# STATE OF FLORIDA FLORIDA HOUSING FINANCE CORPORATION

THE HOUSING AUTHORITY OF THE CITY OF KEY WEST, FLORIDA.

Petitioner,

v.

FHFC CASE NO.: 2004-030-UC APPLICATION NO. 2004-019S

FLORIDA HOUSING FINANCE CORPORATION,

Respondent.		

# **FINAL ORDER**

This cause came before the Board of Directors of the Florida Housing Finance

Corporation ("Board") for consideration and final agency action on October 14, 2004. On or

before March 31, 2004, The Housing Authority of the City of Key West, Florida ("Petitioner")

submitted its 2004 Universal Cycle Application ("Application") to Florida Housing Finance

Corporation ("Florida Housing") to compete for funding/allocation from the State Apartment

Incentive Loan Program. Petitioner timely filed its Petition for Informal Hearing, pursuant to

Sections 120.569 and 120.57(2), Florida Statutes, (the "Petition") challenging Florida Housing's

scoring on parts of the Application. Florida Housing reviewed the Petition pursuant to Section

120.569(2)(c), Florida Statutes, and determined that the Petition did not raise disputed issues of

material fact. An informal hearing was held in this case on September 20, 2004, in Tallahassee,

Florida, before Florida Housing's designated Hearing Officer, Chris H. Bentley.

Petitioner and Respondent timely filed a Joint Proposed Recommended Order. A true and correct copy of the Recommended Order is attached hereto as "Exhibit A." The Hearing

HOUSING FINANCE CORPORATION

ADATE. 10 (4)

Officer recommended Florida Housing enter a Final Order finding that Petitioner has met the threshold requirements.

# **RULING ON THE RECOMMENDED ORDER**

The findings and conclusions of the Recommended Order are supported by competent substantial evidence.

# <u>ORDER</u>

In accordance with the foregoing, it is hereby **ORDERED**:

- 1. The findings of fact of the Recommended Order are adopted as Florida Housing's findings of fact and incorporated by reference as though fully set forth in this Order.
- 2. The conclusions of law of the Recommended Order are adopted as Florida Housing's conclusions of law and incorporated by reference as though fully set forth in this Order.
- 3. Accordingly, it is found and ordered that Petitioner has met the threshold requirements.

IT IS HEREBY ORDERED that Petitioner's Application Petitioner has met the threshold requirements.

DONE and ORDERED this 4 day of October, 2004.

FLORIDA HOUSING FINANCE CORPORATION

By: Lerry Vanture
Chairpeyson

2

# Copies to:

Wellington H. Meffert II General Counsel Florida Housing Finance Corporation 337 North Bronough Street, Suite 5000 Tallahassee, FL 32301

Stephen P. Auger Deputy Development Officer Florida Housing Finance Corporation 337 North Bronough Street, Suite 5000 Tallahassee, FL 32301

Michael J Glazer, Esq. Ausley Law Firm P. O. Box 391 Tallahassee, Florida 32302

#### NOTICE OF RIGHT TO JUDICIAL REVIEW

A PARTY WHO IS ADVERSELY AFFECTED BY THIS FINAL ORDER IS ENTITLED TO JUDICIAL REVIEW PURSUANT TO SECTION 120.68, <u>FLORIDA STATUTES</u>. REVIEW PROCEEDINGS ARE GOVERNED BY THE FLORIDA RULES OF APPELLATE PROCEDURE. SUCH PROCEEDINGS ARE COMMENCED BY FILING ONE COPY OF A NOTICE OF APPEAL WITH THE AGENCY CLERK OF THE FLORIDA HOUSING FINANCE CORPORATION, 227 NORTH BRONOUGH STREET, SUITE 5000, TALLAHASSEE, FLORIDA 32301-1329, AND A SECOND COPY, ACCOMPANIED BY THE FILING FEES PRESCRIBED BY LAW, WITH THE DISTRICT COURT OF APPEAL, FIRST DISTRICT, 300 MARTIN LUTHER KING, JR., BLVD., TALLAHASSEE, FLORIDA 32399-1850, OR IN THE DISTRICT COURT OF APPEAL IN THE APPELLATE DISTRICT WHERE THE PARTY RESIDES. THE NOTICE OF APPEAL MUST BE FILED WITHIN THIRTY (30) DAYS OF RENDITION OF THE ORDER TO BE REVIEWED.

