The Tallahassee Lenders Consortium (TLC) is celebrating 15 years of affordable housing services, along with building their 49th and 50th homes in the Big Bend Area.

The new homeowners, Barbara Howard and Dwayne Whitaker, were in attendance to cut the ribbon on their houses during the celebration. “They educated me. They took the time to break it down and help me understand,” Whitaker said of the home-buying process.

Both homes are Energy Star certified, have four bedrooms, two baths and approximately 1,300 square feet each.

Since its founding in 1993, TLC has been one of the leaders in North Florida in providing comprehensive homebuyer education, mortgage lending, down payment, and closing assistance to low- and moderate-income families, in addition to providing foreclosure counseling.

To help further its goals, TLC made the transition from assisting homebuyers to building communities by achieving recognition as a Community Housing Development Organization (CHDO, which is a private, non-profit, community-based service organization that has staff capacity to build affordable housing for the community it serves.

For the last 15 years, TLC has been able to build affordable housing throughout Tallahassee. They also are responsible for building Phases I, II, and III of the City of Tallahassee’s Infill Housing Program, and much more.

Tallahassee Lenders Consortium (TLC) is a non-profit organization whose mission is to improve people’s ability to obtain safe, decent affordable housing. TLC provides information and education regarding credit counseling and the process of purchasing a home to very low- and low income individuals. In addition, the Consortium administers Leon County’s and City of Tallahassee’s Down Payment Assistance Programs, and assists local lenders in making affordable loans by processing, underwriting and packaging these loans. For more information, visit www.tallahasseeexchange.org.

TLC Celebrates 15 Years of Service and Building Their 50th Home

This Soldier and His Family Have a Place to Call Home

Moreover, Healy-Sparks also helped Jonathan’s aunt and uncle, Albert and Jennifer Feliciano, purchase their home in August 2006. The City of Fort Myers ended up donating the land to the builder who built both of the homes. After watching his parents, his aunt and uncle, and their children purchase homes, he decided it was time to purchase a home of his own. Prieto was able to close on his three-bedroom, two-bathroom, 2,138 square-foot-home in Lehigh Acres shortly thereafter.

Healy-Sparks has been an approved lender with Florida Housing since 2003. Through her hard work and dedication, she has been able to help a number of Floridians purchase their first homes. When asked why she likes helping Floridians achieve homeownership, Lois simply replied:

“For many years, I struggled as a single mother with two small children living in apartment after apartment, worrying about never having a real home for my children to live in. I was never told, nor did I ever hear about, any of these programs being available to help me and my family get into a home. When I started as a loan officer in 2002, I had worked for a builder as a sales and marketing representative, and researched these programs for our clientele so we could help them get into the affordable homes we were building. One of the banks that I was using at the time approached me to do the same thing, but in the reverse—find clients to use these programs who were looking to purchase a home. I have been helping clients through this program and programs like it since then.

I find family stability is based on parents and the home they provide for their children; if a family has no roots—no where to actually call home—it can affect how children view the world and how they turn out. Luckily my children turned out fine, but that is not always the case.

For more information on Florida Housing’s homeownership programs, click on the First Time Homebuyer Wizard at www.floridahousing.org, or contact Single Family Program staff at (850) 488-4197.
Florida Housing recently sold a new $76 million bond series to help eligible homebuyers in the state. In this uncertain market, Florida Housing has remained committed to assisting prospective homebuyers achieve the “American Dream” of homeownership by continuing to offer 30-year, fixed-rate mortgages together with down-payment and closing-cost assistance for people who qualify. Florida Housing also re-introduced two popular housing programs: Florida Advantage and Community HEROS.

Moreover, homebuyers who use one of Florida Housing’s Programs and purchase properties that qualify under the requirements established by the American Recovery and Reinvestment Act may take advantage of up to an $8,000 tax credit. The home must be purchased on or before January 1, 2009, and no later than November 30, 2009. Contact your tax consultant or a participating lender for more details.

For questions about Florida Housing’s homeownership programs, or to become an approved lender to administer our programs, contact Single Family program staff at (850) 488-4197.

