

2013

ANNUAL REPORT





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SUMMARY OF PROGRAMS

Homeownership Programs	Total Homeowners Assisted
Total Homeowners Served or Units Funded in 2013¹	14,686
First Time Homebuyer Program (FTHB)	1,517
Down Payment Assistance (DPA)	1,506
Homeownership Assistance Program (HAP) ^{2, 3}	1,352
Homeownership Assistance for Moderate Income (HAMI)	154
Mortgage Credit Certificates (MCCs)	157
Homeownership Pool Program (HOP)	40
State Housing Initiatives Partnership (SHIP) ^{2, 3, 4}	717
National Foreclosure Mitigation Counseling Program (NFMC) ⁵	5,144
Foreclosure Counseling Program (FCP) ³	668
Florida Hardest-Hit Fund (HHF) ⁶	6,443

Rental Programs	Total Units	Set-Aside Units
Total Units Funded in 2013^{1, 7}	4,647	4,478
Multifamily Mortgage Revenue Bonds (MMRB)	872	601
Low Income Housing Tax Credits (9%)	2,268	2,193
Low Income Housing Tax Credits (4%)	2,644	2,558
State Apartment Incentive Loans (SAIL) ^{2, 3}	191	154
SAIL Extremely Low-Income (ELI) Supplemental Loans ^{3, 8}	218	218
HOME Rental Program	320	320
State Housing Initiatives Partnership (SHIP) ^{2, 3, 4}	57	57
Predevelopment Loan Program (PLP) ²	128	67

¹The number of units is equivalent to the number of households served, or in the case of NFMC, the number of counseling events provided (see note 5 below). Total Households Served or Units Funded does not include PLP units because these units typically have received only predevelopment funding and not construction financing. In order to serve lower income households, resources from more than one program are sometimes combined. Therefore, grand totals for rental and homeownership programs are less than the sum of the individual programs due to program overlap. If financing was provided this year for units already funded in a prior year, these units were not counted in this year's grand totals.

²This program is typically funded by revenues from documentary stamp taxes.

³Funded all or in part out of National Mortgage Settlement funds in 2013.

⁴SHIP information is from the most recently closed year (2009-2010). While a state appropriation was not made to fund the SHIP program for the closeout year reported herein, the small amount of program income local governments used over this period was derived from prior documentary stamp tax revenues. Pursuant to Florida law, local governments have three years to expend funds. On the rental side, local governments often use SHIP funds as local contribution for rental developments financed with Florida Housing's programs. We estimate that one-half of the SHIP rental units during this period overlap other rental programs in this summary.

⁵This information is reported as counseling "events." A homeowner may receive more than one counseling event.

⁶The HHF information shows the new homeowners added to the program in 2013. The total number of homeowners assisted since program inception is 13,787.

⁷The breakdown for the 4,647 total rental units financed in 2013 is as follows:

- 2,612 units are new construction or redevelopment (demolition/replacement);
- 2,006 units are "preservation" - i.e., existing affordable rental units being rehabilitated and recapitalized to ensure they remain affordable and in good condition; most but not all of these are 30+ year-old properties originally funded through HUD and USDA; and
- 29 SHIP units (see note 4 above).

⁸This funding lowers the debt on a small portion of units in a property, making those units affordable to ELI residents. In addition to new units, a portion of this funding was used in 2013 to reduce the debt on existing properties in the Affordable Housing Guarantee Program portfolio, making 87 units in four properties affordable for ELI renters. The totals on this line are just for the units that were made affordable for these renters.

BOARD OF DIRECTORS



Bernard "Barney" Smith
Chairman
One of Two Citizen Representatives



Natacha Munilla
Vice Chair
Commercial Building Representative



Ray Dubuque
One of Two Citizen Representatives



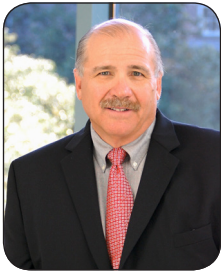
John David Hawthorne, Jr.
Low-Income Advocate



Brian Katz
Banking or Mortgage Banking Industry Representative



Bill Killingsworth
Ex Officio, Florida Department of Economic Opportunity
(Designee)



Len Tylka
Residential Builder Representative



Howard Wheeler
Representative of Those Areas of Labor
Engaged in Home Building



Stephen P. Auger
Executive Director, Florida Housing Finance Corporation

LETTER FROM THE CHAIRMAN & EXECUTIVE DIRECTOR

There are many indicators that together paint a brighter economic picture for the State of Florida, including jobs added, improved unemployment rates and increased building permit activity, documentary stamp tax collections, and population growth. While there is still progress to be made, of course, a critical component of Florida's economic recovery is the continuing improvement of the state's housing market.

The economic stimulus created by Florida Housing's many programs has continued to make a significant contribution to the state's recovery. The most recent information available shows that Florida Housing provided more than \$1.5 billion in funding to finance housing for Floridians—from pre-development, new construction and rehabilitation of multifamily rental developments; to fixed-rate mortgages, down payment assistance and mortgage payment assistance for homeowners. The economic impact equates to almost \$3.1 billion in output and \$1.8 billion in value-added contribution to the state's Gross Domestic Product.

Affordable housing development is good business for our communities and for our state.

Our focus in 2013 continued to be the targeting of rental construction financing to the areas of the state where there is documented need for such units. More than 4,600 rental units were awarded funding. These units will serve working families as well as those who are most vulnerable among us, including elders, persons with developmental disabilities and homeless people.

The Guarantee Fund, which for many years was a critical element of support for enhancing new developments using the Multifamily Mortgage Revenue Bond Program, ended 2013 with a Standard & Poor's rating of "A+/Stable," and a Fitch Rating of "A-/Stable." In May of 2014, Fitch upgraded their rating of the fund to "A+/Stable." The fund continues to reduce its level of risk and remains financially healthy.

Our homeownership programs focus on providing fixed-rate mortgages, primarily accompanied by down payment assistance. Loans of \$164 million, offered through the First Time Homebuyer program, helped nearly 1,700 families become first-time homeowners. The state allocated \$35 million from the National Mortgage Settlement Agreement for down payment and closing cost assistance, and Florida Housing partnered with numerous local Housing Finance Agencies to use this resource to assist homebuyers. Another 157 homeowners used the Mortgage Credit Certificate Program, which provides an annual tax credit that can result in a savings of up to \$2,000 per year. To be eligible for assistance, the homeowners served by these programs met credit standards and completed homebuyer education.

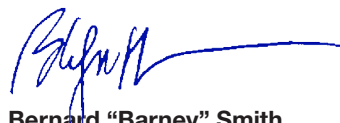
Foreclosure activity in Florida continues to decline, but RealtyTrac® reported that the state still had the nation's highest foreclosure rate in May. Even as the economic recovery continues, there are still many Floridians struggling with mortgage-related issues. Using federal and state funds, Florida Housing is providing foreclosure counseling for homeowners requesting this type of assistance.

The federally funded Florida Hardest-Hit Fund now has five programs that help qualified homeowners experiencing issues stemming from unemployment and underemployment, lower property values and delinquent reverse mortgages. Currently, there are more than 300 mortgage loan servicers participating in one or more of these programs. Additionally, for the unemployment/underemployment programs, we continue to receive an average of 1,500 applications from homeowners each month. Combined, these programs have assisted nearly 14,000 homeowners, with more than \$366 million reserved on their behalf.

During the past several years, Florida Housing received more than \$10 million in funding through the National Foreclosure Mitigation Counseling Program. We supported 37 counseling agencies and legal aid to provide nearly 5,150 counseling events in 2013 alone, and more than 30,000 for the life of the program. Also, using \$10 million from the National Mortgage Settlement, we developed the Foreclosure Counseling Program, which assisted 668 homeowners statewide through 55 HUD-certified nonprofit counseling agencies.

One of our most significant changes last year was the revamping of our annual application process for awarding Housing Credits, State Apartment Incentive Loans and other funds, from a single application cycle to a request for proposal process. As a result, we've become more proficient in our delivery of financing and targeting funding for specific areas and populations in the state.

Florida Housing's achievements were significant in 2013, and we are proud of our important role in Florida's continued economic recovery. The Board and staff remain committed to working with our many partners and stakeholders to deliver the resources entrusted to us as efficiently and effectively as possible. Using a collaborative approach, we can help provide affordable housing opportunities to make Florida communities great places in which to live, work and do business.



Bernard "Barney" Smith
Board Chairman



Stephen P. Auger
Executive Director



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RENTAL HOUSING PROGRAMS

- State Apartment Incentive Loan
- Multifamily Mortgage Revenue Bonds
- Florida Affordable Housing Guarantee Program
- Low Income Housing Tax Credits
- Tenant-Based Rental Assistance
- Grants to Finance Housing for Persons with Developmental Disabilities
- Grants to Finance Housing for Homeless People & Families
- Link to Permanent Housing Initiative
- Asset Management of Developments in Florida Housing's Rental Portfolio

HOMEOWNERSHIP PROGRAMS

- First Time Homebuyer Program
- Down Payment Assistance
- Mortgage Credit Certificate Program
- Homeownership Pool Program
- Florida Hardest-Hit Fund
- National Foreclosure Mitigation Counseling Program
- Foreclosure Counseling Program

SPECIAL PROGRAMS

- State Housing Initiatives Partnership
- Predevelopment Loan Program
- Affordable Housing Catalyst Program
- Preservation Bridge Loan Pilot

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ECONOMIC STIMULUS CREATED BY FLORIDA HOUSING'S PROGRAMS

AFFORDABLE HOUSING PROGRAMS

RENTAL HOUSING PROGRAMS

STATE APARTMENT INCENTIVE LOAN

The State Apartment Incentive Loan (SAIL) program provides low-interest loans on a competitive basis as gap financing to leverage mortgage revenue bonds or competitive Low Income Housing Tax Credit (Housing Credit) resources. This allows a developer to obtain the full financing needed to construct or rehabilitate affordable rental units for very low-income families. In 2013, SAIL also was used with grant funds to finance housing for homeless people and persons with developmental disabilities. This funding will allow rents on a portion of the units to be lowered to serve extremely low-income (ELI) residents within these properties. SAIL funding was also used to reduce the debt on existing Guarantee Program properties in 2013, thus allowing rents to be lowered for ELI residents.

Program Summary

- \$3,490,000 in SAIL funding was awarded for affordable rental housing; 191 total units were awarded funding (154 will be set aside as affordable).
- \$17,369,800 in SAIL funding was provided to 13 properties to create 218 ELI units. Of these, seven existing Guarantee Program properties received ELI funding, thereby better matching available units to current rental housing needs, for the purpose of redeeming bond debt resulting in a reduction in Guarantee Program risk. In the seven properties awarded financing, there are a total of 1,754 units. This new financing allows rents on 131 of the existing affordable units to be lowered to be affordable to ELI households.

MULTIFAMILY MORTGAGE REVENUE BONDS

The Multifamily Mortgage Revenue Bond (MMRB) Program uses both taxable and tax-exempt bonds to provide below market rate loans to nonprofit and for-profit developers who set aside a certain percentage of their apartment units for low-income families. Proceeds from the sale of these bonds are used to construct or acquire and rehabilitate multifamily rental properties.

Program Summary

- \$46,800,000 from the sale of bonds was provided for the development of affordable rental housing; 872 total units were awarded funding (601 will be set aside as affordable).

FLORIDA AFFORDABLE HOUSING GUARANTEE PROGRAM

Authorized by the Legislature in 1992, the Guarantee Program provides credit enhancement (i.e., mortgage repayment guarantees) primarily on bond-financed affordable rental housing developments, lowering overall borrowing costs and, thus, improving economic viability of the developments. At the time, credit enhancement products for bond transactions were mostly unavailable in the private market. During its active phase, from 1993 to 2005, the program guaranteed 120 transactions, including 112 multifamily developments and eight single-family mortgage pools, representing approximately \$1.4 billion and the construction of more than 28,000 multifamily units.

The program has partnered with the federal Department of Housing and Urban Development (HUD) Risk-Sharing Program (Section 542c), with HUD assuming 50 percent of the default risk on approximately two-thirds of the mortgages in the portfolio.

AFFORDABLE HOUSING PROGRAMS

The program's last guarantee transaction was in 2005. In March 2009, Florida Housing's Board of Directors officially confirmed the suspension of new guarantees in light of market availability of such guarantee instruments, and the reassessment of the financial capacity and condition of the Guarantee Fund.

Capitalization of the Guarantee Fund occurs through the statutorily authorized issuance of debt. Documentary stamp taxes distributed to the State Housing Trust Fund are the foundation of the Guarantee Fund's credit rating and the essential element for maintaining an acceptable insurer financial strength (IFS) rating. Guarantees are backed by the Guarantee Fund corpus, all of which is currently invested in the Florida Treasury, Special Purpose Investment Account (SPIA), rated A+f by Standard & Poor's.

In the event that the Guarantee Fund is rated less than in the top three claims paying ratings by any of the rating agencies, the state would be required to use collections distributed to the State Housing Trust Fund to replenish the Guarantee Fund at the amount necessary to maintain the minimum (IFS) claims paying rating. As of December 31, 2013, the Guarantee Fund was rated A+/Stable by Standard & Poor's and A-/Stable by Fitch Ratings. In May 2014, Fitch upgraded the Guarantee Fund to A+/Stable.

Program Summary

- Total units in the Guarantee Program portfolio as of as of December 31, 2013, were 11,207 comprised as follows:
Risk Sharing with HUD: 8,574
Non-Risk Sharing: 2,633
- Total number of units refinanced out of Guarantee Portfolio in 2013: 5,449
- Total number of properties refinanced out of Guarantee Portfolio in 2013: 22
- Total outstanding guarantees in Guarantee Portfolio: 53 (48 multifamily and five single family pools)
- Total amount of outstanding guarantees: \$306.5 million (\$297.3 million multifamily and \$9.2 million single family)
- Number of properties in portfolio in monetary default/foreclosure as of December 31, 2013: 0

LOW INCOME HOUSING TAX CREDITS

The competitive (9%) and non-competitive (4%) Low Income Housing Tax Credit (Housing Credit) Program provides nonprofit and for-profit developers with tax credits that are sold to investors to be used as a dollar-for-dollar reduction in their federal tax liability in exchange for equity to finance the acquisition, rehabilitation and/or new construction of affordable rental housing. Special consideration is given to properties that target specific demographic groups, such as the elderly and homeless people. Consideration also is given to properties that target specific geographic areas, such as the Florida Keys and rural areas.

Program Summary

- \$32,836,026 in competitive (9%) Housing Credits was allocated in 2013. A total of 2,268 units was funded (2,193 units will be set aside as affordable).
- \$10,885,353 in non-competitive (4%) Housing Credits was allocated; a total of 2,644 units was funded (2,558 units will be set aside as affordable).

TENANT-BASED RENTAL ASSISTANCE

Florida Housing set aside \$9.5 million from its federal HOME program toward temporary rental assistance for emergency housing in 2013. HOME Tenant-Based Rental Assistance (TBRA) funds were granted to qualifying public housing authorities that administer the HUD Section 8 Housing Choice Voucher Program. TBRA is a critical resource to provide decent, safe housing to eligible families affected by the economic downturn.

Eligible households include those who have incomes at or below 80% of area median income (AMI), adjusted for household size, as established by HUD. At least 90 percent of the eligible households assisted through HOME TBRA have incomes at or below 60% of AMI. Rental assistance is available for up to two years.

Program Summary

- \$463,225 was disbursed as of December 31, 2013, to assist a total of 320 renter households.

GRANTS TO FINANCE HOUSING FOR PERSONS WITH DEVELOPMENTAL DISABILITIES

Florida Housing was appropriated \$10 million in non-recurring grant funds by the 2013 Legislature to finance housing for persons with developmental disabilities. The amount of \$4 million was made available for small properties consisting of no more than four units for new construction and renovation of existing housing units. The amount of \$6 million was made available for larger multifamily properties for Permanent Supportive Housing for persons with developmental disabilities.

Program Summary

- In 2013, a total of \$8,016,991 in grant funding was provided to 17 developments to finance housing for persons with developmental disabilities.
- \$2,016,991 was provided to 14 smaller developments, including Community Residential Homes. A total of 82 beds were funded (82 beds will be set aside as affordable). The term "beds" is used to describe the individual living quarters in a Community Residential Home (CRH) for persons with developmental disabilities. The CRHs funded are single family homes that are used as licensed group homes for this population, and bedrooms are rented separately by unrelated persons. For the purposes of Florida Housing's funding, the number of beds represents the number of people living in the CRH.
- \$6,000,000 was provided to three large multifamily developments. A total of 191 units was funded (154 units will be set aside as affordable). Applicants were also awarded competitive 9% Housing Credits, and SAIL funding was provided to lower the cost of financing in order to make a portion of units affordable to ELI households.
- Florida Housing allocated the remaining balance of the \$10 million in early 2014 to finance Permanent Supportive Housing developments consisting of no more than four units.

GRANTS TO FINANCE HOUSING FOR HOMELESS PEOPLE & FAMILIES

Florida Housing was appropriated \$10 million in non-recurring grant funds by the 2013 Legislature to finance housing for homeless persons and families. Florida Housing allocated

AFFORDABLE HOUSING PROGRAMS

grant funds across small, medium and large county groups, proportionally based on the most recently available number of homeless individuals and families in these county groups. Funding is being used to purchase and renovate existing homes of one to four units, and to construct or purchase and renovate small specialty housing of 15 units or less.

Program Summary

- \$8,303,102 in grant funding was allocated to six properties; a total of 74 units was created, with all 74 units set aside as affordable.
- Florida Housing allocated the balance of the \$10 million in early 2014.

LINK TO PERMANENT HOUSING INITIATIVE

Since 2009, Florida Housing has implemented the Link to Permanent Housing Initiative (Link) to enhance the ability of ELI households with special needs to access and retain affordable rental housing in their communities. These populations include persons with disabilities, homeless families, youth aging out of foster care, frail elders and survivors of domestic violence. Link targets those who require affordable, permanent housing, plus short- or long-term community-based services, to maintain optimal stability and self-sufficiency. Through Link, Florida Housing offers scoring incentives to developers who set aside a portion of a property's ELI units for special needs households that are receiving community-based supportive services and are referred by a recognized supportive services lead agency in the community where the property is located. Each participating development executes a memorandum of understanding (MOU) with at least one of the designated services agencies in that community. The MOU provides the responsibilities of each party in partnering to serve these households.

Program Summary

- In 2013, Florida Housing funded 231 Link units, for a total of 1,513 units since the initiative started in 2009.

ASSET MANAGEMENT OF DEVELOPMENTS IN FLORIDA HOUSING'S RENTAL PORTFOLIO

Florida Housing monitors multifamily developments for compliance throughout the required affordability period to which the developers commit, based on applicable federal and state statutes and rules. For developments that receive state funds, compliance monitoring reviews and physical inspections are conducted annually. Reviews of developments that were awarded Housing Credits are conducted at least once every three years for the first 15 years in accordance with federal regulations, and annually thereafter.

In 2013, reviews of approximately 850 developments with more than 130,000 affordable units were conducted.

If problems are found, Florida Housing works with the developments until the problems are addressed. If exigent health and safety issues are not promptly addressed, Florida Housing notifies local building code enforcement. Chronic noncompliance of a property may result in the suspension of an owner's ability to apply for Florida Housing funding. Moreover, Florida Housing reports Housing Credit properties that are in noncompliance and

that have not addressed these deficiencies to the Internal Revenue Service (IRS), which places the development's Housing Credits at risk of recapture.

Florida Housing's staff and servicers also receive and review audited financial statements for each property annually as a part of our permanent loan servicing and asset management processes. Compliance training workshops are conducted by Florida Housing and compliance monitors at least four times a year. Attendance is mandatory for property management companies. In 2013, more than 360 affordable housing professionals attended these regional workshops.

HOMEOWNERSHIP PROGRAMS

FIRST TIME HOMEBUYER PROGRAM

Florida Housing's First Time Homebuyer (FTHB) Program offers 30-year, fixed-rate first mortgage loans originated by trained and approved lenders throughout the State of Florida. The program is offered to all borrowers who meet income, purchase price and other program criteria; can qualify for a loan; and successfully complete a homebuyer education course. Borrowers who qualify for this first mortgage program may access one of Florida Housing's down payment assistance programs.

Florida Housing funds first-time homebuyer loans through transactions that are most favorable to the program at the time of the sale. Two such types of transactions are: (1) pooling loans and selling them in the specified pool market, and (2) issuing tax-exempt bonds.

Close to 89 percent of units purchased through this program in 2013 were existing homes. The average FTHB program purchase price during 2013 was \$113,697, and the average loan amount was \$108,277.

Program Summary

- 1,517 first-time homebuyers purchased homes using \$164,256,571 through the FTHB program in 2013.

DOWN PAYMENT ASSISTANCE

In an effort to assist low- to moderate-income individuals to achieve homeownership, the FTHB program offered borrowers two down payment assistance (DPA) options in 2013. The assistance was either a 0-percent interest or a low fixed-rate interest second mortgage. Only one Florida Housing down payment program can be used by a borrower and only in conjunction with a FTHB program first mortgage. DPA is provided through the Homeownership Assistance Program (HAP) and Homeownership Assistance for Moderate Income (HAMI).

In early 2013, Florida Housing's FTHB Program was given \$35 million through the Legislative Budget Commission (LBC) amendment process as part of the Attorney General's mortgage settlement agreement with the top five residential mortgage loan servicers for their mishandling of home foreclosures. The funding has been used by qualified homebuyers for purchase assistance. Florida Housing administers these funds through the HAP and

AFFORDABLE HOUSING PROGRAMS

agreements with 10 local housing finance agencies (HFAs) to use a portion of the funds for purchase assistance in conjunction with their respective first-time homebuyer programs. As of December 31, 2013, \$9,400,899 of this funding was disbursed to homebuyers for purchase assistance through Florida Housing's HAP, with an additional \$7,392,367 reserved for prospective homebuyers. In 2013, the Corporation's Board approved a total of \$8 million for use by local HFAs, and as of December 31, 2013, \$4,214,021 had been disbursed through these local HFAs.

Homeownership Assistance Program

In 2013, up to \$10,000 was available through HAP to assist first-time homebuyers with down payment and closing costs. These loans are 0-percent interest, non-amortizing second mortgage loans, which means the homebuyer does not make any monthly payments on them. Instead, the loan is repaid when the homebuyer sells the home, transfers ownership, satisfies or refinances the first mortgage, or ceases to occupy the home. These loans are for applicants whose incomes are at or below 120% of AMI for their county, adjusted for household size.

Program Summary

- 1,352 households received a total of \$10,695,800 in assistance through HAP funds in 2013. A large portion of this funding, \$9,400,899, came from National Mortgage Settlement funds.

Homeownership Assistance for Moderate Income

In 2013, up to \$5,000 was available to assist a first-time homebuyer with down payment and closing costs through the HAMI program. This program enables borrowers with moderate incomes to receive down payment and closing cost assistance. Unlike the HAP, HAMI is an amortized loan that is offered at a low fixed-interest rate with level monthly payments for a 10-year term. First-time homebuyers may be eligible for this loan if their incomes exceed the limits of the HAP loans, but do not exceed the maximum annual income limit of 140% of AMI (for their county, adjusted for household size) for the FTHB program.

Program Summary

- 154 homebuyers received a total of \$763,455 in assistance through the HAMI program in 2013.

MORTGAGE CREDIT CERTIFICATE PROGRAM

Using a portion of federal private activity bond volume allocated to states, Florida Housing provides eligible homebuyers with a Mortgage Credit Certificate (MCC), which is an annual tax credit that can be applied against their federal tax liability each year as long as the home is the primary residence. This increases the homebuyer's after-tax pay and ability to afford a home. Each year, a homeowner may claim a dollar-for-dollar reduction of income tax liability on 50 percent of the mortgage interest on the first mortgage, thereby, reducing the amount of federal taxes owed by a maximum of \$2,000.

Program Summary

Number of homebuyers receiving MCCs: 157

- 60.5 percent of the certificates were for homebuyers purchasing new homes (95 homes).
- 39.5 percent of the certificates were for homebuyers purchasing existing homes (62 homes).

HOMEOWNERSHIP POOL PROGRAM

Florida Housing's Homeownership Pool (HOP) program is designed to be a non-competitive, ongoing program, with builders reserving funds for eligible homebuyers to provide down payment assistance on a first-come, first-served basis. In 2013, Florida Housing allocated all HOP funding for Self-Help housing, which uses sweat equity from the prospective homebuyers during construction. Typically, Self-Help housing is carried out by Habitat for Humanity groups and those operating through the US Department of Agriculture Rural Development program.

In 2013, the average HOP assistance per homebuyer was \$28,101. Eligible homebuyers are those whose adjusted income does not exceed 80% of AMI (for their county, adjusted for household size). Through this program, they can receive a 0-percent deferred second mortgage loan for the amount necessary to meet underwriting criteria (program limits specify the lesser of 25 percent of the purchase price of the home or \$70,000, with the exception of eligible homebuyers with disabilities or those at 50% of AMI or below, who may receive up to 35 percent of the purchase price, or \$80,000).

Program Summary

- 40 households were assisted.
- \$1,182,820 in loans were closed.

