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- What should Florida Housing and our many partners do to address these issues? Fund housing counseling, pre-homeownership and foreclosure prevention counseling. It is a disservice to low-to-moderate income families to encourage homeownership but yet when life happens and they default, we are not funding programs to assist them. We are seeing an increase in foreclosures, particularly FHA loans.

- How should we utilize our limited resources in the near and long term to best address Florida's most crucial affordable housing needs? Preserve the affordable housing we do have by funding foreclosure prevention counseling. *I have attached an article we wrote about preserving and often times creating affordable housing through foreclosure prevention counseling.*

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