

2006 Housing Study



A Framework for Affordable and Workforce Housing



Public Policy Institute
A Report to the Citizens of Marion County
Fall 2006



The Public Policy Institute of Marion County

The Public Policy Institute of Marion County is a non-profit, non-partisan organization dedicated to advancing public interest, building democracy, enhancing community, and improving the quality of life by involving citizens in the process.

Vision:

To provide leadership in developing and implementing short-term and long-term goals and solutions for an improved community.

Mission:

To give the community a sense of hope and optimism by creating a broad base of community involvement in identifying, researching and establishing dialogue on community-wide issues, and then in recommending and helping to implement timely solutions.

Objectives:

- To provide formal and informal networks for individuals to come together to share their knowledge, resources and experiences.
- To periodically identify a short-term community project that can be accomplished in a 12-18 month period with meaningful results.
- To provide a process where community leaders can work through problems and participate in open discussions, conferences, and seminars.
- To involve a broad range of individuals in the process, to generate dynamic, creative and catalytic leadership in addressing each critical issue, and to provide enduring solutions.
- To create a shared sense of community, in that any issue must be addressed, discussed, and debated in an atmosphere of mutual fairness, respect, civility and sincerity to all others where the highest aspiration is to serve the common good.

Table of Contents

The Public Policy Institute of Marion County.....	2
Executive Summary.....	4
Scope of Study.....	6
Highlights.....	6-7
Major Problems and Solutions to the Problems.....	6
Summary of Recommendations.....	8-9
Study Framework.....	9-12
• Policy.....	9
• Advocacy.....	10
• Funding Mechanisms.....	11
• Planning and Zoning.....	12
Legislative Update.....	13-19
Appendices.....	20-36
• Appendix A:William E. Sadowski Affordable Housing Act,1992.....	20
• Appendix B: State Housing Initiatives Partnership (SHIP) Update.....	24
• Appendix C: Senior Housing Needs-By the Numbers.....	26
• Appendix D: Affordable Housing Availability.....	27
• Appendix E: 2005 Fair Market Rent.....	30
• Appendix F: 2006 Area Median Income.....	32
• Appendix G: Median Priced Home.....	34
• Appendix H: USDA-Rural America At A Glance.....	36
Additional Resources.....	37
Glossary of Housing Terms.....	38-47
Resource Speakers.....	49
Public Policy Institute Board of Directors.....	50
Affordable Housing Study Committee.....	51

Executive Summary

The Public Policy Institute study process on affordable housing began in November 2005. The purpose of the study was to determine existing demand and supply for affordable and workforce housing and to identify funding mechanisms and other resources to address identified community needs. Over a six-month period, a 25-member study committee representing a diverse balance of interests related to the scope of study met with affordable housing experts and urban and regional planners to explore the critical housing needs of the community and to address solutions to enhance the quality of life.

Virtually all communities across the nation are faced with the challenge of providing adequate and affordable housing. The affordable housing issue in Marion County has clearly become a major concern. Enhanced job growth coupled with a rapid increase in population has created the challenge of providing adequate and affordable housing for the region's residents, including teachers, firefighters, nurses, law enforcement officers, and other essential services personnel. Land costs, construction costs, insurance costs, property taxes and utilities costs have all risen dramatically in the last few years, impacting the cost of housing.

The Area Median Income (AMI) for Marion County as defined by the U.S. Department of Housing and Urban Development is \$44,100 for 2005. Half of Marion County residents have household incomes *greater than* \$43,100 and half of our residents have household incomes *less than* \$43,100. Low income households earn between \$21,600 and \$34,550. Approximately 13% of Marion County's households are under age 35, and approximately 38% of households are 65 or older with seniors representing 23.5% of the total population. According to the Florida Association of Realtors, the median purchase price for an existing home in Marion County increased 44% between December 2004 and December 2005 when the median price was \$163,000. This steady increase in housing cost has clearly priced many residents out of the market.

Federal housing policy has primarily linked housing problems to issues of poverty and welfare dependency and has focused on the needs of very low-income households. However, experts believe that the ability to meet the housing needs of working families is among the factors that impact a community's stability and economic well-being. The cost of housing in Marion County is affected by a decreasing supply of undeveloped land and high land costs in certain parts of the county, increasing prices for existing residential properties, and a demand for higher priced homes. The Shimberg Center for Affordable Housing estimates 20,417 new single-family housing units are needed in Marion County by 2010.

The Florida Legislature has thoroughly reviewed both the state and local housing trust funds and Florida's housing programs and determined that funds established by the 1992 William E. Sadowski Act for Affordable Housing, a documentary stamp tax utilized for the sole purpose of funding affordable housing, have been an unequivocal success in promoting home ownership, building quality rental housing, leveraging public dollars with private investments, and providing an economic boost to Florida far in excess of the amount of funds appropriated for housing. However, at the closing of the 2006 legislative session, the Governor signed legislation that capped the William E. Sadowski Affordable Housing Act trust fund monies at

Executive Summary

\$243 million scheduled to take effect on July 1st, 2007. This will limit the amount of trust fund dollars that will be allocated to the State Housing Initiatives Partnership (SHIP) program established by the Sadowski Act to channel documentary stamp revenue to Florida's counties to create and preserve affordable housing.

Historically, housing trust funds were designed to have more money available when housing costs escalated. Coupled with innovative housing programs, adequate resources are available to address the housing crisis—but only if funds are utilized for housing and the spending cap currently placed on funds appropriated by the Sadowski Act is repealed (see Appendix A).

In fiscal year 2006-2007, over \$900 million will be available from the trust funds for affordable housing programs. In May, the 2006 Florida Legislature passed House Bill (HB) 1363, a housing bill focused on addressing the affordable housing issues the State of Florida currently faces. HB 1363 provides \$108 million for affordable housing in communities impacted by the 2005 Hurricane Season and an additional \$82.9 million to restore housing and infrastructure in the hardest hit communities. This year, total funding for affordable housing is \$516 million, including \$245 million in traditional housing programs, \$50 million for the Community Workforce Housing Innovation pilot program and \$30 million for housing for extremely low-income residents. This leaves a surplus of over \$350 million available from documentary stamp revenue set aside for housing appropriations that has not been allocated.

The following report is a consensus of perspective on a complex issue. Study recommendations address a plan of action to ensure the availability of safe, adequate, and affordable housing to meet the needs of the present and future residents of Marion County.

Scope of Study

While property values steadily increase, escalating housing costs in Marion County continue to burden the low-wage, elderly, disabled, minority, and homeless populations. Concerns over affordable housing have also become prevalent among higher income populations. Therefore, the study group focused on the following five objectives outlined in the scope of study:

- To determine housing demand and supply and survey the current condition of existing housing
- To examine the roles of public and private organizations in affordable housing development and support
- To identify social and economic factors that affect housing availability and affordability
- To study funding sources and other incentives for affordable housing
- To develop recommendations to address any identified issues

Highlights

Major Problems

1. Due to housing costs increasing faster than wages and rapid economic and population growth, there is a significant need for additional adequate funding for affordable housing, in order to meet the needs of the region's residents.
2. Regulatory barriers impede the production and rehabilitation of affordable housing and significantly increase cost.
3. There is a lack of sufficient incentives to encourage the private sector to produce housing for low to moderate income families. Public subsidies and local resources alone cannot support the production and rehabilitation of affordable housing to meet the needs of the community.

Solutions to the Problems

1. Local government, private interests and nonprofit organizations need to coordinate funding allocation in order to ensure that specific actions are taken to provide an adequate supply of affordable housing. The Florida State Legislature should adhere to full appropriation of designated funds for affordable housing established by the William E. Sadowski Affordable Housing Act, 1992.
2. There is a need for local governments to adopt a policy that eliminates regulatory barriers and strongly promotes the rehabilitation of deteriorated, substandard housing.
3. Provide impact fee incentives for developers/builders, implement inclusionary zoning, and establish mandatory set-asides within planned developments to ensure the production of stand alone and multi-unit affordable/workforce housing.

Key Recommendations

Key recommendations address the availability of safe, adequate, affordable and workforce housing to meet the needs of the present and future residents of Marion County.

- Marion County, the City of Ocala, and state legislative and congressional delegations should collaborate with state affordable housing agencies, Marion County Community Services, and the City of Ocala Community Programs departments to ensure accountability for full funding and appropriate use of the dedicated revenue source established by the William E. Sadowski Affordable Housing Act, 1992.
- Establish an Affordable Housing Advisory Board (AHAB) in the fall of 2006 to implement a strategic plan to encourage and facilitate adequate affordable and workforce housing. The Affordable Housing Advisory Board would review established policies and procedures, ordinances, land development regulations, and adopted comprehensive plans for Marion County and recommend specific initiatives to encourage and facilitate affordable and workforce housing while protecting property values. The Public Policy Institute of Marion County will appoint the initial Affordable Housing Advisory Board (AHAB). The AHAB will serve as an advocacy group and will be comprised of representatives from the *2006 Affordable Housing Study*, along with other community members with an interest and expertise in affordable and workforce housing, in an effort to establish a diverse and objective board of Marion County citizens to serve on the Affordable Housing Advisory Board. The AHAB will oversee the implementation of study recommendations within a 12-18 month period.



Study Committee at Work:

Upper Left Photo: Guest Speaker Gary Leist (AmSouth Bank) and Study Committee member Evelyn Rusciolelli.

Upper Right Photo: Study Committee members Sevini Guffey and Virginia Grant.

Lower Left Photo: Guest speaker Brad Nimmo (Habitat for Humanity-Ocala) and PPI Study Committee member Dr. Robert Lynn.

Summary of Recommendations

POLICY

- Marion County, the City of Ocala, and state legislative and congressional delegations should collaborate with state affordable housing agencies, Marion County Community Services, and the City of Ocala Community Programs departments to ensure accountability for full funding and appropriate use of the dedicated revenue source established by the William E. Sadowski Affordable Housing Act, 1992. Marion County and the City of Ocala should appropriate maximum funding for community housing needs. Federal legislators should support existing housing programs and maintain funding levels.

ADVOCACY

- Establish an Affordable Housing Advisory Board (AHAB) to serve as an advocacy group to develop a strategic plan to encourage and facilitate adequate affordable and workforce housing. The AHAB will review established policies and procedures, ordinances, land development regulations, and adopted comprehensive plans for Marion County and recommend specific initiatives to ensure affordable and workforce housing while protecting property. The AHAB will also oversee the implementation of study recommendations.
- Develop awareness and advocate for legislators at local, state, and federal levels to promote accountability for designated funds established by the 1992 Sadowski Act.
- Educate the general public on available programs and develop awareness of the scope and focus of affordable and workforce housing.

FUNDING MECHANISMS

- Provide impact fee incentives for developers/builders to produce affordable housing.
- Create a land banking or community land trust system with surplus/donated/purchased property, in order to maintain affordable housing property inventory on a local level. The purchase of properties in taxation default could also be a viable source for land and home inventory within the county.
- Develop incentives for developers/builders to build multi-family and/or multi-story housing units or condo/efficiency apartments as an alternative to single-family stand alone properties. These properties would be available for purchase by approved applicants in the same way as a stand alone property.
- Encourage partnerships between local lenders and employers to provide financial assistance in the way of specialized waivers or matching funds programs to first responders and critical need groups such as medical/health professionals, teachers, and police/fire/emergency response workers.

Summary of Recommendations

PLANNING/ZONING

- Establish mandatory set-asides within planned developments to ensure affordable and workforce housing and to prevent the construction of welfare or project identified housing areas constructed apart from traditional single-family developments.
- Implement inclusionary zoning to provide additional subsidies and grant funds to be used by qualified affordable housing applicants and designate an enterprise zone or a fee free area in Marion County to focus development in designated areas.
- Conduct annual review and amendment of comprehensive plans to support affordable workforce housing development.
- Reduce regulatory barriers in order to produce and rehabilitate affordable housing.

