STATE OF FLORIDA FLORIDA HOUSING FINANCE CORPORATION

IN THE MATTER OF	:
EMERALD DUNES .	APARTMENTS, LTD

INITIE MATTER OF

FHFC FILE #: 2002-023C

PETITION FOR FORMAL ADMINISTRATIVE PROCEEDING

COMES NOW EMERALD DUNES APARTMENTS, LTD. (hereinafter referred to as "Emerald Dunes"), pursuant to Section 120.569, Florida Statutes, and Rule 28-106, Florida Administrative Code, and respectfully files this Petition For Formal Administrative Proceeding to be held pursuant to Section 120.57(1), Florida Statutes, regarding the FLORIDA HOUSING FINANCE CORPORATION's (hereinafter referred to "FHFC") decision as to Emerald Dunes' 2002 Universal Application under the FHFC Housing Credit Program, as reflected in FHFC's 2002 Universal Scoring Summary. In support thereof, Emerald Dunes states as follows:

General Allegations

- FHFC is located at 227 North Bronough Street, Suite 5000, Tallahassee, Florida
 32301. The subject FHFC File Number is 2002-023C.
- 2. Emerald Dunes' address is 1130 Washington Avenue, 4th Floor, Miami Beach, Florida 33139. Its phone number is (305) 538-9552.
- 3. For purposes of this proceeding, the address and phone number for Emerald Dunes is that of undersigned counsel.

- 4. On or about July 22, 2002, FHFC issued its 2002 Universal Scoring Summary, which reflected the final scores for all applicants who filed a 2002 Universal Application under various FHFC programs. With regard to Emerald Dunes' application, FHFC rejected Emerald Dunes' Cure with respect to FHFC's determination that Emerald Dunes' proposed development did not fall within a Front Porch Community. As a result thereof, Emerald Dunes did not receive the five (5) points available for the Front Porch Florida Demographic or Area Commitment, which dropped Emerald Dunes' score from 71 points to 66 points. This reduction in Emerald Dunes' score precluded Emerald Dunes from receiving funding under the Front Porch set-aside, and therefore, precluded Emerald Dunes from receiving any funding under the Housing Credits Program. As a result, Emerald Dunes' substantial interests are affected by FHFC's determination that Emerald Dunes is not within a Front Porch Community.
- 5. Emerald Dunes was notified on or about July 22, 2002, of FHFC's determination, by way of a Memorandum and attached 2002 Universal Scoring Summary. A copy of these documents is attached hereto as "Exhibit A." The Memorandum indicates that Petitions contesting FHFC's determination must be received by 5:00 p.m. on August 13, 2002.

Statement of Ultimate Facts Warranting Reversal of FHFC's Determination

- 6. On April 15, 2002, Emerald Dunes timely filed with FHFC an application for funding under FHFC's Housing Credits Program ("Application").
- 7. The Application clearly indicated in Part III.A.2., the proposed development's address as the NW corner of NW 17th Ave. & NW 207th Street, Miami, Florida 33056.
- 8. The Application also clearly indicated in Part III.D.9., Demographic or Area Commitment, that the development fell within a Front Porch Florida Community and, as directed

by the Application, included as Exhibit 31 thereto a Verification of a Front Porch Florida "Funding Commitment" signed by the Council Chairperson of the Governor's Revitalization Council and Alison A. Hewitt, Director of the Governor's Office of Urban Opportunity (hereinafter referred to as the "Verification"). A copy of the Verification is attached hereto as "Exhibit B." That Demographic or Area Commitment is the Opa-Locka/North Dade Front Porch Community (hereinafter referred to as "OLNDFPC"), designated on October 7, 1999, by Governor Jeb Bush.

