COMMUNITY HOUSING
I N I T I A T I V E

Community Housing Initiative, Inc. is a non-profit corporation established in 1992 with a primary purpose to operate for the advancement of affordable housing. Our mission is: As a not-for-profit charitable development corporation, Community Housing Initiative, Inc. is committed to providing affordable housing to the very low, low, and moderate-income households. Our goal is to improve the quality of life and build strong relationships with existing service organizations in the communities we serve. We will pursue the education of communities in an attempt to increase public awareness of the need for affordable housing.

Currently, C.H.I. is involved in home ownership and multi-family rentals. When funding permits, C.H.I. administers down payment assistance programs on behalf of the following municipalities in Brevard County: Brevard County, Cocoa, Melbourne, Palm Bay and, Titusville. These programs assist first time homebuyers with down payment, closing costs and in some cases rehabilitation funds. C.H.I. utilizes State Housing Initiatives Partnership (SHIP) funds and HOME Investment Partnership (HOME) funds. C.H.I. has directly assisted nine hundred eighteen first time homebuyers with its down payment/ closing costs assistance program, as of May 30, 2019.

As a developer, C.H.I. built twenty-six single family homes in the cities of Melbourne and Cocoa that were sold to income eligible first time homebuyers.

C.H.I. partnered with the City of Melbourne in the Neighborhood Stabilization Program. C.H.I. purchased, renovated and sold twenty-one foreclosed properties in Melbourne.

Before

After

Before

After

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C.H.I. has been designated as a Community Housing Development Organization or CHDO by Brevard County and the Florida Housing Finance Corporation. In this capacity, C.H.I. pursues partnerships with other local nonprofits that may need affordable housing. C.H.I. has served in this capacity several times in the past. We partnered with ARC Brevard to act as the developer in the acquisition/renovation of two six-bedroom group homes.   C.H.I. partnered with PREVENT! Of Brevard and the Coalition for the Hungry and Homeless to act as the developer in the acquisition/renovation of a transitional single-family property.

Before

After

Before

After

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Most recently, C.H.I. partnered with Macedonia Community Development Corporation in the construction of three single-family homes that will be used as affordable rental units in Melbourne.

Partnership with City of Melbourne, Palm Bay, Fair Housing Continuum & Macedonia Community Development Corporation.

Partnership with Brevard County, City of Melbourne & Macedonia CDC

C.H.I. is a HUD approved Housing Counseling Agency. As such, we conduct many types of counseling services; pre-purchase counseling, pre-purchase group education, rental counseling and, homeowner improvement/maintenance counseling.

C.H.I. targets clients that are traditionally excluded from directly accessing private sector financing opportunities due to:
- Income status as low or very-low
- Insufficient resources to save for a down payment
- Imperfect credit histories
- Lack of understanding the home buying process

Our program has been designed to remove these obstacles to home ownership and begins with a homebuyer education workshops.

Home Buyer Education

C.H.I. administers this workshop on a monthly basis. The cost for the workshop is $50 per person or $75 per household. The workshop provides potential buyers information on repairing credit; budgeting; income and debt ratios; pros/cons to homeownership; realistic purchase price and monthly payments; fair housing issues; negotiating the sales offer; home inspections; property maintenance; property insurance; various types of financing options; how to apply for down payment assistance programs and foreclosure prevention.

Workshop Location

C.H.I. invites industry professionals such as lenders, realtors and title company representatives to attend the workshop as guest speakers. The workshop educates potentials buyers on how to search for a home; how to complete a sales contract; what price should be offered; what to expect from a lender; understanding lender fees; understanding the closing costs worksheet, the Truth in Lending Document and mortgage documents; foreclosure prevention; hurricane mitigation; and the rights and responsibilities of the new homeowner.

The Workshop is typically offered monthly. If the need arises, Community Housing can conduct additional classes. Additionally, one of C.H.I.'s housing counselors is bilingual. As the need arises, the workshop can be administered in English and/or in Spanish. The workshop is held at C.H.I.'s office, located at 3033 College Wood Drive, Melbourne, FL 32934.

WILLOW BROOK VILLAGE APARTMENTS

Under the rental operation, C.H.I. owns an apartment complex in Melbourne, Willow Brook Village. Willow Brook Village is a fifty-six unit garden style apartment complex located in Melbourne, Florida.   Willow Brook was financed through Florida Housing Finance Corporation's State Apartment Incentive Loan (SAIL) Program.

Willow Brook contains seven, two-story buildings.   There is a total of twenty-four two bedroom units and thirty-two three bedroom units. One apartment per building has been constructed as a handicapped accessible unit. The two bedroom units contain a living / dining area, kitchen, two bedrooms, two bathrooms and a utility room, for a total of one thousand square feet. The three bedrooms consist of a living / dining area, kitchen, three bedrooms, three bathrooms and a utility room for a total of one thousand one hundred twenty five square feet.   Each unit comes with a range, refrigerator, carpet, mini-blinds, air conditioning equipment, garbage disposal, bath and kitchen exhaust fans and laundry hook-up. The units have gas heat and cooking.
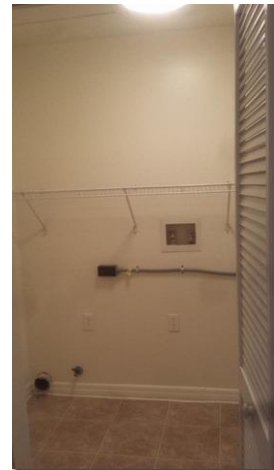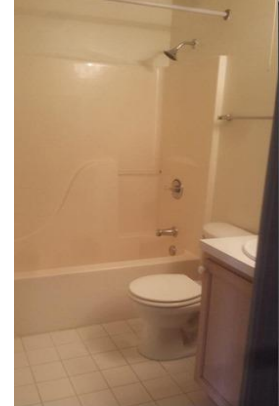
Rental Structure
At Willow Brook, there are two rental rates in effect. One rate is for individuals and/or families earning forty percent (40%) or less of the area median income adjusted for family size. The second rate is for individuals and/or families earning sixty percent (60%) or less of the area median income adjusted for family size. Currently, the rental tiers are as follows:

Willow Brook Village Home Ownership Program
As part of the continuing mission to advocate affordable housing, both rental and homeownership, C.H.I. will set aside five percent of the monthly rent in a down payment assistance fund to be used by the qualified resident in good standing for the purchase of a home.

Habitat for Humanity

Currently, C.H.I. partners with Habitat for Humanity of Brevard County by prescreening and income qualifying potential Habitat for Humanity home buyers. C.H.I. conducts telephone questionnaires with each potential buyer to preliminarily determine whether the household fits within the guidelines established by Habitat for Humanity. If so, the potential buyer must collect specific documentation and then meet with C.H.I. staff to complete an application. At this point, C.H.I. staff begin the third party verification process that confirms the household's anticipated annual income. Once this step is complete, the file is then turned directly over to Habitat for Humanity staff who then conduct the next steps of approval, which include a home visit and Board of Director approval.

Habitat buyers must participate through a specific number of volunteer hours. These are:

- Twenty-five hours community service - Twelve and a half hours must be accomplished by applicant; applicant's children can contribute by earning O's or A's on their report card--maximum of eight hours can be earned in this manner; family & friends can contribute twelve and a half hours.

- Twenty-five hours homeowner classes - all household HH members sixteen years and older must attend

- Fifty hours on other Habitat for Humanity homes - twenty-five hours accomplished by applicant and twenty-five hours from family or friends.

- Two hundred hours on applicant's home - one hundred must come from applicant; the remaining one hundred can be contributed by two family members or friends