

**Building a Strong Foundation
for Sustainable Asset Building
Efforts to Impact Low Income
Individuals and Families
January 28, 2008**



Challenges and Opportunities

- Housing Affordability
- Service and Tourism Economy
- Asset Accumulation
- Asset Preservation
- Access to Mainstream Financial Services



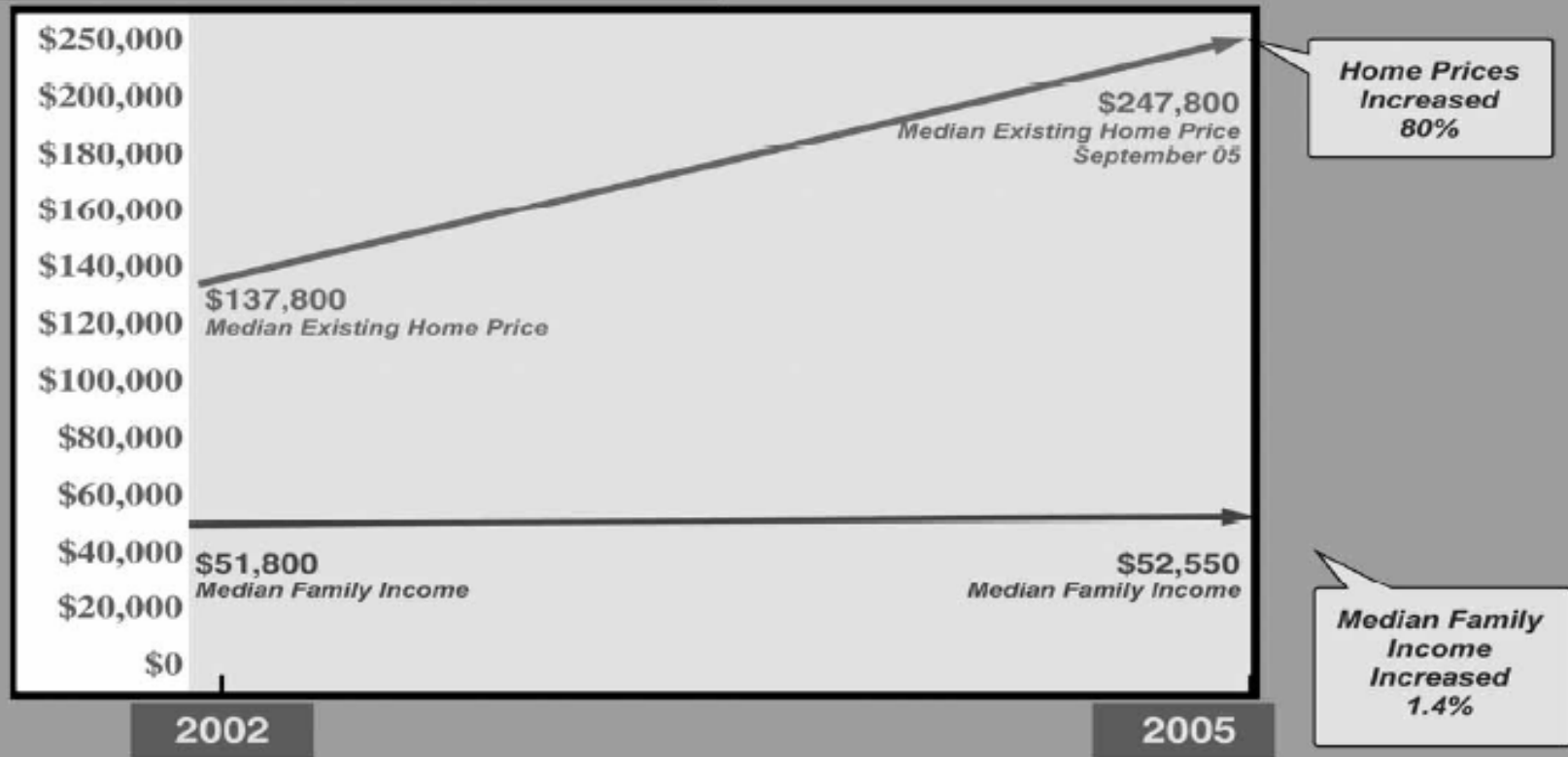
Florida Housing Wage

Zero-Bedroom	\$12.28
One-Bedroom	\$13.76
Two-Bedroom	\$16.35
Three-Bedroom	\$21.45
Four-Bedroom	\$24.76



FEDERAL
RESERVE
BANK
of ATLANTA

Median Sales Price, Single-Family, Existing Homes
& Median Family Income Comparison
2002 vs. 2005



* HUD FY 2002 Median Family Incomes for Florida

* HUD FY 2005 CBSA-Based Median Family Incomes for Florida

* 2002 & 2005 Median Existing Home Prices from the Florida Association of Realtors

Asset Building

- Prosperity Campaigns
 - Northeast Florida Real Sense Prosperity Campaign
 - Campaign for Working Families (Daytona Beach)
 - The Prosperity Campaign of Hillsborough County
 - Wealth Building Coalition of Pinellas County
 - Miami-Dade Prosperity Campaign
 - Palm Beach Prosperity Campaign
 - Broward County Prosperity Campaign



Asset Building

- Gainesville
- Tallahassee
- Pasco County
- Manatee County
- Polk County
- Orlando
- Pensacola
- Panama City



IDA Programs

- Jacksonville
- Tallahassee
- Orlando
- Tampa
- Broward County
- Palm Beach County
- Miami



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