- 9. Consistent with this Verification, the Executive Office of the Governor issued a press release on October 7, 1999, which indicated boundaries for the Opa-Locka Front Porch Florida community that included Emerald Dunes' proposed development. A copy of the press release is attached hereto as "Exhibit C." Notably, that press release remains available on the Executive Office of the Governor's website, and has not been withdrawn, altered, or otherwise superceded by a subsequent press release.
- 10. On May 7, 2002, Ms. Hewitt, apparently at her own initiative, sent a letter to Mark Kaplan, Executive Director of FHFC, indicating without explanation or substantiation, that Emerald Dunes' proposed development is not located within the boundaries of the OLNDFPC. Said correspondence directly contradicted Ms. Hewitt's certification on the Verification, executed by Ms. Hewitt in her official capacity on March 25, 2002, and included as Exhibit 31 to the Application. Additionally, the May 7, 2002, letter lacks any signature by the Council Chairperson of the Governor's Revitalization Council, as required of Verifications; nor does the letter indicate an effective date for this unilateral determination that Emerald Dunes' proposed development was not within the boundaries of the OLNDFPC. Ms. Hewitt's letter was sent to, and received by, FHFC

almost a month after the application filing deadline of April 15, 2002.

- 11. On May 13, 2002, FHFC scored the Application with the benefit of the May 7, 2002, letter from Ms. Hewitt, but nevertheless determined to grant five (5) points to Emerald Dunes based on the proposed development's location within a Front Porch Florida community.
- 12. On May 23, 2002, another Applicant filed a Notice of Potential Scoring Error (hereinafter referred to as "NOPSE") 71 with FHFC. NOPSE 71 cited Ms. Hewitt's May 7, 2002, correspondence, to allege that Emerald Dunes' proposed development fell outside of the boundaries of a Front Porch Florida community. NOPSE 71 contended that the alleged deficiency should disqualify the Application.
- 13. On June 10, 2002, FHFC issued Emerald Dunes' Universal Scoring Summary reflecting FHFC's determination, as revised by NOPSE 71. As reflected in that Scoring Summary, Emerald Dunes' preliminary score was reduced by the five (5) points originally awarded to Emerald Dunes for the proposed development's verified location within a Front Porch Florida community.
- 14. On June 26, 2002, Emerald Dunes timely filed a Cure by Clarification with FHFC, indicating the above-recited facts and requesting that FHFC restore the five (5) points it had removed from the Emerald Dunes Scoring Summary as a result of FHFC's understanding that Emerald Dunes was not located within a Front Porch Florida community. Emerald Dunes' Cure by Clarification was denied as reflected on FHFC's 2002 Universal Scoring Summary.

Statement of Specific Statutes and Rules Requiring Reversal of FHFC's Determination

15. Section 420.5099, Florida Statutes, designates FHFC as the "housing credit agency" responsible for the allocation and distribution of housing credits in Florida.

- 16. Rule 67-48.025, Florida Administrative Code, implements FHFC's responsibilities under Section 420.5099, Florida Statutes, through the adoption of the 2002 Qualified Allocation Plan.
- 17. The Qualified Allocation Plan sets forth the specific criteria for receiving a portion of the Three Million Dollars (\$3,000,000) in housing credits that have been set aside for applicants, to wit:
 - A. Applicants must qualify for points as a Front Porch Florida Community Development;
 - B. Applicants must meet the Application's threshold requirements; and
- C. Applicants must receive a score of not less than 64 points for the proposed Development's Application.
- 18. As the designated officials issued a formal Verification expressly indicating without qualification that the Emerald Dunes proposed development fell within the boundaries of a Front Porch Florida community as of April 15, 2002, application of the rules and procedures of FHFC's Qualified Allocation Plan mandates inclusion of Emerald Dunes as a Front Porch Florida Community Development eligible for housing credits under this program.

