



# THE NEWSLETTER OF THE ST. JOHNS HOUSING PARTNERSHIP

COMMITTED TO SAFE, DECENT, AFFORDABLE HOUSING

St. Johns Housing Partnership...  
**WE CAN HELP**



**HELPING YOU**  
afford to live in  
St. Johns County

## New Brochure

on SJHP's Credit Counseling & Foreclosure Prevention program is available compliments of SJHP's partners—St. Johns County, Bank of St. Augustine, Prosperity Bank, Wachovia Bank, HUD, and Florida Housing Finance Corporation.

If you'd like copies to distribute, please call the office at 824-0902.

**WHAT WE DO TO HELP:**

- Foreclosure Prevention
- Credit Counseling
- Budgeting
- Financial Literacy
- First-time home buyer Education
- Legal Aid

## Expansion into Affordable Renting

### Southern Villas

The St. Johns Housing Partnership's first venture into affordable rental housing was its purchase in 2009 of Southern Villas, a 60-unit rental complex off State Road 207 just east of State Road 312.

Following a unit-by-unit assessment, SJHP sought a weatherization grant from the State Department of Community Affairs. The DCA grant has now been approved, funded under the American Reinvestment and Recovery Act (or Stimulus Funds). The weatherization will cost \$390,000 and take two months.

Weatherizing involves caulking windows and doors, wrapping heater lines, changing AC units, and insulating attics with blown cellulose. The units will get new smoke detectors and all lights will get new compact fluorescent bulbs. Residents will be able to stay in their rental units while the weatherization is underway.

### NSP Rentals

Recently, the St. Johns Housing Partnership has acquired new affordable homes for rent in scattered locations throughout St. Johns County.

Under the Neighborhood Stabilization Program (NSP), the County used federal funds to purchase and renovate foreclosed properties. Now the County has turned some of these homes over to the St. Johns Housing Partnership to maintain for twenty years as part of SJHP's affordable housing rental inventory.

Five home are currently available for renting; four more will be available in February. Rent will be based on 30 percent of household income.



## Weatherization Buttons Up a Home

SJHP's estimator Susan Giddens has worked in construction since 1986 as a finisher and superintendent for multi-family homes. Prior to that, she was a science teacher (biology, chemistry, and physics) but likes construction better.

"You go to people's homes, you explain what you're going to do, and the next thing you know they're hugging you," Susan says. "Their gratitude is something money can't buy."

When Susan started at SJHP last April, she was estimating rehab work. When switched to estimating weatherization work, a light when on in her head. She realized that weatherization should be the basis of all SJHP's work. Focusing on air infiltration procedures changed her perspective on rehab work.

Some homes have no heat or use kerosene with toxic fumes. SJHP's weatherization crew comes in and closes up all the gaps in the home—the windows, doors, floors, and roofs. As Susan says, "we allow them to be warm." And, when the air

leaks are all fixed, the utility bills are less. Energy conservation and savings are the pay off.

"If we button up their homes using weatherization guidelines," Susan says. "then we've done what we should be doing." That is, providing safe, decent, and affordable housing.

In a previous job, Susan said the company motto was "create wealth, enjoy life." She hadn't understood it then. At SJHP, she does.

"SJHP's main partnership is with the public," Susan notes. "We change the quality of their life and, as a result, they change our lives, and that's the wealth we're creating together."



# NEWS NOTES

# Clay County is SJHP's New Field Office

- ▶ Thanks to **Wachovia / Wells Fargo** for a recent combined \$40,000 donation that supported Make-A-Difference Day projects and SJHP counseling services.
- ▶ SJHP's Credit Counseling & Foreclosure Prevention program has received a \$38,000 contract from U.S. Department of Housing & Urban Development for foreclosure prevention.
- ▶ SJHP construction crew staff **Jared Cooper** and **Steve Jones** received certification as weatherization inspectors after training at Florida Solar Energy Center in Cocoa. Next for training is **James "Artie" Taylor**.
- ▶ **YouTube** has four SJHP videos, capturing Make-a-Difference Day activities, a church youth group on a house-painting project, and wheelchair ramp construction.

The St. Johns Housing Partnership is eager to expand its weatherization services into Clay County, our neighbor to the northwest.

The program had been working for several years under the Housing Partnership of NE Florida (HPNEF) in Jacksonville, which recently transferred the contract to SJHP.

Late last year, SJHP was approved to operate the Clay County program, which has had tremendous success. The county is quite spread out, covering more than 640 square miles from the rural areas of Middleburg and Clay Hill to the lake town of Keystone Heights to the county seat of Green Cove Springs and back up to densely populated Orange Park.