FLORIDA HARDEST-HIT FUND

In 2010, the federal government announced funding to states with housing markets that have been hardest hit with foreclosures, housing price declines and unemployment. There are 18 states and the District of Columbia participating in the \$7.6-billion Hardest-Hit Fund (HHF) program. From this funding, Florida's final share totals more than \$1 billion. Florida and the other participating states worked with the US Treasury, major loan servicers and other stakeholders to standardize plans for the initial two programs.

The Unemployment Mortgage Assistance Program (UMAP) provides assistance with payments to the mortgage lender (for up to 12 months or a maximum of \$24,000, whichever comes first) to assist unemployed/underemployed borrowers with their first mortgage until they can resume payments on their own. Additionally, for homeowners who are delinquent on the first mortgage at the time they qualify for the UMAP, up to \$18,000 can be paid to assist in bringing the past due first mortgage current; this assistance will fully or partially reinstate the first mortgage prior to the beginning of UMAP payments.

The Mortgage Loan Reinstatement Program (MLRP) provides up to \$25,000 as a one-time payment to assist in bringing a delinquent mortgage current for a homeowner who has returned to work or recovered from unemployment/underemployment.

The Principal Reduction (HHF-PR) program provides up to \$50,000 to assist eligible Florida homeowners who owe at least 125 percent more on their home than its current market value, commonly referred to as the home being "underwater." The funding is paid directly to the mortgage loan servicer to help reduce the principal balance of the first mortgage.

AFFORDABLE HOUSING PROGRAMS

The Modification Enabling Pilot (MEP) program provides direct assistance to eligible borrowers to permanently modify and reduce the borrower's loan amount to an affordable level to achieve a monthly total housing payment that does not exceed 35 percent of the borrower's monthly income.

The Elderly Mortgage Assistance Program (ELMORE) provides up to \$25,000 to assist senior homeowners with a reverse mortgage to remain in their homes by bringing current past due property taxes, homeowner's insurance, flood insurance and/or homeowners/condo association dues (property charges), to the extent that these property charges have been paid on behalf of the senior homeowner by the servicer of the reverse mortgage. The senior homeowner may also be eligible to have up to 12 months of future property charges paid on his/her behalf, as well.

Program Summary

From program inception through December 31, 2013, a total of \$366,813,817 in Florida HHF funds had been reserved to assist a total of 13,787 homeowners and \$213,312,912 had been disbursed. Some homeowners received assistance from more than one program.

- \$99,962,760 in HHF-UMAP funds was disbursed to assist a total of 11,940 homeowners.
- \$96,767,451 in HHF-MLRP funds was disbursed to assist a total of 10,860 homeowners.
- \$16,582,701 in HHF-PR funds was disbursed to assist a total of 394 homeowners. (Program began in September 2013.)
- \$50,000 in HHF-MEP funds was disbursed to assist one homeowner. (First funded in September 2013.)
- \$12,706 in HHF-ELMORE funds was disbursed to assist one homeowner. (Program began in November 2013.)

NATIONAL FORECLOSURE MITIGATION COUNSELING PROGRAM

Florida Housing continued efforts to assist homeowners at risk of foreclosure during 2013 by using funds awarded from the National Foreclosure Mitigation Counseling (NFMC) program. Through this program, troubled homeowners have statewide access to federally approved nonprofit housing counseling agencies and legal assistance to help them determine available options regarding their homes. Through six rounds of funding since 2008, Florida Housing has received more than \$8.4 million, supporting up to 37 counseling agencies and legal aid to fund 30,000+ counseling sessions for homeowners. During 2013, Florida Housing was awarded \$1,839,468 in a seventh round of funding, which will support 37 counseling agencies to carry out more than 6,841 counseling sessions.

Program Summary

- In 2013 alone, 5,144 counseling events were provided with this program funding.

FORECLOSURE COUNSELING PROGRAM

The Foreclosure Counseling Program (FCP) was established in 2013 to provide foreclosure counseling to Florida homeowners at risk of foreclosure and to help them obtain loan modifications. Through the program, homeowners have access to extended

foreclosure counseling provided by 55 HUD-certified nonprofit housing counseling agencies throughout the state. The program provides a web-based portal for counselors to submit information to Florida Housing for billing and data collection, and includes technical assistance and training to assist participating counseling agencies.

Program Summary

- In 2013, 977 counseling sessions were conducted to assist 668 homeowners towards a loan modification. In addition, 108 of these homeowners were provided financial management education training.

SPECIAL PROGRAMS

STATE HOUSING INITIATIVES PARTNERSHIP

The State Housing Initiatives Partnership (SHIP) program provides funds to local governments on a population-based formula specified by Florida Statute as an incentive to produce and preserve affordable housing for very low-, low-, and moderate-income families. When SHIP funds are appropriated, they are distributed on an entitlement basis to all 67 counties and 52 Community Development Block Grant (CDBG) entitlement cities in Florida. SHIP funds may be used to fund emergency repairs, rehabilitation, down payment and closing cost assistance, impact fees, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, matching dollars for federal housing grants and programs, and homeownership counseling. Each participating local government may use up to 10 percent of its SHIP funds for administrative expenses. Pursuant to Florida law, local governments have three years to expend funds. For the most recent closed-out year, 2010-2011, the Legislature did not appropriate SHIP funding. The summary of expenditures below is from local governments' use of program income and recaptured funds.

Program Summary

- \$12,186,911 was expended toward homeownership activities by local governments, with 717 homeowners assisted.
- \$168,909 was expended toward rental housing activities by local governments, with 57 rental housing units assisted.

PREDEVELOPMENT LOAN PROGRAM

The Predevelopment Loan Program (PLP) assists nonprofit and community-based organizations, local governments, and public housing authorities with planning, financing and developing affordable housing. Eligible organizations may apply for a loan of up to \$750,000 for predevelopment activities such as rezoning, title searches, legal fees, administrative costs, soil tests, engineering fees, appraisals, feasibility analyses, audit fees, earnest money deposits, insurance fees, commitment fees, administrative costs, marketing expenses, and acquisition expenses. In addition, technical assistance is provided at no charge to the organization.

Program Summary

- \$865,908 was provided for predevelopment activities for rental housing in 2013, generating 128 rental units (67 units are to be set aside as affordable).

AFFORDABLE HOUSING PROGRAMS

AFFORDABLE HOUSING CATALYST PROGRAM

The Affordable Housing Catalyst program provides on-site, email, and telephone technical assistance and training on the SHIP program and other affordable housing programs. This technical assistance is targeted to nonprofits and government entities, and includes training on forming local and regional public/private partnerships, working effectively with lending institutions, implementing regulatory reform, training for boards of directors, implementing rehabilitation and emergency repair programs, assisting with the design and establishment of fiscal and program tracking systems, and compliance requirements of state and federally funded housing programs. Workshops also are conducted throughout the year at locations around the state.

PRESERVATION BRIDGE LOAN PILOT

With \$4,851,000 in state funding appropriated in 2008 for a small preservation rehabilitation pilot in Pasco, Palm Beach and Orange counties, Florida Housing created the Preservation Bridge Loan Pilot to provide short-term loans to existing affordable rental housing in these locations. The program offers a variety of financing options for preservation, including short-term bridge loans to provide acquisition financing, and provides time to stabilize and position existing properties for more favorable, permanent financing. As loans are repaid, the funds will recycle to other preservation transactions.

Under contract with Florida Housing, the Florida Community Loan Fund (FCLF) administers the pilot. As of December 31, 2013, the total loan pool, including private investments, was capitalized at \$13.5 million, and FCLF had closed on five loans totaling \$7.5 million: two in Palm Beach County to preserve 162 units, two in Pasco County to preserve 29 units, and one in Orange County to preserve 11 units. Alongside the three-county pilot, FCLF has created a pool of preservation funding from which loans are now being made in 23 other counties.

FLORIDAHOUSINGSEARCH.ORG

Web-Based Affordable Rental Housing Locator

Florida Housing provides a free, online affordable rental housing locator that helps citizens search for housing throughout Florida. *FloridaHousingSearch.org* allows users to search for and find available rental units by using several different search criteria, such as rent amount, city, county and zip code. Map links also are offered to allow users to search for housing near schools, transportation and employment. Properties listed on *FloridaHousingSearch.org* are affordable for people who earn up to 120% of AMI. The website is available in English and Spanish, and can be translated into 30+ additional languages, including Haitian-Creole, by using the embedded Google language translator tool.

As well as being free to those searching for housing, *FloridaHousingSearch.org* is free to property owners and managers who list their properties. Landlords can list information about their property including number of bedrooms, move-in costs, amenities, accessibility options, voucher acceptance and photographs. The system is continually updated to ensure that property listings are accurate and up to date. At the end of 2013, 163,349 rental units were registered in the search database.

The locator also provides a toll-free, bilingual call center. As needed, call center staff assist consumers in conducting housing searches, help owners/landlords with listing their properties, and ensure that rental listings are kept up to date and accurate. In addition, the state Department of Elder Affairs and Agency for Health Care Administration partner with Florida Housing to provide a separate search engine through *FloridaHousingSearch.org* with a listing of licensed assisted living facilities and adult family care homes (updated daily) to help consumers locate the most appropriate facilities to provide care for their elderly and/or disabled family members.

During 2013, more than 970,000 affordable rental searches were conducted on *FloridaHousingSearch.org*. Landlords using the locator said that 41 percent of new tenants at their properties found their apartments using the locator. Further, call center staff handled more than 22,000 affordable rental-related telephone inquiries in 2013.

ECONOMIC STIMULUS CREATED BY FLORIDA HOUSING'S PROGRAMS

The most recent information available showing Florida Housing's economic impact to the state is for program activity in 2012. In 2012, Florida Housing provided \$1.508 billion in financing to support new construction, rehabilitation, mortgages, down payment assistance, mortgage assistance, and pre-development activities. In summary, the total economic impact to the state was estimated at:

- 24,515 full-time and part-time jobs;
- \$3.09 billion in output (industry revenues); and
- \$1.77 billion in value-added contribution to the state Gross Domestic Product.

The economic impact of programs was estimated using a regional economic model for the State of Florida, constructed with a widely accepted economics software tool called IMPLAN (Impact Analysis for Planning). IMPLAN is an "input-output/social accounting matrix" modeling system, a standard technique for estimating the broad economic impacts resulting from changes in specific economic activities in a regional economy. In this study, the regional economy was the entire state. The following indicators are used to show Florida Housing's economic impact on the state:

- **Employment:** a count of full- and part-time jobs created;
- **Output:** the dollar value of goods and services produced or sold—equivalent to sales revenues plus changes in business inventories; and
- **Value-added:** a measure of income, including employee compensation, proprietor income, other property income, indirect business taxes, and capital consumption or depreciation. Value-added is used to compute the state Gross Domestic Product.

Source: Hodges, A.W. et al (2013), *Economic Contributions of the Florida Housing Finance Corporation in Florida in 2012*.



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RENTAL HOUSING PROGRAMS

Demographics of Renters Living in Properties Financed by Florida Housing
State Apartment Incentive Loan
State Apartment Incentive Loan Funding for Extremely Low-Income Units
Multifamily Mortgage Revenue Bonds
Low Income Housing Tax Credits (4%)
Low Income Housing Tax Credits (9%)
Tenant-Based Rental Assistance
Grants to Finance Housing for Persons with Developmental Disabilities
Grants to Finance Housing for Homeless People & Families
Occupancy Rates for Active, Reporting Units in Florida Housing's Portfolio
Average Rents Charged at Rental Properties in Florida Housing's Portfolio
Rental Properties Awarded Funding in 2013

HOMEOWNERSHIP PROGRAMS

Demographics for First Time Homebuyer & Down Payment Assistance Programs
Homeownership Pool Program Demographics
Florida Hardest-Hit Fund
Homeownership Pool Program
Home Mortgages in Foreclosure
Homes Funded Through the First Time Homebuyer & Down Payment Assistance Programs

SPECIAL PROGRAMS

State Housing Initiatives Partnership Allocation & Distribution of Funds for 2010-2011
Predevelopment Loan Program Rental Loans Approved for Funding in 2013

FLORIDA HOUSING'S LOAN PORTFOLIO

Predevelopment Loan Program Loan Summary
State Apartment Incentive Loan - Loans Outstanding
Status for Guarantee Program Loans for Multifamily Developments
Guarantee Program - Single Family First Mortgage Pools

RENTAL HOUSING PROGRAMS - DEMOGRAPHICS & CHARTS

DEMOGRAPHICS OF RENTERS LIVING IN PROPERTIES FINANCED BY FLORIDA HOUSING*

This table shows demographic information about the renters living at existing properties financed by Florida Housing. Residents are not required to report demographic information about themselves, it is their choice. This is the reason for the disparity between total numbers in the various categories below.

BY AGE	0-17	133,492	
	18-54	166,698	
	55-61	16,213	
	62+	30,427	
BY ETHNICITY	Hispanic	81,146	
	Non-Hispanic	113,677	
BY RACE	African American	96,281	
	American Indian or Alaskan Native	1,026	
	Asian	1,774	
	Caucasian	77,165	
	Caucasian & African American	1,967	
	Other	16,610	
ACTIVE UNITS BY TARGET DEMOGRAPHIC	Elderly	17,320	
	Farmworker or Commercial Fishing Worker	2,305	
	Homeless	1,337	
	Special Needs	2,418	
	Family	151,373	
AVERAGE HOUSEHOLD SIZE		2.38	
AVERAGE HOUSEHOLD INCOME		\$23,311	
GEOGRAPHIC DISTRIBUTION	Large	Medium	Small
NUMBER OF UNITS	110,819	61,113	7,522
PERCENTAGE	61.7%	34.1%	4.2%

NOTE: *Information reported is for individual residents.

STATE APARTMENT INCENTIVE LOAN (SAIL)

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Duval	Arc Village	\$1,230,000	97	78
Polk	Villages at Noah's Landing	\$1,320,000	52	42
Sarasota	Loveland Village	\$940,000	42	34
TOTALS		\$3,490,000	191	154

SAIL FUNDING FOR EXTREMELY LOW-INCOME (ELI) UNITS

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Broward	Riverbend	\$230,400	15	8
Duval	Arc Village	\$1,790,000	97	25
Hillsborough	Bristol Bay *	\$1,125,000	300	15
	Clipper Bay *	\$1,050,000	276	14
	Mariner's Cove **	\$900,000	208	12

SAIL Funds for ELI Units Continued

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Osceola	Walden Park *	\$535,000	300	8
Palm Beach	Homes at J Street	\$230,400	15	8
	Portofino **	\$1,125,000	270	15
Pinellas	Duval Park	\$3,520,000	88	22
Polk	Villages at Noah's Landing	\$1,000,000	52	13
	Wilmington *	\$3,750,000	200	50
Sarasota	Loveland Village	\$835,000	42	11
St. Johns	Whispering Woods **	\$1,275,000	200	17
TOTALS		\$17,365,800	2,063	218

NOTES:

All of these developments will set aside 50% of their ELI units as Link units for Special Needs Households.

* These developments are existing Guarantee Program properties that received SAIL funding to reduce debt, making a portion of vacant units in each development affordable to ELI residents, and thereby better matching available units to current rental housing needs while reducing Guarantee Program risk.

** These Guarantee Program developments also received SAIL ELI Supplemental Funding in 2012. Only the ELI units that were added as a result of the 2013 funding are reported in this table.

MULTIFAMILY MORTGAGE REVENUE BONDS (MMRB)

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Miami-Dade	Hamlet at Walden Pond	\$18,800,000	312	125
Osceola	Reef Club I	\$28,000,000	560	476
TOTALS		\$46,800,000	872	601

LOW INCOME HOUSING TAX CREDITS (4%)

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Miami-Dade	Hamlet at Walden Pond	\$1,324,862	312	312
	Malibu Gardens	\$836,625	259	259
	Northside Transit Village I	\$1,061,395	100	100
	Town Center	\$764,357	124	124
Orange	Nassau Bay	\$1,890,265	492	492
Osceola	Boca Palms	\$273,022	48	48
	Reef Club	\$1,758,308	560	560
	Saint Cloud Village	\$781,401	208	208
Palm Beach	La Joya Villages	\$434,525	55	55
	Woodlake	\$753,800	224	224
Pinellas	Bayside Court	\$241,800	144	58
Sarasota	Rolling Green	\$764,993	118	118
TOTALS		\$10,885,353	2,644	2,558

RENTAL HOUSING PROGRAMS - DEMOGRAPHICS & CHARTS

LOW INCOME HOUSING TAX CREDITS (9%)

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Alachua	Arbours at Tumblin Creek	\$1,042,127	64	64
Bay	Pinnacle at Hammock Crossings	\$1,075,000	92	92
Citrus	Forest Ridge	\$1,510,000	119	119
Duval	Arc Village	\$1,100,000	97	78
	Senior Citizen Village	\$850,000	101	101
Escambia	Fairfield Manor	\$1,510,000	92	92
Flagler	Palm Breeze	\$811,430	60	51
Hernando	Vista Park	\$1,510,000	102	94
Hillsborough	Flamingo West	\$680,000	72	72
Martin	Arbours at Central Parkway	\$766,666	48	48
Miami-Dade	Pearl	\$2,561,000	100	100
Monroe	Paradise Point Senior Housing	\$1,175,000	47	47
Okaloosa	Katie Manor	\$856,802	100	100
	Fountains at Lingo Cove	\$1,815,156	110	110
Orange	Lexington Court	\$2,110,000	104	97
	Madison Crossing	\$1,510,000	86	86
Osceola	Tierra Pointe	\$1,180,000	74	74
	Duval Park	\$1,300,000	88	88
Pinellas	Eagle Ridge	\$1,660,000	94	94
	Landings at Cross Bayou	\$1,630,804	184	184
	Urban Landings	\$616,041	40	32
Polk	Tupelo Vue	\$1,271,000	70	70
	Villages at Noah's Landing	\$1,100,000	52	42
Sarasota	Janie's Garden III	\$820,000	72	58
Seminole	Heritage Village Commons	\$1,510,000	120	120
Volusia	Laurel Court	\$865,000	80	80
TOTALS		\$32,836,026	2,268	2,193

TENANT-BASED RENTAL ASSISTANCE (TBRA)

COUNTY	HOUSEHOLDS SERVED TO DATE	TOTAL FUNDING ENCUMBERED	TOTAL FUNDING DISBURSED
Alachua	38	\$500,000	\$33,413
Broward	33	\$1,500,000	\$95,516
Charlotte	14	\$500,000	\$19,547
Escambia	14	\$500,000	\$10,243
Flagler	28	\$500,000	\$27,452
Indian River	44	\$500,000	\$56,448
Leon	27	\$500,000	\$29,773
Manatee	33	\$500,000	\$32,295
Marion	21	\$500,000	\$22,320
Miami-Dade	-	\$500,000	\$-
Palm Beach	47	\$1,500,000	\$80,812
Pasco	-	\$500,000	\$-

TBRA Continued

COUNTY	HOUSEHOLDS SERVED TO DATE	TOTAL FUNDING ENCUMBERED	TOTAL FUNDING DISBURSED
Sarasota	20	\$500,000	\$44,857
St. Lucie	1	\$500,000	\$5,551
Volusia	-	\$500,000	\$5,000
TOTALS	320	\$9,500,000	\$463,225

TOTAL NUMBER OF HOUSEHOLDS SERVED BY INCOME RANGE

0-30% of AMI	31-50% of AMI	51-80% of AMI
147	149	24

NOTE: HOME funds were used to fund this program, which started in July 2013 and will run through July 2015. Households typically receive assistance for 12 months; however, some public housing authorities provide assistance for longer than 12 months, and some use TBRA for rental deposit assistance.

GRANTS TO FINANCE HOUSING FOR PERSONS WITH DEVELOPMENTAL DISABILITIES

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL BEDS/UNITS	SET-ASIDE BEDS/UNITS
Alachua	12th Road Home	\$71,886	6	6
Bradford	Hardy House	\$324,940	6	6
Brevard	Highland Terrace Group Home	\$72,000	6	6
Citrus	Country Walk-Inverness	\$324,500	6	6
Clay	Peoria Project	\$128,767	6	6
Duval	Arc Village	\$1,500,000	97	78
Escambia	Arc Gateway Peacock Home	\$312,076	6	6
Hernando	Neff Lake Estate	\$325,000	6	6
Martin	California Avenue CRH	\$72,000	6	6
Okaloosa	Cowrie	\$48,000	4	4
Orange	Glyn Street Group Home	\$72,000	6	6
Pinellas	Anclote Group Home	\$60,000	6	6
Polk	Villages at Noah's Landing	\$1,500,000	52	42
Sarasota	Loveland Village	\$3,000,000	42	34
Seminole	Sterling Oaks Group Home	\$71,000	6	6
St. Lucie	Menendez Residential Facility	\$72,000	6	6
Suwannee	Marymac Group Home	\$62,822	6	6
TOTALS		\$8,016,991	273	236

GRANTS TO FINANCE HOUSING FOR HOMELESS PEOPLE & FAMILIES

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Broward	Riverbend	\$1,581,542	15	15
Hillsborough	Tampa Veterans Village	\$2,100,000	15	15
Palm Beach	Homes at J Street	\$1,728,000	15	15
Pinellas	Broadwater IV	\$1,002,095	10	10
	Pinellas Hope IV	\$1,470,622	15	15
St. Johns	Moultrie Lakes	\$420,843	4	4
TOTALS		\$8,303,102	74	74

RENTAL HOUSING PROGRAMS - DEMOGRAPHICS & CHARTS

**OCCUPANCY RATES FOR ACTIVE, REPORTING UNITS IN
FLORIDA HOUSING'S PORTFOLIO, 4th Quarter of 2012 & 2013**

Out of a total of 180,968 active, leasing up and pipeline units, 165,330 are actively operating and reported information for this survey covering October through December of 2013. For comparison, the 2012 occupancy rate is provided for the fourth quarter of 2012. The occupancy rate is a weighted average (by unit).

COUNTY	2013		2012
	TOTAL ACTIVE & REPORTING UNITS	OCCUPANCY RATE	OCCUPANCY RATE
Alachua	2,127	93.3%	91.9%
Baker	50	97.3%	98.0%
Bay	1,704	96.6%	92.2%
Bradford	120	83.3%	86.7%
Brevard	2,967	91.9%	93.3%
Broward	11,582	94.2%	94.0%
Charlotte	1,471	94.9%	93.1%
Citrus	477	94.5%	94.6%
Clay	919	94.7%	94.5%
Collier	4,431	91.1%	92.3%
Columbia	429	90.5%	94.5%
DeSoto	525	88.6%	89.2%
Duval	10,652	91.2%	90.1%
Escambia	1,871	89.0%	90.0%
Flagler	322	96.9%	93.5%
Franklin	85	94.9%	92.9%
Gadsden	432	92.3%	86.3%
Hamilton	109	90.5%	91.4%
Hardee	459	89.3%	86.8%
Hendry	311	91.2%	85.2%
Hernando	1,263	93.3%	93.5%
Highlands	784	93.7%	88.6%
Hillsborough	15,976	96.3%	95.3%
Holmes	38	93.9%	94.4%
Indian River	2,269	94.1%	90.1%
Jackson	479	95.9%	91.7%
Jefferson	36	100.0%	82.4%
Lake	2,878	92.1%	90.3%
Lee	3,646	92.6%	91.7%
Leon	2,817	92.4%	92.1%
Levy	233	92.8%	95.9%
Madison	116	94.0%	93.1%
Manatee	2,912	94.0%	92.5%
Marion	1,517	91.9%	83.6%
Martin	826	95.3%	95.8%
Miami-Dade	26,352	95.8%	94.4%
Monroe	842	98.4%	98.8%

Occupancy Rates Continued

COUNTY	2013		2012
	TOTAL ACTIVE & REPORTING UNITS	OCCUPANCY RATE	OCCUPANCY RATE
Nassau	378	95.1%	92.3%
Okaloosa	360	93.1%	93.8%
Okeechobee	229	95.1%	94.8%
Orange	23,411	96.1%	94.6%
Osceola	4,253	97.4%	96.9%
Palm Beach	8,485	93.4%	90.8%
Pasco	1,839	94.5%	92.6%
Pinellas	4,701	95.9%	94.5%
Polk	2,941	95.0%	94.2%
Putnam	525	94.4%	93.5%
Santa Rosa	226	89.8%	93.9%
Sarasota	898	97.8%	96.6%
Seminole	4,358	95.5%	95.3%
St. Johns	1,064	93.8%	88.8%
St. Lucie	2,350	94.0%	91.6%
Sumter	203	95.2%	98.3%
Suwannee	197	95.8%	99.1%
Taylor	37	99.1%	98.2%
Volusia	4,548	93.0%	93.9%
Wakulla	64	96.4%	92.2%
Walton	203	95.4%	91.0%
Washington	33	93.9%	No report
STATEWIDE	165,330	94.6%	93.4%

NOTE:

The rental vacancy rate reported by the U.S. Census was 9.5% for Florida and 8.2% for the U.S. in the fourth quarter of 2013. This equals a 90.5% occupancy rate for Florida and a 91.8% occupancy rate for the U.S. Note that this is for all residential rental units serving all income levels, not just affordable apartments.

The occupancy rate for Florida Housing's rental portfolio was 94.6% at the end of 2013, higher than the occupancy rate for all rental properties in Florida. Note that 12.7% of Florida Housing properties had an occupancy rate of less than 90%. While the average size of properties reporting is 151 units, properties with less than 75 units account for 34% of those properties with an occupancy rate below 90%. Even a very small occupancy change in properties with fewer units can produce a large percentage change. For example, one vacancy in a property with four units results in an occupancy rate of only 75%. While properties with 75 units or less account for 34% of those properties with an occupancy rate below 90%, they represent only 9% of the units. Therefore, when looking at this measure strictly from the property level, the smaller properties skew the results negatively.