Disputed Issues of Material Fact and Law

- 19. The disputed issues of material fact and law include, but are not limited to:
- (a) Whether Emerald Dunes' proposed development lies within a Front Porch Florida community for purposes of determining eligibility for housing credits under the Front Porch Florida Community Development program;
- (b) Whether Emerald Dunes' proposed development fell within a Front Porch Florida

- community as of April 15, 2002;
- (c) Whether FHFC unlawfully, arbitrarily and capriciously determined that Emerald Dunes' proposed development was not within a Front Porch Florida community;
- (d) Whether FHFC unlawfully, arbitrarily and capriciously effectuated a non-verified determination indicating that Emerald Dunes' proposed development was not within a Front Porch Florida community after April 15, 2002;
- (e) Whether FHFC unlawfully, arbitrarily and capriciously accepted said evidence from only one of the two entities required to certify that a proposed development is within a Front Porch Florida community;
- Whether FHFC unlawfully, arbitrarily and capriciously determined that Emerald Dunes' proposed development did not fall within a Front Porch Florida community, based upon evidence which failed to indicate a specific date on which Emerald Dunes' proposed development was not within a Front Porch Florida community, given previously-submitted evidence which conflicted with same;
- (g) Whether the Opa-Locka Front Porch Coalition and/or Governor's Revitalization Council concur with Alison Hewitt's determination that Emerald Dunes' proposed development does not fall within a Front Porch Florida community;
- (h) Whether the principles of equitable estoppel preclude FHFC from determining that Emerald Dunes' proposed development does not fall within a Front Porch Florida community;
- (i) Whether Emerald Dunes is entitled to the five (5) points deducted by FHFC from

- Emerald Dunes' final score as reflected on the 2002 Universal Scoring Summary;
- (j) Whether Allison Hewitt was duly authorized to cause the substitution of the Verification with a non-verified indication that Emerald Dunes' proposed development does not fall within a Front Porch Florida community;
- (k) Whether FHFC was duly authorized to cause the substitution of the Verification with a non-verified indication that Emerald Dunes' proposed development does not fall within a Front Porch Florida community;
- (l) Whether FHFC adequately and properly reviewed the Application to substantiate FHFC's determinations in this matter;
- (m) Whether FHFC adequately and properly applied the relevant provisions of its Qualified Allocation Plan to substantiate FHFC's Scoring Summary;
- (n) Whether FHFC used proper methods and practices when reviewing, analyzing, and determining whether Emerald Dunes fell within the boundaries of a Front Porch Community;
- (o) Whether FHFC adequately and properly notified Emerald Dunes of a revision to the boundaries of OLNDFPC;
- (p) Whether the reasons specified in the Scoring Summary otherwise constitute an unlawful, arbitrary and capricious act of FHFC;
- (q) Whether FHFC afforded Emerald Dunes adequate protection under state and federal statutory and constitutional law when FHFC issued its Scoring Summary;
- (r) Whether there are any facts that demonstrate that the conditions which FHFC

- imposed through its Scoring Summary and procedures leading up to its issuance of the Scoring Summary are reasonably related to the statutory scheme encompassing the statutes FHFC purports to implement;
- (s) Whether FHFC has otherwise violated Emerald Dunes' rights to equal protection and due process of law, under the federal and Florida constitutions;
- (t) Whether FHFC has otherwise violated Emerald Dunes' rights to administrative due process; and
- (u) All other relevant disputed issues of fact and law which may be raised by Emerald
 Dunes throughout the course of these proceedings, which support Emerald Dunes'
 Demand For Relief in this matter.

Demand For Relief

- 20. WHEREFORE, Emerald Dunes respectfully requests:
- (a) That this Petition be forwarded to the Division of Administrative Hearings (DOAH), that DOAH exercise jurisdiction over this Petition and assign an Administrative Law Judge (ALJ) to conduct a formal evidentiary hearing pursuant to Section 120.57(1), Florida Statutes;
- (b) That the assigned ALJ enter a Recommended Order containing findings of fact and conclusions of law consistent with a recommendation that FHFC enter a Final Order finding that Emerald Dunes' proposed development is within a Front Porch Florida community and awarding Emerald Dunes the five (5) points for successfully qualifying as same; and

(c) That the Final Order grant such other relief as deemed just and proper.

