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- Jacksonville Community Foundation
- LISC AmeriCorps
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**STAFF**

- Joni Foster, Executive Director
- Sandy Horvitz, Senior Program Officer
- Gene Montgomery, Program Officer
- Andrea Walker, Administrative Assistant
- Bob Rodeheaver, Program Assistant

# By the numbers

**Total Program Activity Commitments Made by LISC Jacksonville  
Between July 2008 and September 2009 (since our last report) .....\$2,122,102**

**Capacity Building Grants .....\$877,390**  
*Organizational Development Grants to support staff, office expenses, and AmeriCorps members*

Ability Housing .....	\$132,100
Grace and Truth CDC .....	\$100,000
Housing Partnership of Northeast Florida .....	\$39,725
Metro North CDC .....	\$117,100
Northwest Jacksonville CDC .....	\$162,200
Operation New Hope .....	\$181,600
Riverside Avondale Development Organization .....	\$117,100
Florida Alliance of CDCs .....	\$10,000
Training Scholarship Grants .....	\$17,565

*For CDC Board and Staff to attend workshops, conferences, and trainings outside of Jacksonville*

**Project Funding .....\$1,244,712**

Single Family Scattered Site Acquisition and Construction Loans and Grants .....\$1,005,100  
Operation New Hope .....\$1,000,000

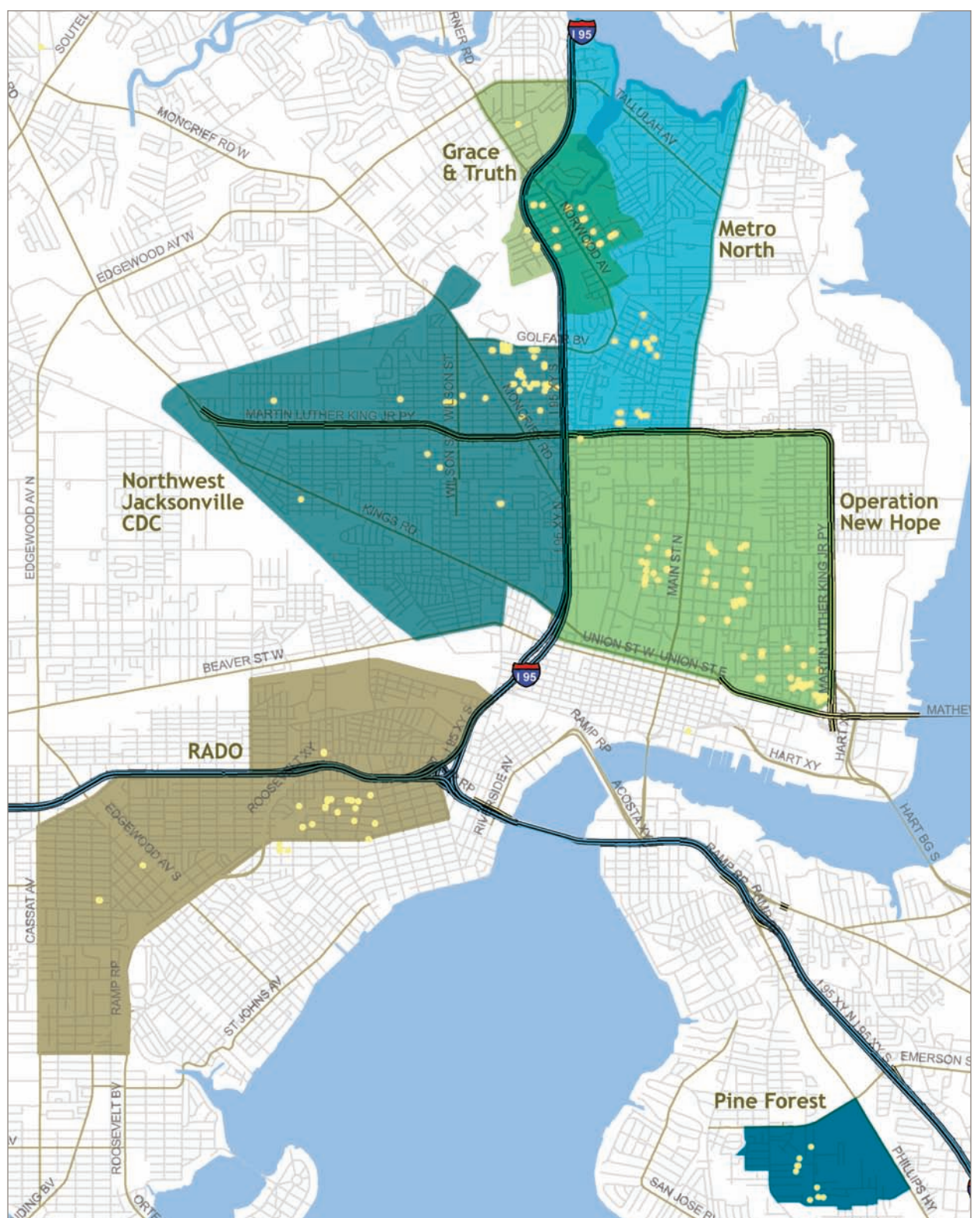
Incentive Grants for Building Green Housing  
*(Energy Star Rating or above, Sponsored by a grant from Home Depot Foundation) .....\$5,100*