RENTAL HOUSING PROGRAMS - DEMOGRAPHICS & CHARTS

AVERAGE RENTS CHARGED AT RENTAL PROPERTIES IN FLORIDA HOUSING'S PORTFOLIO, as of December 31, 2013

COUNTY	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR
Alachua	-	\$375	\$410	\$489	\$632	-
Baker	-	\$226	\$243	\$362	-	-
Bay	-	\$325	\$372	\$420	\$467	-
Bradford	-	-	\$343	\$449	\$612	-
Brevard	-	\$438	\$498	\$630	\$662	-
Broward	\$619	\$600	\$572	\$686	\$590	\$873
Charlotte	-	\$385	\$521	\$595	\$744	-
Citrus	-	\$293	\$294	\$382	\$597	-
Clay	-	\$428	\$597	\$686	\$1,139	-
Collier	-	\$467	\$692	\$821	\$712	-
Columbia	\$247	\$357	\$469	\$607	-	-
DeSoto	-	\$308	\$465	\$574	\$532	-
Duval	\$236	\$448	\$529	\$653	\$799	-
Escambia	\$228	\$320	\$388	\$478	-	-
Flagler	-	\$315	\$381	\$671	\$717	-
Franklin	-	\$257	\$225	\$215	-	-
Gadsden	-	\$353	\$364	\$347	\$498	-
Hamilton	-	\$256	\$231	\$255	-	-
Hardee	-	\$380	\$467	\$511	\$168	-
Hendry	-	\$265	\$445	\$487	\$612	-
Hernando	-	\$386	\$489	\$717	\$723	-
Highlands	-	\$319	\$520	\$639	\$675	\$136
Hillsborough	\$283	\$405	\$483	\$547	\$695	\$963
Holmes	-	\$265	\$228	-	-	-
Indian River	\$435	\$391	\$501	\$627	\$558	-
Jackson	-	\$285	\$271	\$356	-	-
Jefferson	-	\$288	\$444	-	-	-
Lake	-	\$385	\$483	\$630	\$736	-
Lee	-	\$434	\$546	\$612	\$614	\$513
Leon	-	\$485	\$585	\$593	\$120	-
Levy	-	\$306	\$361	\$565	-	-
Madison	-	\$312	\$425	\$458	-	-
Manatee	\$459	\$398	\$578	\$684	\$717	\$678
Marion	-	\$239	\$253	\$375	\$372	-
Martin	-	\$399	\$486	\$601	\$557	-
Miami-Dade	\$286	\$379	\$496	\$637	\$637	-
Monroe	-	\$470	\$520	\$714	\$525	-
Nassau	-	\$355	\$391	\$509	\$807	-
Okaloosa	-	\$374	\$508	\$680	\$682	-
Okeechobee	-	\$337	\$469	\$523	-	-
Orange	\$560	\$504	\$555	\$703	\$833	-
Osceola	-	\$409	\$506	\$666	\$932	-

Average Rents Charged Continued

COUNTY	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR
Palm Beach	\$437	\$446	\$596	\$801	\$885	-
Pasco	-	\$375	\$540	\$666	-	-
Pinellas	\$301	\$350	\$469	\$547	\$640	\$1,039
Polk	-	\$318	\$404	\$480	\$559	\$395
Putnam	-	\$300	\$371	\$423	\$695	-
Santa Rosa	-	\$478	\$658	\$676	-	-
Sarasota	-	\$433	\$557	\$584	\$481	-
Seminole	-	\$466	\$537	\$713	\$883	-
St. Johns	-	\$519	\$653	\$685	\$1,026	-
St. Lucie	-	\$330	\$386	\$510	\$647	-
Sumter	-	\$303	\$399	\$463	\$640	-
Suwannee	-	\$322	\$328	\$518	-	-
Taylor	-	\$293	-	-	-	-
Volusia	\$608	\$420	\$482	\$517	\$679	-
Wakulla	-	\$312	\$396	-	-	-
Walton	-	\$309	\$275	\$324	-	-
Washington	-	\$257	-	-	-	-

NOTE:

Rows with no rent given (-) indicate that there are no units of that size reporting rent data in that county.

RENTAL HOUSING PROGRAMS - DEMOGRAPHICS & CHARTS

RENTAL PROPERTIES AWARDED FUNDING IN 2013

COUNTY	DEVELOPMENT	HC 9%	HC 4%	MMRB	SAIL ELI SUPPLEMENTAL ¹	SAIL	GUARANTEE	PERMANENT SUPPORTIVE HOUSING GRANTS	
								DEVELOPMENTALLY DISABLED	HOMELESS
Alachua	12th Road Home							\$71,886	
	Arbours at Tumblin Creek	\$1,042,127							
Bay	Pinnacle at Hammock Crossings	\$1,075,000							
Bradford	Hardy House							\$324,940	
Brevard	Highland Terrace Group Home							\$72,000	
Broward	Riverbend				\$230,400				\$1,581,542
Citrus	Country Walk-Inverness							\$324,500	
	Forest Ridge	\$1,510,000							
Clay	Peoria Project							\$128,767	
Duval	Arc Village	\$1,100,000			\$1,790,000	\$1,230,000		\$1,500,000	
	Mary A. Eaves Senior Living Facility								
	Senior Citizen Village	\$850,000							
Escambia	Arc Gateway Peacock Home							\$312,076	
	Fairfield Manor	\$1,510,000							
Flagler	Palm Breeze	\$811,430							
Hernando	Neff Lake Estate							\$325,000	
	Vista Park	\$1,510,000							
Hillsborough	Bristol Bay		2003	2002	\$1,125,000	2005	2002		
	Clipper Bay		2003	2003	\$1,050,000	2003	2004		
	Flamingo West	\$680,000							
	Mariner's Cove - Tampa		2002		\$900,000	2002	2001		
	Tampa Veterans Village								\$2,100,000
Martin	Arbours at Central Parkway	\$766,666							
	California Avenue CRH							\$72,000	
Miami-Dade	Hamlet at Walden Pond	1995	\$1,324,862	\$18,800,000		1993			
	Malibu Gardens	1993	\$836,625						
	Northside Transit Village I		\$1,061,395						
	Pearl	\$2,561,000							
	Town Center		\$764,357						
Monroe	Paradise Point Senior Housing	\$1,175,000							
Okaloosa	Cowrie							\$48,000	
	Katie Manor	\$856,802							
Orange	Fountains at Lingo Cove	\$1,815,156							
	Glyn Street Group Home							\$72,000	
	Lexington Court	\$2,110,000							
	Nassau Bay		\$1,890,265		2010				
Osceola	Boca Palms		\$273,022						
	Madison Crossing	\$1,510,000							
	Reef Club I	1991	\$1,758,308	\$28,000,000					
	Saint Cloud Village		\$781,401						

RENTAL HOUSING PROGRAMS - DEMOGRAPHICS & CHARTS

PLP	LOCAL BONDS ²	TOTAL UNITS	SET-ASIDE UNITS/BEDS ³	LINK UNITS ⁴	INCOME RESTRICTIONS BY AMI			DEMOGRAPHIC TARGET	CONSTRUCTION CATEGORY ⁵	ESTIMATED TOTAL DEVELOPMENT COST ⁶
					< 35%	36%-50%	51-60%			
		6	6		2		4	Special Needs	Retrofit	\$76,605
		64	64	4	7		57	Elderly	NC	\$12,320,699
		92	92	5	10		82	Family	NC	\$14,962,158
		6	6			2	4	Special Needs	NC	\$324,940
		6	6		2		4	Special Needs	Retrofit	\$72,000
		15	15		8		7	Homeless	A/R	\$1,811,942
		6	6			2	4	Special Needs	NC	\$357,500
		119	119	6		12	107	Elderly	NC	\$16,929,865
		6	6		2		4	Special Needs	NC	\$197,112
		97	78		25		53	Special Needs	NC	\$17,705,959
\$365,908.00		76	15			15		Elderly	NC	\$12,644,636
		101	101	5	10		91	Elderly	A/R	\$10,531,000
		6	6			2	4	Special Needs	NC	\$358,376
		92	92	5	10		82	Elderly	NC	\$14,309,475
		60	51	3	6		45	Elderly	NC	\$12,919,035
		6	6			2	4	Special Needs	NC	\$325,000
		102	94	6		11	83	Elderly	NC	\$18,125,999
		300	300	8	15		285	Family	N/A	N/A
		276	249	7	14	47	188	Family	N/A	N/A
		72	72	4		7	65	Family	A/R	\$9,618,024
	2001	208	208	4	12		196	Family	N/A	N/A
		15	15			8	7	Homeless	NC	\$2,388,013
		48	48	3		5	43	Elderly	NC	\$8,973,888
		6	6		2		4	Special Needs	Retrofit	\$72,000
		312	312				312	Special Needs	A/R	\$37,526,992
	\$12,000,000	259	259				259	Family	A/R	\$25,386,313
	\$14,500,000	100	100				100	Family	NC	\$28,057,638
		100	100	5	10		90	Elderly	NC	\$25,980,631
	\$9,680,000	124	124			124		Elderly	NC	\$21,074,355
		47	47	3	5		42	Elderly	NC	\$12,806,330
		4	4		2		2	Special Needs	Retrofit	\$47,912
		100	100	10	10		90	Elderly	NC	\$12,882,155
		110	110	6	11		99	Family	NC	\$20,029,618
		6	6		2		4	Special Needs	Retrofit	\$72,000
		104	97	6	11		86	Family	NC	\$24,022,400
	\$37,500,000	492	492				492	Family	A/R	\$62,510,961
	\$3,750,000	48	48				48	Family	NC	\$7,415,568
		86	86	9	9		77	Elderly	NC	\$18,548,091
		560	560				560	Family	A/R	\$54,732,944
	\$16,620,000	208	208				208	Family	A/R	\$26,207,701

RENTAL HOUSING PROGRAMS - DEMOGRAPHICS & CHARTS

Rental Properties Awarded Funding Continued

COUNTY	DEVELOPMENT	HC 9%	HC 4%	MMRB	SAIL ELI SUPPLEMENTAL ¹	SAIL	GUARANTEE	PERMANENT SUPPORTIVE HOUSING GRANTS	
								DEVELOPMENTALLY DISABLED	HOMELESS
Osceola	Tierra Pointe	\$1,180,000							
	Walden Park		2001	2001	\$535,000				
Palm Beach	Homes at J Street				\$230,400				\$1,728,000
	La Joya Villages		\$434,525						
	Portofino		2003	2002	\$1,125,000	2004	2002		
	Woodlake		\$753,800			1997			
Pinellas	Anclote Group Home							\$60,000	
	Bayside Court		\$241,800						
	Broadwater IV								\$1,002,095
	Duval Park	\$1,300,000			\$3,520,000				
	Eagle Ridge	\$1,660,000							
	Landings at Cross Bayou	\$1,630,804							
	Pinellas Hope IV								\$1,470,622
	Urban Landings	\$616,041							
Polk	Tupelo Vue	\$1,271,000							
	Villages at Noah's Landing	\$1,100,000			\$1,000,000	\$1,320,000		\$1,500,000	
	Wilmington		2003		\$3,750,000	2003	2002		
Sarasota	Janie's Garden III	\$820,000							
	Loveland Village				\$835,000	\$940,000		\$3,000,000	
	Rolling Green		\$764,993						
Seminole	Heritage Village Commons	\$1,510,000							
	Sterling Oaks Group Home							\$71,000	
St. Johns	Moultrie Lakes								\$420,843
	Whispering Woods		2003		\$1,275,000		2002		
St. Lucie	Menendez Residential Facility							\$72,000	
Suwannee	Marymac Group Home							\$62,822	
Volusia	Laurel Court	\$865,000							
TOTALS		\$32,836,026	\$10,885,353	\$46,800,000	\$17,365,800	\$3,490,000	\$0	\$8,016,991	\$8,303,102

NOTES:

When a development has received funding in a prior year, that year is included in the appropriate program column. In order to serve lower income households, resources from more than one program are often combined to finance a development. HC 9% = Low Income Housing Tax Credit (9%); HC 4% = Low Income Housing Tax Credit (4%); MMRB = Multifamily Mortgage Revenue Bonds; ELI Supplemental = Extremely Low Income state supplemental funds; SAIL = State Apartment Incentive Loan Program; HOME = HOME Investment Partnerships Program; PLP = Predevelopment Loan Program.

¹Some of these developments received financing for ELI units in prior years. See the specific SAIL ELI program chart for more information.

²Local Bond developments that also have received Florida Housing financing have been included on this chart because local housing finance authorities provide a major source of multifamily financing throughout the state by issuing local mortgage revenue bonds. Developers often combine these local bonds with financing through Florida Housing programs.

³The term "Beds" is used to describe the individual living quarters in a Community Residential Home (CRH) for Persons with Developmental Disabilities. The CRHs are typically single family homes that are used as licensed group homes for this population, and bedrooms are rented separately by non-related persons. For the purposes of Florida Housing's funding, the number of Beds represents the number of people living in the CRH.

RENTAL HOUSING PROGRAMS - DEMOGRAPHICS & CHARTS

PLP	LOCAL BONDS ²	TOTAL UNITS	SET-ASIDE UNITS/BEDS ³	LINK UNITS ⁴	INCOME RESTRICTIONS BY AMI			DEMOGRAPHIC TARGET	CONSTRUCTION CATEGORY ⁵	ESTIMATED TOTAL DEVELOPMENT COST ⁶
					< 35%	36%-50%	51-60%			
		74	74	8	15		59	Elderly	NC	\$12,588,466
		300	300	4	8		292	Family	N/A	N/A
		15	15		8		7	Homeless	A/R	\$1,958,400
	\$3,300,000	55	55			14	41	Family	NC	\$10,876,410
		270	270	17	48		222	Family	N/A	N/A
	\$14,000,000	224	224				224	Family	Preservation	\$27,135,569
		6	6			2	4	Special Needs	Retrofit	\$76,492
	\$10,250,000	144	58				58	Family	NC	\$16,489,717
		10	10			5	5	Homeless	NC	\$1,227,095
		88	88	11		22	66	Special Needs	NC	\$17,485,503
		94	94	5		10	84	Family	NC	\$18,130,630
		184	184	18	37		147	Family	Preservation	\$20,645,097
		15	15			8	7	Homeless	NC	\$1,470,622
		40	32	2		4	28	Family	NC	\$8,244,385
		70	70	4		7	63	Family	NC	\$14,693,015
\$500,000.00		52	42			13	29	Special Needs	NC	\$13,924,086
	2002	200	200	20		50	150	Family	N/A	N/A
		72	58	8	16		42	Family	Redevelopment	\$12,240,885
2008		42	34		11		23	Special Needs	NC	\$10,067,017
	\$9,000,000	118	118				118	Family	NC	\$18,998,033
		120	120	6	12		108	Elderly	NC	\$18,337,104
		6	6		2		4	Special Needs	Retrofit	\$71,000
		4	4		2		2	Homeless	A/R	\$420,843
		200	200	17	17		183	Family	N/A	N/A
		6	6			2	4	Special Needs	Retrofit	\$103,894
		6	6			2	4	Special Needs	Retrofit	\$62,822
		80	80	12		24	56	Elderly	Redevelopment	\$13,444,034
\$865,908	\$130,600,000	6,940	6,683	231	361	400	5,922			\$771,016,954

⁴The Link to Permanent Housing Initiative (Link) incentivizes developers to set aside a portion of a development's extremely low-income units for special needs households that are referred and served by community-based supportive services providers. Link units serve persons with physical, mental and/or developmental disabilities; youth aging out of foster care; homeless households; and survivors of domestic violence.

⁵NC = New construction; Preservation = Preservation of existing affordable properties; N/A = existing units that have no construction costs, because the funding is being used to reduce the debt to make a portion of the existing units affordable to extremely low-income residents; A/R=Acquisition/Rehabilitation properties in which there is acquisition and where more than 50% of the units are rehabilitation and the rest may be new construction; Redevelopment = Properties in which 50% or more of the units are new construction and the rest may be rehabilitation; Retrofit = A retrofit is considered to be targeted renovation related to life-safety features, energy retrofits, and upgrades to allow residents to age in place, such as accessibility, adaptability, universal design and visitability features.

⁶In some cases, Total Development Costs are estimated based on the development application and are subject to change based on credit underwriting.

HOMEOWNERSHIP PROGRAMS - DEMOGRAPHICS & CHARTS

DEMOGRAPHICS FOR FIRST TIME HOMEBUYER & DOWN PAYMENT ASSISTANCE PROGRAMS

NUMBER OF LOANS CLOSED & HOUSEHOLDS SERVED IN 2013		1,517
BY HOUSEHOLD SIZE	1-2 persons	923
	3-4 persons	483
	5+ persons	111
BY AGE	15-54	1,411
	55-61	60
	62+	46
BY INCOME	0-30% Area Median Income (AMI)	58
	30.01-50% AMI	457
	50.01-80% AMI	827
	80.01-100% AMI	175
	Over 100% AMI	0
BY ETHNICITY	African American	241
	African American & Hispanic	5
	Asian	22
	Asian & Caucasian	5
	Caucasian	850
	Caucasian & African American	10
	Caucasian & Hispanic	348
	Other	36
AVERAGE SALES PRICE		\$113,697
AVERAGE DPA LOAN AMOUNT		\$7,609
AVERAGE FIRST MORTGAGE AMOUNT		\$108,277
NUMBER OF VETERANS SERVED		28

HOMEOWNERSHIP POOL PROGRAM DEMOGRAPHICS

NUMBER OF LOANS CLOSED & HOUSEHOLDS SERVED IN 2013		40
BY HOUSEHOLD SIZE	1-2 persons	13
	3-4 persons	17
	5+ persons	10
BY AGE	Less than 30% Area Median Income (AMI)	0
	30.01-50% AMI	15
	50.01-80% AMI	25
	80.01-100% AMI	0
	Over 100% AMI	0
BY RACE	African American	14
	Caucasian	11
	Other	15
BY ETHNICITY	Hispanic	15
	Non-Hispanic	25

FLORIDA HARDEST-HIT FUND (HHF)¹

COUNTY	HHs SERVED ²	TOTAL FUNDS RESERVED & DISBURSED ³	FUNDS DISBURSED ⁴			
			TOTAL	UMAP	MLRP	PR
Alachua	76	\$1,819,761	\$1,071,379	\$471,798	\$494,330	\$105,251
Baker	13	\$284,615	\$188,627	\$88,594	\$100,033	\$0
Bay	78	\$1,847,405	\$1,070,237	\$506,726	\$563,511	\$0
Bradford	6	\$151,940	\$116,465	\$20,596	\$67,596	\$28,273
Brevard	560	\$14,201,459	\$7,382,269	\$3,252,457	\$3,213,715	\$916,097
Broward	1,945	\$55,199,725	\$33,899,326	\$16,217,843	\$15,527,369	\$2,154,114
Calhoun	3	\$52,208	\$20,380	\$7,594	\$12,786	\$0
Charlotte	141	\$3,501,958	\$2,023,000	\$916,702	\$853,556	\$252,742
Citrus	71	\$1,347,012	\$795,717	\$304,943	\$412,374	\$78,400
Clay	171	\$4,302,477	\$2,739,343	\$1,168,362	\$1,272,183	\$298,798
Collier	228	\$5,511,117	\$2,687,955	\$1,541,853	\$1,046,102	\$100,000
Columbia	17	\$479,138	\$273,996	\$96,493	\$136,624	\$40,880
DeSoto	19	\$388,719	\$201,506	\$94,462	\$107,044	\$0
Dixie	6	\$65,962	\$25,526	\$9,465	\$16,061	\$0
Duval	1,066	\$24,938,470	\$13,990,367	\$5,928,384	\$7,222,025	\$839,958
Escambia	172	\$3,935,167	\$2,055,897	\$825,695	\$1,169,133	\$61,070
Flagler	96	\$1,966,455	\$1,258,883	\$611,778	\$597,105	\$50,000
Franklin	5	\$154,891	\$120,800	\$64,482	\$56,318	\$0
Gadsden	40	\$1,065,997	\$524,731	\$238,245	\$286,486	\$0
Gilchrist	14	\$343,932	\$168,327	\$93,158	\$75,169	\$0
Glades	4	\$94,275	\$32,187	\$12,333	\$19,853	\$0
Gulf	3	\$62,096	\$55,860	\$41,831	\$14,030	\$0
Hamilton	1	\$42,000	\$26,541	\$11,921	\$14,620	\$0
Hardee	19	\$428,163	\$169,730	\$80,479	\$89,252	\$0
Hendry	22	\$636,615	\$247,831	\$92,864	\$106,562	\$48,405
Hernando	103	\$2,581,195	\$1,387,916	\$517,920	\$571,980	\$298,017
Highlands	34	\$836,149	\$406,022	\$174,795	\$231,227	\$0
Hillsborough	722	\$20,293,383	\$11,448,216	\$5,045,691	\$5,530,733	\$871,793
Holmes	8	\$80,585	\$37,270	\$25,136	\$12,133	\$0
Indian River	105	\$2,504,173	\$1,277,788	\$642,163	\$560,274	\$75,351
Jackson	16	\$332,810	\$177,642	\$70,544	\$107,098	\$0
Jefferson	6	\$207,078	\$145,194	\$63,520	\$81,674	\$0
Lafayette	2	\$67,606	\$36,708	\$23,026	\$13,682	\$0
Lake	184	\$4,122,707	\$2,432,345	\$1,181,303	\$1,129,920	\$121,122
Lee	605	\$15,444,394	\$10,232,921	\$6,912,603	\$2,883,147	\$437,171
Leon	185	\$4,960,308	\$3,089,911	\$1,280,276	\$1,464,330	\$345,306
Levy	20	\$436,728	\$240,929	\$130,186	\$110,743	\$0
Liberty	3	\$56,696	\$31,988	\$9,202	\$22,786	\$0
Madison	5	\$96,708	\$37,659	\$14,875	\$22,784	\$0
Manatee	141	\$3,862,867	\$2,422,811	\$982,382	\$1,059,633	\$380,796
Marion	208	\$4,905,762	\$2,686,618	\$1,125,762	\$1,200,510	\$360,347

HOMEOWNERSHIP PROGRAMS - DEMOGRAPHICS & CHARTS

HHF Continued

COUNTY	HHs SERVED ²	TOTAL FUNDS RESERVED & DISBURSED ³	FUNDS DISBURSED ⁴			
			TOTAL	UMAP	MLRP	PR
Martin	94	\$2,561,108	\$1,727,153	\$815,732	\$789,931	\$121,490
Miami-Dade	1,391	\$42,511,249	\$23,985,931	\$11,696,937	\$11,414,399	\$874,595
Monroe	8	\$210,989	\$178,624	\$123,332	\$55,292	\$0
Nassau	54	\$1,379,956	\$883,664	\$413,204	\$420,460	\$50,000
Okaloosa	100	\$2,398,028	\$1,397,529	\$612,667	\$702,388	\$82,474
Okeechobee	49	\$1,082,814	\$538,508	\$273,805	\$238,495	\$26,208
Orange	914	\$25,372,002	\$14,124,255	\$6,163,537	\$6,234,137	\$1,726,581
Osceola	204	\$5,255,736	\$3,121,068	\$1,378,281	\$1,400,711	\$342,076
Palm Beach	1,158	\$32,273,346	\$20,026,505	\$9,977,298	\$8,458,248	\$1,590,958
Pasco	336	\$8,751,975	\$4,766,254	\$2,148,451	\$2,140,385	\$477,418
Pinellas	538	\$14,500,166	\$8,232,171	\$3,534,969	\$3,806,234	\$890,968
Polk	246	\$6,807,492	\$3,671,174	\$1,415,041	\$1,780,583	\$475,551
Putnam	37	\$737,793	\$376,207	\$166,427	\$209,780	\$0
St. Johns	181	\$5,108,074	\$2,880,832	\$1,312,288	\$1,494,993	\$73,551
St. Lucie	341	\$8,975,092	\$5,365,461	\$2,326,895	\$2,371,474	\$667,092
Santa Rosa	60	\$1,483,349	\$805,359	\$375,475	\$392,915	\$36,969
Sarasota	185	\$4,660,451	\$2,800,504	\$1,366,050	\$1,206,332	\$228,122
Seminole	331	\$8,197,878	\$4,976,318	\$2,440,014	\$2,154,409	\$381,896
Sumter	13	\$295,346	\$157,317	\$60,457	\$96,860	\$0
Suwannee	12	\$375,734	\$136,272	\$53,740	\$82,532	\$0
Taylor	1	\$42,000	\$13,816	\$2,714	\$11,102	\$0
Volusia	357	\$9,027,341	\$5,256,085	\$2,070,246	\$2,512,978	\$672,861
Wakulla	28	\$622,478	\$338,762	\$189,385	\$149,376	\$0
Walton	15	\$316,468	\$151,133	\$92,700	\$58,433	\$0
Washington	11	\$256,246	\$163,190	\$54,678	\$108,512	\$0
TOTALS	13,787	\$366,813,817	\$213,312,912	\$99,962,760	\$96,767,451	\$16,582,701

NOTES:

¹Information provided is from program inception through December 31, 2013.

²As of December 31, 2013, an additional 13,026 homeowners had applied and were awaiting determination of eligibility.

