

Annual Report of the Shimberg Center for Affordable Housing

ANNUAL REPORT
of the
SHIMBERG CENTER FOR AFFORDABLE HOUSING

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Cover Story

As we enter the 21st century the home building industry will continue to face the challenges of housing affordability, environmental sensitivity, and energy conservation. To these challenges will be added changes in building codes, increased population diversity and age, the need to consider smarter growth patterns, the introduction of alternative building systems, and the increasing impact of electronic data communication on our homes and lives. In recognition of these challenges, the Shimberg Center for Affordable Housing, working in cooperation with the Florida Home Builders Association, organized the **21st Century Housing Symposium**. The symposium was held in conjunction with the Southeast Builders Conference in July 1999 at the Orlando/Orange County Convention Center. The audience of approximately 100 heard some of the nation's leading experts discuss: the future demand for housing in Florida, alternative building systems already available, the federal government's Partnership for Advancing Technology in Housing (PATH) initiative, efforts to accelerate the adoption of appropriate technology by the National Association of Home Builders, Florida's leadership role in addressing the shortage of skilled labor, a nationwide effort to streamline the administrative process in the development and regulation of home building, and Lucent Technologies' view of data communication and 21st century housing.

AUTHORIZATION

The Shimberg Center for Affordable Housing in the College of Architecture, School of Building Construction, at the University of Florida was created by the Florida legislature in 1988. The text of Section 240.5111, Florida Statutes, establishing the Center and as amended by the William E. Sadowski Affordable Housing Act of 1992 reads:

The Board of Regents shall establish the Multidisciplinary Center for Affordable Housing within the School of Building Construction of the College of Architecture of the University of Florida with the collaboration of other related disciplines such as agriculture, business administration, engineering, law, and medicine. The center shall work in conjunction with other colleges in the State University System. The Multidisciplinary Center for Affordable Housing shall:

- (a) Conduct research relating to the problems and solutions associated with the availability of affordable housing in the state for families who are below the median income level and widely disseminate the results of such research to appropriate public and private audiences in the state. Such research shall emphasize methods to improve the planning, design, and production of affordable housing, including, but not limited to, the financial, maintenance, management, and regulatory aspects of residential development.
- (b) Provide public services to local, regional, and state agencies, units of government, and authorities by helping them create regulatory climates that are amendable to the introduction of affordable housing within their jurisdictions.
- (c) Conduct special research relating to fire safety.
- (d) Provide a focus for the teaching of new technology and skills relating to affordable housing in the state.
- (e) Develop a base of informational and financial support from the private sector for the activities of the center.
- (f) Develop prototypes for both multifamily and single-family units.
- (g) Establish a research agenda and general work plan in cooperation with the Department of Community Affairs, which is the state agency responsible for research and planning for affordable housing and for training and technical assistance for providers of affordable housing.
- (h) Submit a report to the Governor, the President of the Senate, and the Speaker of the House of Representatives by January 1 of each year. The annual report shall include information relating to the activities of the center, including collaborative efforts with public and private entities, affordable housing models, and any other findings and recommendations related to the production of safe, decent, and affordable housing.

This Annual Report has been prepared and submitted in response to and in accordance with Section 240.5111(h), F.S.

CONTENTS

<u>Section</u>	<u>Page</u>
Cover Story	ii
Authorization	iii
Executive Summary	v
Introduction	1
Teaching	2
Undergraduate Students	2
Graduate Students	3
Continuing Education	3
Research	3
State of Florida's Housing	3
Statewide Housing Needs Assessment	4
Windstorm Damage Mitigation Training & Demonstration Centers	4
Building Products Test facility	5
Annual Housing Report	5
Miscellaneous Projects	5
Department of Housing & Urban Development	6
Service	6
Community Outreach Partnership Center	6
Conferences	7
Outreach Activities	8
Administration	9
Financial	9
Personnel	10
APPENDIX List of Publications	11

EXECUTIVE SUMMARY

The Shimberg Center for Affordable Housing activities during 1999 were divided among the three basic categories of Teaching, Research, and Service.

Courses continue to be offered in Housing Economic & Policy and the Housing Track within the standard construction management curriculum was fully implemented. In addition to students majoring in construction management, the Housing Track courses attracted students majoring in real estate, urban and regional planning, and law.