Mixed Use Acquisition and Construction Loan .....\$187,512  
Grace and Truth CDC  
Purchase of Norwood Elementary School .....\$187,512

Commercial Development ..... \$52,100  
Northwest Jacksonville CDC  
Additional \$35,000 predevelopment recoverable grant  
for a potential 10,000 sq. ft. commercial building ..... \$35,000  
Springfield Preservation and Restoration Council  
Support a Commercial Corridor Revitalization Program .....\$17,100

## 200 and counting...

This map shows the 200 homes that are under construction or completed by the LISC Jacksonville supported Community Development Corporations.





## Still building!

To date this year 26 homes have been completed and another 14 are currently under construction. None of the community development corporation homes have faced foreclosure.



LISC Jacksonville has hit a couple of milestones this year. Besides hitting the 10th year mark, LISC Jacksonville supported community development corporations (CDCs) will finish the year with 200 single family homes completed. In the worst economic environment since the Great Depression, it is quite an achievement to say that Jacksonville community development corporations are still building safe, affordable homes for urban core families.

To date this year 26 homes have been completed and another 14 are currently under construction. ONH Development and Northwest Jacksonville CDC both have nine homes either completed or under construction to lead the group.

What makes this body of work even more stunning is that none of the community development corporation homes have faced foreclosure. LISC Jacksonville CDC partners have bucked the trend by ensuring that home buyers complete a rigorous credit counseling course and work with the City of Jacksonville to access State and Federal downpayment assistance through the H2H (Head Start to Homeownership) program.

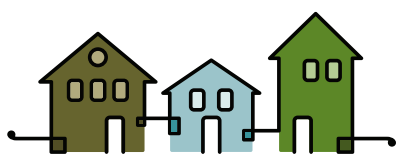
All potential buyers of these homes are required to attend an eight hour credit counseling course with either the Family Foundations or Housing Partnership.

The H2H program offers downpayment assistance married to bank mortgages that promise non-predatory lending rates to these homebuyers who have completed the course and successfully applied to purchase a home.

All CDC homes are also Energy Star-rated to give homeowners added savings while protecting the environment. Since 2007, over 40 homes have been built with either the Energy Star or LEED ratings with LISC contributing over \$24,000 to the CDCs to help defray construction costs through a grant from the Home Depot Foundation.

LISC Jacksonville provides the acquisition and construction loans to CDCs that allows our partners to continue to provide housing for their communities.

So while everyone hopes that the economy has improved, LISC Jacksonville and its CDCs have proved that you can have a “buyers” market in the face of economic downturn.