# STATE OF FLORIDA FLORIDA HOUSING FINANCE CORPORATION

THE HOUSING AUTHORITY OF THE CITY OF KEY WEST, FLORIDA,

Petitioner,

v.

FHFC CASE NO. 2004-030-UC Application No. 2004-019S

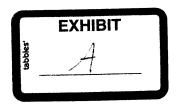
FLORIDA HOUSING FINANCE CORPORATION,

Respondent.		

# **RECOMMENDED ORDER**

Pursuant to notice and Sections 120.569 and 120.57(2), Florida Statutes, an informal hearing was scheduled before the undersigned Hearing Office on August 31, 2004. Prior to the hearing, the parties reached an agreement resolving the sole issue in dispute, and submitted to the undersigned Hearing Officer a Joint Proposed Recommended Order, which is attached hereto as Exhibit "A". In essence, the parties agreed that Petitioner, The Housing Authority of the City of Key West, Florida meets threshold requirements.

Based upon the Joint Proposed Recommended Order and the agreement of the parties, there is no need for a hearing in this matter. The Hearing Officer hereby adopts the Joint Proposed Recommended Order as his Recommended Order in this matter.



Respectfully submitted and entered this 20th day of September, 2004.

CHRIS H. BENTLEY

Hearing Officer for Florida Housing

Finance Corporation

Rose, Sundstrom & Bentley, LLP

2548 Blairstone Pines Drive

Tallahassee, Florida 32301

(850) 877-6555

# Copies furnished to:

Wellington H. Meffert II General Counsel Florida Housing Finance Corporation 227 North Bronough Street, Suite 5000 Tallahassee, FL 32301-1329

Michael J. Glazer Ausley & McMullen P. O. Box 391 Tallahassee, FL 32302-0391

Matt Sirmans
Deputy General Counsel
Florida Housing Finance Corporation
227 North Bronough Street, Suite 5000
Tallahassee, FL 32301-1329

# THE STATE OF FLORIDA FLORIDA HOUSING FINANCE CORPORATION

THE HOUSING AUTHORITY OF THE CITY OF KEY WEST, FLORIDA,

Petitioner,

FHFC Case No. 2004-030-UC FHFC Application No. 2004-019S

V.

FLORIDA HOUSING FINANCE CORPORATION,

Respondent,

# JOINT PROPOSED RECOMMENDED ORDER

Petitioner, The Housing Authority of the City of Key West, Florida ("Petitioner") and Respondent, Florida Housing Finance Corporation ("Florida Housing"), by and through their undersigned counsel, hereby present the following Joint Proposed Recommended Order:

#### **Appearances**

# For Petitioner:

Michael J. Glazer Ausley Law Firm P.O. Box 391 Tallahassee, FL 32302

# For Respondent:

Matt Sirmans
Assistant General Counsel
Florida Housing Finance Corporation
227 North Bronough Street, Suite 5000
Tallahassee, FL 32301



#### **Preliminary Statement**

On or before March 31, 2004, Petitioner submitted its application to Florida Housing for an award of funds from the SAIL Program. On or about July 9, 2004, Petitioner was provided notice that its application did not meet threshold requirements relating to the definition of "SAIL Development" as set forth in Rule 67-48.002(98), Florida Administrative Code. Petitioner timely filed a Petition for an Informal Hearing on August 2, 2004 seeking a Recommended Order that its application meets all threshold requirements. Upon further research and review, the parties agree that threshold requirements are met.

## **Findings of Fact**

- 1. Petitioner is a unit of local government organized and existing under Chapter 421, Florida Statutes, who possesses the statutory authority to own and operate housing developments and issue bonds and other debt instruments to finance the projects owned by Petitioner.
- 2. Florida Housing is a public corporation organized under Chapter 420, Florida Statutes, to provide and promote the public welfare by administering the governmental function of financing of affordable housing and related facilities in Florida in order to provide decent, safe, and affordable housing to persons and families of low, moderate and middle income.
- 3. The State of Florida provides State Apartment Incentive Loan ("SAIL") financing to encourage the development of low-income housing projects for the state. The SAIL program is administered by Florida Housing pursuant to Section 420.5087, Florida Statutes. Each year, Florida Housing publishes a Notice of Funding Availability announcing the amount of SAIL funding.
- 4. Florida Housing receives its funds for the SAIL program from an allocation of documentary stamp tax revenue and apportions among the counties, grouped as most, medium,

and the least populated counties, and according to set asides and special targeting goals set forth in the statute for the elderly, commercial fishing workers and farm workers and families.