Respectfully submitted this 30th day of July, 2002.

TEW CARDENAS REBAK KELLOGG LEHMAN DEMARIA TAGUE, et al., LLP

Attorneys for Respondents Monroe Park Tower, Suite 725 101 North Monroe Street Tallahassee, Florida 32301 Telephone (850) 841-7770 Facsimile (850) 841-7778

Christopher J. Karo Florida Bar No. 85529

John L. Brennan III Florida Bar No. 48232

CERTIFICATE OF FILING

I HEREBY CERTIFY that the original and one copy of the foregoing Petition has been hand-delivered to Corporation Clerk, Florida Housing Finance Corporation, 227 North Bronough Street, Suite 5000, Tallahassee, FL 32301-1329, this 30th day of July, 2002.

Christopher J. Karo



MEMORANDUM

JEB BUSH Governor

ROBERT IAY TAYLOR Chairman

ORLANDO J. CABRERA Vice Chairman

BOARD OF DIRECTORS CHSAR CALVET WILLIAM G. EVANS JACK MAXWELL ZULLY RUD. TERRY SANTINI SANDRA TERRY

STEVEN SEIBERT Ex Officio

MARK KAPLAN Executive Director TO:

Applicants for the 2002 Universal Application Cycle

FROM:

Kerey Carpenter, Deputy Development Officer (

DATE:

July 22, 2002

SUBJECT:

Final Scores and Notice of Rights

Enclosed is a 2002 Universal Scoring Summary reflecting the Corporation's decision regarding any revisions ("Cures") and Notices of Alleged Deficiencies ("NOAD") and the leveraging groups A and B, together with an Election of Rights Form with attachments. NOADs and program spreadsheets are now available on Florida Housing's web site at www.floridahousing.org.

Applicants who wish to contest the decision relative to their own Application must petition the Corporation for review of the decision in writing within 21 Calendar Days of the date of receipt of this notice. Only petitions received by this deadline will be considered. The petition must specify in detail cach issue and score sought to be reviewed. Unless the appeal involves disputed issues of material fact, the appeal will be conducted on an informal basis pursuant to section 120.57(2), Florida Statutes. If the appeal raises disputed issues of material fact, a formal administrative hearing will be conducted pursuant to Section 120.57 (1), Florida Statutes. Failure to timely file a petition shall constitute a waiver of the right of the Applicant to such an appeal. Written notifications, petitions or requests for review will NOT be accepted via telefax or other electronic means. No Applicant or other person or entity will be allowed to intervene in the appeal of another Applicant.

Petitions must be received by 5:00 p.m. Eastern Time, on Tuesday, August 13, 2002. Petitions must comply with the provisions of Rule 28-106.201 or 28-106.301, Florida Administrative Code, and must be filed with:

> Corporation Clerk Florida Housing Finance Corporation 227 North Bronough Street, Suite 5000 Tallahassee, Florida 32301-1329

> > Exhibit A

Memorandum to Applicants Page Two July 22, 2002

An Applicant that requests a hearing will have the right to be represented by counsel or other qualified representative. Pursuant to section 120.573, Florida Statutes, mediation is not available.

Please complete and submit the enclosed Election of Rights Form as soon as possible to facilitate the scheduling of hearings. This form may be submitted prior to the submission of petitions. Florida Housing will make every effort to have a hearing schedule completed and posted on the Corporation web site by August 14, 2002.

Applicants will not be permitted to make oral presentations to the board in response to recommended orders. An Applicant may submit written arguments in response to a recommended order for consideration by the board. Any written argument should be typed, double-spaced with margins no less that one (1) inch, in either Times New Roman 14-point font or Courier New 12-point font, and may not exceed five (5) pages. Any written argument must be received by Florida Housing's Corporation Clerk at the above address no later than 5:00 p.m. Eastern Time, on Friday, October 4, 2002. Failure to timely file a written argument shall constitute a waiver of the right of the Applicant to be heard on the recommended order.