In the research area the Center has completed production of 1998 Affordable Housing Needs Assessment reports for every Florida county and for cities with a population of 2,500 or more. The database that was developed for this effort has proven to be a valuable asset in other areas. In particular, the database has been used to produce the annual Affordable Housing in Florida report to the legislature giving the report a forward-looking view of Florida's housing inventory. The building products test facility built and instrumented for CertainTeed Corporation was completed and moves into its first full year of operation.

Under a contract from the Florida Department of Insurance, the Shimberg Center completed construction of the first Windstorm Damage Mitigation Training and Demonstration Center in Saint Lucie County, Florida. A second facility will be completed by March 2000 in Escambia County. Two more facilities will be completed in 2000, one in Saint John's County and one in Dade County. If authorized by the Florida legislature, a fifth facility will be constructed in Pinellas County in 2000.

The Community Outreach Partnership Center program begun in early 1996 continued to focus the resources of the University of Florida on helping the surrounding Gainesville/Alachua County community in the areas of homeownership, economic development, neighborhood organization, and youth and family programs.

The Shimberg Center and its Florida Housing Data Center entered into an agreement with the Florida Home Builders Association and the Florida Association of Realtors to prepare and publish *The State of Florida's Housing* as a benchmark for monitoring the state's housing inventory and future need.

During 1999 the faculty of the Shimberg Center organized or participated in a number of workshops and conferences. These activities were performed as collaborative efforts with other housing and community development groups. In October 1999 the Center, in cooperation with the Institute for Food and Agricultural Sciences (IFAS) served as host and organized the annual conference of the American Association of Housing Educators in Orlando, Florida.

Funding for the Center provided by the University of Florida increase about three percent over the previous year. Funded research and outreach activities exceeded \$2 million.

INTRODUCTION

Nineteen hundred ninety-nine represented the tenth year of operation of the Shimberg Center. Since its establishment in the College of Architecture at the University of Florida, the Center has become a well know resource on affordable housing issues in Florida as well as both nationally and internationally.

During 1999 the Center's efforts within Florida have concentrated on fulfilling the three-part mission of the university: teaching, research, and service.

Although the Center has taught housing-related courses for several years, a formal "residential option" within the construction management curriculum of the M. E. Rinker, Sr. School of Building Construction was approved during 1998 and implemented in 1999. This addition to the curriculum was the result of requests from the home building industry. The Center's research has been concentrated in three areas: (1) developing and maintaining detailed quantitative data describing Florida's changing housing inventory, (2) exploring housing policy alternatives that will improve access to affordable housing for lower-income households, and (3) documenting the performance characteristics of alternative building systems and materials. Service activities within the university have ranged from chairing or serving on supervisory committees of masters and doctoral students, to serving as faculty advisor for the student chapter of the National Association of Home Builders, and to serving on various committees within the school, college, and university. The Center's faculty members also serve on advisory committees or boards of directors for a number of agencies and not-for-profit housing and community development organizations in Florida. The Community Outreach Partnership Center project brings together service and outreach activities from various colleges and departments of the university in response to the needs of the Gainesville community which, in turn, provides insight into the components of a model that can be applied to other Florida communities.

The Shimberg Center's active participation in the National Consortium of Housing Research Centers has provided a national perspective to assessing challenges facing affordable housing. In January 1999 the Consortium sponsored a symposium titled "What's New in Research" at the Annual NAHB Convention in Dallas where the Shimberg Center presented a paper on "Customer Satisfaction Means Business." The National Consortium is an association of eighteen universities from around the nation that have a formally organized center or institute dedicated to the housing sector. A second organization that provides the Center with a national perspective is the American Association of Housing Educators (AAHE).

An international perspective has been provided by the Shimberg Center's role as international coordinator of Working Commission W63:Affordable Housing of the International Council for Building Research Studies and Documentation (know as the CIB). During 1999 the Shimberg Center shifted away from its world-wide role to focus on Latin America. The CIB is a Netherlands-based organization that serves as secretariat for over fifty special interest groups called working commissions or task groups. These special interest groups attract a worldwide membership of researchers and practicing professionals.