- 5. Florida Housing has established by rule a process (the "Universal Cycle") in which applicants for the referenced Florida Housing Multi-Family Rental Programs submit a single application (the "Universal Cycle Application") by which projects are evaluated, scored, and comparatively ranked.
- 6. The 2004 Universal Application package, adopted by reference in Rule 67-48.004(111), Florida Administrative Code, includes forms and instructions for applicants. Some application requirements are "threshold" items, and failure to properly include a threshold item or satisfy a threshold requirement results in rejection of the application.
- 7. On or before March 31, 2004, Petitioner timely submitted its application to Florida Housing for an award of funds from the SAIL Program for the development of affordable rental housing in the 2004 Universal Cycle (the "Application").
- 8. Florida Housing evaluated all applications and notified applicants of their preliminary scores on April 29, 2004. Applicants were then given an opportunity to file Notice of Possible Scoring Errors ("NOPSEs") on or before May 7, 2004.
- 9. After considering all NOPSEs, Florida Housing notified applicants on or about May 28, 2004 of any resulting changes in the scoring of their applications. Applicants were then required to submit, on or before June 10, 2004, "cure" materials to correct any alleged deficiencies in their applications previously identified by Florida Housing.
- 10. Following the "cure" period, applicants may again contest the scoring of a competing applicant by filing a Notice of Alleged Deficiencies ("NOAD"), identifying

deficiencies arising from the submitted "cure" materials. Applicants were required to file NOADs on the competing applications on or before June 18, 2004.

- 11. After considering the submitted NOADs, Florida Housing sent "Final" scores and a Notice of Rights to Petitioner, on or about July 9, 2004, informing Petitioner that its application had been rejected due to a failure to satisfy a threshold requirement and that it could contest Florida Housing's actions in accordance with the provisions of Section 120.569 and 120.57, Florida Statutes.
- 12. Petitioner timely requested an informal hearing in accordance with the applicable rules on August 2, 2004.
- Petitioner obtained initial financing for its project through the issuance by Petitioner of two series of bonds, namely, The Housing Authority of the City of Key West, Florida Multi-Family Housing Revenue Notes, Series 2002 (Roosevelt Gardens project) issued in the initial principal amount of \$9,850,000 and The Housing Authority of the City of Key West, Florida, Multi-Family Housing Revenue Note, Series 2003 (Roosevelt Gardens project) issued in the principal amount of \$2,000,000 (collectively, the "Authority Bonds").
- 14. The Authority Bonds were issued pursuant to the authority of Chapter 421, Florida Statutes. Closing on the sale of each series of the Authority Bonds occurred on or about December 19, 2002 and February 26, 2003, respectively.
  - 15. Rule 67-48.002(98), Florida Administrative Code provides as follows:
    - (98) "SAIL Development" means a residential development comprised of one or more residential buildings, each containing five or more dwelling units and functionally related facilities, proposed to be constructed with SAIL funds for Eligible Persons or Eligible Households or a residential development comprised of one or more buildings containing dwelling units and functionally related facilities proposed to be substantially rehabilitated with SAIL funds for Eligible Persons or Eligible Households. If a Development has received a tentative allocation or tentative funding commitment and is proposed to be constructed or

substantially rehabilitated, is under construction, in the process of substantial rehabilitation, or has been completed, it may be considered for the SAIL Program funding only if:

- (a) The pro forma in the prior Housing Credit or Multifamily Mortgage Revenue Bonds Application submitted for the Development reflected SAIL funding, unless otherwise specified in the Universal Application Package; and
- (b) Permanent financing of the costs associated with construction or rehabilitation of the Development, including tax-exempt bonds with conversion clauses, has not closed as of the Application Deadline, or if financed with Multifamily Mortgage Revenue Bonds or Local Government-issued tax-exempt bonds, the bonds did not close prior to January 1, 2003, or if the Development received an allocation of Housing Credits, the IRS Forms 8609 have not been issued, unless otherwise specified in the Universal Application Package; and
- (c) The Development has not already received funding through the SAIL Program."