Enc.

2002 Universal Scoring Summary

As of: 07/22/2002

File# 2002-023C

Development Name: Emerald Dunes Apartments

As Of: Total Points Met Proximity Tie-Proximity Tie-Points Corporate 07 - 22 - 2002 66 Y 3 Preliminary 71 N 3 NOPSE 66 N 3 Final 68 Y 3 Appertanced 0 Y 0			
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*Corporation funding includes Local Government-issued tax-exempt band financing

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				Optional Features & Amenities:					
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2002 Universal Scoring Summary

As of: 07/22/2002

File # 2002-023C

Development Name: Emeraid Dunes Apartments

Scores:

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Applicant failed to provide a property completed and executed Local Government Verification of Status of Site Plan Approval for Multifamily Developments.

Page 3

2002 Universal Scoring Summary

As of: 07/22/2002

File # 2002-023C

Development Name: Emerald Dunes Apartments

Proximity Tie-Breaker Points: Item # Part Section Subsection Description

Available Preliminary NOPSE Final Post-Appeal 1.25 0	Created As Result Baserinded	Acadillated as Kesult
Preliminary	reated As Res	70
	Reason(s)	According to the Director of the Governor's Office of Urban Opportunity in a letter classed May 7, 2002, this proposed development is not located within the boundaries of a Front Porch Community.
Bus Stop or Metro Rail Stop Address/Location on FHFC Development Proximity List is:	Description	Demographic or area commitment
3P III A 11.b.(4). But Additional Application Comments:	11C 8 Part Section Subsection	2

VERIFICATION OF FRONT PORCH FLORIDA "FUNDING COMMITMENT"

Name of Applicant:	Emerald Dunes Apartments, Ltd.				
Name of Development:					
Address:	Emerald Dunes Apartments N/W corner of NW 17th Avenue & NV	V 207 Street, Unincorporated Miami-Dade County, FL 33056			
	ation Council and the Govern d above meets the following of	or's Office of Urban Opportunity confirm that criteria:			
1. The proposed Develo	pment is located within a designa	ated Front Porch Florida Community, and			
2. The proposed Development is in conformance with the Neighborhood Action Plan that is on file, at the time of Application Deadline, with the Governor's Office of Urban Opportunity for the designated Front Porch Florida Community.					
CERTIFICATION BY THE C	GOVERNOR'S REVITALIZATION	ON COUNCIL:			
I certify that the above inform	nation is true and correct.				
(Myssel) Range	ME 02/22/02	Ulysses Harvard			
Signature	'Date'	Print or Type Name			
•		Council Chairperson			
		Print or Type Title			
CERTIFICATION BY THE C	GOVERNOR'S OFFICE OF URB	AN OPPORTUNITY:			
I certify that the above inform	B, J.S, D2 Date	Alison A. Hewitt			

This certification must be signed by the authorized signatory from both the Office of the Governor's Revitalization Council and the Governor's Office of Urban Opportunity. Other signatories are not acceptable. No points will be awarded if the certification is inappropriately signed.

If the certification contains corrections or 'white-out', no points will be awarded. If the certification is scanned, imaged, altered, or retyped, the Application will fail threshold and will be rejected automatically. The certification may be photocopied.

Exhibit B

Exhibit 31

FOR IMMEDIATE RELEASE CONTACT: CORY TILLEY or LUCIA ROSS

THURSDAY, OCTOBER 7, 1999 (850) 488-5394

GOVERNOR BUSH SELECTS "FRONT PORCH FLORIDA" COMMUNITIES

TALLAHASSEE -- Governor Jeb Bush today designated six neighborhoods "Front Porch Florida" Communities. The Governor selected the Greater South Central Neighborhood in St. Petersburg; the Opa Locka Front Porch Community; the Northwood-Pleasant City-Northwest Community in West Palm Beach; the Greater Frenchtown Community in Tallahassee; the Dorsey-Riverbend Neighborhood Community in Ft. Lauderdale and the Greater Pensacola Front Porch Community to receive "Front Porch Florida" status.