**IMPORTANT Resources & Links**

1) For more information on Florida Housing’s First Time Homebuyer Program, visit [www.floridahousing.org](http://www.floridahousing.org).

2) To become a participating lender, visit [www.floridahousing.org](http://www.floridahousing.org): click on Housing Partners, then click Lenders and complete the application.

3) For complete Bond Program Training at no cost to you or your institution, contact Pat Denihan, eHousing Plus, at (954) 430-6072.

4) For flyers and other promotional materials to distribute to potential clients, contact Natalyne Zanders via e-mail at natalyne.zanders@floridahousing.org. Please specify your quantity and preferred language (English or Spanish).

5) For Florida Housing’s SHIP Program Directory, visit [www.floridahousing.org](http://www.floridahousing.org): click on Housing Partners, and then click on Local Governments (SHIP).

**REALTOR Corner**

Attention Realtor Associations! If you are interested in attending or hosting a Florida Housing Realtor Continuing Education (CE) course, contact Charles “Chip” White at Florida Housing. Licensed Florida Realtors may receive three (3) CE credits for completion of the course.

The Realtor CE Course, titled “Affordable Housing Solutions: What Every Realtor Should Know,” is offered in partnership with various Realtor associations throughout the state. For more information on the course, visit [www.floridahousing.org/Home/HousingPartners/RealtorPage/RealtorTrainingSchedule.htm](http://www.floridahousing.org/Home/HousingPartners/RealtorPage/RealtorTrainingSchedule.htm).

So, schedule your training today! Chip White may be reached at (850) 488-4197 or via e-mail at charles.white@floridahousing.org.

**BOND FINANCIAL Update**

In respect to the 2008 Series 4 issue that closed on November 25, 2008, Fitch Ratings, Inc. (Fitch), Moody’s Investors Service (Moody’s); and Standard & Poor’s Ratings Services—a division of The McGraw-Hill Corporation (S&P)—have assigned the 2008 Series 4 Bonds ratings of “AA+,” “Aa1” and “AA+,” respectively.

Depending on the market, Florida Housing expects close the next bond issue in June 2009.

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**Leading Lenders & Lending Institutions**

Each quarter, Florida Housing congratulates top-producing lenders for the First Time Homebuyer Program. Based on various stages in the origination process, this quarter’s winners are as follows:

**The Top Three Loan Officers:**

<table>
<thead>
<tr>
<th>Loan Officer</th>
<th>Lender</th>
</tr>
</thead>
<tbody>
<tr>
<td>Molly Coberly</td>
<td>Shelter Mortgage LLC</td>
</tr>
<tr>
<td>Lisa Hand</td>
<td>Countrywide Home Loans</td>
</tr>
<tr>
<td>Pat Gaver</td>
<td>BB&amp;T</td>
</tr>
</tbody>
</table>

**Top Three Lending Institutions:**

<table>
<thead>
<tr>
<th>Lender</th>
<th>No. of Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>SunTrust Bank</td>
<td>109</td>
</tr>
<tr>
<td>Bank of America</td>
<td>94</td>
</tr>
<tr>
<td>National City Mortgage</td>
<td>89</td>
</tr>
</tbody>
</table>

**UPCOMING EVENTS**

- **March 24** ..............Realtor Training
  - Navarre Area Board of Realtors
  - Navarre
  - 9:00 a.m. to noon

- **March 26** ..............Realtor Training
  - Gainesville Alachua County Association of Realtors
  - Gainesville
  - 9:00 a.m. to noon

- **April 14** ..............Realtor Training
  - Greater Miami and the Beaches
  - Miami
  - 9:00 a.m. to noon

- **April 15** ..............Realtor Training
  - Realtor Association of the Palm Beaches
  - Lake Worth
  - 9:00 a.m. to noon

- **April 17** ..............Realtor Training
  - Flagler County Association of Realtors
  - Bunnell
  - 9:00 a.m. to noon

- **April 24** ..............Florida Housing Board Meeting
  - City Hall
  - Tallahassee
  - 8:00 a.m.

- **May 20** ..............Realtor Training
  - Greater Fort Myers and the Beaches
  - Fort Myers
  - 9:00 a.m. to noon