Notwithstanding the above, Developments that have extraordinary conditions such as acts of God, restrictions of any Governmental Authority, enemy action, civil disturbance, fire, or any other act beyond the reasonable control of the Developer will need to obtain permission from the Board to process an Application through SAIL for additional funding.

- 16. It was originally determined that Petitioner's application failed to satisfy threshold requirements because the Authority Bonds were considered by Florida Housing to be "permanent financing" that closed as referenced in Rule 67-48.002(98)(b), Florida Administrative Code.
- 17. It is clear that the limitations in the second sentence of Rule 67-48.002(98) are only triggered if a development has "received a tentative allocation or tentative funding commitment."
- 18. Upon further review, the Petitioner had not received a tentative allocation or tentative funding commitment within the meaning of said rule.
- 19. For this reason, Petitioner has satisfied the threshold requirement. Accordingly, the contrary determination in the 2004 Final Score should be rescinded.

#### Conclusions of Law

- 1. Pursuant to Sections 120.569 and 120.57(2), Florida Statutes and Chapters 28-106 and 67-48, Florida Administrative Code, the Hearing Officer has jurisdiction over the parties to this proceeding.
- 2. Florida Housing is authorized to institute a competitive application process for the SAIL Program pursuant to Section 420.507(22)(f), Florida Statutes and has done so through Rule 67-48.004, Florida Administrative Code.
- 3. Florida Housing's application form and instructions are adopted and incorporated by reference in Rule 67-48.002(111), Florida Administrative Code.
- 4. An Agency's interpretation of its own rules will be upheld unless it is clearly erroneous, or amounts to an unreasonable interpretation, Legal Environmental Assistance Fund, Inc. v. Board of County Commissioners of Brevard County, 642 So.2d 1081 (Fla. 1994); Miles v. Florida A & M University, 813 So.2d 242 (Fla. 1st DCA 2002), even if the Agency's interpretation is not the sole possible interpretation, the most logical interpretation or even the most desirable interpretation. Gulf Crest Nursing Home v. Agency for Health Care Administration, 662 So.2d 1330 (Fla. 1st DCA 1995).
- 5. Petitioner has satisfied threshold requirements. The contrary determination in the 2004 Final Score should be rescinded.

# Recommendation

Based on the Findings of Fact and Conclusions of Law stated above, Florida Housing recommends that the Hearing Officer enter a Recommended Order determining that the Housing Authority of the City of Key West, Florida's application meets threshold requirements.

DATED this 31 day of August, 2004.

MICHAEL J. CLAZER Florida Bas Mo.: 0286508 Ausley & McMullen

P.O. Box 391

Tallahassee, FL 32302

850/224-9115

850/222-7560 (facsimile)

ATTORNEYS FOR PETITIONER
THE HOUSING AUTHORITY OF THE
CITY OF KEY WEST, FLORIDA

MATT SIRMANS
Florida Bar No. 961973
Assistant General Counsel
Florida Housing Finance Corporation
227 North Bronough Street, Suite 5000
Tallahassee, FL 32301
850/488-4197
850/488-8113 (facsimile)

ATTORNEYS FOR RESPONDENT FLORIDA HOUSING FINANCE CORPORATION

# THE STATE OF FLORIDA FLORIDA HOUSING FINANCE CORPORATION

THE HOUSING AUTHORITY OF THE CITY OF KEY WEST, FLORIDA,

Petitioner,

FHFC Case No. 2004-030-UC FHFC Application No. 2004-019S

v.	
FLORIDA HOUSING FINANCE CORPORATION,	
Respondent,	
	/

# JOINT PROPOSED RECOMMENDED ORDER

Petitioner, The Housing Authority of the City of Key West, Florida ("Petitioner") and Respondent, Florida Housing Finance Corporation ("Florida Housing"), by and through their undersigned counsel, hereby present the following Joint Proposed Recommended Order:

## **Appearances**

## For Petitioner:

Michael J. Glazer Ausley Law Firm P.O. Box 391 Tallahassee, FL 32302

#### For Respondent:

Matt Sirmans
Assistant General Counsel
Florida Housing Finance Corporation
227 North Bronough Street, Suite 5000
Tallahassee, FL 32301

# **Preliminary Statement**

On or before March 31, 2004, Petitioner submitted its application to Florida Housing for an award of funds from the SAIL Program. On or about July 9, 2004, Petitioner was provided notice that its application did not meet threshold requirements relating to the definition of "SAIL Development" as set forth in Rule 67-48.002(98), Florida Administrative Code. Petitioner timely filed a Petition for an Informal Hearing on August 2, 2004 seeking a Recommended Order that its application meets all threshold requirements. Upon further research and review, the parties agree that threshold requirements are met.