Recommendations: Policy

NEED	RECOMMENDATION	RESPONSIBLE AGENCIES AND ORGANIZATIONS
<p>Sufficient funds for affordable housing</p>	<p>Marion County, the City of Ocala, and state legislative and congressional delegations should collaborate with state affordable housing agencies, Marion County Community Services, and the City of Ocala Community Programs departments to ensure accountability for full funding and appropriate use of the dedicated revenue source established by the William E. Sadowski Affordable Housing Act.</p> <p>Local government should allocate maximum funding for community housing needs.</p> <p>Federal legislators should support existing housing programs and maintain funding levels.</p>	<p>Affordable Housing Advisory Board (AHAB)</p> <p>Marion County</p> <p>City of Ocala</p>

Recommendations: Advocacy

NEED	RECOMMENDATION	RESPONSIBLE AGENCIES AND ORGANIZATIONS
<p>Unified affordable and workforce housing advocate for Marion County</p>	<p>Establish an Affordable Housing Advisory Board (AHAB) to serve as an advocacy group to develop a strategic plan to encourage and facilitate adequate affordable and workforce housing. The AHAB would review established policies and procedures, ordinances, land development regulations, and adopted comprehensive plans for Marion County and recommend specific initiatives to ensure affordable and workforce housing while protecting property.</p> <p>Develop awareness and advocate for legislators at local, state, and federal levels to promote accountability for designated funds established by the 1992 Sadowski Act.</p> <p>Educate the general public on available programs and develop awareness of the scope and focus of affordable and workforce housing.</p>	<p>The Public Policy Institute will appoint the initial AHAB to be comprised of representatives from the study committee and other community members with interest and expertise in affordable and workforce housing.</p>

Study Committee at Work:

Clockwise left to right: Committee members Morrie Dittman, Kelvin Richardson, Bob Holloran, Jeanne McIntosh, Dyer Michell, Ed Kelly, Jim Simon, Paul Truesdell, and PPI Executive Director Karen Jernigan listen intently during an April Study Committee process session.



Recommendations: Funding Mechanisms

NEED	RECOMMENDATION	RESPONSIBLE AGENCIES AND ORGANIZATIONS
<p>Sufficient housing for essential services personnel and critical need groups</p> <p>Low cost, buildable property</p> <p>Private development of affordable housing</p>	<p>Encourage partnerships between local lenders and employers to provide financial assistance in the way of special waivers or matching funds programs to first responders and critical need groups such as medical/health professionals, teachers, and police, fire, and emergency response workers.</p> <p>Create a land banking or community land trust system with surplus/donated/purchased property, in order to maintain affordable housing property inventory on a local level. The purchase of properties in taxation default could also be a viable source for land and home inventory within the county.</p> <p>Provide impact fee incentives and density bonuses for developers/builders to produce zero lot lines and accessory units as affordable housing alternatives.</p> <p>Develop incentives for developers/builders to build multi-family and/or multi-story housing units or condominium/efficiency apartments as an alternative to single-family stand alone properties. These properties would be available for purchase by approved applicants in the same way as a stand alone property.</p>	<p>Chamber of Commerce</p> <p>Economic Development Corporation</p> <p>Marion County</p> <p>Marion County Public Schools</p> <p>City of Ocala</p> <p>City of Belleview</p> <p>City of Dunnellon</p> <p>Town of McIntosh</p> <p>Town of Reddick</p>

Recommendations: Planning & Zoning

NEED	RECOMMENDATION	RESPONSIBLE AGENCIES AND ORGANIZATIONS
<p>Affordable and workforce housing within close proximity to employment</p> <p>Affordable and workforce housing in previously underserved areas</p> <p>Aesthetic architectural continuity between affordable and market rate units</p> <p>Mixed-use development</p> <p>Rehabilitation of deteriorated substandard housing</p>	<p>Establish mandatory set-asides within planned developments to ensure affordable and workforce housing and to prevent the construction of welfare or project identified housing areas constructed apart from traditional single-family developments.</p> <p>Implement inclusionary zoning to provide additional subsidies and grant funds to be used by qualified affordable housing applicants and designate an enterprise zone or a fee free area in Marion County to focus development in designated areas.</p> <p>Conduct annual review and amendment of comprehensive plans to support affordable workforce housing development.</p> <p>Reduce regulatory barriers in order to produce and rehabilitate affordable housing.</p>	<p>Marion County</p> <p>City of Ocala</p> <p>City of Belleview</p> <p>City of Dunnellon</p> <p>Town of McIntosh</p> <p>Town of Reddick</p>

Study Committee at Work:
 Clockwise left to right: guest speaker Dom Nozzi (Walkable Streets) and Pete Tesch (2006 Study Chair), discuss/research housing issues facing the community during a PPI Housing Study Committee meeting in December, 2005.



Legislative Update: May 2006

AFFORDABLE HOUSING

House Bill 1363 — Affordable Housing Legislative Summary

by State Representative M. Davis and others (CS/CS/SB 132 by Transportation and Economic Development Appropriations Committee; Community Affairs Committee; and Senators Bennett, Clary, Fasano, Smith, Atwater, and Klein).

This bill implements numerous revisions to Florida's affordable housing programs, and addresses a number of related land use and regulatory issues. The major provisions of the bill are summarized below.

Use of Surplus Lands for Affordable Housing

The bill requires each county and municipality to prepare an inventory list of all real property held in fee simple by the county within its jurisdiction. The list is to be prepared by July 1, 2007, and each three years thereafter. The bill requires the county governing body to review the list at a public hearing and provides that it may be revised at the conclusion of the meeting. The governing body must adopt a resolution that includes the inventory following the meeting. Properties identified as appropriate for affordable housing may be offered for sale and the proceeds may be used to:

- Purchase land for the development of affordable housing
- Increase the local government fund earmarked for affordable housing
- May be sold with a restriction that requires the development of the property as permanent affordable housing; or
- May be donated to a nonprofit housing organization for the construction of permanent affordable housing.

The bill also amends existing law related to the surplus state lands by providing that a local government may request that state lands be specifically declared surplus lands for the purpose of providing affordable housing. Additionally, the bill authorizes affordable housing as a permitted use for surplus state lands; and provides that when such lands are conveyed to local governments, they must be disposed of consistent with the provisions outlined above.

Housing Assistance for Special District and School District Personnel

The bill authorizes certain independent special districts to provide specific types of housing assistance. The bill authorizes Community Development Districts created pursuant to ch.190, F.S., to provide housing and housing assistance for employed personnel whose total annual household income does not exceed 140 percent of the area median income (AMI), adjusted for family size. Similarly, the bill authorizes any independent special district created pursuant to Senate Committee on Community Affairs.

Legislative Update: May 2006 (Continued)

94 2006 Regular Session ch. 189, F.S., and drainage and water control districts created pursuant to ch. 298, F.S., to provide housing and housing assistance for its employed personnel whose total annual household income does not exceed 140 percent of the AMI, adjusted for family size.

The bill amends s. 1001.42, F.S., to provide that certain school board lands (surplus lands and lands deemed not usable for purposes of location or other factors) may be used for housing for teachers and other school district personnel independently or in conjunction with other agencies.

Deferral of Ad Valorem Taxes

The bill amends s. 197.252, F.S., to revise eligibility requirements governing the homestead tax deferral program. The tax deferral program allows qualifying homestead property owners to defer ad valorem and non-ad valorem assessments until there is change in the ownership or use of the property, at which time the deferred taxes, assessments, and interests are due and payable. The bill revises program eligibility requirements to decrease the age limit (from 70 to 65) and increase the income threshold (from \$12,000 to \$23,460). The bill also reduces the maximum interest rate that may be charged on deferred property taxes from 9.5 to 7 percent.

Disabled Veterans License and Permit Fee Exemption

Section 295.16, F.S., allows veterans to be exempt from paying building license or permit fees to any county or municipality for wheelchair accessibility improvements made upon a mobile home, when certain criteria are met. The bill increases the type of residences eligible for the permit fee exemption in s. 295.16, F.S. to include any dwelling they own. This change will enable a larger population of eligible, disabled veterans to take advantage of the existing fee exemption, reducing the costs that they are obligated to pay in order to make their homes wheelchair accessible.

Developments of Regional Impact (DRI)

Existing law provides that any proposed change to an approved DRI that exceeds statutory thresholds, known as a substantial deviation, must undergo additional DRI review. The bill provides a residential density bonus to increase the density threshold by the greater of 50 percent or 200 units when 15 percent of the increase in the number of dwelling units is dedicated to the construction of workforce housing subject to a recorded land use restriction that shall be for a period of at least 20 years and that includes resale provisions to ensure long-term affordability for income-eligible homeowners and renters and provisions for the workforce housing to be commenced prior to the completion of 50 percent of the market rate dwelling. The bill defines “affordable workforce housing” for purposes of this provision as housing that is affordable to a person who earns less than 120 percent of the AMI or less than 140 percent of the AMI if located in a county in which the median purchase price for a single-family existing home exceeds the statewide median purchase price of a single-family existing home.

Legislative Update: May 2006 (Continued)

Additionally, an increase in the number of residential dwelling units does not constitute a substantial deviation and is not subject to DRI review for additional impacts if all the residential dwelling units are dedicated to affordable workforce housing for a period of at least 20 years which includes resale provisions to ensure long-term affordability for income-eligible homeowners and renters. For these purposes, affordable workforce housing is defined as housing that is affordable to a person who earns less than 120 percent of the AMI, or less than 140 percent of the AMI is located in a county in which the median purchase price for a single-family existing home exceeds the statewide median purchase price of a single-family existing home.

Existing law provides statewide guidelines and standards for development required to undergo DRI review. The bill provides a residential density bonus of 50 percent where a developer demonstrates that at least 15 percent of the total residential dwelling units will be dedicated to affordable workforce housing subject to a recorded land use restriction for no less than 20 years and that includes resale provisions to ensure long-term affordability for income-eligible homeowners and renters and provisions for the workforce housing to be commenced prior to the completion of 50 percent of the market rate dwelling.

Density Incentives for Land Donation

The bill creates density bonus incentives for land donations for affordable housing purposes for extremely-low-income, very-low-income, low-income or moderate-income persons. A local government may provide density bonus incentives to any landowner who voluntarily donates fee simple interest in real property to the local government for affordable housing purposes. The authorized bonus may provide one to four dwelling units per gross acre of donated land. The density bonus would be applied to any land within the local government's jurisdiction as long as residential is an allowable use on the receiving land and that the overall density of the receiving land does not exceed six units per gross acre. The award of density bonus, identification of the receiving land and any other conditions are subject to local government approval.

State Housing Initiatives Partnership (SHIP)

The bill amends the SHIP program to provide that each local housing assistance plan must include a definition of essential service personnel for county or eligible municipality. The bill encourages eligible local governments to develop a strategy within its local housing assistance plan that emphasizes recruitment and retention of essential service personnel, and requires local government to verify compliance with the eligibility criteria. Additionally, the bill includes the following provisions:

- Encourages eligible local governments to develop a strategy within in its local housing assistance plan that addresses the needs of persons who are deprived of affordable housing due to closure of a mobile home park or conversion of affordable rental units to condominiums.

Legislative Update: May 2006 (Continued)

- Provides that 65 percent of the funds of each eligible local government's local housing distribution be reserved for rehabilitation and construction of home ownership units for eligible extremely-low-income, low-income or very-low-income persons.
- Authorizes the alternative use of U.S. Department of the Treasury established data and standards for determining the time period for calculating the average area purchase price relative to fund awards under the program.

Definition for Extremely-Low-Income

The bill defines "extremely-low-income" to mean one or more natural persons or a family whose total annual household income does not exceed 30 percent of the median annual adjusted gross income for households with the state. The bill authorizes the Florida Housing Finance Corporation to adjust this amount annually by rule to provide that in lower income counties the definition may exceed 30 percent of the AMI and that in higher income counties; extremely-low income may be less than 30 percent of AMI. As noted below in the discussion of changes to the State Apartment Incentive Loan program, several programmatic changes are made to allow this program to serve extremely-low-income persons.

State Apartment Incentive Loan Program (SAIL)

The bill amends the SAIL program to authorize the Corporation to set a SAIL loan interest rate at between 0 to 3 percent based on the pro rata share of units set aside for homeless residents if the total of such units is less than 80 percent of the total units. The bill authorizes the Corporation to make loans exceeding 25 percent of project costs when the project serves extremely-low-income persons and forgive indebtedness for a share of the loan attributable to the units in a project reserved for extremely-low-income persons. Similarly, the Corporation is authorized to waive a requirement related to the maximum amount of a loan under certain conditions for projects which reserve units for extremely-low-income person and allows rent controls when the sponsor has committed to set aside units for extremely-low-income persons.

