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we make housing affordable

Dear Housing Providers:

The mission of Florida Housing Finance Corporation is to help our fellow Floridians obtain safe, decent affordable housing that might otherwise be unavailable to them. As part of our mission, we are pleased to present the Affordable Housing Catalyst Program, which provides training at no cost to housing professionals including nonprofit organizations and state and local government staff.

The Catalyst Program workshops are tailored to specific aspects of the affordable housing development process. For the twelfth year, the Florida Housing Coalition will conduct these workshops, and the instructors are experienced in their fields and approved by Florida Housing.

For 2005-06, we have added new workshops on manufactured housing and serving extremely low income families that, while originally tailored to assist those communities recovering from the recent storms, can also provide new ideas for meeting housing needs across all communities.

We encourage all housing professionals to participate in these workshops and utilize the knowledge and skills gained to create more affordable housing opportunities for Floridians. As always, if you believe there is a need for training that is not currently offered through the Catalyst Program, please feel free to contact Florida Housing Finance Corporation or the Coalition to tell us what you need.

Sincerely,



Orlando J. Cabrera  
Executive Director

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Dear Housing Professionals:

The Florida Housing Coalition has a long-standing tradition of providing excellent educational and training opportunities for Florida's housing professionals. This tradition continues through our 2005-2006 workshop series, sponsored by the Florida Housing Finance Corporation.

The Coalition continues to offer its Core and Advanced Core Curriculum workshops, which are designed to improve the basic and/or advanced skills of affordable housing professionals throughout the state of Florida. The Core Curriculum is for those interested in both increasing their knowledge of designing and implementing affordable housing programs and in furthering their careers in the field of affordable housing.

The 2005-2006 workshop series has three new additions:

- **Creating and Sustaining Affordable Housing For Long-Term Affordability**
- **Developing Housing for Extremely Low Income Households**
- **Manufactured Housing**

As always, all of our workshops will be conducted utilizing the expertise and experience of our highly qualified Technical Assistance Team members. We trust you will enjoy your workshop experience and will benefit from using the tools provided to you at these trainings.

We also invite you to visit our website at [www.flhousing.org](http://www.flhousing.org) for resources, publications and on-line education opportunities, such as, the newly updated "Understanding the Income Qualification Process".

Sincerely,

**Michael Davis**  
Executive Director

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## CORE CURRICULUM CERTIFICATION 2005-2006

**D**esigned to improve the skills of affordable housing providers in the state, the Florida Housing Coalitions core curriculum for housing professionals in Florida is now into its second year. Funded by the Florida Housing Finance Corporation's Affordable Housing Catalyst Program, this curriculum consists of five required workshops and one elective workshop. The five required workshops will be offered twice a year throughout the state. Participants in the core program may choose one of any of the remaining workshops on the schedule as an elective. Participants will have two years from the date of the first core workshop taken to complete the curriculum.

The core curriculum is designed for housing professionals with less than five years of Florida-based affordable housing experience. It is for those who are interested in both increasing their knowledge of designing and implementing affordable housing programs in the state and in furthering their career in the field of affordable housing.

For each required course 2 to 4 hours of homework will be required to be completed and submitted at least one week prior to the workshop. Participants signing up for a workshop for core credit will receive each assignment via email or, if email is not available, via fax. Core credit will not be given if the assignment is not submitted by each workshop's deadline.

Once participants have completed the required courses, he or she will receive a certification of completion of the core curriculum for housing professionals in Florida. The following workshops are core curriculum requirements:

- Planning for your Community's Affordable Housing Needs
- Understanding the Income Qualification Process
- Enhancing Your Housing Strategies
- The Development Process
- Homebuyer Counseling and Education

When registering for the workshop series, participants will be asked to indicate whether or not they will be taking the course for core credit. The above workshops are of course open to those not wishing to participate in the core curriculum.