³When a homeowner is approved for funding, the maximum amount they can receive is reserved, and then payments are distributed to the mortgage loan servicer on a monthly basis as long as the homeowner is eligible for funding.

⁴This section on Funds Disbursed includes the Unemployment Mortgage Assistance Program (UMAP) and Mortgage Loan Reinstatement Program (MLRP), which began in October 2011; and the Principle Reduction Program (PR), which began in 2013. Two additional homeowners not included in this section of the chart have been approved for HHF funds; \$12,706 has been disbursed for one homeowner in Broward County through the Elderly Mortgage Assistance Program (ELMORE), and \$50,000 has been disbursed for one homeowner in Hillsborough County through the Modification Enabling Pilot Program (MEP). These homeowners and funding amounts have been included on the left side of the table in the totals.

HOMEOWNERSHIP POOL PROGRAM (HOP)

COUNTY	CLOSED LOANS		
	LOAN AMOUNT	NUMBER OF HOMEBUYERS SERVED	AVERAGE SALES PRICE
Citrus	\$58,750	3	\$78,333
Duval	\$354,500	10	\$122,400
Hillsborough	\$520,850	18	\$144,889
Leon	\$159,120	7	\$98,564
Sarasota	\$89,600	2	\$128,000
TOTALS	\$1,182,820	40	\$129,758

NOTE:

As of December 31, 2013, an additional \$475,151 of HOP funds was reserved in the name of 19 homebuyers. These loans will be closed in 2014 when construction is completed.

HOME MORTGAGES IN FORECLOSURE

Comparison of Homeowner Loans Originated by Florida Housing Finance Corporation and All Florida Residential Loans,* Fourth Quarter 2013

	PERCENTAGE OF LOANS IN FORECLOSURE
Florida Housing Finance Corporation - All Homeowner Loans	9.0%
Florida - All Residential Loans	8.6%
Florida - Residential Prime Loans	6.1%
Florida - Residential Subprime Loans	22.4%

NOTE:

*Source: Mortgage Bankers Association

HOMEOWNERSHIP PROGRAMS - DEMOGRAPHICS & CHARTS

HOMES FUNDED THROUGH THE FIRST TIME HOMEBUYER & DOWN PAYMENT ASSISTANCE PROGRAMS IN 2013

COUNTY	OVERALL PROGRAM PERFORMANCE ¹				HAP ²			HAMI ³		
	NUMBER OF LOANS	FIRST MORTGAGE	DP ASSISTANCE	AVERAGE SALES PRICE	NUMBER OF LOANS	FIRST MORTGAGE	DP ASSISTANCE	NUMBER OF LOANS	FIRST MORTGAGE	DP ASSISTANCE
Alachua	0	\$0	\$0	n/a	0	\$0	\$0	0	\$0	\$0
Baker	0	\$0	\$0	n/a	0	\$0	\$0	0	\$0	\$0
Bay	35	\$3,365,533	\$254,558	\$99,315	33	\$3,105,333	\$244,558	2	\$260,200	\$10,000
Bradford	0	\$0	\$0	n/a	0	\$0	\$0	0	\$0	\$0
Brevard	126	\$12,905,284	\$945,647	\$117,400	112	\$11,082,724	\$875,647	14	\$1,822,560	\$70,000
Broward	43	\$5,593,215	\$324,775	\$122,559	42	\$5,418,623	\$319,775	1	\$174,592	\$5,000
Calhoun	0	\$0	\$0	n/a	0	\$0	\$0	0	\$0	\$0
Charlotte	5	\$452,459	\$45,000	\$82,875	5	\$452,459	\$45,000	0	\$0	\$0
Citrus	1	\$34,730	\$7,500	\$4,100	1	\$34,730	\$7,500	0	\$0	\$0
Clay	38	\$4,611,979	\$294,351	\$121,238	33	\$3,939,314	\$269,351	5	\$672,665	\$25,000
Collier	26	\$3,765,490	\$212,500	\$152,641	25	\$3,584,966	\$207,500	1	\$180,524	\$5,000
Columbia	0	\$0	\$0	n/a	0	\$0	\$0	0	\$0	\$0
DeSoto	0	\$0	\$0	n/a	0	\$0	\$0	0	\$0	\$0
Dixie	0	\$0	\$0	n/a	0	\$0	\$0	0	\$0	\$0
Duval	285	\$31,571,376	\$2,111,183	\$117,804	243	\$26,062,492	\$1,916,785	40	\$5,350,287	\$194,398
Escambia	45	\$4,088,117	\$357,209	\$95,501	43	\$3,872,788	\$347,209	2	\$215,329	\$10,000
Flagler	9	\$1,123,153	\$72,676	\$129,552	8	\$997,472	\$68,619	1	\$125,681	\$4,057
Franklin	0	\$0	\$0	n/a	0	\$0	\$0	0	\$0	\$0
Gadsden	4	\$409,427	\$35,000	\$105,900	4	\$409,427	\$35,000	0	\$0	\$0
Gilchrist	0	\$0	\$0	n/a	0	\$0	\$0	0	\$0	\$0
Glades	0	\$0	\$0	n/a	0	\$0	\$0	0	\$0	\$0
Gulf	1	\$59,642	\$5,000	\$60,000	0	\$0	\$0	1	\$59,642	\$5,000
Hamilton	0	\$0	\$0	n/a	0	\$0	\$0	0	\$0	\$0
Hardee	1	\$122,637	\$5,000	\$124,900	0	\$0	\$0	1	\$122,637	\$5,000
Hendry	0	\$0	\$0	n/a	0	\$0	\$0	0	\$0	\$0
Hernando	3	\$270,512	\$20,000	\$92,833	2	\$148,758	\$15,000	1	\$121,754	\$5,000
Highlands	0	\$0	\$0	n/a	0	\$0	\$0	0	\$0	\$0
Hillsborough	75	\$8,481,632	\$585,865	\$121,464	64	\$6,885,535	\$530,865	11	\$1,596,097	\$55,000
Holmes	0	\$0	\$0	n/a	0	\$0	\$0	0	\$0	\$0
Indian River	2	\$143,428	\$15,000	\$74,500	2	\$143,428	\$15,000	0	\$0	\$0
Jackson	2	\$167,537	\$9,532	\$83,500	1	\$96,938	\$4,532	1	\$70,599	\$5,000
Jefferson	0	\$0	\$0	n/a	0	\$0	\$0	0	\$0	\$0
Lafayette	0	\$0	\$0	n/a	0	\$0	\$0	0	\$0	\$0
Lake	9	\$1,009,754	\$72,500	\$119,662	9	\$1,009,754	\$72,500	0	\$0	\$0
Lee	110	\$11,175,850	\$877,629	\$105,618	101	\$10,110,075	\$837,629	8	\$953,850	\$40,000
Leon	44	\$4,518,686	\$352,199	\$109,267	43	\$4,371,238	\$347,199	1	\$147,448	\$5,000
Levy	0	\$0	\$0	n/a	0	\$0	\$0	0	\$0	\$0
Liberty	0	\$0	\$0	n/a	0	\$0	\$0	0	\$0	\$0
Madison	0	\$0	\$0	n/a	0	\$0	\$0	0	\$0	\$0
Manatee	57	\$6,464,450	\$429,055	\$119,056	52	\$5,646,568	\$404,055	5	\$817,882	\$25,000
Marion	1	\$87,387	\$5,000	\$89,000	0	\$0	\$0	1	\$87,387	\$5,000

HOMEOWNERSHIP PROGRAMS - DEMOGRAPHICS & CHARTS

Homes Funded through the FTHB & DPA Programs Continued

COUNTY	OVERALL PROGRAM PERFORMANCE ¹				HAP ²			HAMI ³		
	NUMBER OF LOANS	FIRST MORTGAGE	DP ASSISTANCE	AVERAGE SALES PRICE	NUMBER OF LOANS	FIRST MORTGAGE	DP ASSISTANCE	NUMBER OF LOANS	FIRST MORTGAGE	DP ASSISTANCE
Martin	1	\$267,190	\$10,000	\$273,874	1	\$267,190	\$10,000	0	\$0	\$0
Miami-Dade	35	\$3,855,988	\$229,500	\$140,680	30	\$3,356,442	\$219,500	2	\$275,910	\$10,000
Monroe	1	\$274,928	\$7,500	\$280,000	1	\$274,928	\$7,500	0	\$0	\$0
Nassau	3	\$403,855	\$22,500	\$137,432	2	\$252,645	\$17,500	1	\$151,210	\$5,000
Okaloosa	16	\$1,571,170	\$106,603	\$106,896	16	\$1,571,170	\$106,603	0	\$0	\$0
Okeechobee	0	\$0	\$0	n/a	0	\$0	\$0	0	\$0	\$0
Orange	64	\$7,663,751	\$489,039	\$139,488	58	\$6,816,583	\$459,039	6	\$847,168	\$30,000
Osceola	20	\$2,435,250	\$147,952	\$126,891	17	\$2,078,041	\$132,952	3	\$357,209	\$15,000
Palm Beach	71	\$7,697,453	\$512,646	\$112,160	66	\$7,150,437	\$497,646	3	\$411,410	\$15,000
Pasco	24	\$2,450,125	\$185,925	\$110,239	22	\$2,185,778	\$175,925	2	\$264,347	\$10,000
Pinellas	46	\$4,831,170	\$350,500	\$112,550	39	\$3,979,784	\$315,500	7	\$851,386	\$35,000
Polk	67	\$6,951,098	\$516,187	\$107,003	61	\$6,284,982	\$486,187	6	\$666,116	\$30,000
Putnam	1	\$78,551	\$3,000	\$80,000	1	\$78,551	\$3,000	0	\$0	\$0
Santa Rosa	11	\$1,157,787	\$58,568	\$111,940	7	\$749,186	\$53,568	1	\$156,021	\$5,000
Sarasota	41	\$4,316,201	\$314,000	\$103,725	37	\$3,898,311	\$294,000	4	\$417,890	\$20,000
Seminole	32	\$3,861,073	\$229,124	\$121,635	24	\$2,723,239	\$189,124	8	\$1,137,834	\$40,000
St. Johns	24	\$3,187,592	\$175,220	\$142,116	19	\$2,389,565	\$150,220	5	\$798,027	\$25,000
St. Lucie	25	\$2,197,952	\$195,000	\$89,478	22	\$1,985,431	\$180,000	3	\$212,521	\$15,000
Sumter	0	\$0	\$0	n/a	0	\$0	\$0	0	\$0	\$0
Suwannee	0	\$0	\$0	n/a	0	\$0	\$0	0	\$0	\$0
Taylor	0	\$0	\$0	n/a	0	\$0	\$0	0	\$0	\$0
Union	0	\$0	\$0	n/a	0	\$0	\$0	0	\$0	\$0
Volusia	107	\$10,057,018	\$822,608	\$95,176	100	\$9,391,911	\$787,608	7	\$665,107	\$35,000
Wakulla	1	\$95,746	\$10,000	\$103,000	1	\$95,746	\$10,000	0	\$0	\$0
Walton	3	\$335,192	\$21,204	\$115,000	3	\$335,192	\$21,204	0	\$0	\$0
Washington	2	\$145,203	\$15,000	\$74,575	2	\$145,203	\$15,000	0	\$0	\$0
TOTALS	1,517	\$164,256,571	\$11,459,255	\$113,697	1,352	\$143,382,937	\$10,695,800	154	\$19,991,290	\$763,455

NOTES:

¹These three columns show the cumulative number of loans, first mortgage amounts provided through the First Time Homebuyer Program, and down payment assistance provided through the Homeownership Assistance Program (HAP) and Homeownership Assistance for Moderate Income Program (HAMI). The HAP and HAMI sections to the right provide subtotals for each of the down payment assistance strategies complementing the FTHB Program. Because not all first mortgages are paired with down payment assistance from Florida Housing, the totals in the left section may be larger for some counties than the sum of the HAP and HAMI sections.

²These three columns show the performance of HAP by number of loans closed, the total amount of the first mortgages paired with HAP funding and the total amount of HAP funding used for down payment assistance in each county.

³These three columns show the performance of the HAMI program by number of loans closed, the total amount of the first mortgages paired with HAMI funding and the total amount of HAMI funding used for down payment assistance in each county.

SPECIAL PROGRAMS - DEMOGRAPHICS & CHARTS

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) ALLOCATION & DISTRIBUTION OF FUNDS FOR 2010-2011*

LOCAL GOVERNMENT	2010-2011 STATE ANNUAL DISTRIBUTION	HOMEOWNERSHIP		RENTAL		INCOME LEVEL OF HOUSEHOLDS SERVED			
		TOTAL EXPENDITURES	TOTAL UNITS	TOTAL EXPENDITURES	TOTAL UNITS	EXTREMELY LOW	VERY LOW	LOW	MODERATE
Alachua County	\$0	\$54,869	8	\$0	0	0	3	5	0
City of Gainesville	\$0	\$22,000	5	\$0	0	2	0	3	0
Baker County	\$0	\$0	0	\$0	0	0	0	0	0
Bay County	\$0	\$104,778	8	\$0	0	0	4	4	0
City of Panama City	\$0	\$130,236	10	\$0	0	0	2	5	3
Bradford County	\$0	\$83,967	4	\$0	0	0	2	2	0
Brevard County	\$0	\$454,217	12	\$0	0	2	2	8	0
City of Cocoa	\$0	\$0	0	\$0	0	0	0	0	0
City of Melbourne	\$0	\$17,859	2	\$0	0	0	1	1	0
City of Palm Bay	\$0	\$0	0	\$16,355	20	0	20	0	0
City of Titusville	\$0	\$0	0	\$0	0	0	0	0	0
Broward County	\$0	\$295,295	13	\$0	0	0	3	6	4
City of Coconut Creek	\$0	\$0	0	\$0	0	0	0	0	0
City of Deerfield Beach	\$0	\$0	0	\$0	0	0	0	0	0
City of Ft. Lauderdale	\$0	\$227,783	6	\$0	0	1	3	2	0
City of Hollywood	\$0	\$0	0	\$0	0	0	0	0	0
City of Lauderhill	\$0	\$0	0	\$0	0	0	0	0	0
City of Margate	\$0	\$0	0	\$0	0	0	0	0	0
City of Miramar	\$0	\$0	0	\$0	0	0	0	0	0
City of Pembroke Pines	\$0	\$0	0	\$0	0	0	0	0	0
City of Plantation	\$0	\$0	0	\$0	0	0	0	0	0
City of Pompano Beach	\$0	\$0	0	\$0	0	0	0	0	0
City of Sunrise	\$0	\$0	0	\$0	0	0	0	0	0
City of Tamarac	\$0	\$3,469	1	\$0	0	0	1	0	0
Calhoun County	\$0	\$10,422	2	\$0	0	1	1	0	0
Charlotte County	\$0	\$375,289	14	\$0	0	3	4	6	1
Citrus County	\$0	\$56,258	6	\$0	0	0	4	2	0
Clay County	\$0	\$306,888	21	\$0	0	3	10	8	0
Collier County/Naples	\$0	\$1,863,260	94	\$0	0	0	35	39	20
Columbia County	\$0	\$7,864	2	\$0	0	1	1	0	0
DeSoto County	\$0	\$26,370	3	\$0	0	0	2	1	0
Dixie County	\$0	\$0	0	\$0	0	0	0	0	0
Duval County/Jacksonville	\$0	\$0	0	\$0	0	0	0	0	0
Escambia County/Pensacola	\$0	\$371,142	17	\$0	0	4	5	6	2
Flagler County/Palm Coast	\$0	\$12,060	1	\$0	0	0	1	0	0
Franklin County	\$0	\$32,457	3	\$0	0	0	1	2	0
Gadsden County	\$0	\$0	0	\$0	0	0	0	0	0
Gilchrist County	\$0	\$0	0	\$0	0	0	0	0	0
Glades County	\$0	\$0	0	\$0	0	0	0	0	0
Gulf County	\$0	\$27,331	1	\$0	0	0	1	0	0
Hamilton County	\$0	\$0	0	\$0	0	0	0	0	0
Hardee County	\$0	\$43,699	4	\$0	0	2	1	1	0

SPECIAL PROGRAMS - DEMOGRAPHICS & CHARTS

FUNDING AMOUNT BY INCOME LEVEL				AGE OF HEAD OF HOUSEHOLD				RACE/ETHNICITY					
EXTREMELY LOW	VERY LOW	LOW	MODERATE	0 - 25	26 - 40	41 - 61	62+	AFRICAN AMERICAN	AMERICAN INDIAN	ASIAN	CAUCASIAN	HISPANIC	OTHER
\$0	\$20,935	\$33,934	\$0	0	6	2	0	5	0	0	1	2	0
\$7,000	\$0	\$15,000	\$0	0	1	3	1	4	0	0	1	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$59,037	\$45,741	\$0	0	3	3	2	3	0	0	5	0	0
\$0	\$47,591	\$44,635	\$38,010	0	3	5	2	7	0	0	3	0	0
\$0	\$50,393	\$33,858	\$0	1	0	1	2	2	0	0	2	0	0
\$108,495	\$54,712	\$291,011	\$0	0	0	2	10	6	0	0	6	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$9,510	\$8,349	\$0	0	0	0	2	1	0	0	1	0	0
\$0	\$16,355	\$0	\$0	0	13	6	1	9	0	0	6	5	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$109,245	\$104,775	\$81,275	0	5	7	1	7	0	1	2	3	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$59,592	\$98,716	\$69,475	\$0	0	2	2	2	4	0	1	1	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$3,469	\$0	\$0	0	0	1	0	1	0	0	0	0	0
\$4,911	\$5,511	\$0	\$0	0	0	1	1	1	0	0	1	0	0
\$66,905	\$105,519	\$165,452	\$37,412	1	3	6	4	1	0	0	12	1	0
\$0	\$40,000	\$16,258	\$0	1	2	3	0	0	0	0	6	0	0
\$56,896	\$119,026	\$130,966	\$0	0	1	8	12	7	0	0	12	2	0
\$0	\$691,380	\$773,000	\$398,880	8	44	41	1	24	0	0	14	56	0
\$5,914	\$1,950	\$0	\$0	0	0	1	1	1	0	0	0	1	0
\$0	\$18,249	\$8,121	\$0	0	1	2	0	1	0	0	1	1	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$32,153	\$131,320	\$107,669	\$100,000	1	5	8	3	13	0	0	4	0	0
\$0	\$12,060	\$0	\$0	0	1	0	0	0	0	0	1	0	0
\$0	\$9,964	\$22,494	\$0	0	1	1	1	0	0	0	2	1	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$27,331	\$0	\$0	0	0	0	1	1	0	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$26,478	\$8,267	\$8,953	\$0	0	1	1	2	0	0	0	3	1	0

SPECIAL PROGRAMS - DEMOGRAPHICS & CHARTS

SHIP Allocation & Distribution of Funds Continued

LOCAL GOVERNMENT	2010-2011 STATE ANNUAL DISTRIBUTION	HOMEOWNERSHIP		RENTAL		INCOME LEVEL OF HOUSEHOLDS SERVED			
		TOTAL EXPENDITURES	TOTAL UNITS	TOTAL EXPENDITURES	TOTAL UNITS	EXTREMELY LOW	VERY LOW	LOW	MODERATE
Hendry County	\$0	\$0	0	\$0	0	0	0	0	0
Hernando County	\$0	\$62,178	4	\$0	0	0	1	3	0
Highlands County	\$0	\$104,966	9	\$0	0	7	1	1	0
Hillsborough County	\$0	\$778,539	19	\$0	0	0	7	10	2
City of Tampa	\$0	\$131,232	8	\$0	0	0	3	5	0
Holmes County	\$0	\$0	0	\$0	0	0	0	0	0
Indian River County	\$0	\$1,028,756	70	\$0	0	10	28	29	3
Jackson County	\$0	\$33,288	5	\$0	0	0	2	2	1
Jefferson County	\$0	\$0	0	\$0	0	0	0	0	0
Lafayette County	\$0	\$13,473	1	\$0	0	1	0	0	0
Lake County	\$0	\$139,971	3	\$0	0	1	1	1	0
Lee County	\$0	\$60,642	4	\$3,002	2	3	3	0	0
City of Cape Coral	\$0	\$67,634	2	\$0	0	0	1	1	0
City of Ft. Myers	\$0	\$0	0	\$0	0	0	0	0	0
Leon County	\$0	\$0	0	\$0	0	0	0	0	0
City of Tallahassee	\$0	\$56,748	14	\$0	0	7	6	1	0
Levy County	\$0	\$0	0	\$0	0	0	0	0	0
Liberty County	\$0	\$0	0	\$0	0	0	0	0	0
Madison County	\$0	\$6,518	1	\$0	0	0	1	0	0
Manatee County	\$0	\$63,425	1	\$0	0	0	1	0	0
City of Bradenton	\$0	\$0	0	\$0	0	0	0	0	0
Marion County	\$0	\$32,949	3	\$0	0	1	1	1	0
City of Ocala	\$0	\$0	0	\$0	0	0	0	0	0
Martin County	\$0	\$8,933	3	\$0	0	0	2	1	0
Miami-Dade County	\$0	\$95,000	3	\$0	0	0	1	2	0
City of Hialeah	\$0	\$78,152	1	\$0	0	1	0	0	0
City of Miami	\$0	\$0	0	\$0	0	0	0	0	0
City of Miami Beach	\$0	\$0	0	\$0	0	0	0	0	0
City of Miami Gardens	\$0	\$0	0	\$0	0	0	0	0	0
City of North Miami	\$0	\$13,294	2	\$0	0	1	1	0	0
Monroe County	\$0	\$50,560	3	\$0	0	0	0	2	1
Nassau County	\$0	\$58,635	4	\$0	0	0	1	1	2
Okaloosa County/Ft. Walton Beach	\$0	\$81,232	4	\$0	0	0	1	3	0
Okeechobee County	\$0	\$30,822	1	\$0	0	0	1	0	0
Orange County	\$0	\$690,735	62	\$0	0	4	27	13	18
City of Orlando	\$0	\$40,019	4	\$125,000	12	0	6	10	0
Osceola County	\$0	\$49,231	1	\$0	0	0	1	0	0
City of Kissimmee	\$0	\$26,000	1	\$0	0	1	0	0	0
Palm Beach County	\$0	\$353,689	8	\$0	0	0	5	2	1
City of Boca Raton	\$0	\$0	0	\$0	0	0	0	0	0
City of Boynton Beach	\$0	\$5,818	1	\$0	0	0	1	0	0
City of Delray Beach	\$0	\$0	0	\$0	0	0	0	0	0

SPECIAL PROGRAMS - DEMOGRAPHICS & CHARTS

SHIP Allocation & Distribution of Funds Continued

LOCAL GOVERNMENT	2010-2011 STATE ANNUAL DISTRIBUTION	HOMEOWNERSHIP		RENTAL		INCOME LEVEL OF HOUSEHOLDS SERVED			
		TOTAL EXPENDITURES	TOTAL UNITS	TOTAL EXPENDITURES	TOTAL UNITS	EXTREMELY LOW	VERY LOW	LOW	MODERATE
City of West Palm Beach	\$0	\$0	0	\$0	0	0	0	0	0
Pasco County	\$0	\$994,183	38	\$8,762	9	2	18	13	14
Pinellas County	\$0	\$296,460	13	\$0	0	4	4	5	0
City of Clearwater	\$0	\$88,051	15	\$0	0	2	0	13	0
City of Largo	\$0	\$200,156	4	\$5,000	3	0	6	1	0
City of St. Petersburg	\$0	\$342,164	22	\$0	0	0	9	13	0
Polk County	\$0	\$77,222	9	\$0	0	0	4	3	2
City of Lakeland	\$0	\$144,707	7	\$0	0	3	3	1	0
City of Winter Haven	\$0	\$12,225	2	\$0	0	1	1	0	0
Putnam County	\$0	\$151,884	7	\$0	0	1	4	2	0
Santa Rosa County	\$0	\$67,204	7	\$0	0	0	2	2	3
Sarasota County/Sarasota	\$0	\$745,342	57	\$0	0	8	16	33	0
Seminole County	\$0	\$81,576	4	\$10,789	11	2	7	6	0
St. Johns County	\$0	\$94,300	30	\$0	0	0	26	4	0
St. Lucie County	\$0	\$0	0	\$0	0	0	0	0	0
City of Ft. Pierce	\$0	\$0	0	\$0	0	0	0	0	0
City of Port St. Lucie	\$0	\$0	0	\$0	0	0	0	0	0
Sumter County	\$0	\$38,247	6	\$0	0	1	4	0	1
Suwannee County	\$0	\$329	0	\$0	0	0	0	0	0
Taylor County	\$0	\$0	0	\$0	0	0	0	0	0
Union County	\$0	\$230	0	\$0	0	0	0	0	0
Volusia County	\$0	\$145,005	15	\$0	0	1	6	7	1
City of Daytona Beach	\$0	\$0	0	\$0	0	0	0	0	0
City of Deltona	\$0	\$0	0	\$0	0	0	0	0	0
City of Port Orange	\$0	\$0	0	\$0	0	0	0	0	0
Wakulla County	\$0	\$0	0	\$0	0	0	0	0	0
Walton County	\$0	\$17,675	2	\$0	0	2	0	0	0
Washington County	\$0	\$0	0	\$0	0	0	0	0	0
TOTALS	\$0	\$12,186,911	717	\$168,909	57	83	320	292	79

NOTE:

*These SHIP funds are from the most recent closed year (Fiscal Year 2010-2011). For Fiscal Year 2010-2011, the Florida Legislature did not appropriate funding for the SHIP program; however, local governments can use program income, recaptured funds, carry forward funds or other funds to carry out program activities.