The bill lowers the matching commitment of a sponsor of an elderly housing community to at least 5 percent (from at least 15 percent) and authorizes the Corporation to make the term of its encumbrance coterminous with the longest term of superior loans. The bill amends the SAIL competitive ranking criteria as follows:

- Provides ranking credit to projects that reserve units for extremely-low-income persons
- Provides an exclusion from the program ranking criteria that favors the lowest project loan/cost ratio for that share of the loan attributable to units serving extremely-low income persons.

Florida Homeownership Assistance Program (HAP)

The bill expands the scope of the HAP program to moderate-income persons in purchasing a primary residence. It increases the income level for eligible person to 120 percent from 80

Legislative Update: May 2006 (Continued)

percent of the greater of the state or local median income, and provides that loans may not exceed the lesser of 35 percent (previously 25 percent) of the purchase price or the amount necessary to enable the purchaser to meet credit underwriting criteria. The bill also deletes a loan preference for community development corporations as defined in s. 290.033, F.S., and removes the temporal reservation of certain funds.

Additionally, the bill amends the HAP program to authorize the Corporation to waive the repayment of loans on the sale, transfer, refinancing, or rental of secured property. The Corporation is empowered to establish subsidiary business entities, and to provide such subsidiary entities with rulemaking authority necessary to carry out the purposes of taking title to and managing and disposing of property acquired by the Corporation.

Community Workforce Housing Innovation Pilot Program (CWHIPP)

The bill creates a new pilot program for the purpose of providing affordable rental and home ownership opportunities for essential services personnel with medium incomes in high-cost and high-growth counties. The program is designed to use regulatory incentives and state and local funds to promote local public-private partnerships and to leverage government and private sources.

Program Administration - The bill provides the Corporation with authority to provide CWHIPP loans to an applicant for construction or rehabilitation of workforce housing in eligible areas. The Corporation is directed to establish a funding process and selection criteria by rule or by request for proposals. The funding appropriated for this pilot program is intended to be used with other public and private sector resources. The Corporation is directed to provide incentives for local governments in eligible areas to use local affordable housing funds to assist in meeting the affordable housing needs of persons eligible under the program.

Key Definitions - The term “workforce housing” is defined as housing affordable to natural persons or families whose total annual household income does not exceed 140 percent of the AMI, adjusted for household size or a higher area median income in areas of critical state concern or 150 percent of AMI, adjusted for family size, in areas of critical state concern designated under s. 380.05, F.S., for which the Legislature has declared its intent to provide affordable housing and areas that were designated as areas of critical state concern for at least 20 consecutive years prior to removal of the designation. “Essential services personnel” is defined as persons in need of affordable housing who are employed in occupations or professions in which they are considered essential service personnel as defined in that area’s local housing assistance plan as provided for in the SHIP program.

Priority Funding Consideration - The bill provides the program shall provide priority funding consideration to projects in counties where the disparity between the area median income and the median sales price for a single family home is greatest. The Corporation is authorized to fund projects in counties where innovative regulatory and financial incentives are made available. Priority funding consideration shall be given where:

- The local jurisdiction establishes appropriate regulatory incentives;
- Projects are innovative, and include new construction or rehabilitation, mixed-income housing, or commercial and housing mixed-use elements, and those that promote homeownership; and
- Projects that set aside at least 80 percent of units for workforce housing and at least 50 percent for essential services personnel and for projects that require the least amount of program funding compared to the overall housing costs for the project.

Grant Eligibility - For home ownership units, applications must limit the sales price of a detached unit, town home, or condominium unit to not more than 80 percent of the higher of the median sales price for that type of unit in that county, or the statewide median sales price for that type of unit. Applicants must require that all eligible purchasers of home ownership units occupy the homes as their primary residence. For rental units, applicants must restrict rents for all workforce housing serving those with incomes at or below 120 percent of the AMI at the appropriate income level using the restricted rents for the federal low-income housing tax credit program. For workforce housing units serving those with incomes above 120 percent of AMI, applicants must restrict rents to those established by the Corporation, not to exceed 30 percent of the maximum household income adjusted to unit size. In addition, program applicants must:

- Demonstrate that the applicant is a public-private partnership.
- Have grants, donations of land or contributions from the public-private partnership or other sources collectively totaling at least 15 percent of the total development cost.
- Demonstrate how the applicant will use the regulatory incentives and financial strategies outlined above.
- Demonstrate that the applicant possesses title to or site control of land and evidences availability of required infrastructure.
- Demonstrate the applicant's affordable housing development and management experience.
- Provide any available research or facts supporting the demand and need for rental or home ownership workforce housing for eligible persons in the market in which the project is proposed.

Legislative Update: May 2006 (Continued)

The bill provides that projects eligible for loans may include certain manufactured housing that includes local contributions or financial strategies.

The bill provides that the Corporation shall award loans with a 1 to 3 percent interest rate which may be forgiven where long-term affordability is provided and where at least 80 percent of the units are set aside for workforce housing and at least 50 percent of the units are set aside for essential services personnel.

Hurricane Housing Recovery

The bill authorizes the Corporation to provide funds to eligible entities for affordable housing recovery in those areas of the state which sustained housing damage due to hurricanes during 2004 and 2005. The Corporation is directed to utilize data provided by the Federal Emergency Management Agency to assist in its allocation of funds to local jurisdictions. Subject to an appropriation, funds are to be provided for the Hurricane Housing Recovery Program, the Farmworker Housing Recovery and the Special Housing Assistance and Development Programs, and the Rental Recovery Loan Program. The Corporation is directed to provide technical and training assistance, and adopt emergency rules pursuant to s. 120.54, F.S.

Funding for Affordable Housing

The bill appropriates more than \$271 million for various affordable housing initiatives during FY 2006-2007. Specifically, the bill provides for the following:

- \$75.9 million is appropriated from the Local Government Housing Trust Fund for the Rental Recovery Loan Program;
- \$15 million is appropriated from the State Housing Trust Fund for the Farmworker Housing Recovery Program and the Special Housing Assistance and Development Program;
- \$17 million is appropriated from the State Housing Trust Fund for the Rental Recovery Program;
- \$100,000 is appropriated from the State Housing Trust Fund to the Florida Housing Finance Corporation for technical and training assistance;
- \$30 million of non-recurring funds is appropriated from the Local Government Housing Trust Fund for the purpose of implementing certain provisions relating to housing for extremely-low-income persons;
- \$50 million is appropriated from the State Housing Trust Fund for the purpose of implementing the Community Workforce Housing Innovation Pilot Program; and
- \$250,000 of recurring funds and \$300,000 of nonrecurring funds is appropriated from the Grants and Donations Trust Fund to the Department of Community Affairs for the purpose of implementing certain provisions relating to the Century Commission for a Sustainable Florida.

The William E. Sadowski Affordable Housing Act, 1992

The Housing Trust Funds established by the 1992 William E. Sadowski Act for Affordable Housing have a dedicated source of funding. The documentary stamp tax was increased in 1992 for the sole purpose of funding affordable housing—this tax increase was wholeheartedly supported by industry groups because the monies collected were to be used exclusively for housing.

In 1991, 1000 Friends of Florida established an affordable housing program to promote the provision of safe, decent and affordable housing for each and every Floridian. That year, 1000 Friends of Florida initiated the Sadowski Act Coalition to establish a dedicated funding source for affordable housing, and reconvenes the coalition each year to monitor achievements and advocate for continued funding. Sadowski Act Coalition partners include the Florida Home Builders Association, Florida Association of Realtors, Florida Association of Counties, Florida League of Cities, Florida Legal Services, Department of Community Affairs, Florida Housing Finance Corporation, Florida Impact, Florida Catholic Conference, and the Florida Housing Coalition.

The monies from the doc stamp are split between the Florida Housing Finance Corporation and all counties and entitlement municipalities. The monies are split approximately 70/30 between local government and the state, respectively. Currently, the Sadowski Act is generating over \$200 million annually and the Sadowski Coalition actively ensures the continuing success of the Sadowski Act in producing quality affordable housing. The Sadowski Act created the State Housing Initiatives Partnership Program (SHIP). (Section 420.9067, Florida Statutes) Local governments receive annual allocations based on population, distributed monthly. These monies are to be used to implement the housing element of the local comprehensive plan consistent with the SHIP plan adopted by the local government. Certain legal parameters apply to SHIP plans, including that 65% of the monies are to be used for home ownership activities; no monies are allowed to be used for ongoing tenant subsidies; 75% of the monies are to be used for construction activities. Local government is required to implement regulatory reform in the form of expedited permitting for affordable housing and an ongoing process of review of all land development regulations, comprehensive plan amendments, and ordinances that increase the cost of housing, prior to adoption.

The Catalyst Program of Training and Technical Assistance was also created by the Sadowski Act. This program is administered by the Department of Community Affairs and is used to provide free technical assistance and training to local governments and non profit organizations. The Department of Community Affairs uses the Florida Housing Coalition to provide workshops and on-site technical assistance throughout the state on a broad range of housing issues. The portion of the Sadowski Act monies that are distributed to the state are used by the Florida Housing Finance Corporation to fund its programs, which are largely low interest loan programs for the development of rental housing for low and very low income families. The Florida Housing Finance Corporation operates like a public interest bank. It makes loans based on a highly competitive process which generally requires an experienced development team

Appendix A: William E. Sadowski Affordable Housing Act, 1992(Continued)

with immediate ability to proceed on a project that uses the least amount of government subsidy and offers maximum resident services and amenities, with units set aside for 50 years of affordability.

The William E. Sadowski Affordable Housing act reactivated the Affordable Housing Study Commission, a 21 member blue ribbon panel of gubernatorial appointees. The Study Commission makes an annual report to the Governor, Speaker of the House, and President of the Senate. In 1996, the Study Commission undertook a study of the problem of NIMBYism (derived from the acronym, Not In My Back Yard). The Commission has found that although Florida is a national leader both in planning and financing affordable housing, our affordable housing shortage is growing faster than our production. The Commission found that a serious obstacle to providing affordable housing is the neighborhood opposition that is too frequently encountered when a developer brings its plans to a local elected body for permitting or land use approvals. A number of land use remedies were explored in 1997, including a state override process for local land use decisions, and a "fair share" process similar to that used in New Jersey pursuant to the Mount Laurel cases. The Commission studied the Pueblo Bonito case in Lee County and recommended in its 1997 annual report that Florida adopt an amendment to its fair housing laws to prohibit land use decisions that are based on the source of financing in the development or proposed development. The amendment was enacted effective July 1, 2000.

Florida used the housing trust fund monies exclusively for housing every year from 1992 through 2003. The last year of full funding was FY02-03, when housing appropriations were \$249.5 million. Since that time, funding was reduced to \$193 million, with housing trust fund monies diverted or left unappropriated.



Source: 1000 Friends of Florida, www.1000fof.org

Appendix A: William E. Sadowski Affordable Housing Act, 1992(Continued)

The William E. Sadowski Affordable Housing Act, 1992 (Continued)

Florida Legislative Committee on Intergovernmental Relations, March 9, 2006:

Funding History of the Sadowski Act				
Dollar Figures in Millions				
Fiscal Year	Doc Stamp Tax Distributions to Housing Trust Funds	Housing Trust Fund Monies		
		Appropriated	Diverted	Unappropriated
1992-93	40.8	39.2	0.0	1.6
1993-94	53.2	51.6	0.0	1.6
1994-95	48.6	50.8	0.0	-2.2
1995-96	112.4	112.9	0.0	-0.5
1996-97	120.2	125.9	0.0	-5.7
1997-98	155.6	133.3	0.0	22.3
1998-99	175.9	143.5	0.0	32.4
1999-00	179.4	157.2	0.0	22.2
2000-01	194.0	220.6	0.0	-26.6
2001-02	232.0	196.8	0.0	35.2
2002-03	297.8	249.4	0.0	48.4
2003-04	392.0	193.0	126.3	72.7
2004-05	478.8	193.0	220.8	65.0
2005-06	594.7	442.9	2.9	148.9
Cum. Totals	3,075.4	2,310.1	350.0	415.3
2006-07	520.8			
2007-08	243.0			
2008-09	244.4			

Florida Legislative Committee on Intergovernmental Relations, March 9, 2006:

Notes:

1) The dollar figures in the column labeled "Documentary Stamp Tax Distributions to Housing Trust Funds" represent the sum total of the following four separate distributions:

- ◆ 3.7650% to the State Housing Trust Fund pursuant to s. 201.15(9)(a), F.S.
- ◆ 3.7650% to the Local Government Housing Trust Fund pursuant to s. 201.15(9)(b), F.S.
- ◆ 1.0825% to the State Housing Trust Fund pursuant to s. 201.15(10)(a), F.S.
- ◆ 7.5775% to the Local Government Housing Trust Fund pursuant to s. 201.15(10)(b), F.S.