Effective immediately the Greater South Central Neighborhood Community of St. Petersburg, the Opa Locka Front Porch Community and Northwood-Pleasant City- Northwest Community West Palm Beach are designated "Front Porch Florida" Communities. The Greater Frenchtown Community of Tallahassee, the Dorsey Riverbend Community of Ft. Lauderdale and the Greater Pensacola Front Porch Community will activate in the spring of 2000.

"I am very pleased to give these communities a new front porch to build upon," Governor Bush said. "They all have demonstrated resident driven revitalization efforts; a desire to raise educational standards in their public schools; provide quality health care for members of their communities and they are addressing environmental concerns. I am excited about their opportunity to serve as an example of urban revitalization for all Florida's cities."

The "Front Porch Florida" initiative seeks to advance an urban policy that will release the power of local communities in Florida's urban cores to rebuild their neighborhoods through a redevelopment process that is neighborhood-driven, asset-based and focused on community relationships.

"Front Porch Florida" will employ a comprehensive approach, empowering urban core residents to define and develop solutions to their problems, with influences in the areas of higher quality education, economic growth and environmental preservation.

Within the potential urban communities, the initiative seeks to improve schools, reduce crime, increase economic opportunities, provide adequate infrastructure and affordable housing opportunities and create an environment that fosters strong families and vital communities.

Ninety-five communities submitted "Front Porch" applications to Patrick Hadley, the coordinator of the "Front Porch Florida" initiative. Hadley traveled throughout Florida to visit some of the communities that submitted applications.

"A lot of times we focus on the bad things that are happening in our urban communities. Governor Bush's Front Porch initiative will allow all Floridians to see the good things that are happening in our urban communities," Hadley said.

There are 14 remaining communities that will be designated as a "Front Porch Florida" Communities, by the year 2002.

These communities will each develop a specialized neighborhood action plan that the Governor's Office, in partnership with the communities, will work to implement utilizing resources from inside and outside the neighborhood. Urban core residents will be empowered to define the problems specific to their community and develop the solutions that will result in change.

Exhibit C

"Front Porch Florida relies on the citizens to provide a positive, long-term solution for their community," Governor Jeb Bush said. "The busy front porch was oftentimes the strongest symbol of community life. It was the place where problems were discussed, decisions made and crises solved."

For more information on "Front Porch Florida" visit the Governor's website at www.state.fl.us/eog. Please see attached descriptions of the six communities selected by Governor Bush.

The Greater South Central Neighborhood in St. Petersburg

The Greater South Central Neighborhood (GSCN) of St. Petersburg is tied to the history of 22nd street, the center of the St. Petersburg African-American community. There are six established neighborhood associations that work collaboratively for the residents of the GSCN, Campbell Park Neighborhood Association, Palmetto Park Neighborhood Association, Wildwood Heights Neighborhood Association, Melrose-Mercy/Pine Acres Association, Perkins Neighborhood Association and the Thirteenth Street Heights Neighborhood Association.

GSCN residents coordinate events such as neighborhood cleanups; city team meetings, Wrice Anti-Drug marches; neighborhood I.D. signage and school enhancement programs. There are five public schools in the GSCN community. According the 1990 Census GSCN has 10,212 residents; the per capita income is \$6,699; the average unemployment rate is 11 percent and the median price of a single-family dwelling is \$30,844.

Each neighborhood association in the GSCN is committed to the enhancement of the community. They work collaboratively and the association is inclusive and responsive to the residents of the community.

The Opa-Locka Front Porch Coalition

The Opa-Locka Front Porch Coalition includes areas within the municipal boundaries of the city of Opa-Locka and unincorporated Miami-Dade County, County Line Road (NW 215th Street, Northwest 2nd Avenue (441) Northwest 119th Street and Northwest 87th Avenue. This includes a part of unincorporated Miami-Dade County called Carol City. Opa-Locka is a small, predominantly African-American community that was incorporated in 1926. The city is predominantly an industrial community with the OpaLocka Airport representing the single largest land use.