PREDEVELOPMENT LOAN PROGRAM (PLP) RENTAL LOANS APPROVED FOR FUNDING IN 2013*

COUNTY	DEVELOPMENT	LOAN AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Duval	Mary Eaves Senior Village	\$365,908	76	15
Polk	Villages at Noah's Landing ¹	\$500,000	52	52
TOTALS		\$865,908	128	67

NOTES:

*No homeownership loans were approved in 2013.

¹When Villages at Noah's Landing applied for PLP, the proposed development had 50 units; however, the developer later increased the number of units to 52 when it applied for and was awarded construction financing by Florida Housing later in 2013.

SPECIAL PROGRAMS - DEMOGRAPHICS & CHARTS

FUNDING AMOUNT BY INCOME LEVEL				AGE OF HEAD OF HOUSEHOLD				RACE/ETHNICITY					
EXTREMELY LOW	VERY LOW	LOW	MODERATE	0 - 25	26 - 40	41 - 61	62+	AFRICAN AMERICAN	AMERICAN INDIAN	ASIAN	CAUCASIAN	HISPANIC	OTHER
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$11,277	\$305,844	\$316,954	\$368,870	2	14	19	12	5	0	1	31	10	0
\$114,356	\$73,080	\$109,025	\$0	0	0	7	6	2	0	0	10	1	0
\$41,314	\$0	\$46,736	\$0	1	7	6	1	2	0	0	10	3	0
\$0	\$48,548	\$156,608	\$0	1	4	1	1	3	0	0	4	0	0
\$0	\$141,312	\$200,852	\$0	0	3	10	9	16	0	0	6	0	0
\$0	\$27,774	\$30,879	\$18,569	0	2	4	3	3	0	0	5	1	0
\$36,579	\$58,128	\$50,000	\$0	0	1	2	4	3	0	0	2	2	0
\$9,198	\$3,026	\$0	\$0	0	0	0	2	1	0	0	0	1	0
\$19,769	\$75,276	\$56,839	\$0	0	0	5	2	1	0	0	6	0	0
\$0	\$24,722	\$20,000	\$22,482	2	2	0	3	1	0	0	6	0	0
\$146,930	\$230,097	\$368,315	\$0	1	7	22	27	1	0	0	51	4	1
\$51,277	\$26,054	\$15,034	\$0	5	6	2	2	10	0	0	2	3	0
\$0	\$90,350	\$3,950	\$0	0	2	14	14	21	0	0	9	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$1,840	\$32,763	\$0	\$3,645	0	1	3	2	1	0	0	5	0	0
\$0	\$329	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$35	\$195	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$20,000	\$76,733	\$32,272	\$16,000	3	6	3	3	2	0	0	12	1	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$17,675	\$0	\$0	\$0	0	0	0	2	1	0	0	1	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$1,264,659	\$4,867,398	\$4,807,573	\$1,416,474	48	220	300	206	287	0	8	330	147	2

FLORIDA HOUSING'S LOAN PORTFOLIO - CHARTS

PREDEVELOPMENT LOAN PROGRAM (PLP) LOAN SUMMARY as of December 31, 2013

	DEVELOPMENT	DEVELOPER	COUNTY	HOMEOWNERSHIP/ RENTAL	NUMBER OF UNITS	DEMOGRAPHIC TARGET
ACTIVE LOANS	Esperanza Place-Phase II	Florida Non-Profit Housing, Inc.	Collier	Rental	64	Elderly
	Grace Manor Apartments	Grace & Truth Community Development Corporation	Duval	Rental	80	Elderly
	Loveland Village	Loveland Center, Inc.	Sarasota	Rental	26	Persons w/Disabilities
	Ridgewood Apartments	Ridgewood Apartments of Winter Haven, LLC.	Polk	Rental	33	Family
	Twin Lakes at Lakeland	Twin Lakes at Lakeland, LLLP	Polk	Rental	144	Elderly
	Towers of Jacksonville	TOJ GP, LLC	Duval	Rental	194	Elderly
	Hodges Village (Arc Village)	The ARC Jacksonville, Inc.	Duval	Rental	100	Persons w/Disabilities
	Promise in Brevard	Promise, Inc.	Brevard	Rental	50	Persons w/Disabilities
	Miami-Dade Rehabilitated Homes I	The Housing League, Inc.	Miami-Dade	Homeownership	10	Family
APPROVED LOANS	Beaver Street Villas	Ashley Oaks, LTD	Duval	Rental	16	Homeless
	Mary Eaves Senior	Northwest Jacksonville CDC	Duval	Rental	76	Elderly
	Villages at Noah's Landing	Noah's Ark of Central Florida	Polk	Rental	52	Persons w/Disabilities
PENDING LOANS	Edison Terraces	Edison Terraces, LLC	Miami-Dade	Rental	120	Family
	Azalea Gardens	Education & Neighborhood Development	Putnam	Rental	89	Family
	New Beginnings Village	New Beginnings of Lake County, Inc.	Lake	Rental	108	Persons w/Disabilities
	Liberty City	Camp Global Realty, LLC	Miami-Dade	Rental	103	Family
REPAID LOANS	Rolling Oaks	Florida Low Income Housing Associates, Inc.	Citrus	Homeownership	40	Family
	The Carver Apartments & Shoppes	Mt. Carver, LLC.	Miami-Dade	Rental	10	Workforce
	Oakland Terrace Apartments	Ability Oakland, LLC.	Duval	Rental	60	Family
PAST DUE LOANS	Abidjan Estates	We Help Community Dev. Corp.	Palm Beach	Homeownership	76	Family
	Coleman Estates	Goldenrule Housing and CDC, Inc.	Seminole	Homeownership	6	Family
	Cypress Street Senior Housing	Arcadia Housing Authority/Judd K. Roth	DeSoto	Rental	50	Elderly
	Esperanza Place	Empowerment Alliance of Southwest Florida CDC	Collier	Homeownership	62	Family
	Jackson Place	HERD Community Development Corporation	Bay	Homeownership	27	Family
	Villa Jardin III	Little Haiti Housing Association, Inc.	Miami-Dade	Rental	17	Family
	Westshore Landings One	Westshore Community Development Corporation	Hillsborough	Homeownership	43	Workforce
	Lundy-Cox Community Phase I	Westside Ministries, Inc.	Duval	Rental	75	Elderly
	Pinellas Hope III	Catholic Charities Housing, Inc.	Pinellas	Rental	76	Homeless

NOTES:

*Known construction funding sources, which may or may not include private financing, secured as of December 31, 2013.

HC 9% = Low Income Housing Tax Credit (9%); HC 4% = Low Income Housing Tax Credit (4%); FHFC MMRB = Florida Housing Finance Corporation Multifamily Mortgage Revenue Bonds; HOME = HOME Investment Partnerships Program; HLP=Homeownership Loan Program; SHIP=State Housing Initiatives Partnership; FHLB AHP=Federal Home Loan Bank Affordable Housing Program; CWHIP=Community Workforce Housing Incentive Program.

FLORIDA HOUSING'S LOAN PORTFOLIO - CHARTS

PLP LOAN AMOUNT	BOARD APPROVAL DATE	CONSTRUCTION FINANCING STATUS	FUNDING SOURCE*	CONSTRUCTION AMOUNT	OUTSTANDING PLP LOAN BALANCE
\$300,000	12/4/2009	Seeking funding	Unknown	-	\$259,773
\$750,000	8/8/2008	Seeking funding	Unknown	-	\$649,989
\$500,000	9/26/2008	Awarded construction funding	RFA 2013-004 (grant, SAIL)	\$4,775,000	\$301,963
\$131,075	8/8/2008	Seeking funding	Unknown	-	\$76,359
\$500,000	10/14/2011	Seeking funding	Unknown	-	No funds drawn
\$450,000	3/13/2009	Seeking funding	FHFC MMRB, HC 4%	\$15,000,000	\$272,236
\$500,000	4/27/2012	Awarded construction funding	RFA 2013-004 (grant, SAIL, HC 9%)	\$5,620,000	\$266,644
\$710,000	11/2/2012	Seeking funding	Unknown	-	\$542,199
\$666,710	6/5/2009	First single family home purchased	Private Funds	-	\$20,000
\$374,128	4/27/2012	Seeking funding	Unknown	-	-
\$365,908	6/21/2013	Seeking funding	Unknown	-	-
\$500,000	11/1/2013	Awarded construction funding	RFA 2013-004 (grant, SAIL, HC 9%)	\$4,915,000	-
\$500,000	-	Seeking funding	FHFC Rental Financing	-	-
\$620,095	-	Awarded construction funding	RFA 2014-003 (SAIL)	-	-
\$750,000	-	Seeking funding	FHFC Rental Financing	-	-
\$750,000	-	Seeking funding	FHFC Rental Financing	-	-
\$220,763	8/25/2005	Construction did not go forward	-	-	Repaid
\$412,978	3/13/2009	Housing under construction	Local HOME, City of Miami grant	\$1,296,000	Repaid
\$750,000	7/30/2010	Housing construction completed	Awarded Housing Credits in 2011	-	Repaid
\$498,820	5/2/2003	Construction did not go forward	Local HOME, SHIP	-	\$374,115
\$93,700	1/25/2008	Construction did not go forward	-	-	\$36,447
\$350,000	12/9/2005	Construction did not go forward	HOME 2009, FHLB AHP, Local HOME	-	\$325,118
\$376,000	9/26/2008	Construction did not go forward	-	-	\$184,561
\$337,908	10/20/2006	Construction did not go forward	-	-	\$337,908
\$218,526	3/3/2006	Construction did not go forward	-	-	\$218,526
\$500,000	7/27/2007	Construction did not go forward	CWHIP de-obligated	-	\$392,225
\$500,000	3/13/2009	Unknown	-	-	\$157,556
\$231,000	4/30/2010	Seeking funding	-	-	\$108,845

FLORIDA HOUSING'S LOAN PORTFOLIO - CHARTS

STATE APARTMENT INCENTIVE LOAN (SAIL) PROGRAM - LOANS OUTSTANDING as of December 31, 2013

DEVELOPMENT	CITY	COUNTY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Alabaster Gardens	Pensacola	Escambia	Carlisle Development Group	147	147	Elderly
Alhambra Cove	Miami	Miami-Dade	Cornerstone Group Development LLC	240	240	Family
Allapattah Garden	Miami	Miami-Dade	Carlisle Development Group	128	128	Family
Allen	Miami Beach	Miami-Dade	Miami Beach Community Development Corp.	39	39	Elderly
Andrews Place II	Panama City	Bay	Rea Development Company	120	120	Family
Arbor Place	Tampa	Hillsborough	Volunteers of America of Florida	32	32	Special Needs
Arbours at Shoemaker Place	Defuniak Springs	Walton	Arbour Valley Development, LLC	80	8	Family
Ashley Place	Orlando	Orange	Leland Enterprises Inc.	96	39	Family
Aswan Village	Opa Locka	Miami-Dade	Banc of America Community Development Corp.	216	216	Family
Atlantic Pines	Big Pine Key	Monroe	Community Housing Partners Corporation of FL	14	14	FW/FW
Autumn Place	Tampa	Hillsborough	Richman Group	120	120	Family
Avalon Reserve	Orlando	Orange	Banyan Realty Advisors	300	300	Family
Baker Manor	MacClenny	Baker	National Development Foundation, Inc.	50	50	Family
Banyan Pointe	Coconut Creek	Broward	Cornerstone Group Development LLC	300	300	Family
Banyan Senior	Port Richey	Pasco	Beneficial Communities LLC	96	10	Elderly
Belmont Duplexes	Pensacola	Escambia	AMR at Pensacola, Inc.	26	8	Family
Berwood Trace	Ft. Myers	Lee	Cornerstone Group Development LLC	340	65	Family
Biscayne Court	Miami	Miami-Dade	Biscayne Housing Group, LLC	60	6	Elderly
Bonita Pointe	Florida City	Miami-Dade	Cornerstone Group Development LLC	164	164	Family
Brandon Crossing	Brandon	Hillsborough	CED Companies	200	200	Family
Brandywine	Tampa	Hillsborough	Richman Group	144	144	Family
Briarwood	Middleburg	Clay	Dimension One Realty, Inc.	102	102	Family
Bristol Bay	Tampa	Hillsborough	Cornerstone Group Development LLC	300	300	Family
Brook Haven	Brooksville	Hernando	Richman Group	160	160	Family
Brookside	Newberry	Alachua	CED Companies	176	176	Family
Brookwood Forest	Jacksonville	Duval	CED Companies	168	118	Family
Calusa Cove	Miami	Miami-Dade	Enterprise Community Investment, Inc.	144	144	Family
Cambridge Cove	Lakeland	Polk	CED Companies	200	160	Family
Cameron Creek	Florida City	Miami-Dade	Carlisle Development Group	148	148	Family
Cape Morris Cove I	Daytona Beach	Volusia	Atlantic Housing Partners, LLLP	130	91	Family
Cape Morris Cove II	Daytona Beach	Volusia	Atlantic Housing Partners, LLLP	47	34	Family
Carolina Club	Daytona Beach	Volusia	Cornerstone Group Development LLC	224	224	Family
Cayo Del Mar	Key West	Monroe	Creative Choice Homes, Inc.	130	130	Family
Cedar Forest	Tampa	Hillsborough	Gatehouse Group, Inc.	200	200	Family
Cedar Grove	Miami	Miami-Dade	Cascade Affordable Housing LLC	288	288	Family
Centre Court - Bradenton	Bradenton	Manatee	T. Mannausa & Company	180	180	Family
Charleston Club	Sanford	Seminole	CED Companies	288	245	Family
Chaves Lake	Hallandale	Broward	Swezy Realty Inc.	238	238	Family
Christine Cove	Jacksonville	Duval	Carlisle Development Group	96	96	Elderly
Citrus Glen	Orlando	Orange	Leland Enterprises Inc.	176	176	Family
Citrus Glen II	Orlando	Orange	Leland Enterprises Inc.	96	96	Family
Clarcona Groves	Orlando	Orange	Richman Group	264	264	Family

FLORIDA HOUSING'S LOAN PORTFOLIO - CHARTS

ORIGINAL LOAN AMOUNT	LOAN LIEN POSITION	LOAN MATURITY DATE	LOAN BALANCE as of 12/31/2013	INTEREST RATE ³	INTEREST PAID in 2013	AFFORDABILITY PERIOD	LOAN STATUS ⁴
\$4,000,000	2nd	11/15/2038	\$4,000,000	3%	\$47,015	50	Past Due
\$3,000,000	2nd	7/15/2045	\$3,000,000	3%	\$-	50	Current
\$1,500,000	3rd	11/1/2044	\$1,500,000	3%	\$227,722	50	Current
\$750,000	3rd	11/10/2039	\$750,000	1%	\$-	15	Past Due
\$1,000,000	2nd	9/1/2046	\$1,000,000	3%	\$-	50	Current
\$185,000	1st	5/31/2013	\$185,000	9%,3%	\$-	50	Matured & Renegotiation Approved
\$680,000	2nd	7/30/2025	\$680,000	0%	\$-	50	Current
\$1,100,000	2nd	7/1/2029	\$1,100,000	9%,3%	\$33,000	40	Current
\$2,000,000	2nd	7/1/2036	\$2,000,000	3%	\$18,332	50	Current
\$425,242	2nd	5/1/2039	\$517,545	0%	\$-	65	Current
\$5,000,000	2nd	7/15/2041	\$6,020,000	1%	\$-	50	Current
\$1,447,600	2nd	10/31/2036	\$1,447,600	3%	\$105,693	50	Current
\$1,225,833	1st	12/1/2022	\$1,007,862	1%	\$9,776	50	Current
\$2,500,000	2nd	7/1/2040	\$2,500,000	3%	\$47,765	50	Current
\$808,726	2nd	2/12/2023	\$850,000	0%	\$-	15	Current
\$328,500	2nd	6/30/2016	\$328,500	3%	\$30,370	50	Current
\$4,875,000	3rd	3/28/2026	\$4,224,675	0%	\$-	15	Current
\$510,000	3rd	7/31/2024	\$510,000	0%	\$-	15	Current
\$2,000,000	2nd	2/15/2045	\$2,000,000	3%	\$14,963	50	Current
\$1,248,200	2nd	11/15/2031	\$1,248,200	3%	\$37,446	50	Current
\$4,000,000	2nd	6/15/2039	\$4,000,000	3%	\$-	50	Current
\$3,100,000	2nd	4/30/2042	\$3,100,000	3%	\$-	50	Current
\$3,000,000	2nd	4/15/2045	\$3,000,000	3%	\$12,413	50	Current
\$2,900,000	2nd	7/21/2039	\$2,900,000	3%	\$-	50	Current
\$1,500,000	2nd	12/15/2035	\$1,500,000	3%	\$90,000	50	Current
\$4,000,000	3rd	9/15/2038	\$4,000,000	3%	\$157,704	50	Current
\$1,449,387	2nd	6/30/2019	\$1,449,387	3%	\$-	50	Current
\$1,160,000	2nd	7/15/2034	\$1,142,496	3%	\$42,237	50	Current
\$1,125,000	2nd	3/26/2018	\$1,125,000	3%	\$17,476	50	Current
\$5,000,000	2nd	10/15/2042	\$6,105,000	1%	\$50,000	50	Current
\$1,500,000	2nd	10/15/2042	\$1,925,000	1%	\$15,000	50	Current
\$2,325,000	2nd	7/1/2041	\$2,325,000	9%,3%	\$-	50	Current
\$2,000,000	2nd	10/1/2025	\$1,875,918	3%	\$112,555	50	Current
\$2,075,000	2nd	3/17/2029	\$2,075,000	9%,3%	\$62,250	50	Current
\$2,500,000	2nd	8/1/2041	\$2,500,000	9%,3%	\$75,000	50	Current
\$1,824,680	2nd	4/1/2016	\$1,824,680	9%,3%	\$-	50	Current
\$1,500,000	2nd	6/15/2034	\$1,500,000	3%	\$45,000	50	Current
\$2,000,000	2nd	7/1/2040	\$2,000,000	9%,3%	\$51,688	50	Current
\$4,000,000	2nd	9/15/2038	\$4,000,000	3%	\$-	50	Current
\$1,670,000	2nd	6/28/2010	\$1,670,000	9%,3%	\$-	50	Matured & Past Due
\$684,400	2nd	7/1/2014	\$684,400	9%,3%	\$-	50	Current
\$3,000,000	2nd	8/15/2037	\$3,000,000	3%	\$-	50	Current

FLORIDA HOUSING'S LOAN PORTFOLIO - CHARTS

SAIL - Loans Outstanding Continued

DEVELOPMENT	CITY	COUNTY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Claymore Crossings	Tampa	Hillsborough	Richman Group	260	260	Family
Clear Harbor	Clearwater	Pinellas	Richman Group	84	84	Family
Clipper Bay	Tampa	Hillsborough	Cornerstone Group Development LLC	276	235	Family
Clipper Cove - Tampa	Tampa	Hillsborough	Cornerstone Group Development LLC	176	176	Family
Club at Eustis Village	Eustis	Lake	Atlantic Housing Partners, LLLP	96	67	Family
Colonial Park	Margate	Broward	Related Companies of New York	160	159	Elderly
Colony Park	West Palm Beach	Palm Beach	Wentwood Capital Advisors LP	130	130	Family
Congress Building	Miami	Miami-Dade	Related Group of Florida	129	117	Family
Coral Gardens	Homestead	Miami-Dade	Creative Choice Homes, Inc.	92	91	Family
Country Manor	Bowling Green	Hardee	Carlisle Development Group	120	120	FW/FW
Courtyard on Flagler	West Palm Beach	Palm Beach	Complete Property Development Company	58	58	Family
Cove at Lady Lake	Lady Lake	Lake	CED Companies	176	176	Family
Crescent Club	Orlando	Orange	TLB of Central Florida LLC	215	215	Elderly
Crossings at Indian Run	Stuart	Martin	Gatehouse Group, Inc.	344	344	Family
Cutler Glen & Cutler Meadows	Miami	Miami-Dade	Preservation of Affordable Housing Inc.	225	169	Family
Cutler Hammock	Miami	Miami-Dade	Related Companies of New York	262	262	Elderly
Cutler Manor	Miami	Miami-Dade	Preservation of Affordable Housing Inc.	219	219	Family
Cutler Vista	Miami	Miami-Dade	Related Companies of New York	216	55	Elderly
Cypress Grove	Lauderhill	Broward	HPT-Cypress Grove LLC	814	814	Family
Del Prado Gardens	Miami	Miami-Dade	Carrfour Supportive Housing Inc	32	30	Family
Dixie Court	Ft. Lauderdale	Broward	Carlisle Development Group	122	122	Family
Dixie Court III	Ft. Lauderdale	Broward	Carlisle Development Group	100	10	Family
Doral Terrace	Miami	Miami-Dade	Cornerstone Group Development LLC	256	184	Family
Douglas Pointe	Opa Locka	Miami-Dade	Carlisle Development Group	176	176	Family
Douglass Square	Key West	Monroe	Creative Choice Homes, Inc.	52	17	Family
Doveland Villas	Pahokee	Palm Beach	NOAH Development Corporation	88	88	FW/FW
Dowling Park	Live Oak	Suwannee	Advent Christian Village	100	--	Elderly
Dr. Barbara Carey-Shuler Manor	Miami	Miami-Dade	Carrfour Supportive Housing Inc	100	100	Homeless
Eagle Pointe	Pompano Beach	Broward	Cornerstone Group Development LLC	192	192	Family
Eden Gardens II	Immokalee	Collier	Everglades Housing Group Inc	37	26	FW/FW
Eden Park at Ironwood	Gainesville	Alachua	Jennings Development Group, Inc.	104	102	Family
Emerald Palms - Ft. Lauderdale	Ft. Lauderdale	Broward	Housing Trust Group of Florida LLC	318	318	Family
Episcopal-Catholic	Winter Haven	Polk	Episcopal-Catholic Apartments, Inc.	199	--	Elderly
Episcopal-Catholic	Winter Haven	Polk	Episcopal-Catholic Apartments, Inc.	199	--	Elderly
Esperanza Place Rental	Immokalee	Collier	Florida Nonprofit Services, Inc.	48	48	FW/FW
Everett Stewart, Sr. Village	Miami	Miami-Dade	Carlisle Development Group	96	96	Family
Fairview Cove I	Tampa	Hillsborough	Atlantic Housing Partners, LLLP	88	62	Family
Falcon Trace	Orlando	Orange	CED Companies	252	252	Family
Florence N. Davis Center	Jacksonville	Duval	Community Connections of Jacksonville Inc.	79	79	Family
Forest Edge	Orlando	Orange	Orlando Neighborhood Improvement Corp.	48	48	Family
Fountains at Millenia III	Orlando	Orange	Atlantic Housing Partners, LLLP	82	58	Family
Fountains at Millenia IV	Orlando	Orange	Atlantic Housing Partners, LLLP	100	100	Family
Fox Hollow	Orlando	Orange	Partnership Inc.	155	63	Family