TEACHING

Undergraduate Students

During 1999 the Shimberg Center for Affordable Housing began to offer a residential track within the standard construction management curriculum in the M.E. Rinker, Sr. School of Building Construction in the College of Architecture at the University of Florida. The residential track comprises three required courses:

- **Project Planning and Feasibility** exposes the student to the process of producing a proposal for development of a residential project on a specific site. The proposal includes sections on market analysis, site analysis, project programming, schematic design, project cost estimate, and financial feasibility. The final product of this second project is a design-build proposal that effectively communicates project viability in a professional manner.
- **Creating Affordable Housing** gives the student an appreciation for ways to reduce the cost of housing delivery, factors in the delivery process (including finance, building materials, construction methods) that contribute to affordability problems, and potential methods to facilitate the delivery housing that is affordable to the buyer. Upon completion of the course the student will be able to identify potential markets and alternative financing vehicles for affordable housing. They will be prepared to intervene effectively in discussions regarding local land use and building regulations.
- **Housing Transactions for Homebuilders** is modeled on the real estate licensing course and will provide an introduction to ownership rights in real property and limitations on those rights, the transfer of rights, the process of selling a property including contracts and closing, mortgages, markets, and valuation of property. The emphasis is on providing the homebuilder with a working knowledge of the sale and leasing of property. Upon completing the course the students will have an understanding of mortgage types, market opportunities, and the valuation process. They will also be able to complete the process of selling property including the documents involved.

The development of the residential track and the course content has been accomplished in cooperation with the Florida Home Builders Association and a team of eleven builder members that were designated as a sounding board for the development effort.

The Shimberg Center also continues to offer a graduate-level course titled **Housing Economics and Policy** that familiarizes students with basic theories, concepts, terminology, and issues in housing as well as examining the factors contributing to housing problems and evaluating housing policies. Upon completion of the course the student is able to estimate the demand for housing, examine the feasibility of a housing project, and understand the role of government, lenders, and other institutions in the housing market.

Graduate Students

The Shimberg Center's faculty serve on committees supervising students conducting research and developing dissertations, theses, and terminal projects that are required in partial fulfillment of the requirements of graduate degrees. In 1999 the Center faculty chaired three doctoral committees with such diverse research topics as safety standards, land-use policies, and property valuation. The faculty also served as members of doctoral committees for students interested in mortgage lending practices, sustainability in construction, and historic preservation.

Continuing Education

The Summer Housing Institute that was initiated by the Shimberg Center was not held in 1999. Instead, the Center is working to revamp the approach that has been taken. For example, the Center is exploring possible cooperation with Neighborhood Reinvestment Corporation, Local Initiative Support Corporation, and/or Florida A&M University. The basic idea of continuing education relative to the delivery of affordable housing and related community development will be the topic of further discussion into 1999.

RESEARCH

Since the passage of the William E. Sadowski Affordable Housing Act of 1992, the research activities of the Shimberg Center have been formally coordinated with the activities of the Florida Department of Community Affairs. The process for this coordination begins with a list of research recommendations promulgated by the Governor's Affordable Housing Study Commission and distributed to both the Shimberg Center and the Department of Community Affairs. The Department and the Center meet annually to examine their own priorities and on-going activities for the coming year and to review the list of research recommendations received from the Study Commission. The result is a research agenda coordinated between the Department and the Center with minimum duplication of effort and maximum complimentary benefits. Presented below are summaries of some of the research projects that were active during 1999 by the Shimberg Center for Affordable Housing faculty or graduate students.

The 1998 report of the Governor's Affordable Housing Study Commission did not include recommendations for research topics and, therefore, no meeting was held with the Florida Department of Community Affairs. However, the Shimberg Center continues to work closely with the Commission. In particular and on an on-going basis, the Center has worked with the Commission's committee that focuses on setting and monitoring progress toward Florida's 2010 housing goal of safe, decent, and affordable housing opportunities for all of Florida's citizens. The Commission has established a bi-annual review of progress toward the 2010 goal. The Shimberg Center has provided assistance to the Commission and staff for that evaluation.

Annual Report of the Shimberg Center for Affordable Housing

State of Florida's Housing

The Shimberg Center entered into an agreement with the Florida Home Builders Association and the Florida Association of Realtors to produce and publish a report titled *The State of Florida's Housing*. The content of the report will describe not only Florida's existing housing inventory but also the projected need for housing through 2010. The objective of producing and disseminating *The State of Florida's Housing* is to establish an accepted baseline document against which policy and program effectiveness can be evaluated and for serving as a basis for debating changes to existing policy and crafting new programs.