Appendix A: William E. Sadowski Affordable Housing Act, 1992(Continued)

The William E. Sadowski Affordable Housing Act, 1992 (Continued)

2) The dollar figures in the column labeled "Housing Trust Fund Monies: Appropriated" includes the amounts specified in the General Appropriations Act as well as any relevant budget amendments.

3) Effective July 1, 2007, the "affordable housing" trust funds will have their distributions capped as follows:

- ◆ 3.7650% to the State Housing Trust Fund pursuant to s. 201.15(9)(a), F.S.: \$53.5 million.
- ◆ 3.7650% to the Local Government Housing Trust Fund pursuant to s. 201.15(9)(b), F.S.: \$53.5 million.
- ◆ 1.0825% to the State Housing Trust Fund pursuant to s. 201.15(10)(a), F.S.: \$17.0 million.
- ◆ 7.5775% to the Local Government Housing Trust Fund pursuant to s. 201.15(10)(b), F.S.: \$119.0 million.

The sum total of these capped distributions is \$243 million.

4) Effective July 1, 2008, the caps are increased by 10% of the growth of total collections from the prior fiscal year multiplied by the fund's applicable statutory percentage. For FY 2008-09, the projected documentary stamp tax distributions to housing trust funds will total \$244.4 million - an increase of only \$1.4 million from the FY 2007-08 amount.

Data Sources:

1) FY 1992-93 to 2005-06: Mark Hendrickson, private consultant specializing in finance and legislative issues related to affordable housing. Prior to current position, Mr. Hendrickson served as executive director of the Florida Housing Finance Agency for 13 years.

2) FY 2006-07 to 2008-09 distributions: November 15, 2005 Documentary Stamp Tax Revenues Estimating Conference.

Appendix B: State Housing Initiatives Partnership (SHIP)

Florida Housing administers the State Housing Initiatives Partnership program (SHIP), which provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multifamily housing. The program was designed to serve very low, low and moderate income families.

SHIP funds are distributed on an entitlement basis to all 67 counties and 48 Community Development Block Grant entitlement cities in Florida. The minimum allocation is \$350,000 and the maximum allocation is over \$9 million. In order to participate, local governments must establish a local housing assistance program by ordinance; develop a local housing assistance plan and housing incentive strategy; amend land development regulations or establish local policies to implement the incentive strategies; form partnerships and combine resources in order to reduce housing costs; and ensure that rent or mortgage payments within the targeted areas do not exceed 30 percent of the area median income limits, unless authorized by the mortgage lender.

SHIP dollars may be used to fund emergency repairs, new construction, rehabilitation, down payment and closing cost assistance, impact fees, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, matching dollars for federal housing grants and programs, and homeownership counseling. SHIP funds may not be used to assist mobile homes or manufactured housing; however, manufactured buildings with the Florida Department of Community Affairs' insignia are eligible.

A minimum of 65 percent of the funds must be spent on eligible homeownership activities; a minimum of 75 percent of funds must be spent on eligible construction activities; at least 30 percent of the funds must be reserved for very-low income households (up to 50 percent of the area median income or AMI); an additional 30 percent may be reserved for low income households (up to 80 percent of AMI); and the remaining funds may be reserved for moderate-income households (up to 120 percent of AMI.). It is important to note that no more than 5 percent of SHIP funds may be used for administrative expenses. However, if a local government makes a finding of need by resolution, a local government may use up to 10 percent for administrative expenses. Funding for this program was established by the passage of the 1992 William E. Sadowski Affordable Housing Act. Funds are allocated to local governments each month on a population-based formula. These funds are derived from the collection of documentary stamp tax revenues, which are deposited into the Local Government Housing Trust Fund. Total actual disbursements are dependent upon these documentary stamp collections.

Source: Florida Housing Finance Corporation, 2004.

Appendix B: State Housing Initiatives Partnership (SHIP) Update

Increase in SHIP Loan Amounts

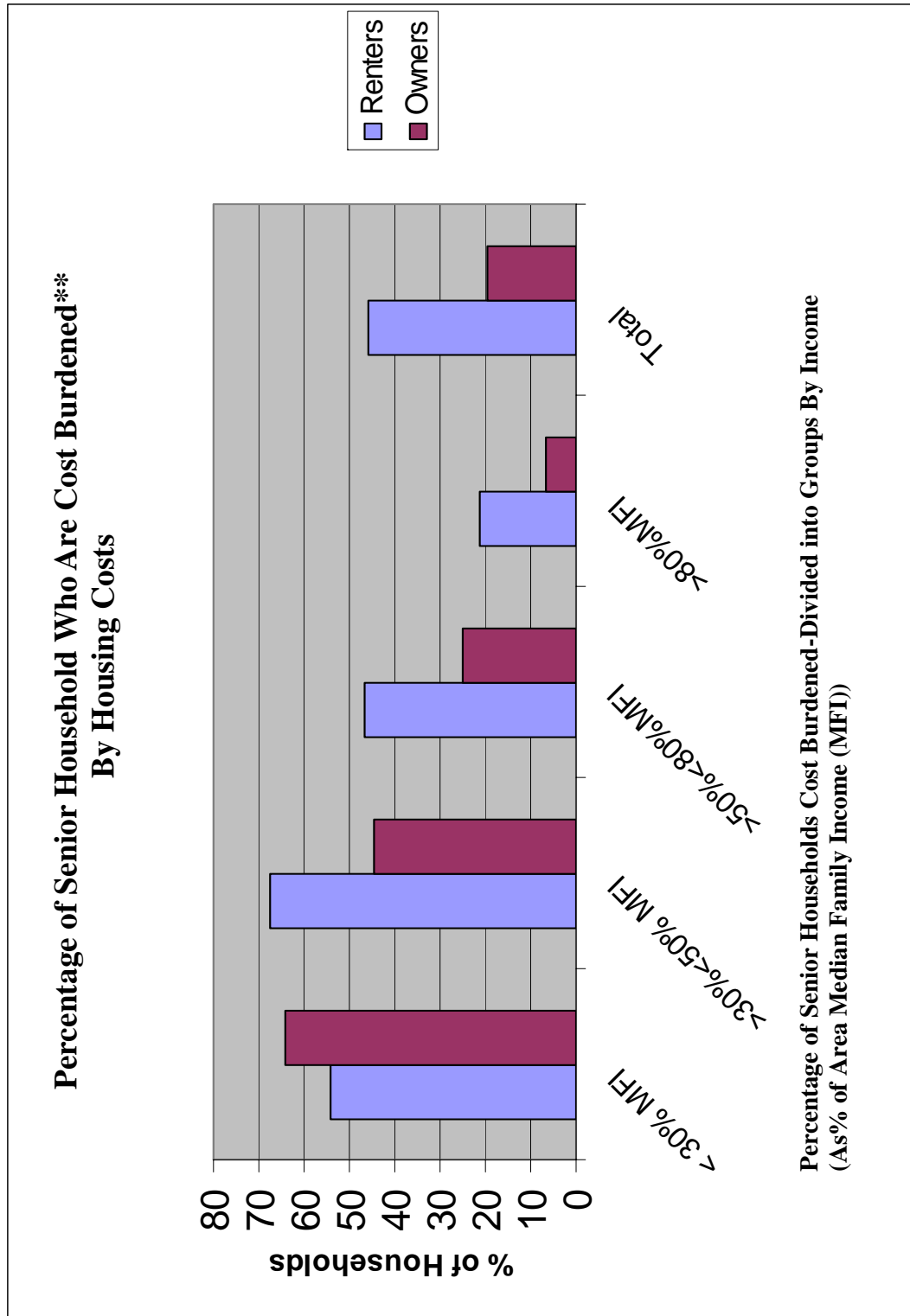
On February 7, 2006 the Marion County Board of County Commissioners voted to increase the SHIP Maximum Purchase Assistance loan amounts. The increase was requested due to the rise in housing costs that made it difficult for the Marion County SHIP clients to find affordable housing. On March 21, the City increased the assistance levels an average of 41% to correspond with the increase in purchase price.

According to the Florida Association of Realtors the median purchase price for an existing home in Marion County was \$163,000 in December 2005, a 44% increase compared to last year. In that time only the Fort Myers-Cape Coral Metropolitan Statistical Area (MSA) had a higher increase in housing costs (46%). Marion County SHIP applicants were finding it impossible to find a home they were able to purchase without additional assistance from Rural Development, HOME, or Habitat for Humanity.

Maximum Purchase Assistance loan amounts were increased to: \$75,000 for very low income households, and \$55,000 fro moderate income households.



Appendix C: Senior Housing Needs-By the Numbers



**Cost Burdened is paying more than 30% of your income for housing costs (i.e. rent, mortgage, taxes, insurance. These items are technically considered housing costs in this case).

Source: Marion County Community Services Department, 2006.

Appendix D: Affordable Housing Availability

Until just recently, housing in Marion County has remained generally affordable, staying below state averages, even though median home prices have been on the rise and the area median income is one of the lowest of Florida's Metropolitan Statistical Areas. Housing affordability is an increasing problem, with an estimated 10,000 households paying more than 50% of their income for housing costs in 2005. The housing "market" can provide some affordable housing for a moderate income family, but housing units for many low and very low-income households require a subsidy.

Median home prices are rising at an above average rate due to recent hurricanes, increasing fuel costs and an increase in building supply costs; making it increasingly difficult for families to afford the purchase of a home. Additionally, potential home owners face large down payment and closing cost barriers, and many have poor credit histories which make mortgage loans unavailable.

Affordable housing may also be substandard or in some way unfit for habitation. Most families living in undesirable conditions are financially restrained from relocating. Additionally, many homes have been in the family for generations, do not have clear title or are substantially mortgaged.

The following tables show an annual assessment of housing conditions prepared using data from the Marion County Property Appraiser. Each unit is given a condition code based on its current state as well as the age of the property. With this system older properties are graded with more leniency than newer units and can therefore receive a higher score than a new unit in similar condition. The benefit to this assessment is that data collected each year can be used as an indication of whether the overall condition of housing is deteriorating. The data indicates a decline between 2004 and 2005 in single-family substandard housing both numerically and as a percentage in the County as a whole and the City of Ocala, but an increase in substandard mobile home units.

Source: Analysis of Impediments to Fair Housing Choice, Marion County, FL Consortium, 2005-2009, P. 10-12.

Appendix D: Affordable Housing Availability

Entire County – Improved Single Family Residential Parcels				
	Marion County 2004		Marion County 2005	
Condition Code 9 = Best Condition	COUNT	Percentage of ranked dwelling units	COUNT	Percentage of ranked dwelling units
0 – Unusable	252	0.3%	307	0.4%
1 – Very Poor	172	0.2%	140	0.2%
2 – Poor	697	0.9%	671	0.8%
3 – Fair	2,404	3.0%	2,290	2.6%
4 – Fair +	5,646	7.1%	5,521	6.3%
5 – Average	13,774	17.3%	14,255	16.4%
6 – Good	18,411	23.2%	19,306	22.2%
7 – Very Good	12,025	15.1%	13,250	15.2%
8 – Excellent	25,784	32.5%	31,203	35.8%
9 – Custom	253	0.3%	214	0.2%
Total Properties	79,418	100%	87,157	100%

City of Ocala – Improved Single Family Residential Parcels				
	City of Ocala 2004		City of Ocala 2005	
Condition Code 9 = Best Condition	COUNT	Percentage of ranked dwelling units	COUNT	Percentage of ranked dwelling units
0 – Unusable	84	0.7%	86	0.7%
1 – Very Poor	31	0.3%	27	0.2%
2 – Poor	183	1.6%	160	1.4%
3 – Fair	833	7.4%	723	6.2%
4 – Fair +	2,198	19.5%	1,998	17.2%
5 – Average	3,505	31.1%	3,592	30.8%
6 – Good	2,455	21.8%	2,509	21.5%
7 – Very Good	812	7.2%	869	7.5%
8 – Excellent	1,147	10.2%	1,657	14.2%
9 – Custom	22	0.2%	25	0.2%
Total Properties	11,270	100%	11,646	100%

Source: Analysis of Impediments to Fair Housing Choice, Marion County, FL Consortium, 2005-2009, P. 10-12.