According to the 1990 Census, the population of Opa-Locka grew less than 1 percent from 1980 to its current population of 15,283. African Americans represent 69 percent of the population while 27 percent of the population is Latin American and the balances are Caucasian/Anglo.

Opa-Locka has experienced high unemployment, poverty and illiteracy rates all of which have increased dramatically since 1980. According to the 1990 Census, Opa-Locka's per capita income is \$7,491; the average unemployment rate is 13.3 percent; the median income is \$15,099; nearly four out of ever five Opa-Locka households receives some form of government assistance; it is a young community with a median age of 27; 51 percent of all households with children are headed by a single parent; of those families; 61 percent of Opa-Locka's females are the head of the household and have incomes below the poverty level and 52 percent of Opa-Locka residents 18 years and older did not complete high school.

The Opa-Locka community has increased community sense and pride by involving OpaLocka residents in planning decision, promoting home ownership, improving the seven local public schools and improving infrastructure. There are also community outreach programs in effect such as the Sharing Community, It Takes A Village Beyond School, Community Action Agency, Arabian Knights Foundation and Allstate Insurance, Safe Space for Kids.

The Northwood, Pleasant City, Northwest Community West Palm Beach

The Northwood Pleasant City, Northwest Community (NPCN) includes areas within the municipal

boundaries of the city of West Palm Beach, Banyan Street, US 1 to Dixie Highway to FEC Railway to Palm Beach Lakes.

The NPCN community is a predominantly African American community that has been actively seeking to improve the neighborhood through resident driven efforts of housing and community development for more than 12 years. Resident driven activities include the development of community development corporations and other social services agencies that have been involved in a variety of community development initiatives. These initiatives have focused on the areas of neighborhood improvement, education, child care, crime prevention, adult care, job creation, family self sufficiency, housing, economic development and youth programs.

Local churches in the community have always provided various youth and social programs in the community, generating the need for economic opportunities, housing, jobs, care for the elderly and the eradication of drugs and crime. The NPCN community has traditionally relied on Tabernacle Missionary Baptist Church, a 106-year-old church that grew with town of West Palm Beach to serve as an educator, babysitter, tutor, meeting place and employment negotiator. The long years of involvement and productivity for Tabernacle have placed it in a position to be catalyst for the revitalization of the Northwest corridor as identified in the "Front Porch" Initiative. Tabernacle sits in the middle of the NPCN community and served as the first school for the cities minority children.

According to information provided by NPCN the current population is 13,299; the per capita income is \$9,588; the average unemployment rate is between nine percent and 22 percent; there are four public schools and the median price of single-family dwelling is \$46,200.

Greater Frenchtown Community Tallahassee

The Greater Frenchtown Community was one of the first neighborhoods established in Tallahassee, located to the Northwest of the Old Capitol; Frenchtown is within a one-mile radius of two major state universities, Florida Agricultural and Mechanical University and Florida State University. In addition, its also within a one mile radius of the new State Capitol, the Governor's Mansion, the Tallahassee-Leon County Civic Center and the city's downtown with its over 15, 000 jobs. The hub of the city's public transportation system is located on the southern boundary of Frenchtown. It also provides recreational and entertainment facilities within walking distance of its residents.

Until racial desegregation and urban flight in the 1960s and 1970s, Frenchtown was a social thriving economic educational and residential center of African-American culture in North Florida. In the 1970s Frenchtown began to experience a loss in business and population.

According to the 1990 Census the Frenchtown community has a population of 8,411 residents; a per capita income of \$4,723; an average unemployment rate of 12.4 percent; a 49.4 percent average poverty rate for individuals; a 41.9 percent average poverty rate for families; a \$34,800 median price of single family dwelling and four public schools.