SJHP is proud to welcome as our Clay County team: Walter Dunn and Anthony Platts, inspectors, and Guy Price, office manager. Dunn and Platts, formerly with HPNEF, are weatherizing 25 homes per month. Doing the work planned over the next 14 months, they will spend more than \$1.4 million in Clay County.

Anthony said the best part of his job "is seeing the smiles we put on

clients' faces after we have made a difference in their lives." Anthony has been with the program for two and one-half years.

Walter also enjoys working with the clients and said, "Helping folks reduce their energy bill is a pretty good thing to do."

The office currently has 100 applications in various stages of progress. Staff hope to get the word out even more in the densely populated but sprawling county.

Bill Lazar, SJHP executive director, is also looking forward to expanding services into this new neighborhood in 2011.

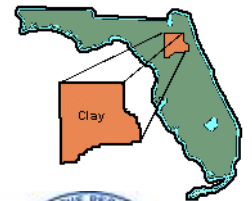
"This is the right time to be moving forward in Clay County. We have a great team in place in Orange Park who are anxious and ready to spread the word about weatherization."

SJHP looks forward to working with the new staff and hope to eventually develop additional volunteer projects to compliment the weatherization work.

Welcome aboard Clay County!



Anthony Platts and Walter Dunn (above) and Guy Price (below).



Interested in volunteering with SJHP on one of our home repair projects?

Give Thomas a call at 824-0902.

## St. Johns Housing Partnership

### BOARD OF DIRECTORS

- Bryan McCloskey, President
- Irene Arriola
- Charles Sanks
- Tom Coates
- Sandi Hunsickle

## Success Story

Two years ago, Kwanda Brinson was an unemployed electrical worker, raising three boys on her own. Today, Kwanda works for the St. Johns Housing Partnership. Just before Christmas, she and her sons rented a new home, owned by SJHP, which she helped repair.



During her months unemployed, Kwanda worried about keeping her home. Her 10 year-old son mentioned the family's situation to someone at school who referred them to SJHP. Soon, Kwanda had a job again, but this time she was helping others. "Working for SJHP makes me feel blessed," Kwanda says, "The best part is seeing the smiles on people's faces" when a job is done.

"Thanks to SJHP, I've a good job, my boys and I have a nice home, and I get to help people who have a whole lot less than I do. I am so grateful to be part of this team."

## Helping Ourselves

Some requests for home repair seem beyond help. When SJHP's Dave Brown went to the Axen's home in Lincolville, he saw how bad conditions were. The blower door readings for air leaks were off the chart. The Axen's previous attempts to renovate their old balloon-frame home had left the 2<sup>nd</sup> floor gutted.

Dave imagines he's a crime scene investigator, and it's a crime to waste energy. So he gathered his evidence and came up with a plan to solve the crime. As a certified building analyst, Dave explained to the family how important air sealing is to a house.

The Axens, as do-it-your-seflers, pitched in and helped with the fix. Doing most of the dry wall and ceiling themselves, the Axens contributed the labor while SJHP supplied materials. It was truly a successful team effort.

# Foreclosure Prevention: Successful Growth in Counseling Tis the Season

With the growth in foreclosures nationwide, but especially in Florida, SJHP's Credit Counseling & Foreclosure Prevention program has also seen significant growth.

- Last July, Florida's 7<sup>th</sup> Circuit Court (Flagler, Putnam, St. Johns, and Volusia counties) began mandatory residential mortgage foreclosure mediation. The mediation process consists of substantive, comprehensive financial and debt counseling. Since then, SJHP's credit counselors have seen many new clients prior to their mediation.
- In order to assist with the increased caseload, an additional loan processor will be hired. Then each of SJHP's credit counselors will have a processor to help them service more clients. The processors call the mortgage companies to gain their willingness to negotiate among the options available to prevent foreclosure.
- Next month, SJHP's Credit Counseling & Foreclosure Prevention will have a new office location..

Combining the current two offices, a 2,600 sq ft office on Orange Street will have enough space for both counselors, loan processors, and administrative assistant plus small classes and group intakes.



Homeowners helped by SJHP's Credit Counseling & Foreclosure Prevention program usually express gratitude when their mortgage is reduced and foreclosure averted. Yet three sets of homeowners recently got significant help but were speechless.



- One couple going through divorce and foreclosure were uprooting their two kids from the family home. On December 23, Bank of America approved a 43% deferred principal. Now the wife and kids can stay in their home, while paying on only \$267,000 of the \$469,000 mortgage.
- A husband and wife both lost their jobs after 20 years and could no longer afford their \$360,000 mortgage. On December 23, Bank of America approved a 36% deferred principal. Employed again but at lesser paying jobs, the couple can at least afford to pay on \$230,000.
- One former teacher and his wife moved to Florida and bought their retirement home but were also facing foreclosure. On December 23, Bank of America approved a 33% deferred principal. Now they'll only be paying on \$221,933 of their \$333,000 mortgage.