Statewide Housing Needs Assessment

The 1994 Legislature directed the Florida Department of Community Affairs to provide funding for the development of an affordable housing needs assessment methodology to be used by all jurisdictions in Florida, and to prepare data for each jurisdiction for their use in assessing local need for affordable housing. The results of exercising the model would provide consistent information from all jurisdictions in their updated Comprehensive Plan Housing Elements. The six contracts awarded to the Shimberg Center since June 1995, with technical oversight provided by the Department of Community Affairs, the Shimberg Center has developed the needs-assessment model, run the model for specified jurisdictions, developed a User's Guidebook for the model, and participated in training seminars for introducing the model. The reports for all jurisdictions in the state were completed in 1999 and the assessment base year was updated from 1995 to 1998.

The Center continues to support the needs assessment through technical assistance and training, and plans to maintain a statewide database on housing needs and continue research to enhance the model. Numerous requests for data from state and federal agencies, non-profits, and local agencies are answered; the Center also prepares specialized data through small contracts with local communities, private companies, and other researchers.

The database allows the Shimberg Center's researchers to study such issues as the measures of housing affordability, the condition of housing, and measures of the outcome of neighborhood-level activity. Current research is focused on developing alternative measures of housing affordability, housing condition, and housing need and retooling for the next round of housing need assessments.

Windstorm Damage Mitigation Training & Demonstration Centers

During 1999 the first regional Windstorm Damage Mitigation Training and Demonstration Center was completed in Saint Lucie County, Florida, with funding from the Florida Department of Insurance. The second

Annual Report of the Shimberg Center for Affordable Housing

center will be completed in March 2000 in Escambia County. Two more regional centers will be constructed during 2000, one in Saint John's County and one in Dade County. Funding for a fifth regional center to be constructed in Pinellas County awaits legislative authorization. The primary purpose of these centers is to create a statewide network of training and demonstration sites for improving the wind resistance of existing and newly constructed homes. The Shimberg Center serves as the administrator of the program working with an architect, civil engineering firm, and construction manager. All land development and construction tasks are performed by local contractors.

Annual Housing Report

The Florida legislature transferred the responsibility from the DCA to the Center for producing an annual report to the legislature: 1) Quantifying affordable housing needs in the state, 2) Documenting the results of state housing incentive programs, 3) Inventorying affordable housing units resulting from federal, state, and local programs, 4) Summarizing training and technical assistance and community-based organization housing activities, 5) Reporting on the status of progress toward DCA housing objectives, and 6) Recommending housing initiatives for the coming year and priorities for various target populations. In order to accomplish these tasks, the legislature directed the Shimberg Center to maintain statewide data on housing needs and production, provide technical assistance relating to real estate development and finance, operate an information clearinghouse, and coordinate state housing initiatives with local and federal programs. Working with the Florida Housing Finance Corporation, the Shimberg Center must review and evaluate housing rehabilitation, production, and finance programs and evaluate the degree of coordination between state programs and among state, federal, and local programs.

Miscellaneous Projects

A number of other smaller projects have been performed or initiated during 1999:

National Hispanic Housing Council: The Shimberg Center is conducting a study in Miami-Dade County, one of six study sites nationally, in a project to examine the access of the Hispanic population to housing programs.

Neighborhood Reinvestment Corporation: Data is being gathered at 12 demonstration sites around the state in an effort to establish a system for tracking neighborhood change in neighborhoods in which community development corporations are working.

Florida A & M University/ Florida Department of Community Affairs: A project to support Community Development Corporations in the state, including a summer conference, energy efficiency training workshops, technical assistance to these nonprofit organizations, and an assessment of training and technical assistance needs.

Annual Report of the Shimberg Center for Affordable Housing

Department of Housing & Urban Development: Organized a symposium focused on the challenges facing the home building industry in Florida and the southeast in the 21st century.

National Housing Endowment: Prepare, publish, and disseminate the proceedings of the 21st Century Housing Symposium.

Fannie Mae Research Foundation: Working jointly with the University of South Florida, targeted a south St. Petersburg area to work with community development corporations (CDCs) in building their capacity to produce housing and promote homeownership.