## ADVANCED CURRICULUM CERTIFICATION

**D**esigned to strengthen the skills of experienced affordable housing providers in the state, the Florida Housing Coalition has developed an advanced curriculum for housing professionals in Florida. The advanced curriculum is designed for those who have earned core curriculum certificates or have a minimum of five years of experience in affordable housing in Florida. Funded by the Florida Housing Finance Corporation's Affordable Housing Catalyst Program, this curriculum consists of four required workshops and one elective workshop. The four required workshops will be offered twice a year throughout the state. Participants in the advanced program may choose one of any of the remaining workshops on the schedule as an elective. Participants will have three years from the date of the first advanced workshop taken to complete the curriculum.

Advanced workshops provide experienced affordable housing professionals with in-depth consideration of issues in rental housing development, home ownership, pre-development and program management. For each required course, 2 to 4 hours of pre-course work will be required to be completed and submitted prior to the workshop. Advanced workshop participants will receive each assignment via email or, if email is not available, via fax. Advanced credit will not be given if the assignment is not submitted by each workshop's deadline.

Once participants have completed the required courses, he or she will receive a certification of completion of the Advanced Curriculum for Housing Professionals in Florida.

When registering for the workshop series, participants will be asked to indicate whether or not they will be taking the course for advanced credit. All workshops are of course open to those not wishing to participate in the advanced curriculum.

## ADVANCED INCOME COMPLIANCE AND PROGRAM MANAGEMENT

September 7, 2005, Tampa  
Crowne Plaza Hotel (813) 623-6363

January 31, 2006, Jacksonville  
Radisson Hotel (904) 281-9700

**T**his advanced curriculum workshop will focus on some of the more complex issues involving income verification, overall program and record management. This workshop will explore the policy issues behind income compliance and accountability to give program administrators a better understanding of the reasons behind the rules. A section of the workshop will focus on common monitoring issues and how to avoid them. Overall records management will also be covered, including tracking expenditures, financial record keeping and file organization.

### Who Should Attend:

- Advanced Curriculum participants
- SHIP program administrators
- Eligible sponsors who are involved with the income compliance, reporting or file management process

### Key Topics:

- Verifying income in complex situations
- Asset limits
- Financial management
- File organization and records management
- Monitoring issues

## **ALTERNATIVE FUNDING SOURCES**

March 2, 2006, West Palm Beach  
Crowne Plaza Hotel (561) 689-6400

**A**ffordable housing professionals are often on the lookout for new sources of loans and grants. Most are familiar with their local HOME, CDBG and SHIP funds, as well as the funding programs offered by the Florida Housing Finance Corporation, Department of Community Affairs and other government agencies. What other funds are available to help fund affordable housing initiatives in Florida? This one-day workshop will focus primarily on non-governmental funding sources that can help make your housing initiatives successful.

### **Who Should Attend:**

- **Housing program administrators**
- **Community partners**
- **Nonprofit affordable housing developers**

### **Key Topics:**

- **Florida Community Loan Fund**
- **Foundations**
- **Federal Home Loan Bank of Atlanta resources**
- **Neighborhood Lending Partners**
- **Enterprise Foundation resources**
- **FannieMae resources**
- **Local Initiative Support Corporation**

## **CREATING AND SUSTAINING AFFORDABLE HOUSING FOR LONG-TERM AFFORDABILITY**

October 26, 2005, Ft. Lauderdale  
Marriott Ft. Lauderdale North (954) 771-0440

January 25, 2006, Tampa  
Crowne Plaza Hotel (813) 623-6363

**W**ith our dedicated revenue source and creative programs, Florida is doing a better job than most in creating affordable homes and extending ownership opportunities to low income families. But due to real estate appreciation in general, and the extreme appreciation that accompanies living near the water, Florida's affordable housing stock today becomes unaffordable tomorrow. In this workshop, we will share strategies for increasing the permanent supply of affordable housing, and will evaluate methods for increasing home ownership opportunities for low-income families. Inclusionary zoning, community land trusts, linkage fees, and shared appreciation will all be covered.