Appendix D: Affordable Housing Availability

Entire County – Mobile Home Parcels				
Condition Code 9 = Best Condition	Marion County 2004		Marion County 2005	
	COUNT	Percentage of ranked dwelling units	COUNT	Percentage of ranked dwelling units
0 – Unusable	1,070	4.2%	1,087	4.2%
1 – Very Poor	112	0.4%	129	0.5%
2 – Poor	560	2.2%	603	2.3%
3 – Fair	1,995	7.8%	2,125	8.2%
4 – Fair +	3,904	15.3%	4,087	15.9%
5 – Average	6,538	25.7%	6,554	25.4%
6 – Good	4,410	17.3%	4,653	18.1%
7 – Very Good	2,491	9.8%	2,439	9.5%
8 – Excellent	4,392	17.2%	4,080	15.8%
9 – Custom	2	0%	2	0%
Total Properties	25,474	100%	25,759	100%

County: Condition Code “3” and Below			
2004		2005	
3,525	4.4%	3,408	3.9%
City of Ocala: Condition Code “3” and Below			
2004		2005	
1,131	10.0%	996	8.6%
Mobile Homes: Condition Code “3” and Below			
2004		2005	
3,737	14.7%	3,944	15.3%

Source: Analysis of Impediments to Fair Housing Choice, Marion County, FL Consortium, 2005-2009, P. 10-12.

Appendix E: 2005 Fair Market Rent

2005 Fair Market Rent[†]:

1BR \$491/month, 2BR \$576/month, 3BR \$756/month, 4BR \$779/month

Notes:

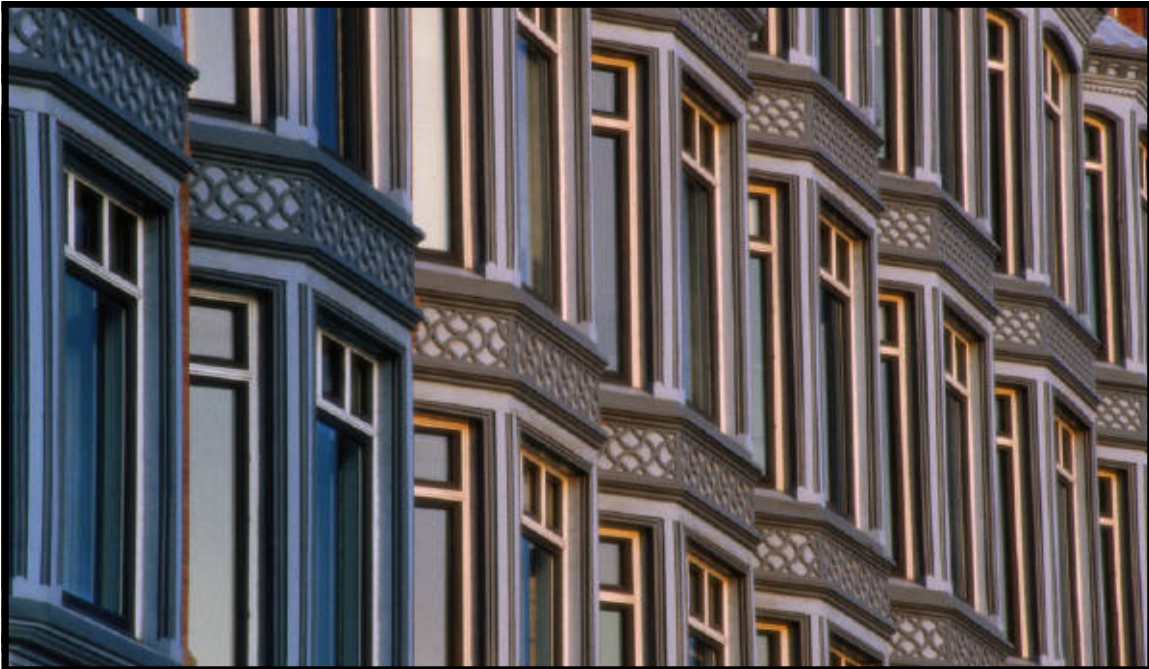
† Rental data are from the U.S. Department of Housing and Urban Development's report on Fair Market Rents for the year 2005 and are based on a survey of recently occupied units. The hourly wage needed to afford is the hourly wage that must be earned so that this rent does not exceed 30% of income and is a standard measure of affordability.

Salary figures for the Police Officer/Deputy and Dispatcher are derived from information provided by the Marion County Sheriff's Office, City of Ocala Police Department and City of Belleview Police Department.

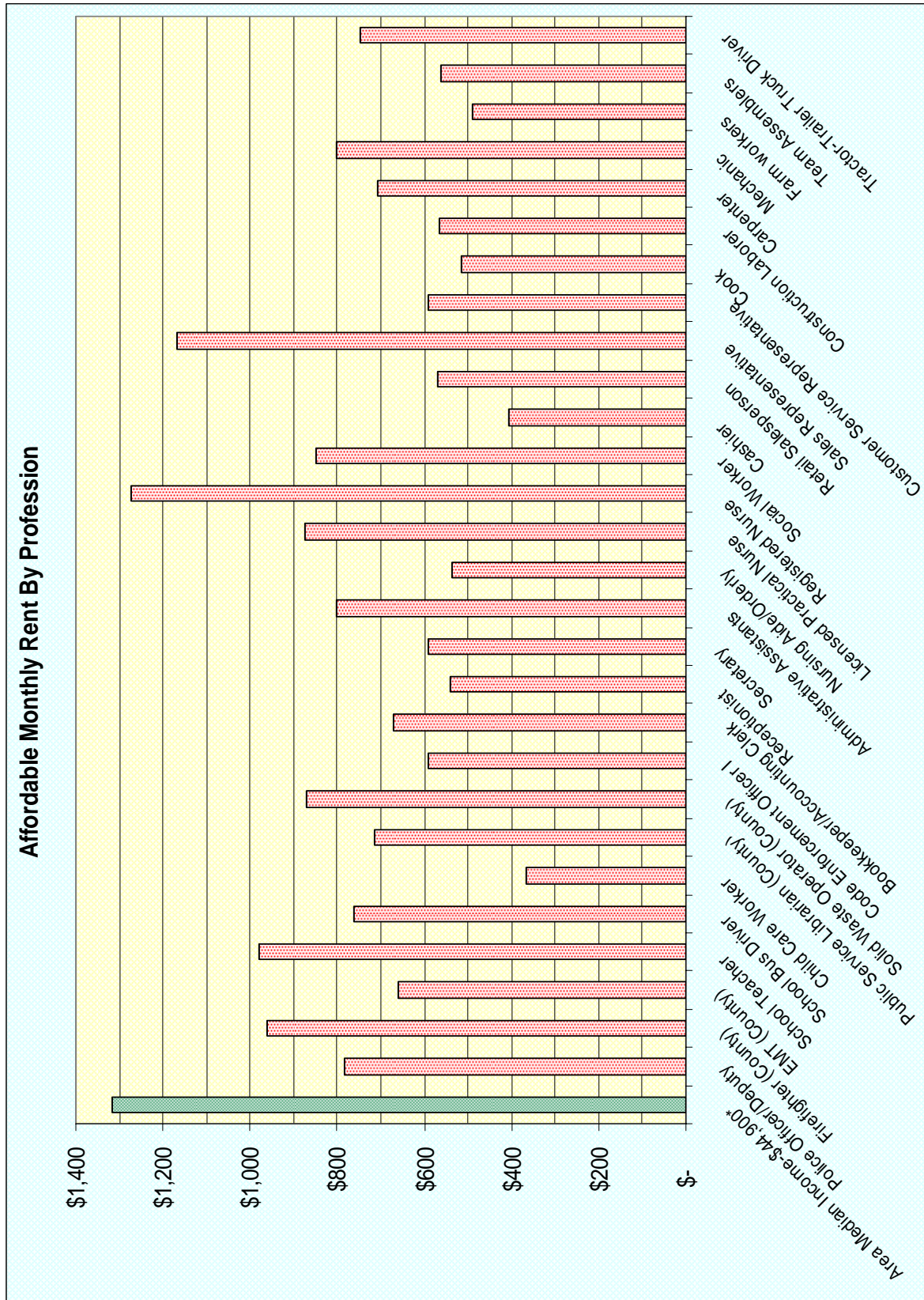
Salary figures for Firefighter II, Paramedic, Public Service Librarian, Code Enforcement Officer I and Solid Waste Operator are from the Marion County Board of County Commissioner's Human Resources Department Job Class Listing. All other salary figures were provided by the State of Florida Agency for Workforce Innovation's (AWI) Occupational Employment Statistics and Wages (OES) website

(<http://www.labormarketinfo.com/library/oes.htm>).

Salary figures are the 2005 mean salary for workers in the Ocala MSA.



Appendix E: 2005 Fair Market Rent



Source: Marion County Community Services Department, 2006.

Appendix F: 2006 Area Median Income

2006 Area Median Income: \$44,900[†]

Notes:

The home price affordable based on income was derived using an online mortgage affordability calculator. The affordable home value was figured using a 7% interest rate, 30 year mortgage, .17% for property taxes, and .8% for home insurance. The monthly mortgage payment is set at 30% which is considered affordable by State and Federal standards. 10% of the monthly income was used as monthly debt for items other than housing costs such as car payment and credit card payments.

Data on the median-priced home are from the Florida Association of Realtors and the University of Florida Real Estate Research Center's report of the Median Sales Price for a Single-Family Existing Home in the Ocala MSA for December 2005.

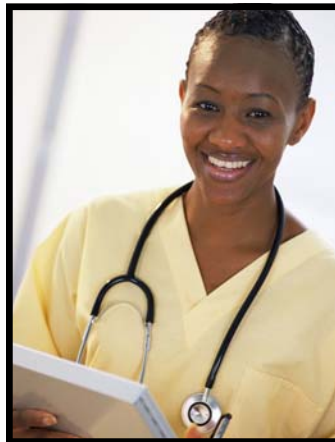
† The Area Median Income (AMI) for the Ocala MSA is from the United States Department of Housing and Urban Development's (HUD) FY 2006 Income Limits.

Salary figures for the Police Officer/Deputy and Dispatcher are derived from information provided by the Marion County Sheriff's Office, City of Ocala Police Department and City of Belleview Police Department. Salary figures for Firefighter II, Paramedic, Public Service Librarian, Code Enforcement Officer I and Solid Waste Operator are from the Marion County Board of County Commissioner's Human Resources Department Job Class Listing. All other salary figures were provided by the State of Florida Agency for Workforce Innovation's (AWI) Occupational Employment Statistics and Wages (OES) website:

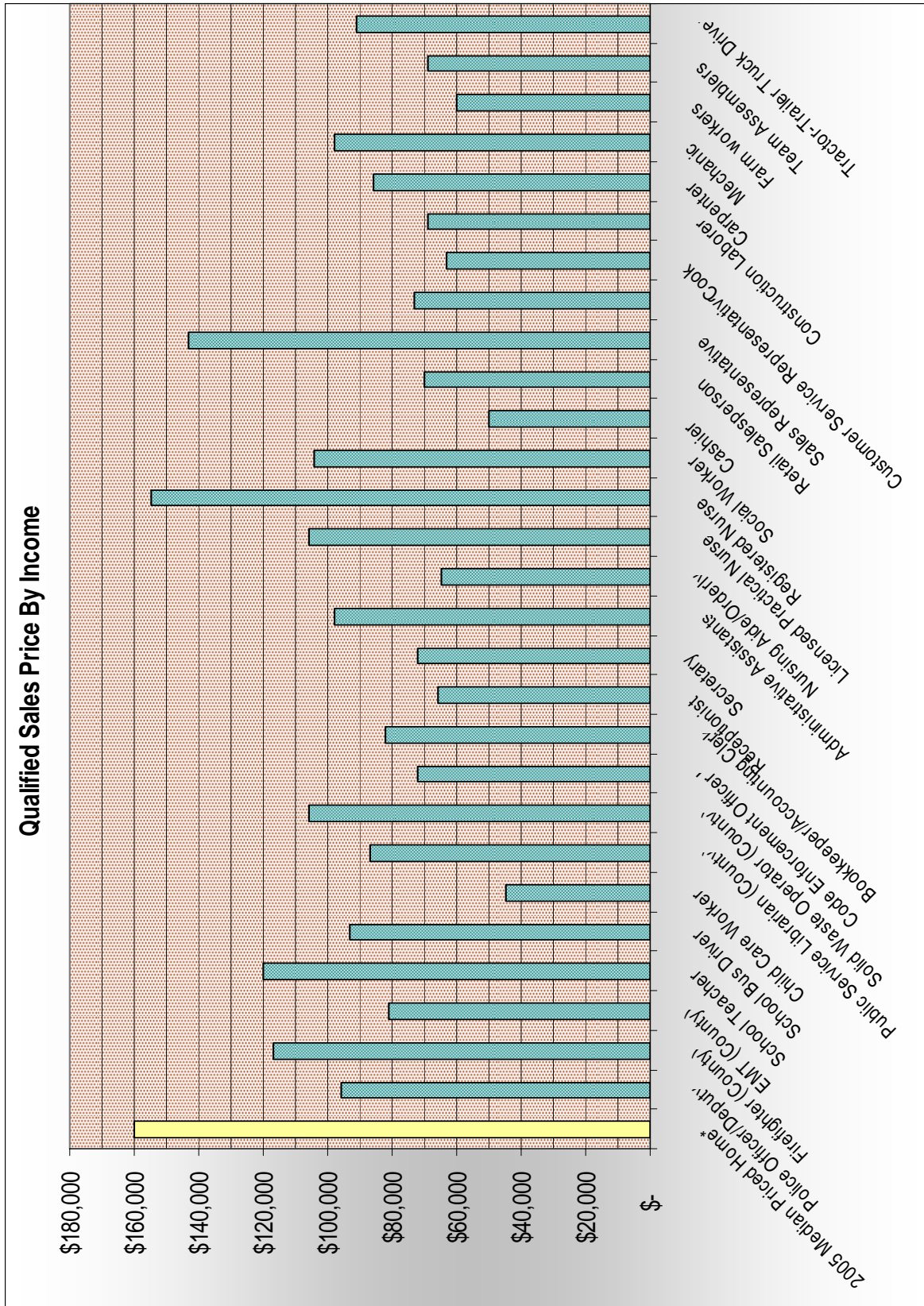
<http://www.labormarketinfo.com/library/oes.htm>.

Salary figures are the 2005 mean salary for workers in the Ocala MSA.

Source: Marion County Community Services Department, 2006



Appendix F: 2006 Area Median Income



Source: Marion County Community Services Department, 2006.

Appendix G: Median Priced Home

2005 Median Priced Home: \$160,000[†]

Notes:

[†] Data on the median-priced home are from the Florida Association of Realtors and the University of Florida Real Estate Research Center's report of the Median Sales Price for a Single-Family Existing Home in the Ocala MSA for December 2005. The Area Median Income (AMI) for the Ocala MSA is from the United States Department of Housing and Urban Development's (HUD) FY 2006 Income Limits.

*The annual income needed for homeownership is based on the 2005 Median Priced Home for the Ocala MSA and was calculated using the average prevailing interest rate, assumes a 10 percent down payment and the use of private mortgage insurance principal, interest, taxes and insurance.

Salary figures for the Police Officer/Deputy and Dispatcher are derived from information provided by the Marion County Sheriff's Office, City of Ocala Police Department and City of Belleview Police Department.

Salary figures for Firefighter II, Paramedic, Public Service Librarian, Code Enforcement Officer I and Solid Waste Operator are from the Marion County Board of County Commissioner's Human Resources Department Job Class Listing. All other salary figures were provided by the State of Florida Agency for Workforce Innovation's (AWI) Occupational Employment Statistics and Wages (OES) website:

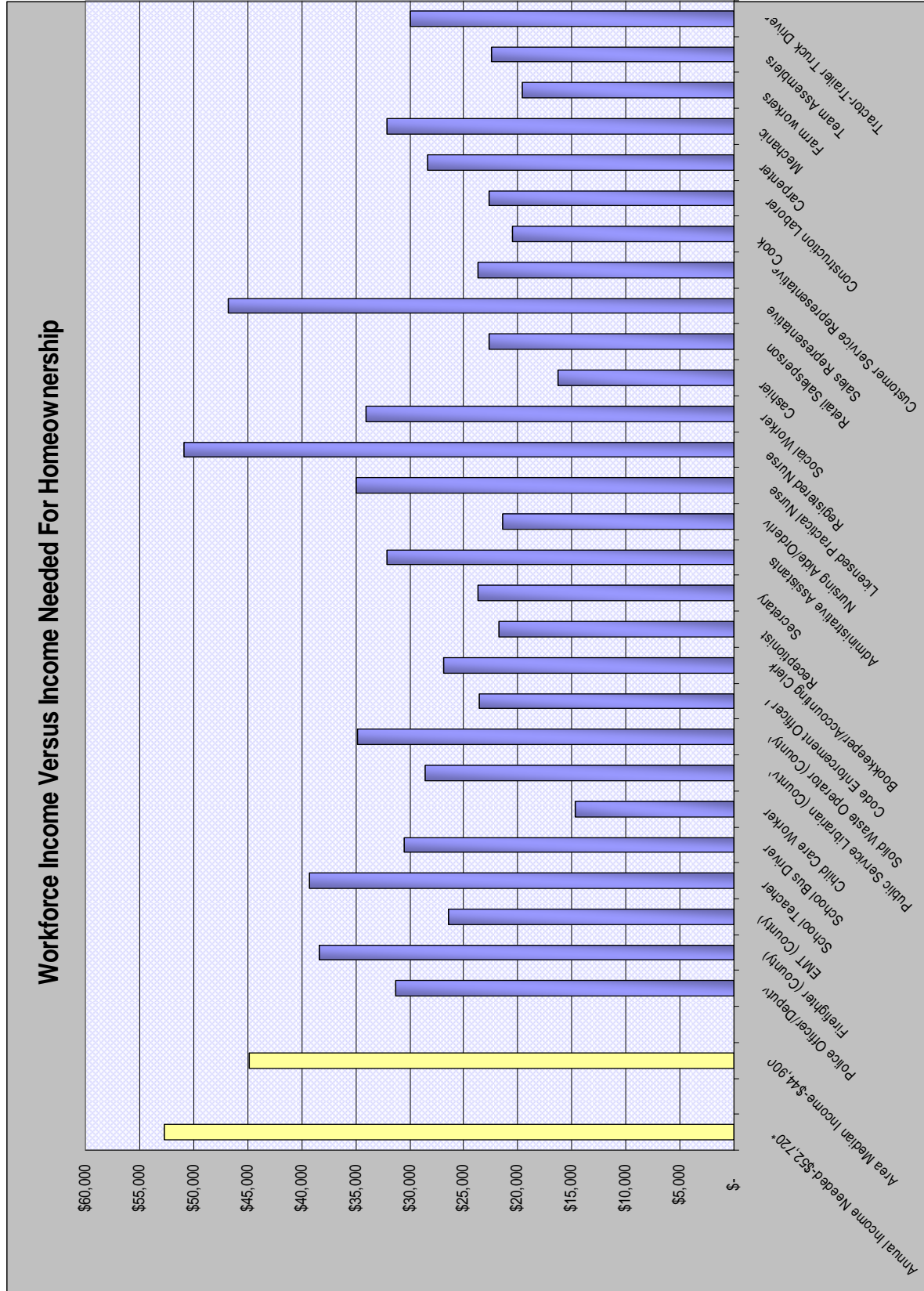
(<http://www.labormarketinfo.com/library/oes.htm>).

Salary figures are the 2005 mean salary for workers in the Ocala MSA.



Source: Marion County Community Services Department, 2006.

Appendix G: Median Priced Home

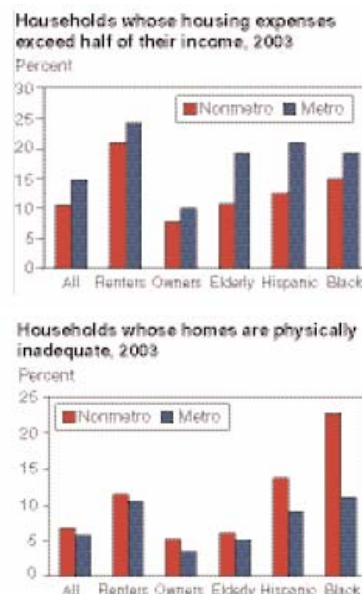


Source: Marion County Community Services Department, 2006.

Appendix H: USDA-Rural America At A Glance

Rural America At A Glance, 2005:Housing

The very rapid growth of real estate prices in the last several years has led to concern that there is a bubble in housing prices. A major source of the boom is the widespread and increased availability of low interest-rate credit through various financial instruments. Other important factors behind the rising prices are rising population, higher wages and household income, and increased new construction costs. How much of the recent price boost is a speculative bubble is an open question, and there is concern about possible negative impacts on both individuals and the economy. The majority of the most rapidly appreciating markets are metro areas on the west coast, in the Northeast, and in Florida. However, there may be less reason for concern about a boom and bust cycle for rural housing prices. An Office of Federal Housing Enterprise Oversight report shows that nonmetro housing prices since 1980 have been much more stable than have metro prices. Although many homeowners in rural and urban America have high housing expenses relative to their incomes, this is less of a rural problem. Half of all nonmetro homeowners have a mortgage on their home, compared with two-thirds of their metro counterparts. And, the median level of housing expenses as a share of income is 15 percent for non-metro and 18 percent for metro homeowners. However, poor housing quality is a greater issue in nonmetro than in metro areas. In over 300 nonmetro counties, 30 percent or more of the households lacked adequate conditions, such as a complete kitchen or bathroom.



Selected Economic and Social Indicators

Indicator	Nonmetro	Metro
Population growth (July 2004, percent)	0.51	1.08
Civilian unemployment rate* (2004, percent)	5.5	5.5
Employment growth (2003 to 2004, percent)	0.9	1.4
Median household income* (2003, dollars)	35,112	46,060
Poverty rate (2003, percent)*	14.2	12.1
Poverty rate by region* (2003, percent)		
Northeast	12.0	11.2
Midwest	9.7	11.1
South	17.7	13.0
West	14.6	12.3
Food-insecure households* (2003, percent of households)	11.6	11.1
Children in food-insecure households* (2003, percent of children)	18.7	18.1
Per capita transfer payments (2003, dollars)	4,923	4,275

*Data use 1993 OMB classification of metro/nonmetro.

Source: USDA Economic Research Service, At A Glance, 2005.

Additional Resources

- *Analysis of Impediments to Fair Housing Choice*. Marion County, Florida Consortium, 2005-2009. P. 10-12. www.ocalafl.org/main.asp?menuid=&sub1menuid=&sub2menuid=12079&sub3menuid=12078
- The Brookings Institution. www.brookings.edu
- City of Ocala. www.ocalafl.org
- City of Ocala Police Department. www.ocalapd.com
- *Community Services Outlook*. Vol.1, Issue 1. Marion County Community Services, May 2006. http://marioncountyfl.org/CS522/CS_home.htm
- Florida Housing Coalition. www.flhousing.org
- Florida Housing Data Clearinghouse. www.flhousingdata.shimberg.ufl.edu
- Florida Housing Finance Corporation, 2004. www.floridahousing.org
- Florida Legislative Committee on Intergovernmental Relations, March 9, 2006. www.floridalcir.gov/
- Florida State Senate. www.flsenate.gov
- Harvard's Joint Center for Housing Studies. www.jchs.harvard.edu
- *House Bill 1363-Affordable Housing Legislative Summary*. www.myfloridahouse.gov/Sections/Bills/billsdetail.aspx?BillId=33533&
- Knowledgeplex. www.knowledgeplex.org
- Marion County Community Services Department, 2006. http://marioncountyfl.org/CS522/CS_home.htm
- Marion County Sheriff's Office. www.marionso.com
- Shimberg Center for Affordable Housing. University of Florida. www.shimberg.ufl.edu
- State of Florida Agency for Workforce Innovation's (AWI) Occupational Employment Statistics and Wages (OES). www.labormarketinfo.com/library/oes.htm
- State of Florida. www.myflorida.com
- United States Department of Agriculture (USDA) Economic Research Service. Rural Development, *At A Glance*, 2005. www.rurdev.usda.gov
- United States Department of Housing and Urban Development. www.hud.gov
- United States Census Bureau. <http://quickfacts.census.gov/qfd/states/12/12083.html>
- *The William E. Sadowski Affordable Housing Act, 1992*. 1000 Friends of Florida. www.1000fof.org

Glossary of Housing Terms

Source: Florida Housing Coalition <www.flhousing.org/glossary.asp>

Adjusted for Family Size - Income limits that are either increased or decreased based on the number of persons in the household being assisted. For most housing programs, U.S. HUD determines the income limit for a family of four, and then increases the limit by a fixed amount for each additional person over four, or subtracts that fixed amount for each person less than four.

