

**ANNUAL REPORT**  
**of the**  
**SHIMBERG CENTER FOR AFFORDABLE HOUSING**

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## **Cover Story**

Alternatives to traditional wood framed or concrete block construction are making inroads into residential construction throughout the country. Pictured on the cover is a polystyrene block that serves as a form in which concrete is placed to form a wall of a building. These blocks are in a general group of alternative building systems called Insulating Concrete Forms (ICFs).

ICFs are produced in a variety of block and panel shapes and sizes. All of the ICFs are designed to serve as forms in which reinforcing rods and concrete are placed. The forms remain in place after the concrete has hardened, thus producing a strong and well insulated wall section.

Other alternative building systems include residential steel framing systems, autoclaved aerated concrete systems, structural insulated panel systems, and various combinations of steel, concrete, and plastic foam insulation. There are also techniques for building in high-wind areas for wood frame and concrete block.

It is the Shimberg Center's long-term goal to create a building systems education and research park in which each alternative building system can be showcased in full scale. The park would serve as both an on-site continuing education center as well as the point of origin for distance learning programs for architects, builders, trades workers, building product suppliers, building inspectors, insurers, lenders, and the public.

## AUTHORIZATION

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

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

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

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

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## EXECUTIVE SUMMARY

The Shimberg Center for Affordable Housing activities during 1998 were divided among the three basic categories of Teaching, Research, and Service.

Courses continue to be offered in Housing Economic & Policy and in Alternative Building Systems. During 1998 the faculty of the School of Building Construction approved establishment of a Residential Track within the standard construction management curriculum. The Shimberg Center, working with the advice of the Florida Home Builders Association, defined three courses that will comprise the Residential Track.

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

Under a contract from the Florida Department of Insurance, the Shimberg Center designed and has initiated construction of a series of five regional training centers for windstorm damage mitigation. This project falls between the research and teaching activities of the Center.

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

During 1998 the faculty of the Shimberg Center conducted or participated in a number of workshops and conferences. These activities were performed as collaborative efforts with other housing and community development groups. One international event was organized by the Center as the 9<sup>th</sup> Annual Rinker International Conference on Building Construction.

Funding for the Center provided by the University of Florida increase about three percent over the previous year. Funded research and outreach activities exceeded \$1 million.

## INTRODUCTION

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

During 1998 the Center's efforts within Florida have concentrated on fulfilling the three-part mission of the university: teaching, research, and service.

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

The Shimberg Center's active participation in the National Consortium of Housing Research Centers has provides a national perspective to assessing challenges facing affordable housing. The National Consortium is an association of eighteen universities from around the nation that have a formally organized center or institute dedicated to the housing sector. A second organization that provides the Center with a national perspective is the American Association of Housing Educators (AAHE). The 1999 annual conference of the AAHE will be hosted by the Shimberg Center and the Institute for Food and Agricultural Sciences (IFAS).

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

## TEACHING

### Undergraduate Students

During 1998 the Shimberg Center for Affordable Housing received approval of the Rinker School of Building Construction to offer a residential track within the standard construction management curriculum. The residential track comprises three required courses:

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

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

The Shimberg Center also continues to offer two elective courses:

- **Housing Economics and Policy** familiarizes students with basic theories, concepts, terminology, and issues in housing as well as examining the factors contributing to housing problems and evaluating housing policies. Upon completion of the course the student is able to estimate the demand for housing, examine the feasibility of a housing project, and understand the role of government, lenders, and other institutions in the housing market.
- **Alternative Building Systems** exposes the student to the barriers that must be overcome in order to introduce a different building system in the United States. The students are then introduced to a series of building systems that represent alternatives to the traditional wood frame and concrete block systems.

Include among the alternative systems are residential steel framing, insulating concrete forms, structural insulated panels, and autoclaved aerated concrete. A number of specialty systems such as straw bale, adobe, tunnel forms, and rammed earth are also discussed. Students that complete the course are aware of these alternative systems, their performance characteristics, and have a sense for their cost.

### **Graduate Students**

The Shimberg Center's faculty serve on committees supervising students conducting research and developing dissertations, theses, and terminal projects that are required in partial fulfillment of the requirements of graduate degrees. In 1998 the Center faculty chaired three doctoral committees with such diverse research topics as safety standards, land use policies, and property valuation. The faculty also served as members of doctoral committees for students interested in mortgage lending practices, sustainability in construction, and historic preservation.

### **Continuing Education**

The Summer Housing Institute that was initiated by the Shimberg Center was not held in 1998. Instead, the Center is working to revamp the approach that has been taken. For example, the Center is exploring possible cooperation with Neighborhood Reinvestment Corporation, Local Initiative Support Corporation, and/or Florida A&M University. The basic idea of continuing education relative to the delivery of affordable housing will be the topic of further discussion into 1999.