Land use restriction agreements can create affordable housing in perpetuity but require the ongoing administration of local government. Most land use restriction agreements are tied to the duration of the subsidy and are removed upon resale or after a modest number of years. A community land trust can shift the administrative responsibility to a community based nonprofit and ensure the preservation of the affordable housing stock. This workshop will include the "how to" for implementing community land trusts in your community.

### **Who Should Attend:**

- Housing program administrators;
- Local planning staff;
- Nonprofit Developers; and
- Members of local housing partnerships.

### **Key Topics:**

- Evaluating the benefits of a Community Land Trust (CLT);
- Shared appreciation;
- Linkage fees;
- Inclusionary zoning;
- Appraisal methodologies;
- Structuring construction and end financing; and
- Resale Formulas.

## **DEVELOPING HOUSING FOR EXTREMELY LOW INCOME HOUSEHOLDS**

August 31, 2005, Orlando  
Crowne Plaza Hotel (407) 781-2105

**T**his workshop is designed for organizations that provide housing and/or services to extremely low income households, and local government housing staff that provides the funding. The focus of the training is to build the development capacity of organizations who are interested in learning more about the development process and how to structure financing strategies to serve the housing needs of this difficult to serve population. This workshop will focus on the rental development process, as well as the financing structure of successful deals. Participants will also be introduced to the various financing which is available through Florida Housing Finance Corporation's Universal Application Cycle.

### **Key Topics**

- Making rental housing affordable
- Capitalizing operating reserves
- Pro formas
- Funding sources

### **Who Should Attend**

- Local government staff
- Nonprofit developers
- Nonprofit service providers interested in developing affordable housing

## DEVELOPMENT PROCESS

September 21, 2005, Orlando  
Crowne Plaza Hotel (407) 781-2105

November 16, 2005, Coral Gables (Miami)  
Omni Collonade Hotel (305) 563-6541

**A**ffordable housing production is the goal of many of Florida's affordable housing programs. This required core curriculum workshop provides the participants with an introduction to the housing development process from the point of view of the developer. Land use, impact fees, permitting, platting, and much, much more will be covered in this introductory course. Understanding the development process, as well as the costs and financing needed to make affordable housing production happen will enable housing administrators to design effective affordable housing programs. Participants will also gain a better understanding of how amounts and timing of subsidies directly influence the incomes of the families being served.

### Who Should Attend:

- Housing program administrators
- Nonprofit affordable housing developers
- Community partners

### Key Topics:

- Steps in the development process
- Land use and other regulations controlling development
- Financing
- Site selection
- Market Analysis
- How housing is made affordable

## **DISASTER PREPAREDNESS**

May 17, 2006, Sarasota  
Hyatt Hotel (941) 953-1234

**F**loridians experienced a hurricane season like no other in 2004, leaving many people struggling to find affordable housing. In response to the destruction caused by the storms, the Florida Legislature allocated \$250 million in funding for hurricane recovery. Beginning in July 2005, \$208 million was made available to local governments in the hurricane-impacted areas for the purpose of addressing local affordable housing needs through the Hurricane Housing Recovery Program, and an additional \$42 million was allocated for the Rental Recovery Loan Program. Join us for this important workshop to hear how implementation of these programs is progressing, and to share your challenges and successes with your peers.

### **Who Should Attend:**

- **Local Housing Administrators**
- **Planning Staff**
- **Elected Officials**
- **Nonprofit Service Providers**

### **Key Topics:**

- **Identifying community needs**
- **Coordinating resources**
- **Collaborating with key partners**
- **Meeting HHRP expenditure deadlines**
- **Reporting program accomplishments**

## ENHANCING YOUR HOUSING STRATEGIES

October 4, 2005, Orlando  
Crowne Plaza Hotel (407) 781-2105

February 7, 2006, Coral Gables (Miami)  
Omni Collonade Hotel (305) 563-6541

**H**ow does a housing strategy's design affect the end results? How do you establish a per unit maximum amount of assistance that meets the needs of your community? Are there certain strategies that every community should implement? How do you put these into a format that the Florida Housing Finance Corporation will approve?