Affordability Period - The time period for which rent restrictions or resale restrictions apply to housing that has been assisted by government funding.

Affordable Housing - Housing is considered to be affordable if monthly housing cost does not exceed a certain percentage of a family's monthly income. The acceptable percentage usually ranges from 30-35 percent of a family's monthly income.

Affordable workforce housing - housing that is affordable to a person who earns less than 120 percent of the AMI or less than 140 percent of the AMI if located in a county in which the median purchase price for a single-family existing home exceeds the statewide median purchase price of a single-family existing home.

Amortization - A plan for paying off a financial obligation by making periodic installment payments over a set period of time, at the end of which the loan balance is zero. Often mortgages have a 30 year amortization, requiring the borrower to make 360 equal monthly payments.

Annual (Gross) Income - Total income (earned, unearned and asset income) anticipated to be received by all persons who currently reside or intend to reside in a program assisted-unit or the coming 12-month period. When determining whether a household is income eligible, local governments, participating jurisdictions and project owners must use one of the following three definitions of annual income: (1) annual income as defined at 24 CFR section 5.609 (except when determining the income of a homeowner for an owner-occupied rehabilitation project, the value of the homeowner's primary residence may be excluded from the calculation of net family assets); or (2) annual income as reported under the Census long-form for the most recent available decennial Census; or (3) adjusted gross income as defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 series for individual federal annual income tax purposes.

Annual Report - A yearly report of an organization's or government's financial statements and accomplishments.

Appraisal - In real estate, the estimate of the value of real property. The most common method for single family units is the sales-comparison approach in which the estimate of value is obtained directly from experiences in the real estate market (see "comparable" below).

Glossary of Housing Terms (Continued)

Source: Florida Housing Coalition <www.flhousing.org/glossary.asp>

Appreciation - Increase in the value of property due to improvements made to the property or surrounding area/neighborhood by the owner or other parties, including the government and/or more general market forces. Commonly, and incorrectly, used to describe an increase in value through inflation.

Assets - Cash or non-cash item that can be converted to cash. Under most federally and state funded housing programs, the income from an asset, either actual or imputed, is included in a family's total household income.

Audit - An examination of the financial or administrative records of an organization or governmental entity to ensure that they are complete and accurate.

CDBG - Community Development Block Grant - The U.S. Department of Housing and Urban Development (HUD) administers two CDBG programs. Under the CDBG Entitlement Program, HUD provides funds directly to urban counties and metropolitan cities based on a population-based formula. The CDBG Small Cities Program, administered by the Florida DCA, Bureau of Community Development, awards grants on a competitive basis to non-entitlement counties, cities, and towns in Florida.

CDC - Community Development Corporation - A CDC is usually a local, non-profit entity organized to address long-term community revitalization by building affordable housing, assisting or starting small businesses, and creating jobs.

CHDO - Community Housing Development Organization - Under the HOME Program, a CHDO is a private, non-profit, 501(c)(3) tax exempt organization that has, among its purposes, the provision of decent, affordable housing to low- and moderate-income persons. CHDOs must, among other things, have demonstrated capacity for carrying out activities funded with HOME funds, and must maintain at least one-third of its governing board's membership for residents of low income neighborhoods, other low income community residents, or elected representatives of low income neighborhood organizations. Further information can be found in the HOME Rule, 24 CFR, Parts 91 and 92.

Closing - The final procedure in a real estate sale, in which property ownership is transferred in exchange for an agreed upon payment.

Collateral - Assets pledged to secure a loan.

Comparable - In the sales-comparison appraisal method, a property that closely resembles the property for which a value is being estimated. A comparable should closely resemble the subject property with respect to property rights, conditions of sale, market conditions, financing terms, location, and physical characteristics.

Glossary of Housing Terms (Continued)

Source: Florida Housing Coalition <www.flhousing.org>

Compliance - The act of meeting requirements and conditions specified in statutes, rules and/or federal laws regarding the CDBG Small Cities, HOME, SHIP, or other state and federal housing programs.

Consolidated Plan - A plan developed by a local government which describes the needs, resources, priorities, and proposed activities to be undertaken with funds provided under various federal programs. A consolidated plan is required for all participating jurisdictions.

CRA - Community Reinvestment Act - enacted by Congress in 1977, states that banks and savings institutions have an affirmative obligation to serve the public, and especially to help meet the deposit and credit needs of local communities in which they are chartered, including the needs of residents in low- and moderate-income neighborhoods. Failure of an institution to meet these needs can result in a financial institution being unable to expand or merge with another lender.

Credit Underwriting - A process used by lenders (including government lenders) to evaluate the feasibility of a rental development, i.e., whether project income will be sufficient to pay the loan and operating expenses.

DCA - Department of Community Affairs - DCA fulfills three major roles in developing and implementing policy in the State of Florida which are: housing and community development, emergency management, and resource planning and management. DCA's activities are accomplished through the following: providing technical assistance; planning projects; administering grant programs; reviewing plans, programs and developments; intergovernmental coordination; and, fostering public/private partnerships.

Debt Service - Loan principal and interest payments.

Deed - A legal instrument that transfers property ownership from one party to another.

Deferred Payment Loan - Funds provided to a borrower under terms that calls for repayment to be delayed for a certain length of time, until certain circumstances change, or a certain threshold is met. In housing programs, deferred payment loans are often used as a recapture mechanism. In home ownership programs the loans often become due when the assisted family sells the home. Under rental programs the loans often become due if the affordability requirements are breached. In most housing programs these loans have an interest rate of zero percent; in some communities interest does accrue.

Demographic Data - Information about the characteristics of human populations, including size, income, age, wealth, race, ethnicity, gender, housing conditions, etc.

Glossary of Housing Terms (Continued)

Source: Florida Housing Coalition <www.flhousing.org/glossary.asp>

DRI - Development of Regional Impact - Large-scale developments that are required to undergo a comprehensive regional impact review prior to local government approval. The review process is coordinated by a regional planning council (RPC). Among other considerations, the RPC must consider whether nonresidential DRIs ensure the availability of accessible housing for use by the employees of the development. The Adequate Housing Standard Rule, 9J-2.048 F.A.C. was adopted by DCA in 1993.

Equity - The market value of real property, less the amount of existing debt or liens.

Essential Services Personnel - persons in need of affordable housing who are employed in occupations or professions in which they are considered essential service personnel as defined in that area's local housing assistance plan as provided for in the SHIP program.

Fair Housing Act - The Fair Housing Act makes it illegal to deny housing, refuse to rent, sell, or negotiate, or offer different terms and considerations because of race, color, religion, sex, national origin, handicap, or familial status. If you suspect violation of the Fair Housing Act or want more information, you may contact the U.S. Department of Housing and Urban Development, Fair Housing, 451 7th Street, SW, Washington, D.C. 20410, 1-800-669-9777.

FHFC – Florida Housing Finance Corporation - The FHFC's mission is as follows: (1) finance affordable housing for very low-, low-, and moderate-income people; and, (2) to stimulate the home building industry. The FHFC obtains funds through program revenues and by issuing bonds that are secured by mortgages taken in exchange for the FHFC's loans. The FHFC also receives appropriations of federal grants and tax credits as well as Sadowski Act documentary stamp tax revenues to finance affordable single- and multi-family housing to be occupied by very low-, low-, and moderate-income persons (FHFC, 227 North Bronough Street, Suite 5000, Tallahassee, Florida 32301-1329 (850) 488-4197).

FHO - Fair Housing Ordinance - A FHO is required of all localities participating in federal programs. It makes illegal any discrimination based on race, color, ancestry, religion, sex, national origin, familial status or handicap.

Financial Statements - Written record of the financial status of an individual, organization or governmental entity. Statements commonly include income statement, balance sheet, cash flow statement, and if the organization is a non-profit, a funds balance statement.

Financing Fee - money charged by a lender to originate a loan. The fees are based on a percentage of the loan amount, and one point is equivalent to 1 percent.

Foreclosure - The legal process a lender uses to exercise its right to force the sale of a property to gain repayment of mortgage debt. Generally, lenders exercise this right when a borrower has failed to make timely payments.

Glossary of Housing Terms (Continued)

Source: Florida Housing Coalition <www.flhousing.org/glossary.asp>

Front-End Ratio - (i.e., income ratio) A calculation used by the lender to determine if an applicant's income is sufficient to afford the monthly payment. It is calculated by taking the monthly mortgage payment (principal, interest, taxes and insurance) and dividing it by the gross monthly income of the applicant. The acceptable ratio for affordable housing is between 30-35%. In other words, no more than 30-35% of the income should be set aside for the monthly mortgage payment.

Grants - Gifts of money given by foundations, or federal or state government, without expectation of repayment .

Gross Income - See Annual (Gross) Income.

HOME - HOME Investment Partnerships Program - The Home Investment Partnerships Program was enacted in 1990 as part of the Cranston-Gonzalez National Affordable Housing Act. HOME funds are allocated on a needs-based formula to state and local governments designated participating jurisdictions (PJs) and require non-federal match of HOME dollars. The Florida Housing Finance Corporation (FHFC) administers the state's HOME program.

Household - Individual, family, or group of individuals living together in a unit.

HUD - U.S. Department of Housing and Urban Development - The department within the federal government that is mandated by Congress to create conditions for every family to have decent and affordable housing, to ensure equal housing opportunities for all, and to strengthen and enrich the nation's communities. Offices are located at the national and state levels.

Income Statement (Profit and Loss) - Summary of revenues, costs and expenses for a business over a period of time.

Ineligible Household - An individual, family or group of individuals whose household characteristics or income prevent it from meeting the eligibility requirements of a program.

Interest - The financing fee for a loan, usually calculated on a percentage of the amount loaned spread over the term of the loan.

Investor - An organization, corporation, individual or other entity that acquires an ownership position in a project, thus assuming risk of loss in exchange for anticipated returns.

Lease-up Period - The amount of time it takes for a building, such as multi-family housing, to reach a stable occupancy rate and income stream.

Leveraging - Using a small amount of funds to attract other funds, including loans, grants and equity investments. The premise of leveraging is to use public dollars in conjunction with private dollars to increase the number of affordable housing units that can be produced.

Glossary of Housing Terms (Continued)

Source: Florida Housing Coalition <www.flhousing.org/glossary.asp>

Liabilities - A general term encompassing all types of debts and obligations.

Lien - Recorded claim against a property whereby the property is security for a debt. Under certain circumstances, the holder of the lien is entitled to have the property sold to satisfy the debt. A lien is an encumbrance against the property.

LIHTC - Low Income Housing Tax Credit - A competitive federal program administered by the state which grants income tax credit to developers who build or substantially rehabilitate affordable rental housing. The tax credits are used to raise project equity.

Load Management Programs - Load management programs can contribute to affordable housing by reducing the customers monthly utility bill, thereby creating more disposable household income. Some electric utilities use load management programs to reduce “peak demand” and work as follows: (1) certain times of the day and year, “peak demand” occurs, defined as a majority of utility customers simultaneously demanding a great deal of energy (such as on a weekday morning when households prepare for work and school); (2) using radio controllers, the appliances (i.e. water heaters, air conditioners) of program participants are turned off for fifteen minutes during peak demand periods; and lastly, (3) customers experience a reduction in their utility bill as a reward for program participation.