Asked why this happened, Joy Bryant, credit and foreclosure counselor with SJHP, said, "I don't know. Maybe the lender is stepping up to the plate or maybe they were feeling Christmasy." The homeowners may be speechless, but they are ecstatic. Getting to stay in their homes was the season's best gift.

## Don Mullinax: A Community Volunteer Who Recruits Others

Since first working with the Northeast Florida Association of Realtors as an affiliate member, Don Mullinax has been "ramping it up." That's NEFAR's Community Affairs Task Force project that constructs wheelchair ramps. Task Force members build about 30 ramps each year.

When the NE Florida Housing Partnership in Jacksonville closed, NEFAR's source for those in need of wheelchair ramps closed also. Looking for other such groups, Don found that the St. Johns Housing Partnership was actively involved in providing wheelchair ramps in St. Johns County. A working partnership was quickly formed between the two organizations to bring benefit to the community.

Although Don's first career was financial services, banking, mortgages, and title operations, he has worked with hammer and nails all his life. His grandfather was a cabinetmaker.

Don is now retired from the corporate world, but has his own franchise company out of Fruit Cove, where he lives with his wife Carolyn. His

Commission Express of North Florida is a franchise business that provides working capital to real estate agents and brokers.

As Chair this year of NEFAR's Community Affairs Task Force, Don has ramped up his recruiting of volunteers for SJHP projects. The volunteers are not solely individual members of NEFAR; they are often member companies that bring their employees to a wheelchair ramp project.

"Companies find that it's a great team building exercise," Don says. He reported on one realtor who had never touched power tools before, but one could not get the power nailer out of her hands by the end of the day.

Working with SJHP has been a "very positive relationship" that is "favorable to both sides," Don says. SJHP always provides experienced supervisors, a working plan, and a van full of tools plus materials for the project. A ramp project offers a great venue for his NEFAR volunteers, which in turn benefits the community.

*"We're truly bringing very needed help and assistance to many who are captive in their homes."*

Thank you, Don, and your NEFAR recruits.



# The Framing Hope Product Donation Program

Home to more than 500 working and retired seasonal farm workers, Hastings, Florida, is a small farming community 18 miles west of St. Augustine. Unlike many who labor in these fields, local retired farm workers who were born and raised in Hastings own homes that they bought with sharecropping dollars and passed down through generations as “the family home.”

This history raises a vastly different set of homeowner issues. After 40 years, when a man is no longer able to labor in the fields, he is “retired” with only a minimal amount of Supplemental Security Income. The house, which has been in his family for 50 years, is badly in need of repair. On a limited income, the farm worker is often forced to choose between necessities, such as

reshingling the roof or fixing the gas heater. This is where the Framing Hope Program fills in the cracks.

Managed by Gifts in Kind International, Framing Hope



is a product donation program that matches Home Depot stores with local nonprofits to receive donated products throughout the

year, such as urgently needed building or home improvement supplies. According to a Home Depot statement:

*“Most low- or fixed-income families in America pay more than a third of their earnings on housing and cannot afford the cost of maintenance on their dwellings. As a result, low-income neighborhoods are often rundown and unsafe.”*



In St. Johns County, the Framing Hope program has matched Home Depot with the St. Johns Housing Partnership, which provides home repairs and weatherization services to more than 250 homes each year. Framing Hope product donations have allowed staff at SJHP to think creatively about how to help homeowners, especially the retired farm workers in Hastings.

SJHP’s partnership with Pie in the Sky, a local nonprofit in Hastings, has helped identify families in need and get product donations to them. Being able to add simple things, such as a new lighting fixture, bathroom accessory, or other “amenities” is an unexpected benefit on a tight rehab budget.

*“Through Gifts in Kind and Home Depot, we are making a difference in the quality of life for many of the residents of Hastings,”* said Bill Lazar, SJHP executive director. *“Our warehouse shelves reflect the generosity of this program.”*

## Won't you Lend Us Your Support?

*Yes, I want to invest in the future of the community and of the families in St. Johns County!*

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ e-mail: \_\_\_\_\_

- I am willing to donate the following amount: \$ \_\_\_\_\_
- I prefer to make a monthly/quarterly gift (circle one) of \$ \_\_\_\_\_
- I would like information on including St. Johns Housing Partnership in my estate plans



Housing Partnership  
Serving St. Johns County Since 1998

*Please make check payable to St. Johns Housing Partnership, P.O. Box 1086, St. Augustine, FL 32085*