

## CONTACT

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## BY THE NUMBERS

(Fiscal Year 2013 & 2014)

Year Founded: 1975

Location: Apopka, FL

Jobs Created: 85

Housing Units Developed: 61

Financing Secured: \$1.2M

The mission of Homes In Partnership (HIP) is to provide low-income individuals with safe, decent, and affordable housing and to improve the economic condition of rural communities in Central Florida.

Established in 1975, HIP is a community-based, nonprofit organization and a certified Community Housing Department Organization (CHDO) rural housing provider. HIP is the leading, self-sufficient, not-for-profit organization in Central Florida dedicated to providing affordable, single-family housing through the provisions of lifestyle-changing tools and education to its clients. HIP also develops partnerships to promote safe and healthy communities.

HIP operates a successful Mutual Self-Help Housing program. Under this program, the organization helps qualified families build their own homes on nights and weekends. To date, HIP has provided thousands of families with homeownership opportunities through this program, stimulating much-needed economic development in local communities. In the last two years, HIP has successfully helped 61 families build their own homes in the rural areas of Orange, Lake, and Sumter Counties.

Many of the subdivisions developed by HIP have received awards, including the Fannie Mae Award of Excellence, the Federal Home Loan Bank's Partnership Excellence Award, and the Secretary of the U.S. Department of Agriculture (USDA) National

Homeownership Week award.

USDA's Rural Housing programs play a vital role in providing affordable mortgages to the low-income families served by HIP. Without these critical programs, many of the families who have received HIP assistance would not have had the opportunity to own a home.

## Tamelia Long

After her divorce, Ms. Tamelia Long never thought that she would be able to become a homeowner because of issues with her credit. Thanks to HIP and its credit counseling and Mutual Self-Help Housing program, Ms. Long was able to leave behind the cramped quarters of a small efficiency apartment and become a new homeowner in rural Ocoee, Florida.

In 2009, Ms. Long reached out to HIP after learning about the organization from several friends and family members who purchased their homes with HIP's assistance. As a participant in HIP's Mutual Self-Help Housing program, Ms. Long worked on nights and weekends to provide over 650 hours of construction labor in building her new home. HIP also helped her secure a \$168,500 USDA Section 502 Direct Loan.

"Starting all over was difficult and I never dreamed in a million years that I would have a house this soon after coming out of a divorce. My credit was not looking that great, and they helped me get that straightened out so I could qualify. It's been a wonderful experience."

Ms. Long says, "You have to take it day-by-day, sometimes minute-by-minute. You have to just keep pushing until you can accomplish that dream."

