

CONTACT

Earl Pfeiffer

813-672-7860

earl@flhome.org

BY THE NUMBERS

(Fiscal Year 2013)

Year Founded: 1993

Location: Ruskin, FL

Jobs Created: 23

Housing Units Developed: 50

Financing Secured: \$7.2M

Florida Home Partnership (FHP) offers affordable homeownership opportunities to low- and moderate-income, first-time homebuyers through the U.S. Department of Agriculture (USDA) Mutual Self-Help Housing Program. FHP was founded in 1993 under the name Homes for Hillsborough. Its founder and former resident, the late Dorothy Duke (1924 - 2000), championed the effort to bring the program to Hillsborough County in an effort to provide affordable housing to low-income families.

Since that time, the organization has continued to grow and thrive, expanding its services to the counties surrounding Hillsborough County. To date, FHP has helped build 613 homes—with another 32 homes underway—through its Mutual Self-Help Housing program. With the help of USDA funding, FHP has been able to not only help these families build low-cost, clean, energy-efficient, and green homes, but contribute to the development of beautifully landscaped neighborhoods with family-empowered Homeowners Associations and high-quality amenities, such as playgrounds, parks, swimming pools, and community centers. These neighborhoods have also enhanced the ambiance and home values of the surrounding communities.

FHP has expanded its mission to include other forms of affordable housing. FHP secured financing for the restoration and construction of an 80-unit townhouse community and the acquisition and rehabilitation of a 13-unit rental development with U.S. Department of

Housing and Urban Development (HUD) Neighborhood Stabilization Program (NSP) Funds. Its most recent venture is a partnership with the county government to administer rehabilitation housing services to very low-income homeowners.

The Cabili Family

Ms. Yvette Cabili has overcome many struggles—as a veteran of the U.S. Army and single parent—to achieve her goal of homeownership. In 2005, Ms. Cabili experienced a life-changing event when she and the father of her two children went through a divorce. It left her financially devastated and forced her to return to Florida from Germany, where her former husband was stationed.

Shortly after moving in with her mother, Ms. Cabili learned about FHP and its Mutual Self-Help Housing Program. In 2007, she applied and was approved to participate in the program. With her mother's support and guidance, she was able to balance the responsibilities as a single parent, who worked and attended school full-time, while providing 742 hours of sweat equity in constructing her own home. In May of 2008—along with earning an Associate of Arts degree—Ms. Cabili became a Mutual Self-Help Homeowner.

FHP also helped Ms. Cabili secure a \$95,000 USDA Section 502 Direct Loan, \$3,000 from the Florida Housing Finance Corporation's Homeownership Pool (HOP) program, and \$10,250 from Hillsborough County State Housing Initiatives Partnership (SHIP) program. By providing construction labor on her own home, Ms. Cabili was able to earn \$8,000 in sweat equity.

Throughout the process, Ms. Cabili admired the expertise demonstrated by FHP staff and resolved to work for the nonprofit one day. Due to her leadership and helpfulness to others in the program, her wish came true in 2009 when she was hired by FHP as a Family Construction Coordinator. Five years later, Ms. Cabili has helped 144 families become homeowners through the Mutual Self-Help Housing Program. Using her story as an example, she takes pride in helping others achieve their dreams homeownership.