## **RESEARCH**

Since the passage of the William E. Sadowski Affordable Housing Act of 1992, the research activities of the Shimberg Center have been formally coordinated with the activities of the Florida Department of Community Affairs. The process for this coordination begins with a list of research recommendations promulgated by the Governor's Affordable Housing Study Commission and distributed to both the Shimberg Center and the Department of Community Affairs. The Department and the Center meet annually to examine their own priorities and on-going activities for the coming year and to review the list of research recommendations received from the Study Commission. The result is a research agenda coordinated between the Department and the Center with minimum duplication of effort and maximum complimentary benefits. Presented below are summaries of some of the research projects that were active during 1998 by the Shimberg Center for Affordable Housing faculty or graduate students.

### **State of Florida's Housing**

The Shimberg Center assisted the Real Estate Research Center in the College of Business to prepare a publication that would assess housing situation for each county in Florida based primarily on county property appraiser data. The report also incorporates housing demand data drawn from the Shimberg Center's housing needs database. The final document includes tables by county and a narrative interpretation of the data.

## **Statewide Housing Needs Assessment**

The 1994 Legislature directed the Florida Department of Community Affairs to provide funding for the development of an affordable housing needs assessment methodology to be used by all jurisdictions in Florida, and to prepare data for each jurisdiction for their use in assessing local need for affordable housing. The results of exercising the model would provide consistent information from all jurisdictions in their updated Comprehensive Plan Housing Elements. Under six contracts awarded to the Shimberg Center since June 1995, with technical oversight provided by the Department of Community Affairs, the Shimberg Center has developed the needs-assessment model, run the model for specified jurisdictions, developed a User's Guidebook for the model, and participated in training seminars for introducing the model. The reports for all jurisdictions of 2,500 or more population have been completed.

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

The database allows the Shimberg Center's researchers to study such issues as the measures of housing affordability, the condition of housing, and measures of the outcome of neighborhood-level activity. The Center is also working with local governments in the Orlando region to explore applications to other housing planning.

## **Windstorm Damage Mitigation Training & Demonstration Centers**

The Florida Department of Insurance issued a contract to the Shimberg Center to construct a series of regional training and demonstration centers focusing primarily on mitigating property loss from windstorms. These regional centers are to be located in St. Lucie, Escambia, St. Johns, Pinellas, and Dade Counties. The cost of the 3,100 square foot buildings will be partially offset by wind-resistant materials/products contributed by:

- Blue Maxx Insulating Concrete Forms
- Andersen Windows
- CertainTeed Roof Covering
- Roll-a-Way Window Shutters
- Faulkner Plastics Skylights
- Simpson Strongtie Connectors
- Secure Door Garage Door Reinforcement
- CGI Laminate Glass
- Polyfoam Rooftile Adhesive

The Shimberg Center is responsible for construction of the buildings and providing the necessary furnishings and equipment to support the intended purpose of the building. The completed buildings are turned over to the Florida Department of Insurance and the Department, in turn, donates the buildings to the county in which they are located. Through prior arrangement, the receiving county will maintain and operate the buildings for the primary purpose of windstorm damage mitigation training.

### **Building Products Test Facility**

Under contract with CertainTeed Corporation, a subsidiary corporation of Saint Gobain of France, the Shimberg Center and the Florida Energy Extension Service have built a 2,700 square-foot building products test facility. The building passed final inspection in February 1998. The purpose is to test the performance of CertainTeed building products in the hot, humid climate of Florida. The products planned for testing include vinyl products, insulation products, roofing products, and ventilation products. It is anticipated that the testing program will continue for five to seven years.

### **Annual Housing Report**

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

### **Miscellaneous Projects**

A number of other smaller projects have been performed or initiated. The State of Florida housing data set was used to perform housing market analyses for seven organizations affiliated with the **Neighborhood Reinvestment Corporation (NRC)**.

The Shimberg Center, working jointly with the University of South Florida, with funding from **Fannie Mae** has targeted a south St. Petersburg area to work with community development corporations (CDCs) in building their capacity to produce housing and promote homeownership.

As a result of the affordable housing needs assessment work for Florida, the Shimberg Center was invited to analyze the supply and demand for housing in the **State of Georgia** and to assist in targeting state housing resources.

### **Department of Housing & Urban Development (HUD)**

The NAHB Research Center, Inc., a subsidiary corporation of the National Association of Home Builders, received an award from HUD for a three-year quick-response research program in which the Shimberg Center was included as a subcontractor. This contract is an indefinite quantity contract (IQC) in which no predetermined contact amount is established. Rather, the task orders issued under the contract determine both the amount of work and the type of work to be performed. Of particular interest to the Shimberg Center is the group of potential tasks titled “Support for PATH”, Partnership for Advancing Technology in Housing. This organization is a public-private partnership that was initiated by the White House and HUD. It now comprises over 12 government agencies and a number of private entities. All organizations involved with PATH are interested in accelerating the adoption of appropriate technologies in the home building industry.