Loan - Loans are often referred to as debt financing and must be repaid according to a fixed payment schedule, generally with interest. Use of a deferred payment loan is common in affordable housing. In a deferred payment loan, funds provided to a borrower under terms that calls for repayment to be delayed for a certain length of time, until certain circumstances change, or a certain threshold is met. In housing programs, deferred payment loans are often used as a recapture mechanism. In home ownership programs the loans often become due when the assisted family sells the home. Under rental programs the loans often become due if the affordability requirements are breached. In most housing programs these loans have an interest rate of zero percent; in some communities interest does accrue.

Loan Guarantees - A pledge by a third party that, in case of default by the borrower, promises to repay all or a portion of the borrowed amount. State and local governments and non-profit intermediaries are often sources of loan guarantees, with the Federal Housing Administration (FHA) being one of the most well known.

Loan-To-Value Ratio - The loan amount(s) as a percentage of the property’s appraised value or sales price, whichever is less. For example, a loan amount of \$57,000 on a home that has a sales price of \$60,000 has a 95 percent loan-to-value ratio (57,000/60,000). A lender will use a loan-to-value ratio to determine the maximum amount it will lend on a property.

Glossary of Housing Terms (Continued)

Source: Florida Housing Coalition <www.flhousing.org/glossary.asp>

Low-Income Person or Household - A person or household whose annual (gross) income does not exceed 80 percent of the area median income, as determined by HUD, with adjustments for smaller and larger families. Florida publishes these figures annually, and updated charts may be obtained from the Florida Housing Finance Corporation (FHFC).

Market Value - The price a property would sell for in a competitive market when there has been a normal offering time, no coercion, arms-length bargaining, typical financing, and informed buyer and sellers.

Match - The commitment of non-federal funds to supplement HOME Investment Partnerships Program funds for affordable housing.

Median Income - A determination made through statistical methods establishing a middle point for determining income limits. Median is the amount that divides the distribution into two equal groups: one group having income above the median and the other group having income below the median.

Moderate-Income Person or Household - A person or household whose annual (gross) income does not exceed 120 percent of the area median income, as determined by HUD, with adjustments for smaller and larger families. Florida publishes these figures annually, and updated charts may be obtained from the Florida Housing Finance Corporation (FHFC).

Mortgage - A temporary and conditional pledge of property to a creditor as security for the repayment of a debt. The borrower (mortgagor) retains possession and use of the property.

MRB - Mortgage Revenue Bonds - State and local housing finance agencies (HFAs) sell tax-exempt bonds and use the money that is raised to lend to first-time homebuyers. Because buyers of these bonds accept a lower rate of return on their investment than if the bonds were taxable, HFAs can lend proceeds to the homebuyers at interest rates below conventional mortgage rates.

NAHA - Cranston-Gonzalez National Affordable Housing Act—In October 1990, Congress approved the National Affordable Housing Act, the most comprehensive housing legislation since 1974. The legislation evolved from a process that began in September 1987, when Congress created the National Housing Task Force. The Task Force was charged with the responsibility of conducting a thorough study of the nation's housing needs and injecting life back into federal housing policy. The HOME Investment Partnerships Program was enacted as a result of NAHA.

NHS - Neighborhood Housing Services - NHS is a national network of locally-funded and operated, autonomous, self-help programs which are revitalizing declining neighborhoods. NHSs are non-profit corporations which: operate housing rehabilitation programs; offer

Glossary of Housing Terms (Continued)

Source: Florida Housing Coalition <www.flhousing.org/glossary.asp>

financial counseling; refer residents to lenders or others about home improvement financing; conduct new construction and home repair inspection monitoring to assist homeowners in working with contractors; and, encourage community involvement to strengthen neighborhood pride through work with local organizations.

Principal - The currently unpaid balance of a loan, not including interest.

Pro Forma - Projected annual income and expenses for a rental development for a given period (usually 15 years).

Property Tax Abatement - Reduction or exemption from ad valorem tax for a specified time period.

Purchase Option - The right to buy a property at a specified price within a specified time. A purchase option or “option to purchase” is different from a purchase and sale contract in that the option money is not refundable and is usually not credited toward the purchase price at closing.

RD– Rural Development (formerly known as Farmers Home Administration (FMHA)) - Provides funding for mainly rural housing programs. Sometimes used by local governments to supplement CDBG projects. The state RD office is located in Gainesville. Initial inquiries should be made at the local RD office. See federal government listing in local telephone directory for U.S. Department of Agriculture or resources section of handbook.

Real Property - Land, including all things permanently attached to the land, such as buildings and infrastructure, commonly referred to as appurtenances.

Reconstruction - Rebuilding of a structure, usually on the same foundation as the existing housing which will be demolished.

Rehabilitation - The alteration, improvement or modification of an existing structure.

REO - Real Estate Owned - Property that is owned by a lender, usually acquired through a foreclosure, or through a deed in lieu of foreclosure.

Reserves - Funds held to pay future liabilities. Typical reserves include replacement reserve for major repairs, operating reserve for covering negative cash flow and contingency funds.

RPC – Regional Planning Council - RPCs provide planning and technical assistance to local governments on federal and state issues such as housing, growth management, emergency management, and intergovernmental coordination. The State of Florida has 11 RPCs.

Glossary of Housing Terms (Continued)

Source: Florida Housing Coalition <www.flhousing.org/glossary.asp>

Section 504 - Section of the Handicapped Accessibility/Architectural Barriers Act that requires all public buildings to be designed, constructed, or renovated to provide access for physically handicapped persons.

SHIP - State Housing Initiatives Partnership Program - SHIP was the centerpiece of the William E. Sadowski Affordable Housing Act of 1992. SHIP is administered by the Florida Housing Finance Corporation (FHFC) and channels documentary stamp revenue to Florida's counties and CDBG entitlement cities for the express purpose of creating and preserving affordable housing. (SHIP, FHFC, (850) 488-4197).

Special Populations - the elderly, farm workers, homeless people, and persons with disabilities

SRO - Single Room Occupancy - SROs provide housing for elderly, disabled, the working poor and others who, without SROs might otherwise be homeless. An SRO room typically has a sink, closet, and sleeping space. Bathroom, shower and kitchen spaces are generally shared with others.

Strategic Plan - A plan of action that guides how a goal, such as developing affordable housing, will be accomplished.

Subordinated (Secondary or Tertiary) Debt - If more than one lender has a lien on a property, the subordinated debt is paid after the debt of lien holders in superior (or first) positions.

Subsidy - Financial assistance in the form of government loans, grants, or other contributions that are used to make housing affordable.

Sweat Equity - The value of volunteer labor in producing affordable housing.

Targeting - Federal, state or local requirements of the CDBG Small Cities, HOME or SHIP Programs relating to the use of funds for units that assist certain income groups or fund particular activities (i.e. home ownership, hard construction costs, etc.). Can also be used to refer to a situation where funds are spent only in a specific geographic area.

Title Insurance Policy - Insurance paying monetary damages for loss of property from superior legal claims not excepted by the policy.

Unsecured - A loan that has no collateral pledged as security.

VA - Veterans Administration - A mortgage guaranty program begun after World War II to enable returning service personnel to purchase homes, offering 100 percent financing and requiring no down payment or insurance premium on the loan.

Glossary of Housing Terms (Continued)

Source: Florida Housing Coalition <www.flhousing.org/glossary.asp>

Very Low-Income Person or Household - A person or household whose annual (gross) income does not exceed 50 percent of the area median income, as determined by HUD, with adjustments for smaller and larger families. Florida publishes these figures annually, and updated charts may be obtained from the Florida Housing Finance Corporation (FHFC).

Workforce housing - housing affordable to natural persons or families whose total annual household income does not exceed 140 percent of the AMI, adjusted for household size or a higher area median income in areas of critical state concern or 150 percent of AMI, adjusted for family size, in areas of critical state concern designated under s. 380.05, F.S., for which the Legislature has declared its intent to provide affordable housing and areas that were designated as areas of critical state concern for at least 20 consecutive years prior to removal of the designation.

In Memoriam:

Dr. Robert J. Lynn, Ed. D. 1932-2006

Public Policy Institute of Marion County, Board of Directors, 2005-2006

Public Policy Institute Study Committee Member, 2004-2006



2006 Housing Study Resource Speakers

Mr. Michael Chaney	Florida Housing Coalition
Mr. Jim Simon	City of Ocala Community Programs Department
Mr. Dom Nozzi	Walkable Streets
Ms. Mitzi Perry	Marion County Builders Association
Mr. Brad Nimmo	Habitat for Humanity of Marion County, Inc.
Ms. Lisa Krug	United States Department of Agriculture
Mr. Ken Shouse	Florida Manufactured Housing Association, Inc.
Ms. Alice Faunk	Florida Manufactured Housing Association, Inc.
Ms. Evelyn Rusciolelli	Marion County Community Services
Mr. Chris Cooper	Marion County Community Services
Ms. Shawna Chancey	Marion County Community Services
Mr. Jack Kolberg	SunTrust Mortgage, Inc.
Ms. Burnadine Rich	Taylor, Bean & Whitaker Mortgage Corp.
Mr. Gary Leist	AmSouth Bank
Ms. Andrea Samuel	Ray's Construction, Inc.
Mr. Howard K. Wallace	HKW Enterprises, Inc.
Mr. Jeff Hale	John Curtis & Associates, Inc.
Mr. Wilbur Van Wyck	Ocala/Marion County Association of Realtors
Ms. Sandy Sauer	Florida Association of Realtors
Mr. John Wyche	Escambia County Community Land Trust
Ms. Susan Caswell	East Central Florida Regional Development Council
Ms. Barbara Fitos	Ocala Human Resource Management Association
Mr. Steve Spires	City of Ocala, Human Resources Department
The Honorable Andy Kesselring	Board of County Commissioners, Marion County
The Honorable Stan McClain	Board of County Commissioners, Marion County
The Honorable Jim Payton	Board of County Commissioners, Marion County
The Honorable Charlie Stone	Board of County Commissioners, Marion County
Ms. Jeanne McIntosh	Legislative Assistant to Senator Evelyn Lynn (FL-07)



Public Policy Institute of Marion County
Board of Directors
2005-2006

Charles Dassance, Chair
Morrey Deen, Vice-Chair

Sagi Asokan
Jaye Baillie
Dennis Baxley
James Bullock
Jo Clifford
Larry Cretul
Morrie Dittman
Sandra Edwards-Stephens
David Ellspermann
Pat Fleming
E.L. Foster
Roseann Fricks
Pat Gabriel
Bruce Gaultney
Mary Lou Gilman
Charles Grant
Judy Greenberg
Diana Greene
Nathan Grossman
Patrick Howard
Judy Johnson

Mike Jordan
Ed Kelly
Robert Lynn
Amy Mangan
Kevin McDonald
Sandi McKamey
Dyer Michell
Tom Moore
Sue Mosley
Paul Nugent
Srisha Rao
Kelvin Richardson
Brad Rogers
Mike Sizemore
Rusty Skinner
Joan Stearns
Pete Tesch
Lynette Vermillion
Mark White
Samuel Williams
Judi Zanetti

2006 Housing Study Committee

Study Chair

Pete Tesch

Management Team

Morrie Dittman	Kelvin Richardson
Sevini Guffey	Evelyn Rusciolelli
Tom Ingram	Jim Simon
Ed Kelly	Mike Sizemore
Dyer Michell	Paul Truesdell

Study Committee

Carol Balbes	Ed Kelly
John Browning	Jack Kolberg
Bonnie Burgess	Bob Lynn
Chris Cooper	Felix Martinez
Morrie Dittman	Jeanne McIntosh
Barbara Fitos	Dyer Michell
Sevini Guffey	Brad Nimmo
Virginia Grant	Kelvin Richardson
Janet Griffin	Evelyn Rusciolelli
Jeff Hale	Jim Simon
Bob Holloran	Mike Sizemore
Tom Ingram	Paul Truesdell

Public Policy Institute of Marion County Staff Members

Karen Jernigan, Executive Director

Crystal Flynn, Staff Assistant II



The Public Policy Institute of Marion County is dedicated to advancing public interest, building democracy, enhancing community, and improving the quality of life by involving citizens in the process.

**For additional information about the organization,
please contact:**

**The Public Policy Institute of Marion County
3001 S.W. College Road
P.O. Box 1388
Ocala, FL 34478-1388**

**Karen Jernigan, Executive Director
(352) 854-2322 Ext. 1457
jernigak@cf.edu**

<http://ppiofmarioncounty.cf.edu>