FLORIDA HOUSING'S LOAN PORTFOLIO - CHARTS

ORIGINAL LOAN AMOUNT	LOAN LIEN POSITION	LOAN MATURITY DATE	LOAN BALANCE as of 12/31/2013	INTEREST RATE ³	INTEREST PAID in 2013	AFFORDABILITY PERIOD	LOAN STATUS ⁴
\$4,000,000	2nd	11/15/2038	\$4,000,000	3%	\$-	50	Current
\$3,413,841	2nd	6/15/2042	\$3,413,841	1%	\$-	50	Current
\$2,000,000	2nd	8/15/2045	\$2,000,000	3%	\$-	50	Current
\$1,828,112	2nd	9/1/2045	\$1,821,112	9%,3%	\$-	55	Current
\$3,700,000	3rd	5/25/2022	\$3,700,000	3%	\$53,430	15	Current
\$2,000,000	2nd	6/1/2044	\$2,000,000	3%	\$2,261	50	Current
\$1,340,000	2nd	8/1/2041	\$1,340,000	9%,3%	\$-	50	Current
\$1,746,000	2nd	5/1/2014	\$1,678,500	9%,3%	\$50,355	50	Current
\$1,330,000	2nd	12/1/2014	\$1,330,000	9%,3%	\$41,148	34	Current
\$1,930,000	2nd	12/31/2019	\$1,533,862	3%	\$-	50	Current
\$600,000	2nd	1/23/2014	\$600,000	9%,3%	\$-	30	Matured & Past Due
\$3,000,000	2nd	8/15/2038	\$3,000,000	3%	\$154,821	50	Current
\$2,000,000	2nd	5/13/2034	\$2,000,000	3%	\$60,000	50	Current
\$4,947,342	2nd	6/30/2026	\$4,947,342	9%,3%	\$-	50	Current
\$400,000	2nd	12/31/2026	\$411,106	1%	\$-	15	Current
\$2,900,000	2nd	8/1/2048	\$2,649,864	3%	\$80,139	58	Current
\$2,661,095	2nd	12/31/2026	\$2,661,095	1%	\$-	50	Current
\$2,500,000	2nd	10/1/2042	\$2,175,564	3%	\$66,030	52	Current
\$2,000,000	2nd	9/1/2037	\$2,000,000	3%	\$-	50	Current
\$332,592	2nd	11/23/2014	\$332,592	9%,3%	\$-	50	Current
\$1,025,000	2nd	12/1/2024	\$1,025,000	3%	\$30,750	50	Current
\$850,000	2nd	12/31/2023	\$850,000	3%	\$-	15	Current
\$2,500,000	2nd	8/1/2030	\$2,500,000	3%	\$23,260	50	Current
\$1,825,000	2nd	9/20/2041	\$1,825,000	9%,3%	\$54,750	50	Current
\$1,290,000	2nd	2/28/2015	\$1,289,707	9%,3%	\$7,390	25	Current
\$1,118,000	2nd	4/16/2008	\$1,118,000	3%,1%	\$-	51	Matured & Past Due
\$200,000	5th	6/28/2020	\$200,000	1%	\$-	15	Current
\$3,300,274	1st	4/23/2025	\$3,248,090	1%	\$-	50	Current
\$1,295,000	3rd	7/1/2044	\$1,295,000	3%	\$38,850	50	Current
\$3,500,000	2nd	1/1/2040	\$2,803,830	1%	\$132	50	Current
\$1,025,000	2nd	9/2/2045	\$1,025,000	9%,3%	\$-	50	Past Due
\$2,500,000	2nd	12/1/2033	\$2,500,000	9%,3%	\$11,910	50	Current
\$161,251	2nd	8/31/2017	\$161,251	3%	\$-	15	Current
\$116,300	2nd	6/30/2019	\$116,300	3%	\$-	15	Current
\$3,187,764	2nd	2/11/2043	\$3,187,764	0%	\$-	50	Current
\$765,000	2nd	5/21/2025	\$765,000	0%	\$-	15	Current
\$5,000,000	2nd	6/1/2043	\$5,510,000	1%	\$50,000	50	Current
\$2,000,000	2nd	7/1/2014	\$2,000,000	3%	\$60,000	50	Current
\$288,200	2nd	6/28/2012	\$271,731	0%	\$-	50	Current
\$130,000	2nd	9/1/2022	\$130,000	9%,3%	\$-	30	Past Due
\$5,000,000	2nd	12/1/2042	\$5,765,000	1%	\$50,000	50	Current
\$4,414,365	2nd	12/1/2042	\$4,414,365	1%	\$44,144	50	Current
\$2,060,000	2nd	9/1/2050	\$1,981,916	3%	\$60,044	30	Current

FLORIDA HOUSING'S LOAN PORTFOLIO - CHARTS

SAIL - Loans Outstanding Continued

DEVELOPMENT	CITY	COUNTY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Garden Walk	Cutler Bay	Miami-Dade	Tacolcy Economic Development Corporation	228	228	Family
Gardens at Rose Harbor	Tampa	Hillsborough	Gatehouse Group, Inc.	160	160	Elderly
Glenn on Millenia Boulevard	Orlando	Orange	CED Companies	192	173	Family
Golden Lakes	Miami	Miami-Dade	Cornerstone Group Development LLC	280	280	Family
Golf View Gardens	Sunrise	Broward	Carlisle Development Group	160	160	Elderly
Grand Pines	Palatka	Putnam	Campbell Housing Enterprises, Inc.	78	78	Elderly
Grande Oaks	Tampa	Hillsborough	Richman Group	168	168	Family
Green Cay Village	Boynton Beach	Palm Beach	Housing Trust Group of Florida LLC	160	160	Family
Grove Pointe	Ruskin	Hillsborough	Cornerstone Group Development LLC	80	80	FW/FW
Groves at Victoria Park	Sebring	Highlands	Osprey Property Company, LLC	122	122	Elderly
Groves of Delray	Delray Beach	Palm Beach	Florida Affordable Housing, Inc.	158	158	Elderly
Hainlin Mills	Miami	Miami-Dade	Related Companies of New York	144	144	Elderly
Hamlet at Walden Pond	Miami Gardens	Miami-Dade	Related Group of Florida	312	312	Special Needs
Hampton Point	Port Charlotte	Charlotte	Picerne Affordable Development, LLC	284	15	Family
Hampton Point	Port Charlotte	Charlotte	Picerne Affordable Development, LLC	284	34	Family
Hannah House	Wauchula	Hardee	Alpha & Omega Freedom Ministries Inc.	17	17	Homeless
Harbor Cove	Gainesville	Alachua	CED Companies	208	207	Family
Harbour Cove	Hallandale	Broward	Cornerstone Group Development LLC	212	212	Family
Harding Village - Miami Beach	Miami Beach	Miami-Dade	Carrfour Supportive Housing Inc	92	92	Homeless
Hatteras Sound	Sanford	Seminole	CED Companies	184	138	Family
Hawk's Landing	Ft. Myers	Lee	Cornerstone Group Development LLC	204	204	Family
Heather Glenn	Ft. Walton Beach	Okaloosa	CED Companies	168	167	Family
Heritage Villas - Indian River	Vero Beach	Indian River	Dimension One Realty, Inc.	116	116	Family
Heron Pointe	Miramar	Broward	Cornerstone Group Development LLC	200	180	Family
Heron Pond	Lehigh Acres	Lee	Carlisle Development Group	156	156	Elderly
Hibiscus Pointe	Miami	Miami-Dade	Cornerstone Group Development LLC	212	181	Family
Hidden Creek Villas	Orlando	Orange	Banyan Realty Advisors	304	304	Family
Hidden Grove	Miami	Miami-Dade	Related Companies of New York	222	222	Family
Highland Palms	Avon Park	Highlands	Southport Financial Services, Inc	52	52	FW/FW
Hilltop Village	Jacksonville	Duval	Southport Financial Services, Inc	200	200	Family
Holly Cove	Orange Park	Clay	Vestcor Development Corporation, Inc.	202	162	Family
Holly Hill	Marianna	Jackson	Sanchez Planning Development Inc.	53	53	Family
Horizon House Sunset	Gainesville	Alachua	Community Housing Partners Corporation	80	80	Family
Howard Park	Florida City	Miami-Dade	L.T. Clayton	16	16	Family
Hudson Ridge	Port Richey	Pasco	Richman Group	168	168	Family
Hunt Club	Tampa	Hillsborough	Richman Group	96	96	Family
Hunters Run I	Tampa	Hillsborough	CED Companies	216	216	Family
Hunters Run II	Tampa	Hillsborough	CED Companies	192	191	Family
Huntington Reserve	Sanford	Seminole	Partnership Inc.	155	63	Family
In The Pines South	Delray Beach	Palm Beach	In the Pines, Inc.	40	40	FW/FW
Independence Village	Panama City	Bay	Big Bend Community Based Care, Inc.	24	24	Special Needs
Indian Trace	Riviera Beach	Palm Beach	Cornerstone Group Development LLC	330	330	Family
Indian Trace	Riviera Beach	Palm Beach	Cornerstone Group Development LLC	330	330	Family

FLORIDA HOUSING'S LOAN PORTFOLIO - CHARTS

ORIGINAL LOAN AMOUNT	LOAN LIEN POSITION	LOAN MATURITY DATE	LOAN BALANCE as of 12/31/2013	INTEREST RATE ³	INTEREST PAID in 2013	AFFORDABILITY PERIOD	LOAN STATUS ⁴
\$3,110,901	2nd	12/31/2014	\$3,110,901	9%,3%	\$173,020	50	Current
\$2,000,000	2nd	5/15/2036	\$2,000,000	3%	\$60,000	50	Current
\$1,798,000	2nd	7/15/2034	\$1,798,000	3%	\$53,940	50	Current
\$2,590,000	2nd	1/1/2039	\$2,590,000	3%	\$20,479	50	Current
\$2,000,000	2nd	11/1/2043	\$2,000,000	3%	\$-	50	Current
\$810,000	2nd	12/1/2033	\$810,000	9%,3%	\$6,406	50	Current
\$3,000,000	3rd	6/15/2037	\$3,000,000	3%	\$-	50	Current
\$5,000,000	2nd	3/1/2049	\$5,000,000	1%	\$301	50	Current
\$1,438,936	2nd	4/22/2014	\$1,438,936	3%,1%	\$-	52	Current
\$970,000	2nd	7/16/2021	\$970,000	3%	\$18,170	50	Current
\$1,502,000	2nd	12/31/2026	\$1,502,000	3%	\$-	15	Current
\$1,564,000	2nd	5/1/2042	\$1,564,000	3%	\$56,175	31	Current
\$3,740,200	2nd	2/20/2014	\$3,740,200	3%	\$215,235	68	Current
\$1,125,000	4th	4/29/2026	\$974,925	0%	\$-	15	Current
\$2,500,000	4th	4/23/2028	\$2,500,000	0%	\$-	15	Current
\$1,577,186	2nd	4/28/2026	\$1,577,186	0%	\$-	50	Past Due
\$1,500,000	2nd	6/15/2034	\$1,500,000	3%	\$90,000	50	Current
\$2,000,000	2nd	12/15/2044	\$2,000,000	3%	\$3,017	50	Current
\$2,000,000	2nd	5/18/2022	\$2,000,000	1%	\$20,000	50	Current
\$1,346,305	2nd	6/1/2018	\$1,346,305	3%	\$40,389	51	Current
\$1,500,000	2nd	10/1/2045	\$1,500,000	3%	\$-	50	Current
\$1,500,000	2nd	6/20/2036	\$1,500,000	3%	\$45,000	50	Current
\$4,000,000	3rd	10/30/2037	\$4,000,000	3%	\$-	50	Current
\$2,000,000	2nd	11/30/2029	\$2,000,000	9%,3%	\$-	50	Current
\$1,500,000	3rd	12/1/2043	\$1,500,000	3%	\$-	50	Past Due
\$2,000,000	2nd	11/1/2044	\$2,000,000	3%	\$60,000	50	Current
\$3,100,000	2nd	12/1/2015	\$3,100,000	9%,3%	\$93,000	53	Current
\$2,239,000	2nd	9/30/2042	\$2,239,000	9%,3%	\$77,557	50	Current
\$3,065,000	2nd	6/11/2026	\$3,065,000	1%	\$-	50	Current
\$1,503,237	2nd	6/30/2012	\$1,503,237	3%	\$-	65	Current
\$2,417,000	2nd	10/1/2018	\$2,417,000	3%	\$118,550	56	Current
\$1,087,000	2nd	5/31/2033	\$1,087,000	9%,3%	\$-	50	Current
\$2,000,000	2nd	10/29/2018	\$2,000,000	9%,3%	\$67,250	50	Current
\$214,144	1st	4/1/2014	\$214,144	9%,3%	\$-	50	Past Due
\$4,700,000	2nd	8/15/2041	\$6,145,000	1%	\$-	50	Current
\$5,000,000	2nd	8/15/2041	\$5,000,000	1%	\$-	50	Current
\$2,000,000	2nd	12/15/2035	\$2,000,000	3%	\$60,000	50	Current
\$2,000,000	2nd	6/20/2036	\$2,000,000	3%	\$60,000	50	Current
\$2,106,000	2nd	9/1/2050	\$2,026,172	3%	\$61,272	50	Current
\$1,346,710	2nd	8/31/2018	\$1,346,710	3%,1%	\$-	50	Current
\$1,691,744	2nd	8/3/2026	\$1,691,745	1%	\$-	50	Past Due
\$2,000,000	2nd	12/15/2043	\$1,987,874	0%	\$-	50	Current
\$2,475,000	5th	5/1/2048	\$2,309,918	0%	\$-	50	Current

FLORIDA HOUSING'S LOAN PORTFOLIO - CHARTS

SAIL - Loans Outstanding Continued

DEVELOPMENT	CITY	COUNTY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Jacaranda Trail	Arcadia	DeSoto	Carlisle Development Group	50	50	Family
Jamestown Woods	Tallahassee	Leon	Gatehouse Group, Inc.	150	150	Elderly
Janie's Garden I	Sarasota	Sarasota	Michaels Development Company, Inc.	86	65	Family
Jefferson Center	Sarasota	Sarasota	Jefferson Center, Inc.	209	--	Elderly
Kay Larkin	Palatka	Putnam	Campbell Housing Enterprises, Inc.	60	60	Family
Keys I & II	Homestead	Miami-Dade	Brannon Group, L.C. & Co.	80	80	Family
Keys III	Homestead	Miami-Dade	Brannon Group, L.C. & Co.	48	48	Family
Kinneret I	Orlando	Orange	Kinneret, Inc.	168	34	Elderly
La Estancia	Wimauma	Hillsborough	WNC & Associates, Inc.	84	84	FW/FW
Labre Place	Miami	Miami-Dade	Biscayne Housing Group, LLC	90	76	Family
Laguna Pointe	Pompano Beach	Broward	Cornerstone Group Development LLC	188	188	Family
Lake City Cabins for Veterans	Lake City	Columbia	Volunteers of America of Florida	32	32	Homeless
Lake Harris Cove	Leesburg	Lake	CED Companies	152	107	Family
Lake Kathy	Brandon	Hillsborough	Richman Group	360	360	Family
Lake Shore	West Palm Beach	Palm Beach	Richman Group	192	192	Family
Lakeside Park I	Avon Park	Highlands	Avon Park Housing Authority	16	16	Homeless
Lakeside Pointe	Leesburg	Lake	CED Companies	128	128	Family
Lakeview	Miami	Miami-Dade	Urban League of Greater Miami	40	40	Family
Lakewood Shores	Brandon	Hillsborough	CED Companies	184	184	Family
Landings at Sea Forest	New Port Richey	Pasco	Affordable Housing Institute, Inc.	200	120	Elderly
Landings of Saint Andrew	New Port Richey	Pasco	National Church Residences	196	186	Elderly
Landings on Millenia Boulevard	Orlando	Orange	CED Companies	336	252	Family
Lanier Oaks	Gretna	Gadsden	North Florida Educational Development Corp.	22	22	Family
Laurel Oaks - Leesburg	Leesburg	Lake	Richman Group	144	144	Family
Lee Vista Club	Orlando	Orange	CED Companies	312	312	Family
Leigh Meadows	Jacksonville	Duval	Vestcor Development Corporation, Inc.	304	304	Family
Leigh Meadows	Jacksonville	Duval	Vestcor Development Corporation, Inc.	304	304	Family
Lenox Court	Jacksonville	Duval	JPMorgan Housing Corporation	360	360	Family
Lewis Place at Ironwood	Gainesville	Alachua	Jennings Development Group, Inc.	112	112	Family
Liberty Center	Jacksonville	Duval	Harris Group, Inc.	100	100	Family
Liberty Center I	Jacksonville	Duval	Harris Group, Inc.	109	109	Family
Liberty Center II	Jacksonville	Duval	Harris Group, Inc.	134	134	Family
Liberty Center IV	Jacksonville	Duval	Harris Group, Inc.	100	100	Homeless
Lindsey Terrace	Jacksonville	Duval	Vestcor Development Corporation, Inc.	336	317	Family
Little Haiti Gateway	Miami	Miami-Dade	Carrfour Supportive Housing Inc	80	57	Family
Logan's Pointe	Jacksonville	Duval	Cornerstone Group Development LLC	248	25	Family
Logan's Pointe	Jacksonville	Duval	Cornerstone Group Development LLC	248	12	Family
M & M Maison II	Miami	Miami-Dade	Urban League of Greater Miami	21	21	Family
Madison Chase	West Palm Beach	Palm Beach	Banyan Realty Advisors	230	229	Family
Madison Commons	Middleburg	Clay	Banyan Realty Advisors	160	158	Family
Madison Reserve	Spring Hill	Hernando	TLB of Central Florida LLC	90	90	Family
Magnolia Walk II	Ocala	Marion	Ocala Leased Housing Corporation, Inc.	144	144	Elderly
Malabar Cove I	Palm Bay	Brevard	Atlantic Housing Partners, LLLP	76	54	Family

FLORIDA HOUSING'S LOAN PORTFOLIO - CHARTS

ORIGINAL LOAN AMOUNT	LOAN LIEN POSITION	LOAN MATURITY DATE	LOAN BALANCE as of 12/31/2013	INTEREST RATE ³	INTEREST PAID in 2013	AFFORDABILITY PERIOD	LOAN STATUS ⁴
\$519,000	2nd	7/26/2018	\$519,000	9%,3%	\$-	50	Current
\$1,125,000	2nd	5/1/2020	\$1,125,000	3%	\$97,059	50	Current
\$765,000	2nd	8/22/2023	\$765,000	0%	\$-	15	Current
\$72,797	3rd	3/7/2022	\$72,797	1%	\$-	15	Current
\$1,175,000	2nd	7/7/2016	\$1,175,000	9%,3%	\$18,071	50	Current
\$1,481,200	2nd	1/1/2011	\$1,481,200	9%,3%	\$5,063	45	Past Due
\$1,481,200	2nd	1/1/2011	\$1,481,200	9%,3%	\$-	45	Past Due
\$661,500	2nd	3/18/2024	\$658,693	1%	\$-	15	Current
\$1,092,207	2nd	6/30/2022	\$1,092,207	3%,1%	\$-	50	Past Due
\$4,000,000	1st	7/30/2025	\$4,000,000	0%	\$7,770	50	Current
\$2,000,000	2nd	6/1/2044	\$2,000,000	3%	\$-	50	Current
\$1,600,000	1st	10/29/2024	\$1,600,000	0%	\$-	50	Current
\$4,000,000	2nd	10/1/2038	\$4,000,000	3%	\$20,969	50	Current
\$4,000,000	2nd	12/15/2039	\$4,000,000	3%	\$24,993	50	Current
\$2,000,000	3rd	6/15/2037	\$2,000,000	3%	\$-	50	Current
\$760,000	1st	8/29/2026	\$684,000	0%	\$-	50	Current
\$3,000,000	2nd	8/15/2038	\$3,000,000	3%	\$-	50	Current
\$1,551,248	1st	2/25/2008	\$1,490,112	1%	\$12,459	50	Past Due
\$1,900,000	2nd	6/1/2016	\$1,844,596	3%	\$55,338	50	Current
\$3,240,000	2nd	12/1/2036	\$3,230,408	9%,3%	\$-	50	Current
\$1,990,000	2nd	12/21/2011	\$1,990,000	9%,3%	\$11,655	53	Current
\$2,000,000	2nd	11/13/2035	\$2,000,000	3%	\$60,000	50	Current
\$1,430,000	2nd	12/15/2020	\$1,430,000	9%,3%	\$-	50	Past Due
\$5,000,000	2nd	8/15/2042	\$5,000,000	1%	\$50,000	50	Current
\$2,000,000	2nd	8/13/2037	\$2,000,000	3%	\$60,000	50	Current
\$3,157,000	2nd	9/23/2026	\$3,157,000	3%	\$198,705	50	Current
\$3,300,000	3rd	3/28/2026	\$2,859,780	0%	\$-	50	Current
\$2,000,000	2nd	5/9/2021	\$2,000,000	3%	\$-	50	Current
\$900,000	2nd	7/1/2041	\$900,000	9%,3%	\$-	50	Current
\$1,800,000	1st	5/31/2037	\$1,405,000	0%	\$-	75	Current
\$719,899	2nd	3/31/2019	\$276,993	1%	\$3,043	50	Current
\$1,429,329	2nd	7/1/2038	\$1,211,529	0%	\$-	50	Current
\$200,000	1st	6/4/2034	\$2,000,000	1%	\$20,000	50	Current
\$2,500,000	2nd	1/1/2034	\$2,500,000	9%,3%	\$8,478	50	Current
\$495,000	2nd	5/10/2018	\$427,083	3%	\$-	50	Current
\$1,875,000	4th	3/28/2026	\$1,875,000	0%	\$-	15	Current
\$900,000	4th	3/1/2048	\$839,970	0%	\$-	15	Current
\$160,000	2nd	2/21/2012	\$160,000	9%,3%	\$-	50	Matured & Past Due
\$2,369,000	2nd	4/8/2046	\$2,369,000	9%,3%	\$5,598	56	Current
\$1,925,625	2nd	7/1/2040	\$1,925,625	3%	\$215,974	50	Current
\$2,603,198	2nd	7/1/2028	\$2,603,198	1%	\$-	50	Current
\$1,000,000	2nd	6/5/2020	\$1,000,000	3%	\$12,362	50	Past Due
\$4,000,000	2nd	11/1/2048	\$4,680,000	1%	\$40,000	50	Current

FLORIDA HOUSING'S LOAN PORTFOLIO - CHARTS

SAIL - Loans Outstanding Continued

DEVELOPMENT	CITY	COUNTY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Malabar Cove II	Palm Bay	Brevard	Atlantic Housing Partners, LLLP	72	50	Family
Manatee Cove	Melbourne	Brevard	Richman Group	192	192	Family
Manatee Pond	Bradenton	Manatee	Heritage Partners Group Inc.	40	40	FW/FW
Manatee Village IV	Ruskin	Hillsborough	Everglades Housing Group Inc	27	6	FW/FW
Manor at West Bartow	Bartow	Polk	Lakeland Housing Authority	100	10	Elderly
Marbella Cove	Orlando	Orange	Atlantic Housing Partners, LLLP	104	87	Family
Marbella Pointe	Orlando	Orange	Atlantic Housing Partners, LLLP	120	84	Family
Marbrisa	Hialeah	Miami-Dade	Cornerstone Group Development LLC	368	368	Family
Marina Del Ray	Beverly Hills	Citrus	Creative Choice Homes, Inc.	100	100	Elderly
Mariner's Cay	Spring Hill	Hernando	Richman Group	160	160	Family
Mariner's Cove - Tampa	Tampa	Hillsborough	Cornerstone Group Development LLC	208	208	Family
Mariner's Cove - Tampa	Tampa	Hillsborough	Cornerstone Group Development LLC	208	12	Family
Mariner's Cove - Tampa	Tampa	Hillsborough	Cornerstone Group Development LLC	208	33	Family
Mariner's Landing	Ft. Myers	Lee	Creative Choice Homes, Inc.	112	112	Elderly
McPines	Arcadia	DeSoto	Hallmark Companies, Inc.	64	64	Family
Meetinghouse at Collins Cove	Jacksonville	Duval	Finlay Holdings, Inc.	160	160	Elderly
Meridian - Hollywood	Hollywood	Broward	Related Companies of New York	160	159	Elderly
Meridian Pointe	Tampa	Hillsborough	Richman Group	360	360	Family
Meridian West	Key West	Monroe	Carlisle Development Group	102	102	Family
Merritt Place Estates	Florida City	Miami-Dade	TWC Housing, LLC	159	159	FW/FW
Merry Place	West Palm Beach	Palm Beach	Banc of America Community Development Corp.	130	130	Family
Metro Place II	Orlando	Orange	Banyan Realty Advisors	248	224	Family
Middletowne	Orange Park	Clay	Preservation of Affordable Housing Inc.	100	100	Family
Monterey Pointe	Homestead	Miami-Dade	Peninsula Developers, Inc.	336	336	Family
Morgan Creek	Tampa	Hillsborough	Richman Group	336	336	Family
Mount Carmel Gardens	Jacksonville	Duval	Mount Carmel Gardens, Inc.	207	--	Elderly
Mount Carmel Gardens	Jacksonville	Duval	Mount Carmel Gardens, Inc.	207	--	Family
Murdock Circle	Port Charlotte	Charlotte	CED Companies	264	225	Family
Mystic Cove	Oviedo	Seminole	CED Companies	184	184	Family
Nantucket Bay	Temple Terrace	Hillsborough	Gatehouse Group, Inc.	180	162	Elderly
Nassau Bay I	Orlando	Orange	Dominium LLC	252	51	Family
Nassau Bay II	Orlando	Orange	Dominium LLC	240	48	Family
Nassau Club	Fernandina Beach	Nassau	CED Companies	192	134	Family
New Hope Villas of Seville	Seville	Volusia	Seville Farm Family Housing Association, Inc.	61	51	FW/FW
Noah's Landing	Naples	Collier	Vestcor Development Corporation, Inc.	264	66	Family
Noah's Landing	Naples	Collier	Vestcor Development Corporation, Inc.	264	14	Family
Northbridge Apt. Homes on Millenia Lake I	Orlando	Orange	CED Companies	396	80	Family
Oak Harbor	Orlando	Orange	Oak Harbor GP LLC	176	176	Family
Omega Villas	Quincy	Gadsden	CEDO Housing Development Corp. (CEDO-HDC)	56	46	Family
Orchard Park	Ruskin	Hillsborough	Carlisle Development Group	84	84	FW/FW
Osprey Ridge	Clermont	Lake	Banyan Realty Advisors	176	174	Family
Oviedo Town Centre I	Oviedo	Seminole	Atlantic Housing Partners, LLLP	106	75	Family
Oviedo Town Centre II	Oviedo	Seminole	Atlantic Housing Partners, LLLP	34	25	Family

