

September 28, 2006

Sharita Laster  
Miami-Dade Affordable Housing Foundation,  
Inc.  
19 West Flagler  
Suite 311  
Miami, FL 33130

**RE: REQUEST FOR ADVISORY OPINION RQO 06-51**

Dear Ms. Laster:

The Commission on Ethics and Public Trust considered your request for an advisory opinion at its meeting on September 27, 2006 and rendered its opinion based on the facts stated in your letter.

You requested an opinion regarding whether you may contract with the Housing Finance Authority to receive financing for a home.

In your letter, you advised the Commission that you are a Loan Processor/Home Buyer Counselor with the Miami-Dade Affordable Housing Foundation. The Affordable Housing Foundation is a private non-profit created by the Housing Finance Authority to provide affordable mortgage financing to low and moderate income home buyers. The Affordable Housing Foundation also provides homebuyer classes through the HomeBuyer's Club. In your capacity as a loan processor and counselor, you do not approve mortgage applications.

The Commission found the Conflict of Interest and Code of Ethics ordinance does not apply to employees of the Miami-Dade Affordable

Housing Foundation because it is not a county department or agency. Therefore, the Ethics Commission cannot issue an opinion in this matter.

This opinion construes the Miami-Dade Conflict of Interest and Code of Ethics ordinance only and is not applicable to any conflict under state law. Please contact the State of Florida Commission on Ethics if you have any questions regarding possible conflicts under state law.

If you have any questions regarding this opinion, please call Ardyth Walker, Staff General Counsel at (305) 350-0616 or the undersigned at (305) 579-2594.

Sincerely Yours,

ROBERT MEYERS  
Executive Director