State of Georgia: As a result of the affordable housing needs assessment work for Florida, the Shimberg Center served as a subcontractor to a private company to analyze the supply and demand for housing in Georgia and to assist in targeting state's housing resources.

Florida Housing Data Center: The Florida Housing Data Center provided demographic and housing-related information to a number of private development and planning firms.

SERVICE

The Shimberg Center is called upon by many organizations and communities to participate in working groups, to speak on issues related to the delivery of affordable housing, or to serve as an information resource and referral center. These requests for assistance span a range of topics such as building technology, building regulations, land development, financing, consumer education, and more. Responding appropriately to these requests is an important function of the Center in its efforts to encourage and facilitate the production of affordable housing throughout Florida.

Community Outreach Partnership Center

The Shimberg Center's Community Outreach Partnership Center (COPC) program was initiated by a two-year contract with the federal Department of Housing and Urban Development, Office of University Partnerships. The program was continued for an additional year of HUD funding during which time the goal was to institutionalize the effort. During this additional year, additional support was provided by a grant from the Jesse Ball DuPont Fund. At the end of 1998, the Florida Department of Education provided support for the COPC program. The total investment by these agencies in the University of Florida's community service activity exceeds \$750,000. Clearly, the program is regarded by these groups as an excellent model for other institutions to follow.

The objective of the COPCs around the country is to stimulate the application of university resources to improving the quality of life in the communities in which major four-year academic institutions operate. This

Annual Report of the Shimberg Center for Affordable Housing

program places the Shimberg Center in the role of facilitator in applying the resources of the University of Florida to the needs of the surrounding Gainesville and Alachua County community. An important goal of the project is to develop models that can be implemented elsewhere in the state. The COPC at the University of Florida has already brought together the talents of faculty and students in business, architecture, psychology, anthropology, fine arts, law, building construction, health, and planning departments. The three areas of concentration for the program are: homebuyer training and homeowner support; neighborhood organizing and empowerment; and business opportunity development and entrepreneurship assistance. Recent efforts have focused on community organizing, placing students in community organizations, and sustaining youth, family, and community programming through the Shimberg Center's off-campus offices.

A large number of existing community-based organizations serving various needs of lower income families and neighborhoods also joined the program as well as the city and county government. The goal of the program is to focus and coordinate the delivery of services to the targeted east Gainesville area such that the lives of the residents are improved.

Organize Conferences

Conferences offer the opportunity for researchers and practicing professional to establish communication and share ideas and experiences. The Shimberg Center therefore encourages conferences, symposia, and workshops to the extent possible.

- **American Association of Housing Educators (AAHE).** The 1999 annual conference of the AAHE was hosted by the Shimberg Center, in cooperation with the Institute for Food and Agricultural Sciences (IFAS), Extension Office. The theme of the conference was Affordable Housing and was held in Orlando in October 1999. The 80 attendees and speakers were housing educators from across the nation. The keynote speaker was the nationally known Cushing Dolbear, founder of the National Low-Income Housing Coalition.
- **Sustainable Housing Symposium.** A pre-conference associated with the AAHE annual conference was also organized by the Shimberg Center in cooperation with the IFAS Energy Extension Service. The meeting convened in Orlando, moved on the second day to the University of Florida campus, and ended on the third day back in Orlando.
- **21st Century Housing Symposium.** In July 1999 the Shimberg Center, in cooperation with the Florida Association of Home Builders, organized the 21st Century Housing Symposium in conjunction with the Southeast Builders Conference. (See cover story, page ii)

Annual Report of the Shimberg Center for Affordable Housing

- **Florida Community Development Corporation Conference.** Working with Florida A&M University and the Florida Department of Community Affairs, the Shimberg Center co-sponsored a state-wide conference for community development corporations (CDCs) in July 1999.