This required core curriculum workshop is designed for the housing professional who wants to learn more about which strategies work best under which circumstances. Also covered will be methods of evaluating the effectiveness of a particular strategy as it relates to your community's goals. The workshop will also include the proper format for Local Housing Assistance Plans and what information must be contained in these plans in order to meet the requirements of the SHIP statute and rule.

Attendance is strongly recommended for SHIP Administrators who have a Local Housing Assistance Plan (LHAP) due in May 2005.

### Who Should Attend:

- Core curriculum participants
- Local government housing administrators
- Local government elected officials
- Local Advisory Committee members
- Community partners involved with or interested in making recommendations to enhance the current program

### Key Topics:

- Identifying community needs
- Purchase assistance strategies
- Housing rehabilitation strategies

## HOME BUYER COUNSELING AND TRAINING

October 18, 2005, Orlando  
Rosen Plaza Hotel (407) 996-9700

February 23, 2006, Ft. Lauderdale  
Marriott Ft. Lauderdale North (954) 771-0440

**A**lmost everybody does it, but how effective is your training and counseling program? How can you improve upon your program? This workshop will focus on all aspects of housing counseling and homeownership training, including credit counseling, family budgeting, purchasing a home, the mortgage process and post-closing issues, such as home maintenance. Costs associated with delivering a homebuyer counseling and training program will also be discussed.

Housing administrators and the counseling providers that work with the local housing programs are encouraged to attend to become more knowledgeable about the key elements of homebuyer counseling and training.

### Who Should Attend:

- Housing counseling providers
- Community lenders
- Local government housing administrators
- Nonprofit affordable housing developers
- Applicant intake and income certification staff

### Key Topics:

- Credit counseling
- Developing a plan for resolving credit issues
- Foreclosure prevention
- Demystifying the mortgage process and documentation
- Post-closing issues
- Tracking progress and ongoing support
- Assessment through the interview process

## JOINT VENTURES: HOW AND WHEN TO PARTNER

May 2, 2006, Ft. Lauderdale

Marriott Ft. Lauderdale North (954) 771-0440

**T**he experience requirement in the Florida Housing Finance Corporation's Universal Cycle, along with the reality that some groups just aren't ready to go it alone, make a development partner a necessity. This partner can be either a nonprofit or for profit entity that has experience with the proposed type of development. This workshop will focus on what a nonprofit developer can expect from a partnership. Topics to be covered include how to evaluate potential development partner, how to divide up the work, and ways to divide the fee. Examples of successful partnerships will also be covered.

### Who Should Attend:

- Nonprofit developers
- Housing Program Administrators

### Key Topics:

- How to decide if your organization needs a development partner
- Methods for checking references
- For profit partners and nonprofit set asides
- Negotiating the fee
- Risks

## **MANUFACTURED HOUSING**

February 16, 2006, Gainesville  
Paramount Plaza Hotel (352) 377-4000

According to the Florida Manufactured Housing Association, one of every five homes sold in Florida is a manufactured home. In addition there are over 2,600 mobile home parks in the state, providing housing for the elderly and the very low income workforce. This workshop will focus on existing and new manufactured housing. Participants will learn some of the differences between the various codes and construction types that have been in place throughout the years. This workshop will also focus on efforts that can be made to preserve mobile home parks. As real property values in Florida rise, mobile home parks are rapidly lost as the park owners change the land use and sell the property for “higher and better” economic uses. The loss of the park results in the displacement of residents who often cannot afford to relocate their home. The course will cover legal and financial strategies for preventing the loss of mobile home parks and preserving mobile home park land for the benefit of the mobile home park residents.