**NSP** REBUILDING NEIGHBORHOODS  
ONE HOME AT A TIME

## Neighborhood Stabilization Program

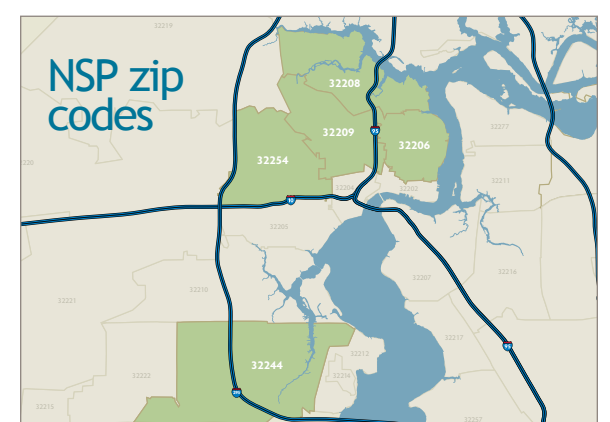
The City of Jacksonville is the recipient of a \$26 million grant from HUD to help stabilize urban core neighborhoods that have been hard hit by foreclosure. Called the Neighborhood Stabilization Program, it is designed to purchase foreclosed housing, renovate the homes, and sell them to qualified affordable home buyers.

LISC Jacksonville and seven of our CDC partners were all competitively selected to play a role in this program as developers of foreclosed homes and as developers of foreclosed rental apartments. LISC Jacksonville's GIS system provides weekly updates on foreclosed single

family and rental housing in the six zip codes that are eligible for the program.

“We are pleased that the CDCs have been recognized for participation in this competitive process,” said Wight Greger, Director of the City of Jacksonville's Housing and Neighborhoods Department. “It's just another step in helping to make these neighborhoods sustainable.”

NSP Jacksonville zip codes that are eligible for the program include 32206, 32208, 32209, 32244 and 32254.



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## Energy Star homes REALLY WORK!

In 2007, the LISC Jacksonville supported community development corporations made a commitment to build all Energy Star-rated new construction. One CDC, Operation New Hope's ONH Development, has even built some LEED certified homes, the next step up in energy and conservation ratings. But does Energy Star really help save homeowners money and save energy for the greater community at large?

LISC Jacksonville hired the University of Florida to evaluate the savings. 19 homes were studied comparing their metered energy use and construction cost. Eight were Energy Star homes and 11 were standard construction. All were built in either 2006 or 2007 and the test was conducted in 2008.

The Energy Star-rated homes had such features as:

- Better insulation
- Double pane windows
- Tightly sealed ductwork
- SEER 14 HVAC system
- Centrally located HVAC return
- Programmable thermostat
- Fluorescent lights in the kitchen
- Energy Star-Rated appliances

In comparing annual energy use cycles, the Energy Star-rated homes had a consistently lower energy use. This was particularly noticeable in the summer months. Even though the Energy Star homes were 5.54% larger, they saved 13.22% in energy costs netting an average annual savings of \$212.52 on energy bills.

While Energy Star homes may cost approximately \$0.79 more a square foot in construction costs (about \$1,200 to upgrade a 1,500 sq. ft. home), over a period of five and a half years these homes will more than pay for the increased construction costs with energy savings.

## Kitty Phillips honored for service; New members added

Mary K. (Kitty) Phillips, an original supporter and board member for LISC Jacksonville retired from a decade of service to the organization this September. Ms. Phillips remarked that while she is leaving the LISC Jacksonville board, she will remain a champion of LISC Jacksonville. Thank you, Kitty for all your efforts on LISC Jacksonville's behalf.

Joining the board in her place as the Jessie Ball duPont representative is the Reverend Eddie E. Jones, Jr., retired Episcopal priest in the Diocese of Florida and Clerical Trustee of the Jessie Ball duPont Fund. Rev. Jones is a former department head with the U.S. Department of Justice, Federal Bureau of Prisons and served as Chief Chaplain in the Federal Correctional Institution in Tallahassee for 18 years. Congratulations Rev. Jones!

Also joining the board is Linda T. Persandi, Executive Vice President/Regional Business Manager of SunTrust Bank. Ms. Persandi has been with SunTrust since 1981. Since 2005 she has been responsible for all aspects of retail, including the branch network and business banking partnership for the SunTrust region of Jacksonville to Tallahassee to Ocala. Welcome Linda!