During 1999 the Shimberg Center faculty were called upon to participate in various workshops and advisory groups:

- Neighborhood Housing and Development Corporation. Serve of the board of directors of the Neighborhood Housing and Development Corporation, a Neighborhood Reinvestment Corporation affiliate.
- Central Florida Resource Conservation & Development Council. Chair the Affordable Housing Committee and member of the Board of Directors of the Central Florida Resource Conservation & Development Council.
- Strategic Planning Steering Committee. Serve on the Strategic Planning Committee of the Florida State Rural Development Office of the US Department of Agriculture.
- Florida Fair Housing Advisory Committee. Served as appointed member of the Florida Fair Housing Advisory Committee and participated in the Education Subcommittee.
- Regional Planning Council Housing Specialists Workshop. Organized workshop for RPC housing specialists to discuss the affordable housing needs assessment model and fair-share housing.

Also during 1999 the Shimberg Center's faculty was invited to present the results of research activities at various conferences, workshops, and symposia in Florida and elsewhere:

- U.S. Census Bureau Current Population Estimating Conference (Washington, DC) – Presented paper describing methodology for estimating population by age used in the affordable housing needs assessment.
- Florida Community Development Corporation Conference – Conducted workshop on market analysis techniques and data sources.
- Florida Real Estate Outlook Conference – Presented paper on housing market trends in Florida.
- Associated Collegiate Schools Of Planning Conference (Chicago) – Presented paper on measuring housing affordability.
- 21st Century Housing Symposium – Presented paper on housing market trends in Florida.
- Annual Conference of the American Association of Housing Educators – Presented paper on measuring housing affordability.
- World Bank Latin American Urbanization Conference – Presented paper on assessing housing need.
- East Central Florida Regional Planning Council Housing Committee – Presented paper on assessing housing need.

Annual Report of the Shimberg Center for Affordable Housing

- 2nd Annual SUS Hurricane Conference – Presented paper on state-wide educational infrastructure being developed by the Shimberg Center for the Florida Department of Insurance.
- What’s New in Housing Research (Dallas) – Presented paper on the components of quality improvement in the home building industry.

The Florida housing database developed and maintained by the Shimberg Center was used to perform housing market analyses for seven organizations affiliated with the Neighborhood Reinvestment Corporation (NRC). Presentations of the results of these market assessments were given before the Boards of five of these organizations.

ADMINISTRATION

Financial

The funds that support the Shimberg Center’s activities come from three sources: 1) state funds allocated through the Board of Regents and the University of Florida, 2) endowment earnings, and 3) contracts and grants.

During the fiscal year ending June 30, 1998, the Shimberg Center for Affordable Housing received \$245,007 in salary, expense, and other personnel services funds from the University of Florida. The distribution of these funds by expense category for fiscal 1994 through 1998 is shown below.

Fiscal year >>>	1995	1996	1997	1998	1999
Total budget	\$230,950	\$229,124	\$238,146	\$245,007	\$262,020
Expense category					
Salaries and benefits	79%	72%	83%	85%	81%
Other personnel services	10	10	10	11	11
Other expenses	9	16	7	4	7
Operating capital outlay	-	2	2	-	1
Unexpended	-	-	-	-	-

The annual estimated earnings from the endowments that are administered by the University of Florida Foundation for the Shimberg Center provide another \$82,000 for the support of faculty and graduate research

Annual Report of the Shimberg Center for Affordable Housing

assistants plus approximately \$7,900 for discretionary uses. The two endowments that produce this support for the Center are: Ida Rogero Childre Fellowship/Assistantship in Affordable Housing

James H. Shimberg Professorships/Fellowships Endowment & Discretionary Endowment

The other source of funding for the Center is contract or grant supported activities. In FY1998-99 the total contract and grant awards received from federal agencies, from state agencies, and from foundations came to \$2,332,182. This number represents an 8.9:1 leverage of the basic Center budget.

Personnel

Dr. Robert C. Stroh continues to serve as director of the Center and Dr. Marc T. Smith continues as associate director. Office administration and secretarial support are provided by Ms. Linda Stanley.

Mr. William O'Dell continues with the Center's faculty as director of the Florida Housing Data Center.

A number of students and others are employed or supported by the Shimberg Center. Michele Spencer-Carrodine heads the Community Outreach Partnership Center activities along with Patricia Hilliard-Nunn, Jessica Anders (GRA), and Francis Shanks. Danielle McGurrin, Quiviya Eldridge, and Kelly Randall are assigned to the Fannie Mae Foundation Community Partnership Program in the Tampa/St. Petersburg area. William Sullivan and Zhangping Tang (GRA) work in the Florida Housing Data Center. Daniel Bentil (GRA) is working with the Shimberg Center to update the publication on alternative building systems. Joseli Wendler (GRA) has completed all of her course work and been admitted to candidacy in the Ph.D. program.