FLORIDA HOUSING'S LOAN PORTFOLIO - CHARTS

ORIGINAL LOAN AMOUNT	LOAN LIEN POSITION	LOAN MATURITY DATE	LOAN BALANCE as of 12/31/2013	INTEREST RATE ³	INTEREST PAID in 2013	AFFORDABILITY PERIOD	LOAN STATUS ⁴
\$2,000,000	2nd	11/1/2048	\$2,000,000	1%	\$20,000	50	Current
\$4,000,000	2nd	11/15/2037	\$4,000,000	3%	\$-	50	Current
\$660,000	2nd	6/30/2026	\$660,000	9%,3%	\$2,610	15	Current
\$1,250,000	2nd	11/30/2042	\$1,250,000	1%	\$-	50	Current
\$850,000	2nd	8/22/2023	\$850,000	0%	\$-	15	Current
\$4,500,000	3rd	6/15/2042	\$4,500,000	1%	\$45,000	50	Current
\$4,000,000	2nd	8/25/2023	\$4,000,000	3%	\$120,328	15	Current
\$2,500,000	2nd	8/1/2040	\$2,500,000	3%	\$20,589	50	Current
\$1,100,000	2nd	6/11/2024	\$1,100,000	3%	\$48,280	50	Current
\$4,700,000	2nd	12/15/2041	\$6,060,000	1%	\$-	50	Current
\$2,000,000	2nd	7/15/2042	\$2,000,000	3%	\$-	50	Current
\$900,000	4th	6/25/2028	\$900,000	0%	\$-	15	Current
\$2,475,000	3rd	6/25/2028	\$2,475,000	0%	\$-	15	Current
\$860,000	2nd	11/12/2024	\$817,225	3%	\$72,731	50	Current
\$1,000,000	2nd	6/1/2033	\$1,000,000	3%	\$-	50	Current
\$2,000,000	2nd	2/1/2036	\$2,000,000	3%	\$-	50	Current
\$2,000,000	2nd	4/1/2044	\$2,000,000	3%	\$4,187	50	Current
\$4,000,000	2nd	8/15/2037	\$4,000,000	3%	\$-	50	Current
\$2,000,000	2nd	2/3/2020	\$2,000,000	3%	\$-	50	Current
\$2,000,000	2nd	9/30/2021	\$2,000,000	3%	\$-	50	Current
\$1,024,000	2nd	8/16/2027	\$1,024,000	3%	\$38,713	50	Current
\$2,500,000	2nd	4/30/2031	\$2,500,000	9%,3%	\$-	50	Current
\$627,101	2nd	12/31/2026	\$627,101	1%	\$-	50	Current
\$2,500,000	2nd	2/1/2041	\$2,500,000	3%	\$190,971	50	Current
\$2,000,000	3rd	6/15/2036	\$2,000,000	3%	\$-	50	Current
\$197,199	2nd	8/14/2022	\$197,199	3%	\$-	30	Current
\$479,761	2nd	8/14/2022	\$479,737	1%	\$-	30	Current
\$2,000,000	2nd	5/1/2017	\$2,000,000	3%	\$115,301	50	Current
\$1,500,000	2nd	8/15/2035	\$1,500,000	3%	\$45,000	50	Past Due
\$1,850,000	2nd	12/15/2015	\$1,850,000	9%,3%	\$55,500	50	Current
\$3,825,000	3rd	3/28/2026	\$3,314,745	0%	\$-	15	Current
\$3,600,000	3rd	3/28/2026	\$3,119,760	0%	\$-	15	Current
\$3,000,000	2nd	10/15/2037	\$3,000,000	3%	\$-	50	Current
\$2,877,785	2nd	6/1/2017	\$2,877,785	3%,1%	\$-	50	Current
\$4,950,000	3rd	4/25/2027	\$4,619,835	0%	\$-	15	Current
\$2,490,000	3rd	12/11/2027	\$2,323,917	0%	\$-	15	Current
\$2,000,000	2nd	2/21/2037	\$2,000,000	3%	\$-	40	Current
\$1,835,000	2nd	11/1/2044	\$1,835,000	3%	\$-	50	Current
\$2,490,000	2nd	12/31/2017	\$2,490,000	9%,3%	\$38,717	50	Past Due
\$870,000	2nd	6/1/2017	\$870,000	9%,3%	\$-	50	Current
\$1,808,000	2nd	6/30/2032	\$1,808,000	9%,3%	\$54,240	50	Current
\$2,650,000	2nd	9/1/2042	\$2,650,000	3%	\$79,500	50	Current
\$1,540,000	2nd	9/1/2042	\$1,540,000	1%	\$12,000	50	Current

FLORIDA HOUSING'S LOAN PORTFOLIO - CHARTS

SAIL - Loans Outstanding Continued

DEVELOPMENT	CITY	COUNTY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Oviedo Town Centre III	Oviedo	Seminole	Atlantic Housing Partners, LLLP	72	51	Family
Pablo Towers	Jacksonville Beach	Duval	Beaches Christian Services Corps, Inc.	199	--	Elderly
Palm Grove	West Palm Beach	Palm Beach	Southport Financial Services, Inc	150	135	Family
Panama Commons	Panama City	Bay	Paces Foundation, Inc.	92	92	Family
Park Avenue Villas	Orlando	Orange	Banyan Realty Advisors	120	120	Family
Park Crest Terrace I	Sebring	Highlands	Heritage Partners Group Inc.	100	100	Family
Park Green	Florida City	Miami-Dade	L. T. Clayton & Brothers Enterprises, Inc.	8	8	Family
Park Springs	Plant City	Hillsborough	Leland Enterprises Inc.	200	198	Family
Pasco Woods	Wesley Chapel	Pasco	Pasco Woods, Inc.	200	198	Family
Peacock Run	Port St. Lucie	St. Lucie	Creative Choice Homes, Inc.	264	14	Family
Pensacola Veteran Housing	Pensacola	Escambia	Volunteers of America of Florida	30	30	Homeless
Peterborough	St. Petersburg	Pinellas	Peterborough Apartments, Inc.	152	--	Elderly
Peterborough	St. Petersburg	Pinellas	Peterborough Apartments, Inc.	152	--	Elderly
Pinellas Hope II	Clearwater	Pinellas	Catholic Charities Housing Inc.	80	80	Homeless
Pinnacle at Abbey Park	West Palm Beach	Palm Beach	Pinnacle Housing Group LLC	160	160	Family
Pinnacle Palms	West Palm Beach	Palm Beach	Pinnacle Housing Group LLC	152	152	Elderly
Pinnacle Park	Miami	Miami-Dade	Pinnacle Housing Group LLC	135	135	Family
Pinnacle Pointe	Orlando	Orange	Pinnacle Housing Group LLC	268	268	Family
Pinnacle View	Miami	Miami-Dade	Pinnacle Housing Group LLC	186	186	Family
Plymouth	Winter Park	Orange	Housing Authority City of Winter Park	196	40	Elderly
Poinciana Royale	Key West	Monroe	AH of Monroe County Inc.	50	50	Family
Pointe Vista	Orlando	Orange	Banyan Realty Advisors	100	100	Family
Pointe Vista II	Orlando	Orange	Banyan Realty Advisors	288	288	Family
Pollywog Creek Commons	Labelle	Hendry	Everglades Housing Group Inc	40	28	FW/FW
Pollywog Creek Commons II	Labelle	Hendry	Everglades Housing Group Inc	24	5	FW/FW
Portofino	Palm Springs	Palm Beach	Cornerstone Group Development LLC	270	270	Family
Portofino	Palm Springs	Palm Beach	Cornerstone Group Development LLC	270	270	Family
Portofino	Palm Springs	Palm Beach	Cornerstone Group Development LLC	270	270	Family
Presbyterian Towers	St. Petersburg	Pinellas	Presbyterian Towers, Inc.	210	--	Elderly
Preserve at Oslo	Vero Beach	Indian River	Creative Choice Homes, Inc.	176	9	Family
Quiet Waters	Belle Glade	Palm Beach	Florida Housing Corporation	93	93	Homeless
Ravenwood - Jacksonville	Jacksonville	Duval	Education to Equity Corp.	112	80	Family
Rayos Del Sol	Miami	Miami-Dade	Pinnacle Housing Group LLC	199	199	Family
Regal Trace	Ft. Lauderdale	Broward	Milton L. Jones Realty, Inc.	408	408	Family
Regency Gardens	Pompano Beach	Broward	Partnership Inc.	94	94	Family
Regency Palms	Port Richey	Pasco	Park Richey Apartments Inc.	200	198	Family
Renaissance	West Palm Beach	Palm Beach	Cornerstone Group Development LLC	344	344	Family
Renaissance Preserve Senior	Ft. Myers	Lee	Norstar Development USA, L.P.	120	120	Elderly
Richmond Pines	Miami	Miami-Dade	Enterprise Community Investment, Inc.	80	80	Family
Rio Towers	Miami	Miami-Dade	East Little Havana Community Dev Corp.	82	82	Elderly
Riverside - Tarpon Springs	Tarpon Springs	Pinellas	CED Companies	304	258	Family
Riverview House	Lake Worth	Palm Beach	Richman Group	160	160	Elderly
Riverwalk I	Homestead	Miami-Dade	Related Companies of New York	123	123	FW/FW

FLORIDA HOUSING'S LOAN PORTFOLIO - CHARTS

ORIGINAL LOAN AMOUNT	LOAN LIEN POSITION	LOAN MATURITY DATE	LOAN BALANCE as of 12/31/2013	INTEREST RATE ³	INTEREST PAID in 2013	AFFORDABILITY PERIOD	LOAN STATUS ⁴
\$4,630,000	2nd	9/1/2042	\$5,310,000	1%	\$46,300	50	Current
\$200,000	2nd	1/31/2018	\$200,000	3%	\$-	15	Current
\$505,722	2nd	12/1/2032	\$505,722	9%,3%	\$2,557	50	Current
\$1,892,544	2nd	8/17/2025	\$1,892,544	1%	\$-	50	Current
\$850,000	2nd	5/1/2030	\$850,000	9%,3%	\$-	50	Current
\$800,000	2nd	8/1/2031	\$663,223	9%,3%	\$-	50	Current
\$109,148	1st	10/1/2013	\$109,148	9%,3%	\$-	50	Matured & Renegotiation Approved
\$2,375,578	2nd	7/1/2039	\$2,375,578	9%,3%	\$-	50	Past Due
\$2,000,000	2nd	8/1/2039	\$2,000,000	9%,3%	\$-	50	Current
\$1,050,000	3rd	3/28/2026	\$1,050,000	0%	\$-	15	Current
\$850,000	2nd	12/30/2030	\$850,000	0%	\$-	50	Current
\$141,145	2nd	5/10/2020	\$141,142	3%	\$-	15	Current
\$190,357	2nd	9/30/2017	\$190,357	3%	\$-	15	Current
\$3,000,000	1st	8/10/2024	\$3,000,000	0%	\$-	50	Current
\$1,000,000	2nd	9/1/2044	\$1,000,000	3%	\$-	50	Current
\$1,579,000	2nd	6/1/2042	\$1,529,000	3%	\$20,679	50	Current
\$1,040,000	2nd	8/31/2023	\$1,040,000	3%	\$31,128	50	Current
\$2,000,000	2nd	7/1/2035	\$2,000,000	3%	\$77,107	50	Current
\$1,750,000	2nd	8/1/2020	\$1,750,000	3%	\$74,075	50	Current
\$597,384	4th	7/10/2023	\$597,384	1%	\$-	15	Current
\$2,078,686	1st	4/22/2025	\$2,151,827	0%	\$16,980	50	Current
\$703,000	2nd	12/19/2012	\$703,000	3%	\$28,858	50	Current
\$2,500,000	2nd	10/1/2029	\$2,304,032	9%,3%	\$1,282	50	Current
\$3,855,304	2nd	1/1/2042	\$3,855,304	1%	\$16,829	50	Current
\$1,140,282	2nd	1/1/2042	\$1,140,282	0%	\$-	50	Current
\$3,000,000	2nd	7/15/2044	\$3,000,000	0%	\$-	50	Current
\$1,125,000	4th	12/19/2028	\$1,125,000	0%	\$-	50	Current
\$2,475,000	3rd	6/17/2028	\$2,475,000	0%	\$-	50	Current
\$132,720	2nd	10/24/2018	\$132,720	1%	\$-	15	Current
\$675,000	4th	10/26/2026	\$584,955	0%	\$-	15	Current
\$1,750,000	1st	6/11/2038	\$1,750,000	3%	\$88,727	50	Current
\$2,500,000	1st	3/4/2014	\$2,500,000	9%,3%	\$-	50	Past Due
\$2,000,000	2nd	8/23/2019	\$2,000,000	3%	\$91,917	50	Current
\$4,159,047	2nd	6/30/2014	\$4,159,047	3%	\$146,991	52	Current
\$700,000	2nd	2/28/2019	\$700,000	3%	\$91,018	50	Current
\$2,000,000	2nd	8/1/2031	\$2,000,000	9%,3%	\$-	50	Current
\$2,000,000	2nd	5/15/2037	\$2,000,000	3%	\$269,712	50	Current
\$6,150,000	1st	4/10/2058	\$7,170,000	1%	\$73,724	50	Current
\$2,800,000	1st	10/31/2013	\$2,800,000	9%,3%	\$56,000	51	Matured & Past Due
\$800,000	3rd	7/23/2037	\$650,487	1%	\$5,560	50	Past Due
\$2,500,000	2nd	9/1/2032	\$2,500,000	3%	\$150,000	50	Current
\$1,662,960	2nd	9/30/2031	\$1,662,960	9%,3%	\$-	50	Current
\$843,000	2nd	3/1/2048	\$775,365	3%	\$23,464	15	Current

FLORIDA HOUSING'S LOAN PORTFOLIO - CHARTS

SAIL - Loans Outstanding Continued

DEVELOPMENT	CITY	COUNTY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Rolling Acres I	Lady Lake	Lake	Atlantic Housing Partners, LLLP	104	73	Family
Rolling Acres II	Lady Lake	Lake	Atlantic Housing Partners, LLLP	35	35	Elderly
Royal Palm Lakes	Pahokee	Palm Beach	Heritage Partners Group Inc.	42	42	Elderly
Royalton	Miami	Miami-Dade	Carlisle Development Group	100	100	Homeless
Running Brook	Miami	Miami-Dade	Cascade Affordable Housing LLC	186	186	Family
Sabal Chase	Ft. Pierce	St. Lucie	Cornerstone Group Development LLC	340	63	Family
Sabal Cove	Bradenton	Manatee	CED Companies	264	213	Family
Saint Andrews Pointe	Port St. Lucie	St. Lucie	CED Companies	184	183	Family
Saint Croix	Lauderdale Lakes	Broward	Cornerstone Group Development LLC	246	196	Family
Salt Creek	St. Petersburg	Pinellas	Boley Center for Behavioral Health Care, Inc.	18	18	Family
San Marco	Ormond Beach	Volusia	Cornerstone Group Development LLC	260	28	Family
San Sherri Villas	Homestead	Miami-Dade	Richman Group	80	80	Family
Sanctuary Cove	North Lauderdale	Broward	Cornerstone Group Development LLC	292	292	Family
Sand Lake Pointe	Orlando	Orange	Banyan Realty Advisors	312	312	Family
Savannah Cove	Tarpon Springs	Pinellas	Gatehouse Group, Inc.	160	160	Elderly
Savannah Springs	Jacksonville	Duval	Richman Group	234	234	Family
Saxon Trace	Orange City	Volusia	CED Companies	192	192	Family
Sea Grape	Marathon	Monroe	Carlisle Development Group	56	56	Family
Sea Grape II	Marathon	Monroe	Carlisle Development Group	28	28	Family
Seminole Pointe	Sanford	Seminole	CED Companies	336	335	Family
Siena Gardens	Panama City	Bay	Gatehouse Group, Inc.	150	150	Elderly
Sonrise Villas	Fellsmere	Indian River	Carlisle Development Group	160	160	FW/FW
Southpoint Crossing	Florida City	Miami-Dade	NHT/ Enterprise Preservation Corporation	123	123	Family
Southwinds Cove	Leesburg	Lake	Atlantic Housing Partners, LLLP	112	90	Family
Spanish Trace	Tampa	Hillsborough	Richman Group	120	120	Family
Spring Harbor	Mount Dora	Lake	Banyan Realty Advisors	248	13	Family
Spring Harbor	Mount Dora	Lake	Banyan Realty Advisors	248	25	Family
Spring Haven	Spring Hill	Hernando	Richman Group	176	176	Family
Spring Haven II	Spring Hill	Hernando	Richman Group	88	88	Family
Spring Lake Cove I	Fruitland Park	Lake	Atlantic Housing Partners, LLLP	96	68	Family
Saint James Place	Tampa	Hillsborough	Southport Financial Services, Inc	126	126	Family
Stanley Axlrod UTD Towers	Miami	Miami-Dade	Stanley Axelrod UDT Towers, Inc.	269	--	Elderly
Steeplechase I	Ocala	Marion	Maint-Co Services Inc.	160	160	Family
Stone Harbor	Panama City Beach	Bay	CED Companies	160	160	Family
Stratford Point	Sanford	Seminole	Picerne Affordable Development, LLC	384	20	Family
Stratford Point	Sanford	Seminole	Picerne Affordable Development, LLC	384	76	Family
Sumerset Housing	Orlando	Orange	Richelson Enterprises	148	30	Family
Summer Lakes	Naples	Collier	Richman Group	140	140	Family
Summer Lakes II	Naples	Collier	Richman Group	276	276	Family
Summerlake	Davie	Broward	Carlisle Development Group	108	108	Family
Sundance Pointe	Jacksonville	Duval	Cornerstone Group Development LLC	288	58	Family
Sundance Pointe	Jacksonville	Duval	Cornerstone Group Development LLC	288	28	Family
Sunrise Commons	Homestead	Miami-Dade	Landmark Companies Inc.	106	106	Family

FLORIDA HOUSING'S LOAN PORTFOLIO - CHARTS

ORIGINAL LOAN AMOUNT	LOAN LIEN POSITION	LOAN MATURITY DATE	LOAN BALANCE as of 12/31/2013	INTEREST RATE ³	INTEREST PAID in 2013	AFFORDABILITY PERIOD	LOAN STATUS ⁴
\$5,000,000	2nd	11/1/2042	\$5,000,000	1%	\$50,000	50	Current
\$2,289,000	2nd	11/1/2042	\$2,629,000	1%	\$22,890	35	Current
\$389,945	2nd	6/30/2012	\$389,945	9%,3%	\$-	50	Matured & Past Due
\$3,000,000	1st	10/11/2021	\$3,000,000	1%	\$30,000	50	Current
\$1,900,000	2nd	7/1/2041	\$1,900,000	9%,3%	\$75,507	50	Current
\$4,725,000	3rd	3/28/2026	\$4,725,000	0%	\$-	15	Current
\$2,000,000	2nd	5/1/2017	\$2,000,000	3%	\$30,217	51	Current
\$1,500,000	2nd	6/21/2036	\$1,500,000	3%	\$45,000	50	Current
\$2,000,000	2nd	8/15/2043	\$2,000,000	3%	\$-	50	Current
\$245,583	1st	9/1/2014	\$245,583	9%,3%	\$7,367	50	Current
\$2,100,000	3rd	5/29/2027	\$2,100,000	0%	\$-	15	Current
\$2,373,200	2nd	2/19/2014	\$2,373,200	9%,3%	\$-	51	Current
\$2,000,000	2nd	5/15/2037	\$2,000,000	3%	\$60,000	50	Current
\$1,301,258	2nd	5/1/2021	\$1,301,258	3%	\$39,038	50	Current
\$1,149,903	2nd	9/17/2035	\$1,149,903	3%	\$-	50	Current
\$5,000,000	2nd	12/15/2044	\$5,000,000	3%	\$-	50	Current
\$1,500,000	2nd	6/15/2036	\$1,500,000	3%	\$45,000	50	Current
\$1,854,549	2nd	12/18/2038	\$1,854,549	3%	\$136,277	50	Current
\$991,033	1st	2/4/2039	\$1,244,999	3%	\$5,271	30	Current
\$2,000,000	2nd	6/1/2032	\$2,000,000	3%	\$60,000	50	Current
\$1,061,700	2nd	7/1/2019	\$1,061,700	3%	\$31,851	50	Current
\$1,500,000	2nd	10/1/2020	\$1,437,000	3%	\$-	50	Current
\$3,850,025	2nd	5/31/2010	\$3,850,025	1%	\$77,317	65	Current
\$5,000,000	2nd	12/1/2042	\$5,510,000	1%	\$-	50	Current
\$4,000,000	2nd	1/15/2041	\$4,000,000	3%	\$-	50	Current
\$975,000	4th	3/28/2026	\$975,000	0%	\$-	15	Current
\$1,875,000	4th	5/21/2027	\$1,749,938	0%	\$-	15	Current
\$1,500,000	2nd	3/21/2037	\$1,500,000	3%	\$-	50	Current
\$2,750,000	2nd	6/15/2039	\$2,750,000	3%	\$-	50	Current
\$5,000,000	2nd	12/15/2042	\$5,000,000	1%	\$50,000	35	Current
\$5,000,000	2nd	5/8/2038	\$6,105,000	1%	\$-	50	Current
\$199,975	3rd	6/1/2021	\$199,975	1%	\$-	15	Current
\$1,800,000	2nd	5/20/2012	\$1,800,000	9%,3%	\$-	50	Matured & in Foreclosure
\$1,225,000	2nd	7/21/2036	\$1,225,000	3%	\$36,750	50	Current
\$1,500,000	3rd	5/2/2026	\$1,299,900	0%	\$-	15	Current
\$5,700,000	3rd	7/1/2048	\$5,319,810	0%	\$-	15	Current
\$2,000,000	2nd	6/1/2036	\$2,000,000	3%	\$-	50	Current
\$1,500,000	3rd	2/15/2036	\$1,500,000	3%	\$-	50	Current
\$4,000,000	2nd	7/15/2038	\$3,000,000	3%	\$-	50	Current
\$1,100,000	2nd	7/6/2016	\$1,100,000	9%,3%	\$13,091	50	Current
\$4,200,000	4th	3/28/2026	\$4,200,000	0%	\$-	15	Current
\$2,100,000	4th	6/19/2028	\$2,100,000	0%	\$-	15	Current
\$935,000	2nd	11/25/2023	\$935,000	0%	\$-	15	Current

FLORIDA HOUSING'S LOAN PORTFOLIO - CHARTS

SAIL - Loans Outstanding Continued

DEVELOPMENT	CITY	COUNTY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Sunrise Place	Tallahassee	Leon	Southport Financial Services, Inc	99	99	Family
Sunrise Pointe	Port Orange	Volusia	CED Companies	208	207	Family
Sunset	Vero Beach	Indian River	Flynn Development Corporation	36	25	Elderly
Sunset Bay	Cutler Bay	Miami-Dade	Partnership Inc.	308	308	Family
Tall Pines	Labelle	Hendry	National Development Foundation, Inc.	39	39	FW/FW
Tampa Presbyterian Community	Tampa	Hillsborough	Tampa Presbyterian Community Inc.	210	--	Elderly
Thomas Chase	Jacksonville	Duval	Vestcor Development Corporation, Inc.	268	268	Family
Thornwood Terrace	Lake City	Columbia	Hallmark Companies, Inc.	29	29	Elderly
Timber Ridge of Immokalee	Immokalee	Collier	Immokalee Non Profit Housing, Inc.	34	28	FW/FW
Timber Sound	Orlando	Orange	Leland Enterprises Inc.	80	80	Family
Timber Trace	Titusville	Brevard	Richman Group	204	204	Family
Towers of Jacksonville	Jacksonville	Duval	Towers of Jacksonville, LP	194	--	Elderly
Tuscany	Clearwater	Pinellas	CED Companies	240	240	Family
Tuscany Place	Homestead	Miami-Dade	Cornerstone Group Development LLC	340	340	Family
University Club	Sarasota	Sarasota	CED Companies	192	192	Family
Valencia Pointe	Miami	Miami-Dade	Cornerstone Group Development LLC	148	95	Family
Venetian Isles II	Lake Park	Palm Beach	Boston Financial Investment Management	112	112	Family
Venice Homes	Ft. Lauderdale	Broward	Boston Financial Investment Management	150	150	Family
Villa Aurora	Miami	Miami-Dade	Carrfour Supportive Housing Inc	76	76	Homeless
Village Carver II	Miami	Miami-Dade	Biscayne Housing Group, LLC	100	10	Family
Villas at Lake Smart	Winter Haven	Polk	Carlisle Development Group	220	55	Family
Villas at Newport Landing	Tampa	Hillsborough	Gatehouse Group, Inc.	122	122	Family
Viridian	St. Petersburg	Pinellas	Sage Partners LLC	188	188	Elderly
Vista Palms	Lehigh Acres	Lee	Creative Choice Homes, Inc.	229	229	Family
Vista Palms	Lehigh Acres	Lee	Creative Choice Homes, Inc.	229	46	Family
Walden Park	Kissimmee	Osceola	Wilson Company	300	8	Family
Water View Club	Orlando	Orange	Avanath Capital Management LLC	172	172	Family
Waverly	West Palm Beach	Palm Beach	Wilson Company	260	33	Family
Wellesley	Orlando	Orange	Wilson Company	312	312	Family
Wentworth II	Orlando	Orange	Wilson Company	264	50	Family
West Brickell	Miami	Miami-Dade	Related Group of Florida	130	130	Elderly
West Pointe Villas	Winter Garden	Orange	Banyan Realty Advisors	288	286	Family
Westchester	Brandon	Hillsborough	Wilson Company	376	376	Family
Westwood - Ft. Myers	Ft. Myers	Lee	Wilson Company	288	72	Family
Wexford	Tampa	Hillsborough	Wilson Company	324	324	Family
Whispering Pines - Bartow	Bartow	Polk	Hallmark Companies, Inc.	64	64	FW/FW
Whispering Woods	St. Augustine	St. Johns	Wilson Company	200	33	Family
Wickham Club	Melbourne	Brevard	CED Companies	132	132	Family
Williams Landing	Tampa	Hillsborough	Gatehouse Group, Inc.	144	130	Elderly
Willow Brook Village	Melbourne	Brevard	Community Housing Initiative Trust, Inc.	56	56	Family
Willow Creek	North Port	Sarasota	Carlisle Development Group	120	120	Elderly
Willow Creek II	North Port	Sarasota	Carlisle Development Group	104	104	Elderly
Willow Lake	Apopka	Orange	Wilson Company	428	65	Family

