatives and programs can be developed to meet CRA eligibility standards. Better understanding the community development objectives under CRA, data reporting requirements, and specific CRA terminology can help banks and community-based organizations identify shared goals and objectives that support funding requests.

FINANCIAL LITERACY

Dawn Lockhart, a national expert in financial literacy and asset building (left), presented industry best practices organizations can implement to ensure families and individuals are prepared and savings-ready to leverage critical financial literacy tools, skills, support and solutions necessary to build wealth. From early education for our children on what money is and how to responsibly use it to planning for long-term sustainable financial health for individuals and families and taking a corrective course when things go off track, this session covered what to incorporate into a comprehensive Financial Literacy Program. FHC Board Vice Chair, Wight Greger, from WsG and Partners (right), moderated the session.





FUNDING OPPORTUNITY FOR AFFORDABLE HOUSING -THE FEDERAL HOME LOAN BANK OF ATLANTA

The Federal Home Loan Bank of Atlanta offers flexible and innovative products that can help manage interest-rate risk and meet your community investment needs. In this workshop, Arthur Fleming, Senior Vice President, Director of Community Investment Services from the Federal Home Loan Bank of Atlanta (left), reviewed the programs offered by the Bank, including the Affordable Housing Program Competitive. The AHP Competitive is a flexible source of funding designed to help community partners

develop affordable owner-occupied and rental housing for very low- to moderate-income families and individuals. FHC Board Member Don Hadsell (right) moderated the session.



THE LEGISLATIVE PROCESS

Kent Spuhler, Executive Director of Florida Legal Services (left), and Jaimie Ross, Affordable Housing Director for 1000 Friends of Florida and the facilitator of the Sadowski Coalition (center), explained how the Florida Legislature works and how advocates can most effectively influence the process. Jeff Bagwell, Executive Director of Keystone Challenge Fund (right), moderated and shared his experiences as an advocate from Polk County on behalf of SHIP funding. Participants were put at ease about their right to advocate on behalf of their own interests and given tips about how and when it is best to contact legislators, which legislators to should con-



tact for what issues; how to communicate with the Legislature; and how to work with the local legislative delegation. Participants also learned about the budget process and the role that the Governor's office plays in appropriations.



SURPLUS LANDS AND LAND BANKS

The Florida Nonprofit Housing Advocates Network (FNHAN) undertook a research project in 2013 to evaluate the effectiveness of the law enacted in 2006 (Sections 125.379 and 166.0451, Florida Statutes), which requires an inventory of available lands for affordable housing to be published every three years beginning in 2007. Rose Phillips, from the Florida Housing Coalition (pictured), conducted that primary research and analysis and shared her findings about land donation for affordable housing with the participants. See article on page 13. Gladys Schneider, from the Florida Housing

Coalition, is a nationally recognized expert in land banks and shared her ideas for opportunities for land banking in Florida. See article on page 19.

USING SHIP TO SERVE SPECIAL NEEDS POPULATIONS

This workshop was an opportunity for SHIP administrators and staff to learn from stakeholders and supportive services organizations that serve persons with disabilities, including developmental disabilities, about the housing needs of their consumers. Presenters Deborah Linton, Executive Director of the Arc of Florida (center), Don Pirozzoli, Program Director for the Center for Independent Living in Central Florida (right), and moderator Bill Aldinger, FHFC Supportive Housing Coordinator (left), discussed how to meet state funding requirements; approaches to reach and inform persons with special



needs about SHIP resources; plus identifying and developing working relationships with community-based lead agencies and networks that provide services for persons with disabilities and other special needs.

IN CELEBRATION OF SHIP

Awards Highlight the Tremendous Impact of the SHIP Program in Providing Special Needs Housing Assistance, Purchase Assistance and Rehabilitation of Existing Housing Stock

2013 SHIP AWARD RECIPIENTS AT THE FLORIDA HOUSING COALITION ANNUAL CONFERENCE















GROUP PHOTO (LEFT TO RIGHT): AMY YEARSLEY, JAMES ROBBINS, SHERI ALBRIGHT, MIKE KENT, GEORGE ROMAGNOLI, ROB DEARDUFF, PHYLLIS MOORE, MITCHELL GLASSER, AND JAIMIE ROSS

1. OUTSTANDING PURCHASE ASSISTANCE PROGRAM AWARD

PASCO COUNTY COMMUNITY DEVELOPMENT George Romagnoli, Community Development Director

4. OUTSTANDING SHIP ADMINISTRATOR AWARD

PHYLLIS MOORE, SHIP ADMINISTRATOR Gadsden County Community Development

2. SPECIAL NEEDS HOUSING ASSISTANCE AWARD

ABILITY HOUSING OF NORTHEAST FLORIDA & THE CITY OF JACKSONVILLE

Dayatra Coles, Housing Services Manager, City of Jacksonville

5. PARTNERSHIP OF THE YEAR AWARD

OKALOOSA COMMUNITY DEVELOPMENT CORPORATION Mike Kent, Board Treasurer; James Robbins, Executive Director; Sheri Albright, Director of Finance

3. OUTSTANDING HOUSING ASSISTANCE AWARD CITY OF CAPE CORAL

Amy Yearsley, Housing Coordinator

6. OUTSTANDING REPAIR/REHABILITATION PROGRAM AWARD ORANGE COUNTY HOUSING & COMMUNITY DEVELOPMENT Mitchell Glasser, Manager