

Seminole County Neighborhood Stabilization Program (NSP) and Community Collaboration

- Original Strategy
 - Soft 2nd mortgages, including down payment assistance and mortgage subsidies
 - Acquisition/rehabilitation/rental
 - Acquisition/rehabilitation/resale
- Revised Strategy
 - Eliminated Soft 2nd
 - Added the ability to donate homes to local nonprofit organizations to create transitional and permanent housing

Seminole County Neighborhood Stabilization Program (NSP) and Community Collaboration

- NSP Funds Awarded: March 3, 2009
- Grant Award: \$7,019,514
- Formula for the Award
 - High incidence of foreclosures
 - High foreclosure rate
 - High anticipated incidence of foreclosures forecasted 18 months out

NSP And Community Collaboration

THE NEED:

- In 2009-2010, there were 1,300 children in Seminole County Public Schools who were homeless.
- No homeless shelter where families can remain intact.
- Homelessness and need for affordable housing relatively new issue for Seminole County.
- Limited affordable housing stock.

NSP And Community Collaboration

- The perceived stigma of homelessness becomes more of a deterrent to parents asking for help as their children grow older.
- Seminole County Public Schools statistics do not include children from birth to 4 years. We know the real numbers must be larger than recorded and continue to grow.
- Youths aging out of foster care.
- Increase in job loss for families.

NSP And Community Collaboration

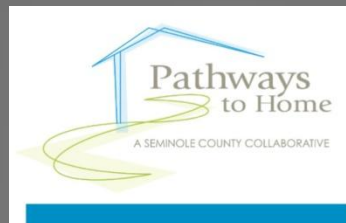
THE SOLUTION

- Collaboration among Seminole County Government, local social service agencies and housing industry.
- Collaborative works with Public School System.
- Homes from the NSP are identified and targeted for transitional housing.
- Consideration given to those homes on or near public transit and other infrastructure.

NSP And Community Collaboration

THE SOLUTION:

- Seminole County Community Development
- Pathways to Home
- Florida Real Estate Foundation, Inc.
(A subsidiary of the Orlando Regional REALTOR® Association)



The Florida Real Estate Foundation

- **The Florida Real Estate Foundation** is a 501 c 3 organization, established by the Orlando Regional Realtor Association.
- Its mission is three-fold:
 - Address critical housing needs within our community;
 - Improve the educational standards of the real estate profession; and
 - Provide a clearing house for current statistics and economic trends relevant to the real estate industry.
- Success of program directly related to REALTORS partnership with American Institute of Architects and Home Builders Association. First community partnership between these three entities in Central Florida.
- Since beginning, Foundation has built and sold 18 single family homes.
- Collaborative will be first effort in Seminole County.

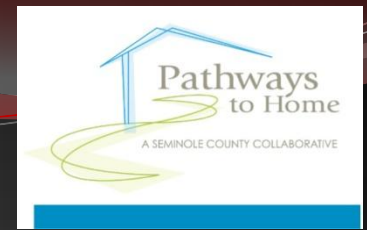
The Florida Real Estate Foundation



- Hannibal Square Community Land Trust
- Completed in 2005
- 10 single-family homes
- Sales Price: \$126,000 each

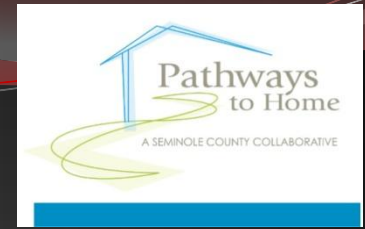
Partnership to address problem: Foundation's role

- Foundation receives grant to take ownership of 5 homes per year for ***transitional housing***. Total of 25 to 30 homes over a five year period.
- Foundation owns homes and agrees to maintain the homes as transitional housing for homeless families as long as the need exists. Otherwise, homes can be used for other housing needs as determined by Seminole County.
- Foundation maintains homes and contracts with clients.
- Clients are expected to pay portion of rent with other partners ensuring total is paid.



Partnership to address problem: Pathways' role

- **Pathways to Home (PTH)** was created with the mission of increasing family stability and resiliency by guiding families to services that best meet their real needs. Pilot program began in January 2010.
- A collaborative of 16 community service agencies was established as the principal means by which the PTH program would help families in need.
- A Memorandum of Understanding (MOU) was signed by this group which is now known as the Pathways to Home **Partner Agencies**.
- The goal of the MOU was to more effectively coordinate and integrate strategies to establish a "No Wrong Door" approach in assisting families with children in Seminole County.



Pathways to Home

- Pathways will provide comprehensive counseling to those families that qualify - to ensure compliance and completion of program.
- Counseling will include - homeownership, occupational, financial, and life skills/family.
- Families will receive assistance throughout transition from homelessness to self-sufficiency.
- Homes in inventory are identified to meet specific family needs.
- Goal of program is to reach & assist 60 families within the first 12 to 18 months. 25 families currently housed and over 50 identified for the program.

Questions?

- **Seminole County Community Development**
seminolecountyfl.gov/comsrvs/commdev/index.aspx
- **Pathways to Home**
Pathwaystohome.org
- **Florida Real Estate Foundation**
Floridarealestatefoundation.com