## Jacksonville gets another NFL football field



Children of Mallison Park thank LISC Jacksonville and the Weavers at the field ribbon cutting ceremony

On Tuesday, August 25th a ribbon cutting ceremony was held at the recently renovated Mallison Park football field (near McDuff and I-10) that is part of the Police Athletic League's program. The celebration included honoring Joni Foster of LISC Jacksonville and Wayne and Delores Weaver, the owners of the Jacksonville Jaguars, for their support in the refurbishment.

LISC Jacksonville was able to garner a \$100,000 grant from the NFL Youth Football Fund with the Jaguars Foundation's help to install a new irrigation system, replace existing sod, grade the field and add new lighting. This is the seventh NFL Grassroots field grant awarded to Jacksonville area nonprofits and administered by LISC Jacksonville. It is the second PAL field that has been renovated.

Renovating playing fields is just one of the many activities that help contribute to the quality of life in Jacksonville's neighborhoods.



## Community engagement - No "Broken Windows"

It seems so simple – a flyer announcing a meeting, attendance at a neighborhood association get together or hosting a meeting about a community concern – but it is imperative to the life of neighborhoods to have engaged citizens who care about their community.

And the idea for "caring about community" was established after the "Broken Window" theory. The "Broken Window" theory came from an experiment in the 1960s that showed that when a car with a broken window was placed on a street it quickly became the target of further vandalism. A car with no broken window was left alone.



Metro North clean-up

So "Broken Window" is the metaphor for caring. In sustainable neighborhoods, people care for their homes, mind each other's children and stop intruders. Communities where neighbors have stopped talking to each other and working with each other to keep their neighborhood vibrant start that slide into disrepair.

Community development includes the work of engaging residents to become involved in the life of the community. LISC is a strong supporter of community engagement and has begun tracking the activities of the community development corporations they support. In the first six

months of the year, CDCs have participated in over 110 separate events that have engaged over 5,000 people.

As a sample of this activity, in the first six months of 2009:

- Helped form or provided support to three **neighborhood business associations**.
- Planned and attended neighborhood residents association meetings and **neighborhood crime watch** meetings.
- Sponsored 13 **neighborhood clean-up** and work parties.
- Started a **community garden** on the Eastside.
- Helped rental community residents **design and build a playground**.
- Assisted the Jacksonville Public Library to offer **reading programs** at their rental community.
- Sponsored 24 events such as ice cream socials, "Meet Your Neighbor" open house, door to door surveys of neighborhood residents, community health screening, crime prevention walk with the Sheriff's office, NEFBA Parade of Homes, neighborhood sponsored tour of historic homes, parties in the park and community yard sale & homebuyer seminars.
- Published and distributed **newsletters and fliers** to residents about community news, programs and opportunities and community dining and shopping options.

## INDUSTRY NEWS:

# State Housing Trust funds raided: Impact is severe for seniors & others in Jacksonville

In May 2009, the State legislature raided the Housing Trust Fund of all but \$30 million of what should have been at least \$243 million. Big numbers that translate into Jacksonville losing about \$9.5 million of State Housing Incentive Program (SHIP) funds. Again, just numbers. However, a few months into the new fiscal year for the State, local housing advocates are starting to feel the sad effects.

In past years, about half of the \$9.5 million was used to fund owner occupied housing rehabilitation for people without options – seniors and disabled people on fixed incomes. Jacksonville Housing and Neighborhoods Department has a waiting list for these funds five years long. The State SHIP funds were the primary source of housing rehab funds for the city.

State SHIP funds were the City's sole source for funding of homebuyer counseling and foreclosure prevention

counseling. The City has a 1% foreclosure rate on homes financed with downpayment assistance loans attributed almost completely to homebuyer education. Amazingly enough, none of the federal stimulus dollars are for helping with foreclosure prevention.

