

# Habitat for Humanity of Florida Urges the Legislature to Use SHIP Funds for SHIP



by Barbara Inman

**H**abitat for Humanity provides decent, affordable homes for low-income Floridians. Habitat's 52 affiliates in Florida are separately incorporated organizations that build or renovate homes through partnership with the community and sell the homes at no-profit, financed with a 0% interest mortgage. Habitat bolsters the local economy, creates jobs and strengthens some of Florida's most at-risk communities.

## The Importance of SHIP

The down payment and closing cost assistance historically provided by the SHIP program, enabled Habitat affiliates in Florida to get more families into sustainable homeownership than any other state in the U.S. The diversion of SHIP funding has had a significant impact on Habitat's ability to deliver needed home rehabilitation or provide new affordable housing. The loss of SHIP funds hurts the families we serve and the Florida economy. Habitat generates construction/subcontractor jobs, makes it possible for low-income families to own a home, revitalize neighborhoods, produce tax revenue for local governments, and helps build safe and secure neighborhoods.



Volunteers and experienced builders work together to build a house.

The need in Florida has never been greater.

*Much more must be done; we're proud of what's been accomplished so far:*

- Last year, Habitat homeowners paid more than \$5 million in city, county, school board and other property taxes.
- Our Florida affiliates build more than 20 percent of all the Habitat homes constructed each year in the United States.
- In 2011, Florida Habitat affiliates built, recycled, rehabbed and repaired 1,120 homes, contributing more than \$350 million to local communities; over the years, 12,000 homes in all.
- Habitat affiliates have expanded beyond traditional homebuilding to acquire and rehabilitate vacant/foreclosed housing stock and provide critical home repairs and weatherization for existing homeowners including returning veterans. **HNN**



*The Aktel (above) and Burgess families each worked hundreds of hours on their homes and now are proud home owners.*

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**BARBARA INMAN**, *President of Habitat for Humanity of Florida, President / CEO of Habitat for Humanity of Pinellas County and a Florida Housing Coalition Board member. In 19 years with HFH, she has been instrumental in creating more than 800 affordable housing units in California, Florida and in developing countries.*