From: suzannewashburn < suzannewashburn@bellsouth.net>

Sent: Friday, September 20, 2019 1:27 PM

**To:** Comments < Comments@floridahousing.org > **Subject:** Your request for input on affordable housing

Greetings.

One thing Florida Housing Finance could do to assist first time homebuyers would be to publicize the MCC tax credit program.

I'm in Monroe County and I doubt there's a Realtor in our 1,245 person membership (other than me) that knows about it.

I helped my brother navigate this when he purchased his home in Las Vegas, NV. He now receives \$1,500 a year back every year that he owns the home (limits in his State and his circumstances).

According to your website, there is one lender only that's available to help with this program and I don't see any offering in Monroe for classes nor do I find an indication of whether the course can be completed online, which it should be, and how my working brother was able to participate.

There should be more lenders. My brother's lender was Bank of America, a participant in Nevada. But his loan officer and the branch office he used with BOA had never done one and was clueless about how to proceed.

Nevada Rural Housing stepped in and trained those loan officers on the mechanics of this program.

A "win-win" for all involved.

Thank you, Suzanne Washburn

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