### **Key Topics:**

- Differences in the various manufactured housing codes
- Financing manufactured homes
- Strategies for preventing the loss of mobile home parks

### **Who Should Attend:**

- Local government housing staff
- Nonprofit developers of affordable housing

## PLANNING FOR YOUR COMMUNITY'S AFFORDABLE HOUSING NEEDS

August 23, 2005, Orlando  
Crowne Plaza Hotel (407) 781-2105

November 10, 2005, Coral Gables (Miami)  
Omni Collonade Hotel (305) 563-6541

**W**hat are the key considerations when designing a local affordable housing program? How is affordable housing linked to the local government comprehensive planning process? Have you wanted to gain more knowledge and insight on what resources are available and how affordable housing is funded? This one-day workshop will provide housing program administrators, planning staff, and local government policy-makers with overview information on the practical considerations of structuring affordable housing programs and their intended results. Participants will gain knowledge on the overall development process, and become familiar with various models for housing production. We will also discuss the important aspects of structuring local housing partnerships, as well as barriers to affordable housing and how to overcome them.

### Who should attend:

- City and County Managers
- Local government planning staff
- Local elected officials
- Housing program administrators
- Members of local housing partnerships

### Key Topics:

- Determining community need
- Linkage to the local planning process
- Economic, social, and public safety issues
- Project funding and leveraging resources
- Serving targeted populations
- Regulatory reform issues & NIMBYism (Not In My Back Yard)

## PLANNING, FINANCING AND DEVELOPING AFFORDABLE HOUSING FOR OWNERSHIP

March 22, 2006, Orlando  
Crowne Plaza Hotel (407) 781-2105

June 1, 2006, Coral Gables (Miami)  
Omni Collonade Hotel (305) 563-6541

**F**inancing new affordable homeownership units and preserving existing units are activities undertaken in virtually every Florida community. But how are these units made affordable? Why is it a challenge to build units prior to having a buyer? How can we tell if the units being built are affordable?

This one-day workshop will take the participant step-by-step through the process of developing housing for homeownership, including understanding the market and feasibility analysis, developing the construction budget, building a relationship with lenders and other critical partners, and assembling financing. Also covered will be commonly misunderstood terms and some basic underwriting issues unique to single-family financing.

### Who Should Attend:

- Local government housing administrators
- Nonprofit Developers
- Local government elected officials
- Community Partners

### Key Topics:

- Understanding the Market
- Sources and Uses
- Calculating affordability
- Appraisals and other studies
- Construction financing
- Permanent financing
- Subdivision development
- Scattered site development

## **PLANNING, FINANCING AND DEVELOPING AFFORDABLE RENTAL HOUSING**

December 13-14, 2005, Tampa  
Crowne Plaza Hotel (813) 623-6363

June 13-14, 2006, Ft. Lauderdale  
Marriott Ft. Lauderdale North (954) 771-0440

**T**his two-day advanced workshop addresses the principles behind developing affordable rental housing. The challenges and opportunities of both new construction and rehab will be covered, as will small scattered site deals and large scale developments. This workshop will also include an in-depth look at real estate economics, as well as asset management and the role each plays in successful rental housing development. Various funding sources will be reviewed including SAIL, HOME, SHIP, Housing Credits and bonds.

### **Who Should Attend:**

- Nonprofit Developers
- Local government administrators who fund or are planning to fund rental housing
- Advanced Curriculum Participants

### **Key Topics:**

- The role of rental housing in meeting a community's affordable housing needs
- Financing rental housing
- Subsidies available for rental housing
- Calculating affordability
- Market analysis

## **PRE-DEVELOPMENT PROCESS**

November 30 - December 1, 2005, West Palm Beach  
West Palm Beach Marriott (561) 833-1234

April 18-19, 2006, Tampa  
Crowne Plaza Hotel (813) 623-6363

**W**e always hear that pre-development is one of the most difficult pieces of any proposed development. Florida even has a low interest loan program dedicated solely to paying for pre-development costs. But what's so tough about it? And why does it so often kill deals? Come learn about legal issues and site acquisition, site selection and evaluation, key considerations in underwriting and project economics. Participants will also be introduced to the elements of the project pro forma, and will learn about sources of financing for the pre-development and construction phases of the project.