APPENDIX A

List of Publications

Affordable Housing ISSUES (Bi-monthly newsletter)

	1999		
Oct	Rental Property Management	Apr	Housing
Aug	Rental Housing Affordability Gap	Feb	Affordability After Occupancy
Jun	HUD Community Builder Program in Florida		Housing Trends
Apr	21 st Century Housing Symposium		1993
Feb	Regional Training & Demonstration Centers	Dec	Impact Fee Exemption for Affordable Housing in Florida
	1998	Oct	Low- and Moderate Income Lending Experiences
Dec	Affordable Housing Alternatives	Aug	Density Bonuses for Affordable Housing in Florida
Oct	Affordable Housing Through Historic Preservation	Jun	Affordable Housing Advisory Committee
Aug	Florida Housing Data Center	Apr	Homeownership Training
Jun	The Positive Effect of Homeownership	Feb	Employer Assisted Housing
Apr	Hidden Cost of Inadequate Housing		1992
Feb	Community Builders Fellowship	Dec	State Housing Initiatives Partnership
	1997	Oct	Affordable Housing Indexes – An Overview
Dec	Local Economic Contribution of Home Building	Aug	Sadowski Affordable Housing Act
Oct	A Program for Youth at Risk	Jun	Inclusionary Affordable Housing
Aug	Housing Assistance in Florida	Apr	Jobs/Housing Balance
Jun	Affordable Housing Research Needs in Florida	Feb	Single-Room Occupancy (SRO)
Apr	Fannie Mae Trillion Dollar Commitment		1991
Feb	Comprehensive Homeownership Assistance Program	Dec	Understanding and Neutralizing NIMBYism
	1996	Oct	Impact Fees and Affordable Housing
Dec	Estimating Affordable Housing Need	(Spec)	Shimberg Commits \$1 Million to Housing Center
Oct	Resident Economic Development Initiative	Aug	Housing Price Impact of Affordable Housing
Aug	Rural Development Strategic Plan	Jun	The Low Income Housing Tax Credit
Jun	Shimberg Center Home Page	Apr	Subsidized Housing Inventory
Apr	1996 Summer Housing Institute	Feb	Cost Reducing land Development Guidelines
Feb	There Goes the Neighborhood?		1990
	1995	Dec	Mutual Housing Associations
Dec	Florida Housing Coalition: At Work for Affordable Housing	Oct	Financing Schemes
Oct	Affordable Housing Auction	Aug	Technical Resources
Aug	Technical Assistance Providers	Jun	Keys to Success for Community-based Development
Jun	One-stop Permitting Process	Apr	Affordable Housing Organizations in Florida
Apr	Defensible Space	Feb	SUS Housing Related Research
Feb	Summer Housing Institute 1995		1989
	1994	Dec	Introduction to the Center
Dec	A Visit to Age-Sensitive Housing		
Oct	Sustaining Housing Affordability		
Aug	Alternative Residential Building Systems		
Jun	Public/Private Partnership for Affordable		

Technical Note Series

- #98-1 Affordable Housing in Florida - 1998
- #97-1 Affordable Housing in Florida - 1997
- #95-3 Technical Assistance Resources: Organizations and Publications
- #95-2 A Cost Comparison Study Between Steel and Wood Residential Framing Systems
- #95-1 *Affordable Housing ISSUES*: 1989 - 1995
- #94-4 Bridge Builders: Community Development Intermediary Systems in the United States
- #94-3 Demographics, Technology, and the Future of Housing: Preparing for the 21st Century
- #94-2 Manufactured Housing in Florida
- #94-1 Alternative Residential Construction Systems
- #93-1 Impact Fee Usage in Florida
- #92-1 Effects of Growth Controls on Housing Prices: A Review of Literature

Research Reports

- #93-3 Inclusionary Housing & Density Bonuses for Affordable Housing in Florida: A Survey of Performance
- #93-2 Growth Management and Housing
- #93-1 Design of Flexible Homes the Contain Future Expansion Capabilities
- #92-1 A Layman's Guide to Low-income Housing Tax Credits in Florida