# Findings of Fact

- 1. Petitioner is a unit of local government organized and existing under Chapter 421, Florida Statutes, who possesses the statutory authority to own and operate housing developments and issue bonds and other debt instruments to finance the projects owned by Petitioner.
- 2. Florida Housing is a public corporation organized under Chapter 420, Florida Statutes, to provide and promote the public welfare by administering the governmental function of financing of affordable housing and related facilities in Florida in order to provide decent, safe, and affordable housing to persons and families of low, moderate and middle income.
- 3. The State of Florida provides State Apartment Incentive Loan ("SAIL") financing to encourage the development of low-income housing projects for the state. The SAIL program is administered by Florida Housing pursuant to Section 420.5087, Florida Statutes. Each year, Florida Housing publishes a Notice of Funding Availability announcing the amount of SAIL funding.
- 4. Florida Housing receives its funds for the SAIL program from an allocation of documentary stamp tax revenue and apportions among the counties, grouped as most, medium,

and the least populated counties, and according to set asides and special targeting goals set forth in the statute for the elderly, commercial fishing workers and farm workers and families.

- 5. Florida Housing has established by rule a process (the "Universal Cycle") in which applicants for the referenced Florida Housing Multi-Family Rental Programs submit a single application (the "Universal Cycle Application") by which projects are evaluated, scored, and comparatively ranked.
- 6. The 2004 Universal Application package, adopted by reference in Rule 67-48.004(111), Florida Administrative Code, includes forms and instructions for applicants. Some application requirements are "threshold" items, and failure to properly include a threshold item or satisfy a threshold requirement results in rejection of the application.
- 7. On or before March 31, 2004, Petitioner timely submitted its application to Florida Housing for an award of funds from the SAIL Program for the development of affordable rental housing in the 2004 Universal Cycle (the "Application").
- 8. Florida Housing evaluated all applications and notified applicants of their preliminary scores on April 29, 2004. Applicants were then given an opportunity to file Notice of Possible Scoring Errors ("NOPSEs") on or before May 7, 2004.
- 9. After considering all NOPSEs, Florida Housing notified applicants on or about May 28, 2004 of any resulting changes in the scoring of their applications. Applicants were then required to submit, on or before June 10, 2004, "cure" materials to correct any alleged deficiencies in their applications previously identified by Florida Housing.
- 10. Following the "cure" period, applicants may again contest the scoring of a competing applicant by filing a Notice of Alleged Deficiencies ("NOAD"), identifying

deficiencies arising from the submitted "cure" materials. Applicants were required to file NOADs on the competing applications on or before June 18, 2004.

- 11. After considering the submitted NOADs, Florida Housing sent "Final" scores and a Notice of Rights to Petitioner, on or about July 9, 2004, informing Petitioner that its application had been rejected due to a failure to satisfy a threshold requirement and that it could contest Florida Housing's actions in accordance with the provisions of Section 120.569 and 120.57, Florida Statutes.
- 12. Petitioner timely requested an informal hearing in accordance with the applicable rules on August 2, 2004.
- Petitioner obtained initial financing for its project through the issuance by Petitioner of two series of bonds, namely, The Housing Authority of the City of Key West, Florida Multi-Family Housing Revenue Notes, Series 2002 (Roosevelt Gardens project) issued in the initial principal amount of \$9,850,000 and The Housing Authority of the City of Key West, Florida, Multi-Family Housing Revenue Note, Series 2003 (Roosevelt Gardens project) issued in the principal amount of \$2,000,000 (collectively, the "Authority Bonds").
- 14. The Authority Bonds were issued pursuant to the authority of Chapter 421, Florida Statutes. Closing on the sale of each series of the Authority Bonds occurred on or about December 19, 2002 and February 26, 2003, respectively.
  - 15. Rule 67-48.002(98), Florida Administrative Code provides as follows:
    - (98) "SAIL Development" means a residential development comprised of one or more residential buildings, each containing five or more dwelling units and functionally related facilities, proposed to be constructed with SAIL funds for Eligible Persons or Eligible Households or a residential development comprised of one or more buildings containing dwelling units and functionally related facilities proposed to be substantially rehabilitated with SAIL funds for Eligible Persons or Eligible Households. If a Development has received a tentative allocation or tentative funding commitment and is proposed to be constructed or

substantially rehabilitated, is under construction, in the process of substantial rehabilitation, or has been completed, it may be considered for the SAIL Program funding only if:

- (a) The pro forma in the prior Housing Credit or Multifamily Mortgage Revenue Bonds Application submitted for the Development reflected SAIL funding, unless otherwise specified in the Universal Application Package; and
- (b) Permanent financing of the costs associated with construction or rehabilitation of the Development, including tax-exempt bonds with conversion clauses, has not closed as of the Application Deadline, or if financed with Multifamily Mortgage Revenue Bonds or Local Government-issued tax-exempt bonds, the bonds did not close prior to January 1, 2003, or if the Development received an allocation of Housing Credits, the IRS Forms 8609 have not been issued, unless otherwise specified in the Universal Application Package; and
- (c) The Development has not already received funding through the SAIL Program."

Notwithstanding the above, Developments that have extraordinary conditions such as acts of God, restrictions of any Governmental Authority, enemy action, civil disturbance, fire, or any other act beyond the reasonable control of the Developer will need to obtain permission from the Board to process an Application through SAIL for additional funding.

- 16. It was originally determined that Petitioner's application failed to satisfy threshold requirements because the Authority Bonds were considered by Florida Housing to be "permanent financing" that closed as referenced in Rule 67-48.002(98)(b), Florida Administrative Code.
- 17. It is clear that the limitations in the second sentence of Rule 67-48.002(98) are only triggered if a development has "received a tentative allocation or tentative funding commitment."
- 18. Upon further review, the Petitioner had not received a tentative allocation or tentative funding commitment within the meaning of said rule.
- 19. For this reason, Petitioner has satisfied the threshold requirement. Accordingly, the contrary determination in the 2004 Final Score should be rescinded.

## Conclusions of Law

- 1. Pursuant to Sections 120.569 and 120.57(2), Florida Statutes and Chapters 28-106 and 67-48, Florida Administrative Code, the Hearing Officer has jurisdiction over the parties to this proceeding.
- 2. Florida Housing is authorized to institute a competitive application process for the SAIL Program pursuant to Section 420.507(22)(f), Florida Statutes and has done so through Rule 67-48.004, Florida Administrative Code.
- 3. Florida Housing's application form and instructions are adopted and incorporated by reference in Rule 67-48.002(111), Florida Administrative Code.
- 4. An Agency's interpretation of its own rules will be upheld unless it is clearly erroneous, or amounts to an unreasonable interpretation, <u>Legal Environmental Assistance Fund</u>, <u>Inc. v. Board of County Commissioners of Brevard County</u>, 642 So.2d 1081 (Fla. 1994); <u>Miles v. Florida A & M University</u>, 813 So.2d 242 (Fla. 1<sup>st</sup> DCA 2002), even if the Agency's interpretation is not the sole possible interpretation, the most logical interpretation or even the most desirable interpretation. <u>Gulf Crest Nursing Home v. Agency for Health Care</u> Administration, 662 So.2d 1330 (Fla. 1<sup>st</sup> DCA 1995).
- 5. Petitioner has satisfied threshold requirements. The contrary determination in the 2004 Final Score should be rescinded.

## Recommendation

Based on the Findings of Fact and Conclusions of Law stated above, Florida Housing recommends that the Hearing Officer enter a Recommended Order determining that the Housing Authority of the City of Key West, Florida's application meets threshold requirements.

DATED this 31 day of August, 2004.

MICHAEL J. CLAZER Florida Bassio: 0286508

Ausley & McMullen P.O. Box 391

Tallahassee, FL 32302

850/224-9115

850/222-7560 (facsimile)

ATTORNEYS FOR PETITIONER THE HOUSING AUTHORITY OF THE CITY OF KEY WEST, FLORIDA

MATT SIRMANS
Florida Bar No. 961973
Assistant General Counsel
Florida Housing Finance Corporation
227 North Bronough Street, Suite 5000
Tallahassee, FL 32301
850/488-4197
850/488-8113 (facsimile)

ATTORNEYS FOR RESPONDENT FLORIDA HOUSING FINANCE CORPORATION