This two-day workshop is a must for local government housing administrators who provide funds for housing development activities. By understanding this critical phase of the development process, funders and developers alike will be able to create realistic project time lines, and will be better able to time the awarding of funds to a particular project.

### **Who Should Attend:**

- Nonprofit affordable housing developers
- Local government housing administrators
- Local lenders

### **Key Topics:**

- Knowing and evaluating the market
- Assembling the Development Team
- Project Economics
- Legal Issues in obtaining site control
- Site selection and evaluation
- Understanding what the underwriter needs
- Assembling resources
- Developing realistic time lines

## QUANTITATIVE ANALYSIS OF THE SHIP PROGRAM

January 10-11, 2006, Ft. Lauderdale  
Marriott Ft. Lauderdale North (954) 771-0440

April 4-5, 2006, Orlando  
Crowne Plaza Hotel (407) 781-2105

**T**his two-day workshop provides a detailed analysis of how Florida's SHIP jurisdictions are spending their funds, with a focus on how well the local policies are serving the community's affordable housing needs and community development objectives. The course material is based on research conducted by Senior Coalition staff members Stan Fitterman and Wight Greger.

By conducting a comprehensive review of Local Housing Assistance Plans and annual reports, Fitterman and Greger were able to evaluate how program design affects program results. This workshop will provide participants with a comprehensive look at how SHIP strategies are designed and who the strategies assist. Also covered will be how subsidy amounts are determined, the most popular and least popular strategies, key features of various strategies and much, much more.

### Who Should Attend:

- Local housing program administrators
- Local housing advisory committee members
- Nonprofit affordable housing developers

### Key Topics:

- Strategy designs
- Maximum assistance amounts
- Leveraging
- Staffing
- Use of eligible sponsors
- Program design

## UNDERSTANDING THE INCOME QUALIFICATION PROCESS

August 9, 2005, Coral Gables (Miami)  
Omni Collonade Hotel (305) 563-6541

November 3, 2005, Orlando  
Crowne Plaza Hotel (407) 781-2105

**T**ired of wondering if you are counting assets correctly? Confused over recent monitoring findings? Not sure about just what you should “anticipate” when calculating projected annual income? Concerned about maintaining proper files? Want to learn how to make monitoring less stressful?

This one-day workshop, a required core curriculum course, is an intensive session on the details of qualifying and certifying income eligibility for the SHIP program. Covered topics include taking the application, computing total anticipated household income, acceptable forms of income verification, the importance of properly certifying income, file documentation and record keeping and capturing the necessary information needed for reporting. Designed specifically for those whose job it is to accept and process applications for State Housing Initiatives Partnership (SHIP) assistance and the people who supervise them, this workshop is a great introduction to numerous critical eligibility issues and will serve as a refresher course for seasoned SHIP administrators.

### Who Should Attend:

- Core Curriculum participants
- New and experienced SHIP staff from local government and nonprofit organizations
- Local Lenders or other service providers who are involved with the income eligibility process

## **UNDERWRITING: WHAT TO EXPECT AFTER YOU ARE FUNDED**

March 9, 2006, Ft. Lauderdale  
Marriott Ft. Lauderdale North (954) 771-0440

**T**his workshop is designed for organizations that have received funding from the Florida Housing Finance Corporation and who are going through the underwriting process for the first time. This workshop will cover the major components of the underwriting process including: developer experience, costs, market, project income, appraisals and environmental assessments. Also, to be covered is how each of these components is evaluated by the underwriter, as well as common problems encountered by underwriters.

### **Who Should Attend:**

- Organizations that have received funding from the Florida Housing Finance Corporation and who are going through the underwriting process for the first time.

### **Key Topics:**

- The overall underwriting process
- Evaluating developer and contractor experience
- Land costs
- Hard costs
- Soft costs
- Financial costs
- Market area
- Comparable rents
- Market demographics
- Income and expense analysis
- Interest rate sensitivity