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***BOTTOM LINE: The Florida Housing Trust Fund is a proven economic stimulus program for the State. Housing advocates must convince legislators that the Fund should be fully funded in 2010.***

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According to the Sadowski/Workforce Housing Coalition, "When housing is built or sold, the total economic impact is much greater than simply the cost of construction or

the sales price of the home. The construction of housing involves the purchase of land and construction materials, payment of wages to construction workers and fees to professionals (engineers, architects, environmental and soil testing companies, realtors, and many others), and the earning of profit by builders, contractors, and developers. All of these payments of money for goods and services create disposable income, and that income is often spent on additional goods and services. Additionally, when families buy a home, particularly their first home, they also purchase appliances, furniture, and other household necessities. The combination of all this economic activity takes the same dollar and passes it through the economy more than once. This concept is known as the "multiplier effect." The "multiplier effect" of Housing Trust funds in Jacksonville is 10 to 1 in private leverage.

The Coalition has also documented that for every \$1 million of state funding, 106 jobs are created.

## A milestone: Parade of Homes participation

LISC Jacksonville community development corporations achieved a milestone this year when they were invited by the Northeast Florida Builders Association (NEFBA) to participate in the annual Parade of Homes. Northwest Jacksonville CDC, Metro North CDC, Grace & Truth CDC, Riverside Avondale Development Organization and Operation New Hope were part of this annual event.

NEFBA's Executive Director City Councilman Daniel Davis commented about this milestone. "We were very excited about the participation of the community development corporations in this year's Parade of Homes and look forward to their continued involvement," he said. "The quality of their construction was award-winning on many levels. Their work –providing safe, quality and affordable homes in the urban core – is a vital aspect to growing home ownership in Jacksonville."

82 model homes were featured in this year's Parade and the CDCs were winners in several categories. Metro North CDC won first prize in the \$130,000 to \$142,000

price range for two of its homes – the Cedar at 325 W. 22nd St. and the Fairfield at 4012 Perry St. ONH Development grabbed first place in the \$145,000 to \$153,000 category. RADO won best kitchen for its featured home at 2764 Myra Street.

All the participating CDCs were very pleased to participate in the Parade of Homes. Matthew Bowler, Executive Director of RADO said, "It helped give RADO exposure as a developer of quality homes rather than continuing the stereotype that affordable housing is bland."

Ron Pauline of Metro North echoed Bowler's statement saying, "It allowed our homes to be recognized as quality homes."

Tom Scangarello of ONH Development added, "It was a good experience working with the Northeast Florida Building Association. Both groups (NEFBA and the CDCs) can benefit from working together and this event was a very good step in the right direction."

*Pictured to the right are some of the award winners*



## AmeriCorps - engaging the community

LISC Jacksonville sponsors an AmeriCorps program, a national program that allows people to work with community organizations while earning a modest stipend, health insurance and college scholarship funds. LISC Jacksonville community development corporations use the added staff to help with community activities such as organization health fairs, supporting neighborhood associations, communicating information about the home ownership program and supporting neighborhood revitalization efforts.



AmeriCorp class 2009-2010

The new class of 14 AmeriCorps started their year of service in September.

Participants and the CDC they will be working with include:

- Taneisha Alexander (returning AmeriCorps) - Florida Alliance of CDC
- Melody Byrd – Riverside Avondale Development Organization
- Rachonda D. Grover – Northwest Jacksonville CDC
- Roderick Johnson – Northwest Jacksonville CDC
- Jeremy Hubsch – Springfield Preservation and Revitalization Council
- Wayshawn Kay – Metro North CDC
- Robert Lyle – Operation New Hope
- Carols Satterfield – Operation New Hope
- Amanda Searle – Operation New Hope
- Regina Taft – Operation New Hope
- Allison Vega – Operation New Hope
- Cherie Peck (returning AmeriCorps) – Housing Partnership of NE Florida
- Christina Smith – Ability Housing
- Karesa Ruffin – Housing Partnership of Northeast Florida

Congratulations to the graduating class and welcome to the new members.

## Bob Rodeheaver joins LISC Jacksonville

Robert (Bob) Rodeheaver has joined the LISC Jacksonville staff as Program Assistant. Bob will be performing vital back office support in grant/loan management, LISC Jacksonville AmeriCorps program and meeting and events logistics.

He comes to LISC after a 28-year career in human resources with both the Duval County Public Schools and the City of Jacksonville. *Welcome Bob!*