FLORIDA HOUSING'S LOAN PORTFOLIO - CHARTS

ORIGINAL LOAN AMOUNT	LOAN LIEN POSITION	LOAN MATURITY DATE	LOAN BALANCE as of 12/31/2013	INTEREST RATE ³	INTEREST PAID in 2013	AFFORDABILITY PERIOD	LOAN STATUS ⁴
\$900,000	2nd	8/31/2020	\$883,203	3%	\$156,539	50	Current
\$2,000,000	2nd	2/1/2033	\$2,000,000	3%	\$60,000	50	Current
\$315,000	2nd	4/9/2018	\$315,000	9%,3%	\$-	45	Current
\$2,500,000	2nd	10/1/2017	\$2,486,611	9%,3%	\$54,866	50	Current
\$2,535,000	2nd	10/31/2033	\$2,535,000	3%,1%	\$-	50	Current
\$120,000	2nd	10/24/2018	\$120,000	1%	\$-	15	Current
\$2,000,000	2nd	9/1/2036	\$2,000,000	3%	\$103,629	50	Current
\$455,000	2nd	12/1/2017	\$455,000	9%,3%	\$7,868	50	Current
\$500,000	2nd	2/10/2021	\$500,000	3%,1%	\$3,815	50	Current
\$570,000	2nd	12/12/2012	\$570,000	9%,3%	\$-	50	Matured & Past Due
\$5,000,000	2nd	3/15/2045	\$5,000,000	3%	\$-	50	Current
\$200,000	2nd	10/31/2021	\$200,000	1%	\$-	15	Current
\$2,400,000	2nd	1/1/2032	\$2,400,000	9%,3%	\$-	50	Current
\$2,000,000	2nd	12/1/2044	\$2,000,000	3%	\$60,000	50	Current
\$1,500,000	2nd	11/13/2035	\$1,500,000	3%	\$45,000	50	Current
\$5,000,000	2nd	7/9/2040	\$5,510,000	1%	\$41,322	50	Current
\$905,350	2nd	12/15/2043	\$905,350	3%	\$-	50	Current
\$1,548,000	2nd	3/31/2042	\$1,128,000	9%,3%	\$-	50	Current
\$3,000,000	1st	12/4/2037	\$3,000,000	3%	\$130,918	50	Current
\$765,000	2nd	12/8/2025	\$612,000	0%	\$-	15	Current
\$4,125,000	3rd	9/21/2027	\$3,849,863	0%	\$-	15	Current
\$1,505,000	2nd	10/31/2033	\$1,505,000	9%,3%	\$45,150	50	Current
\$4,320,000	2nd	12/10/2041	\$5,935,000	1%	\$25,018	50	Current
\$2,000,000	4th	12/18/2018	\$2,000,000	0%	\$-	50	Current
\$3,450,000	4th	10/26/2026	\$2,989,770	0%	\$-	15	Current
\$535,000	2nd	1/1/2048	\$535,000	0%	\$-	15	Current
\$1,000,000	2nd	7/1/2014	\$1,000,000	3%	\$30,000	50	Current
\$2,500,000	3rd	1/1/2049	\$2,475,000	0%	\$-	15	Current
\$2,000,000	2nd	8/1/2035	\$2,000,000	3%	\$60,000	50	Current
\$3,750,000	2nd	12/1/2047	\$3,499,875	0%	\$-	15	Current
\$489,939	2nd	6/30/2017	\$489,939	9%,3%	\$14,698	50	Current
\$2,500,000	2nd	10/15/2032	\$2,500,000	9%,3%	\$75,000	50	Current
\$2,500,000	2nd	6/1/2017	\$2,478,783	9%,3%	\$148,727	50	Current
\$5,400,000	3rd	4/30/2027	\$5,039,820	0%	\$-	15	Current
\$2,000,000	2nd	8/1/2035	\$2,000,000	3%	\$60,000	50	Current
\$1,282,000	2nd	6/1/2033	\$1,282,000	3%	\$1,094	50	Current
\$2,475,000	3rd	4/17/2028	\$2,475,000	0%	\$-	15	Current
\$3,000,000	2nd	8/15/2037	\$3,000,000	3%	\$108,608	50	Current
\$1,495,000	2nd	12/1/2029	\$1,495,000	9%,3%	\$44,850	50	Current
\$4,348,848	1st	4/13/2012	\$4,305,103	9%,3%	\$118,390	50	Matured & In Renegotiation
\$1,225,000	2nd	1/1/2018	\$1,225,000	9%,3%	\$-	50	Current
\$800,000	2nd	6/1/2044	\$800,000	3%	\$-	50	Current
\$4,875,000	2nd	3/28/2026	\$4,224,675	0%	\$-	15	Current

FLORIDA HOUSING'S LOAN PORTFOLIO - CHARTS

SAIL - Loans Outstanding Continued

DEVELOPMENT	CITY	COUNTY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Wilmington	Lakeland	Polk	Wilson Company	200	200	Family
Wilmington	Lakeland	Polk	Wilson Company	200	33	Family
Windchase	Sanford	Seminole	Wilson Company	352	65	Family
Windsong I - Lake City	Lake City	Columbia	Wilson Company	180	180	Family
Windsor Park	West Palm Beach	Palm Beach	Wilson Company	240	24	Family
Woodbridge at Walden Lake	Plant City	Hillsborough	Wilson Company	236	189	Family
Woodbridge at Walden Lake	Plant City	Hillsborough	Wilson Company	236	189	Family
Woodcrest	St. Augustine	St. Johns	Wilson Company	90	90	Family
Woodhill	Orlando	Orange	Wilson Company	450	450	Family
Woodlake	West Palm Beach	Palm Beach	Related Group of Florida	224	224	Family
Worthington	Lake Worth	Palm Beach	Wilson Company	300	300	Family
Wyndham Place	Sanford	Seminole	Wilson Company	260	26	Family
Wyndham Place	Sanford	Seminole	Wilson Company	260	39	Family
TOTALS				61,206	47,319	

NOTES:

¹Properties showing no units set aside through a Land Use Restriction Agreement with Florida Housing actually have all or a high proportion of their units set aside for low income residents through federal program requirements.

²FW/FW refers to properties targeting farmworkers and/or fishing workers.

³For many years, the interest rate on SAIL loans (the "Note Rate") included two components—a Base Rate and an additional or deferred rate. The higher rate shown above is the total Note Rate; the lower rate is the Base Rate. Interest is payable annually to the extent development cash flow is available; however, payment of Base Rate interest takes priority over deferred interest. Principal and any deferred interest are due at maturity of the promissory note.

⁴Past due amounts may include interest, replacement reserves and other payments required by the loan document.

STATUS OF GUARANTEE PROGRAM LOANS FOR MULTIFAMILY DEVELOPMENTS as of December 31, 2013

DEVELOPMENT	CITY	COUNTY	OWNER	TOTAL UNITS
Alhambra Cove	Miami	Miami-Dade	Cornerstone Group Dev Corp	240
Andrews Place	Panama City	Bay	Rea Companies, Inc	200
Andrews Place II	Panama City	Bay	Rea Companies, Inc	120
Baywinds	Miami	Miami-Dade	Cornerstone Group Dev Corp	204
Bonita Pointe	Florida City	Miami-Dade	Cornerstone Group Dev Corp	164
Bristol Bay	Tampa	Hillsborough	Cornerstone Group Dev Corp	300
Captiva Club	Miami	Miami-Dade	Cornerstone Group Dev Corp	136
Carolina Club	Daytona Beach	Volusia	Cornerstone Group Dev Corp	224
Cedar Grove	Miami	Miami-Dade	Cascade Affordable Housing	288
Clipper Bay	Tampa	Hillsborough	Cornerstone Group Dev Corp	276
Colony Park	West Palm Beach	Palm Beach	Wentwood Capital	130
Country Club Villas	Miami	Miami-Dade	Swezy Realty	216
Eagle Pointe	Pompano Beach	Broward	Cornerstone Group Dev Corp	192
Enclave at Pine Oaks (fka Garfield Place)	Deland	Volusia	Dominium Development	228
Golden Lakes	Miami	Miami-Dade	Cornerstone Group Dev Corp	280
Hampton Pointe	Port Charlotte	Charlotte	Picene Development	284
Harbour Cove	Hallandale	Broward	Cornerstone Group Dev Corp	212
Hibiscus Pointe	Miami	Miami-Dade	Cornerstone Group Dev Corp	212
Landings at Sea Forest	New Port Richey	Pasco	Affordable Housing Institute	200
Malibu Bay	West Palm Beach	Palm Beach	Housing Trust Group of Florida	264

FLORIDA HOUSING'S LOAN PORTFOLIO - CHARTS

ORIGINAL LOAN AMOUNT	LOAN LIEN POSITION	LOAN MATURITY DATE	LOAN BALANCE as of 12/31/2013	INTEREST RATE ³	INTEREST PAID in 2013	AFFORDABILITY PERIOD	LOAN STATUS ⁴
\$1,500,000	2nd	12/15/2043	\$1,500,000	3%	\$10,058	50	Current
\$2,475,000	3rd	8/21/2028	\$2,475,000	0%	\$-	15	Past Due
\$4,875,000	3rd	3/28/2026	\$4,224,675	0%	\$-	15	Current
\$643,200	2nd	2/1/2022	\$643,200	9%,3%	\$14,342	50	Current
\$1,800,000	3rd	3/28/2026	\$1,559,880	0%	\$-	15	Current
\$3,000,000	2nd	9/30/2036	\$3,000,000	9%,3%	\$122,643	50	Current
\$1,559,880	5th	3/28/2026	\$1,559,880	0%	\$-	15	Current
\$1,061,605	2nd	2/11/2014	\$459,615	3%	\$122,506	50	Current
\$3,000,000	2nd	2/8/2015	\$3,000,000	9%,3%	\$-	52	Current
\$2,350,000	2nd	7/31/2029	\$2,350,000	3%	\$705,674	50	Current
\$4,800,000	2nd	11/1/2035	\$4,800,000	9%,3%	\$144,000	50	Current
\$1,950,000	4th	3/28/2026	\$1,689,870	0%	\$-	15	Current
\$2,925,000	4th	1/1/2048	\$2,729,903	0%	\$-	15	Current
\$741,612,986			\$743,215,920		\$10,176,983		

ORIGINAL ISSUER/LENDER	MORTGAGE MATURITY DATE	ORIGINAL MORTGAGE AMOUNT GUARANTEED	PARTICIPATION IN HUD FHA RISK SHARING PROGRAM	CURRENT MULTIFAMILY GUARANTEE PROGRAM OBLIGATION AS OF 12/31/13
Miami-Dade/FHFC	07/15/45	\$13,770,000	50%	\$6,112,688
FHFC	09/15/44	\$9,660,000	50%	\$4,483,655
Bay/FHFC	09/01/46	\$5,415,000	50%	\$2,561,830
Miami-Dade/FHFC	06/15/42	\$9,670,000	50%	\$4,496,081
Miami-Dade/FHFC	02/15/45	\$7,980,000	50%	\$3,400,122
FHFC	04/15/45	\$15,500,000	50%	\$6,476,605
Miami-Dade/FHFC	11/15/43	\$6,820,000	50%	\$3,155,678
Volusia	06/01/41	\$10,910,000	No	\$8,889,071
Miami-Dade	08/01/41	\$15,530,000	No	\$13,658,048
FHFC	08/15/45	\$12,680,000	50%	\$5,913,094
Palm Beach	08/15/41	\$9,765,000	No	\$8,905,681
Miami-Dade	10/01/39	\$9,400,000	No	\$8,480,000
FHFC	06/15/44	\$12,270,000	50%	\$5,664,238
FHFC	07/15/45	\$10,480,000	50%	\$4,886,059
Miami-Dade	11/01/39	\$12,670,000	No	\$11,135,200
FHFC	09/15/43	\$13,200,000	50%	\$6,124,919
Broward/FHFC	12/15/44	\$13,915,000	50%	\$6,477,110
Miami-Dade/FHFC	10/15/44	\$8,705,000	50%	\$4,064,445
FHFC	10/01/36	\$7,312,924	50%	\$3,170,982
Palm Beach/FHFC	05/15/45	\$20,010,000	50%	\$9,348,350

FLORIDA HOUSING'S LOAN PORTFOLIO - CHARTS

Status of Guarantee Program Loans for Multifamily Developments Continued

DEVELOPMENT	CITY	COUNTY	OWNER	TOTAL UNITS
Marbrisa	Hialeah	Miami-Dade	Cornerstone Group Dev Corp	368
Mariners Cove	Tampa	Hillsborough	Cornerstone Group Dev Corp	208
Pasco Woods	Wesley Chapel	Pasco	William C. Demetree	200
Peacock Run	Port St. Lucie	St. Lucie	Creative Choice Homes	264
Pembroke Villas	Pembroke Park	Broward	Swezy Realty	180
Pinnacle at Abbey Park	West Palm Beach	Palm Beach	Pinnacle Housing Group	160
Portofino	Lake Worth	Palm Beach	Cornerstone Group Dev Corp	270
Preserve at Oslo (fka Woods of Vero Beach)	Vero Beach	Indian River	Creative Choice Homes	176
Sabal Chase	Ft. Pierce	St. Lucie	Cornerstone Group Dev Corp	340
Spinnaker Cove	Miami Lakes	Miami-Dade	Cornerstone Group Dev Corp	220
Saint Croix	Lauderdale Lakes	Broward	Cornerstone Group Dev Corp	246
Stoddert Place	Pensacola	Escambia	The Richman Group of Florida	320
Sundance Pointe	Jacksonville	Duval	SIM Holding Corp.	288
Tuscan Isle (fka Heron Cove)	Naples	Collier	Creative Choice Homes	298
Tuscany Place	Homestead	Miami-Dade	Cornerstone Group Dev Corp	340
Venetian Isles I (fka Westlake I)	Lake Park	Palm Beach	Boston Financial (MMA)	288
Venetian Isles II (fka Westlake II)	Lake Park	Palm Beach	Boston Financial (MMA)	112
Venice Homes	Ft. Lauderdale	Broward	Boston Financial (MMA)	150
Villa Esperanza	Miami	Miami-Dade	Cornerstone Group Dev Corp	192
Villas at Lake Smart	Winter Haven	Polk	The Carlisle Group	220
Vista Palms (fka Andros Isle)	Lehigh Acres	Lee	Creative Choice Homes	229
Vizcaya Villas	Miami	Miami-Dade	Swezy Realty	174
Westwood	Ft. Myers	Lee	The Wilson Company	288
Whispering Woods	St. Augustine	St. Johns	The Wilson Company	200
Wilmington	Lakeland	Polk	The Wilson Company	200
Windchase	Sanford	Seminole	The Wilson Company	352
Woodridge	Orlando	Orange	The Wilson Company	254
Worthington	Lake Worth	Palm Beach	The Wilson Company	300
TOTALS				11,207

GUARANTEE PROGRAM - SINGLE FAMILY FIRST MORTGAGE POOLS

FHFC bond series (Statewide)	Original Balance of Loans in Single Family Mortgage Pool		Original Guarantee Program Obligation ¹	
	Amount	Number of Loans	Percentage	Amount
SF MRB, 1995 1 & 2	\$73,364,651	1,056	5%	\$3,668,233
SF MRB, 1996 1 & 2	\$32,148,619	475	5%	\$1,607,431
SF MRB, 1996 Series 3	\$42,212,639	604	5%	\$2,110,632
SF MRB, 1997 1,2,3,4 (pre 4/1/01)	\$97,235,340	1,343	2%	\$1,944,707
SF MRB, 1997 1,2,3,4 (post 4/1/01)	\$1,268,483	17	3%	\$38,054
TOTALS	\$246,229,732	3,495		\$9,369,057

NOTES:

¹The guarantees on the original balances in these pools were for a dollar amount (calculated as a percentage of the total obligation in each pool). Once the dollar commitment was established, the Guarantee Fund's obligations only decrease with claims paid, not as the pool balance decreases. When the pool balances drop below the dollar commitments, the Guarantee Fund dollar commitments will equal the pool balances.

FLORIDA HOUSING'S LOAN PORTFOLIO - CHARTS

ORIGINAL ISSUER/LENDER	MORTGAGE MATURITY DATE	ORIGINAL MORTGAGE AMOUNT GUARANTEED	PARTICIPATION IN HUD FHA RISK SHARING PROGRAM	CURRENT MULTIFAMILY GUARANTEE PROGRAM OBLIGATION AS OF 12/31/13
Miami-Dade	08/01/40	\$17,060,000	No	\$15,545,000
Hillsborough/FHFC	07/15/42	\$11,715,000	50%	\$3,093,727
Pasco	08/01/39	\$8,900,000	No	\$7,918,687
FHFC	08/15/42	\$12,780,000	50%	\$5,378,950
Broward	07/01/41	\$11,625,000	No	\$10,636,658
Palm Beach/FHFC	08/15/44	\$11,000,000	50%	\$5,100,231
FHFC	07/15/44	\$20,020,000	50%	\$8,034,208
FHFC	10/01/39	\$7,790,000	No	\$6,091,653
FHFC	04/01/40	\$16,115,000	50%	\$4,923,343
FHFC	06/01/36	\$7,110,000	50%	\$3,078,552
Broward/FHFC	10/15/43	\$18,095,000	50%	\$7,631,031
FHFC	09/01/36	\$11,511,067	50%	\$4,989,898
FHFC	02/01/41	\$15,685,000	50%	\$3,996,004
FHFC	11/15/42	\$18,550,000	50%	\$8,386,516
Miami-Dade/FHFC	12/15/44	\$16,010,000	50%	\$7,422,025
FHFC	03/15/41	\$18,740,000	50%	\$8,591,555
Palm Beach/FHFC	12/15/43	\$8,250,000	50%	\$3,818,101
Broward	07/01/41	\$10,220,000	No	\$9,374,179
Miami-Dade	10/01/38	\$8,465,000	No	\$7,402,900
FHFC	09/15/42	\$8,975,000	50%	\$2,091,145
Lee	06/01/41	\$10,700,000	No	\$5,675,630
FHFC	05/01/36	\$6,540,000	50%	\$2,802,935
FHFC	01/01/41	\$13,735,000	50%	\$3,598,766
St. Johns/FHFC	01/15/44	\$12,870,000	50%	\$4,712,513
Polk/FHFC	15/15/43	\$10,800,000	50%	\$4,568,783
FHFC	06/01/39	\$15,100,000	50%	\$4,160,086
FHFC	09/01/39	\$13,366,000	50%	\$5,878,157
FHFC	11/01/35	\$12,171,822	50%	\$5,050,442
		\$579,561,813		\$297,355,527

Current Balance of Loans in Single Family Mortgage Pool		Current Single Family Guarantee Program Obligation as of 12/31/13	
Amount	Number of Loans	Amount	
\$5,707,242	147	\$3,668,233	
\$2,721,567	63	\$1,607,431	
\$3,605,249	88	\$2,110,632	
\$10,919,085	248	\$1,746,492	
\$285,985	5	\$38,054	
\$23,239,128	551	\$9,170,842	



FLORIDA HOUSING FINANCE CORPORATION STAFF

OFFICE OF THE DIRECTOR

Stephen Auger..... **Executive Director**

Sheila Freaney Board Liaison/Executive Assistant

Kevin Tatreau..... **Director of Development Finance**

POLICY & SPECIAL PROGRAMS

Nancy Muller **Policy Director**

Bill Aldinger Assistant Policy Director

Elaine Roberts Senior Supportive Housing Analyst

John Toman Policy Coordinator

Robert Dearduff Special Programs Administrator & Local Government Liaison

Terry Auringer SHIP Program Financial Manager

Nicole Everett Special Programs Manager

Susan Parks Special Programs Manager

COMMUNICATIONS

Cecka Rose Green **Communications Director**

Taylor Maxey Communications & Business Continuity Manager

Kaela Stage HHF Communications Specialist

Jenifer Stern Senior Graphic Designer

Ashley Smith Communications Intern

HUMAN RESOURCES, RECORDS MANAGEMENT & FACILITY OPERATIONS

Rene Knight **Human Resources Director**

Jessica Cherry Human Resources Administrator

Jennifer Austin Administrative Analyst

Chiquita Prince Customer Service Specialist

Kimberly Williams Customer Service Specialist

Yoshieka Frison Records Team Leader

Delyn Kight Document Imaging Analyst III

Irene Kitchen Document Imaging Analyst III

Wesley Garrity Facility Coordinator

INFORMATION TECHNOLOGY

Linda Arredondo **Chief Technology Officer**

Christopher Wallace Network Administrator

Hua Alderson Database Administrator

Delbra Percy Help Desk Support Analyst

Nathan Sinclair Enterprise Solutions Engineer

Blake Bishop Senior .NET Developer

James Payne Senior Systems Engineer

MULTIFAMILY PROGRAMS

Kenneth Reecy **Director of Multifamily Programs**

Candice Allbaugh Multifamily Programs Assistant Director

Karla Brown Multifamily Programs Manager

William Cobb Multifamily Programs Manager

Amy Garmon Multifamily Programs Manager

Elizabeth O'Neill Multifamily Programs Manager

Elizabeth Thorp Multifamily Programs Manager

Jade Grubbs Multifamily Programs Coordinator

Melanie Jordan Multifamily Programs Senior Analyst

Brantley Henderson Multifamily Programs Administrator

Tammy Bearden Loan Closing Manager

Jean Salmonsens Multifamily Housing Development Manager

Gayle White Multifamily Housing Development Manager

HOMEOWNERSHIP PROGRAMS

David Westcott **Director of Homeownership Programs**

Nicole Gibson Assistant Director of Homeownership Programs

David Woodward Federal Loan Program Manager

Donna Phillips Federal Loan Program Senior Analyst

Diane Bass Federal Loan Program Analyst

Amanda Franklin Hardest-Hit Fund Manager

Shannon Rivera Hardest-Hit Fund Manager

Kathleen Bailey Hardest-Hit Fund Analyst

Lynn Brady Hardest-Hit Fund Analyst

Lisa Walker Hardest-Hit Fund Analyst

Susan Wilson Hardest-Hit Fund Document Imaging Analyst II

Stephanie Helmer Hardest-Hit Fund Clerk

Royce Lowery Hardest-Hit Fund Clerk

Matt Jugenheimer Hardest-Hit Fund Compliance Officer

Bradley Rich Hardest-Hit Fund Compliance Analyst

Charles White Single Family Programs Administrator

Sandy Gaver Single Family Programs Manager

Natalyne Zanders Single Family Programs Senior Analyst

Charles Jones Single Family Programs Analyst

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Kimberly Mills Audit Director

Joseph Aita HHF Internal Auditor

Justin Evans Internal Investigator/Auditor

Jennifer Guillermo Project Coordinator

David Merck Systems Auditor

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Wellington Meffert **General Counsel**

Jacqueline Peters **Legislative Director**

Melissa VanGunda Administrative Assistant

Hugh Brown Deputy General Counsel

Robert Pierce Assistant General Counsel

Matthew Sirmans Assistant General Counsel

Ashley Black Corporation Clerk/Records Custodian

Kate Flemming Legal Assistant

FINANCE, ASSET MANAGEMENT & GUARANTEE PROGRAM

Barbara Goltz **Chief Financial Officer**

Juanita Boothe-Thompson Administrative Assistant

Melanie Weathers Senior Financial Administrator

Michelle Connelly Bond Administration Manager

Russell Polzer Quality Assurance Administrator

Glenda Lang Quality Assurance Senior Analyst

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Denise Monzingo Accounting Manager

Dinee Benton Senior Accountant

Lily Shen Senior Accountant

Kolea Veerapen Accountant

Kenneth Derrickson Assistant Comptroller

Robin Fowler Financial Administrator

Angela Scott Bond Fund Manager

Dane Keegan Senior Bond Fund Accountant

Tammy Mixon Senior Bond Fund Accountant

Kimberly Westcott Bond Fund Accountant

Diane Rommel Loan Servicing Manager

Richard Scott Loan Servicing Manager

Jay Friedman Loan Servicing Senior Analyst

Melanie Housholder Loan Servicing Senior Analyst

Misty Smith Loan Servicing Senior Analyst

ASSET MANAGEMENT & GUARANTEE PROGRAM

Laura Cox **Director of Asset Management & Guarantee Program**

Susan Platt Assistant Director of Asset Management & Compliance

Janet Peterson Asset Management Systems Manager

Barbara Goodson Asset Management Senior Analyst

Pat Thompson Asset Management Senior Analyst

Luke White Asset Management Senior Analyst

Rebecca Sheffield Asset Management Analyst

Deborah Byrd Compliance Specialist

Kevin Pichard Assistant Director of Guarantee Program

Brian Williams Guarantee Program Senior Asset Manager

Tamara Alford Guarantee Program Asset Manager

Amy Harrison Guarantee Program Analyst

Todd Fowler Special Assets Director

Tim Kennedy Special Assets Administrator

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