Frenchtown currently has a high level of poverty and unemployment, and lacks adequate housing and safe gathering places. According to the "Statistical Digest," published by the Tallahassee-Leon County Planning Department, the percentage of school aged children (under 18) has seen a gradual decline, which correlates to the rapid drop in the percentage of elderly has consistently been greater than that for the city as a whole.

The Frenchtown community goal is to regain its position of cultural, social and economic prominence in the urban core of Tallahassee by offering a solid home-ownership base of affordable housing, centering around the principles of "New Urbanism," providing economic development, retail, recreation, education, human services, streets, lighting and public safety improvements.

Dorsey-Riverbend Community Ft. Lauderdale

The Dorsey-Riverbend Community is an African American community in the Northwest quadrant of Ft. Lauderdale bounded by Andrews Avenue and Broward Boulevard. During the 1940s the community had established businesses, such as grocery stores, funeral homes, restaurants and the Victory Movie Theater. The population increased during the 1950s and African American doctors and lawyers established practices on Sistrunk Boulevard, along with Provident Hospital to address urgent care needs of the residents.

With the advent of integration in the 1970s, and the intrusion of I-95 most of the African American professional left the community. The goal of the Dorsey-Riverbend Community is to bring fruition and the culmination of all the hard work and dedication that so many have poured into this community over the last 19 years and to refurbish existing dwellings, combined with strategic infill housing initiative.

According to the 1990 Census, the Dorsey-Riverbend Community has the lowest median income and per capita income in the city. The Dorsey-Riverbend Community's per capita income is \$6,699; the average unemployment rate is 14.3 percent; the poverty rate is 43.5 percent; the median price of a single family dwelling is \$67, 200; the population is 15,293 and there are three public schools.

The Greater Pensacola Front Porch Community

The Greater Pensacola Front Porch Community is comprised of the city of Pensacola and Escambia County residents. The community is primarily low income and the typical home is an offgrade, wood frame house that is quite old, with a majority being in serious despair. Many elderly residents live in severely substandard housing that is typically deteriorated beyond the point of economic repair.

Over 45 percent of the housing units in the area are marginal rental properties, which are often poorly maintained by absentee landlords. Vacant, frequently dilapidated housing units and abandoned neighborhood commercial establishments are a constant dilemma given the high rates of drugrelated crime in the community. Many vacant residential and commercial parcels/lots can be found throughout the community, however, due to the persistent social and economic problems that plague the area, it is very difficult to obtain private sector investment.

The Greater Pensacola Front Porch Community's population decreased by 19.52 percent between 1980 and 1990, and this decline continues to the present. 38.8 percent of the population have a total family household income below the federal poverty level and depend heavily upon public assistance for basic needs. In fact, 49 percent of the households in the community survive on incomes that are often significantly below the current federal minimum wage.

Small business in the community are typically localized, consumer driven, direct retail outlets that are family owned or small ventures. These establishments include restaurant/food services, neighborhood grocery, non-franchise clothiers, finance and retail loan companies.

There are only two schools in the state of Florida that have been recognized as failing schools, and whose students are eligible to receive "Opportunity Scholarships" from the state for a school of their parents choice. Both of those schools, Spencer Bibbs Elementary School and A.A. Dixon Elementary School are located in this community.

Though faced with a myriad of problems and issues, the residents of the Greater Pensacola Community have readily accepted the challenge to work together to make the community a better place to live and work by organizing the creation of jobs; improving community involvement; improving environmental conditions; providing a conducive learning environment in our schools and working through a community watch program to prevent violence and drug related crimes.

According to the 1990 Census there are 12,948 residents in the Greater Pensacola Front Porch Community; the per capita income is \$9,429; the average unemployment rate is 6.05 percent; the average poverty rate is 38.8 percent; there are four public schools, two of them receive "Opportunity Scholarships" and the median price of a single family dwelling is \$35,512.

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