## **SERVICE**

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

### **Community Outreach Partnership Center**

The Shimberg Center’s Community Outreach Partnership Center (COPC) program was initiated by a two-year contract with the federal Department of Housing and Urban Development, Office of University Partnerships. The program was continued for an additional year of HUD funding during which time the goal was to institutionalize the effort. During this additional year, additional support was provided by a grant from the Jesse Ball DuPont Fund. At the end of 1998, the Florida Department of Education provided support for the COPC

program. The total investment by these agencies in the University of Florida's community service activity exceeds \$750,000. Clearly, the program is regarded by these groups as an excellent model for other institutions to follow.

The objective of the COPCs around the country is to stimulate the application of university resources to improving the quality of life in the communities in which major four-year academic institutions operate. This program places the Shimberg Center in the role of facilitator in applying the resources of the University of Florida to the needs of the surrounding Gainesville and Alachua County community. An important goal of the project is to develop models that can be implemented elsewhere in the state. The COPC at the University of Florida has already brought together the talents of faculty and students in business, architecture, psychology, anthropology, fine arts, law, building construction, and the Institute of Food and Agricultural Sciences' Family, Youth and Community Sciences departments. The three areas of concentration for the program are: homebuyer training and homeowner support; neighborhood organizing and empowerment; and business opportunity development and entrepreneurship assistance.

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

### **Organize Conferences**

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

- **International Conference on Urbanization & Housing** was the 9<sup>th</sup> Annual Rinker International Conference on Building Construction and was organized by a large team of United States, Latin American, and European organizations including the Shimberg Center. Over 340 conference participants gathered in Barquisimeto, Venezuela, to discuss the housing-related challenges associated with the migration of people from rural areas to urban areas. This population movement is common throughout the world and is characterized by the establishment and growth of squatter villages in and around major metropolitan areas. It is estimated that one billion people throughout the world live in the destitute conditions that these informal settlements represent.
- **American Association of Housing Educators (AAHE)** 1999 annual conference will be hosted by the Shimberg Center and the Institute for Food and Agricultural Sciences (IFAS), Extension Office. The main portion of the conference will be held in Orlando in October 1999 and will focus on affordable housing . A

pre-conference is also being organized that will take place in Gainesville and will address sustainable development and house construction.

### **Outreach Activities**

During 1998 the Shimberg Center faculty were called upon to speak at a number of meetings and conferences and to participate in various workshops:

- Fannie Mae Orlando Partnership Office. Serve on the advisory committee for the Orlando Partnership Office of Fannie Mae.
- Neighborhood Housing and Development Corporation. Serve of the board of directors of the Neighborhood Housing and Development Corporation, a Neighborhood Reinvestment Corporation affiliate.
- Central Florida Resource Conservation & Development Council. Chair the Affordable Housing Committee and member of the Board of Directors of the Central Florida Resource Conservation & Development Council.
- Strategic Planning Steering Committee. Serve on the Strategic Planning Committee of the Florida State Rural Development Office of the US Department of Agriculture.
- Florida Fair Housing Advisory Committee. Served as appointed member of the Florida Fair Housing Advisory Committee and participated in the Education Subcommittee.
- Regional Planning Council Housing Specialists Workshop. Organized workshop for RPC housing specialists to discuss the affordable housing needs assessment model.
- Annual Conference of Community Outreach Partnership Centers. Presentation on the University of Florida's COPC at this HUD-organized conference in St. Louis.
- Neighborhood Reinvestment Corporation Regional Meeting. Invited presentation of the market research available to help NRC affiliated organizations.

## ADMINISTRATION

### Financial

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

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

Fiscal year >>>>	1994	1995	1996	1997	1998
Total budget	\$213,046	\$230,950	\$229,124	\$238,146	\$245,007
Expense category					
Salaries and benefits	86%	79%	72%	83%	85%
Other personnel services	8	10	10	10	11
Other expenses	6	9	16	7	4
Operating capital outlay	-	-	2	2	-
Unexpended	-	-	-	-	-

The annual estimated earnings from the endowments that are administered by the University of Florida Foundation for the Shimberg Center provide another \$82,000 for the support of faculty and graduate research assistants plus approximately \$7,900 for discretionary uses. The two endowments that produce this support for the Center are: Ida Rogero Childre Fellowship/Assistantship in Affordable Housing  
James H. Shimberg Professorships/Fellowships Endowment & Discretionary Endowment

The other source of funding for the Center is contract or grant supported activities. In the first six months of FY1998-99 the total contract and grant awards received from federal agencies, from state agencies, and from foundations came to \$1,069,935. This number represents a 4.3:1 leverage of the basic Center budget.

**Personnel**

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

Mr. William O'Dell continues with the Center's faculty as a lecturer in building construction. Mr. O'Dell's responsibilities include working with the Bureau of Business and Economic Research (BEER) to establish a database describing Florida's housing inventory, its value, and its condition.

## APPENDIX A

### List of Publications

#### *Affordable Housing ISSUES*

(Bi-monthly newsletter)

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

## **Technical Note Series**

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

## **Research Reports**

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