

Sadowski State and Local Housing Trust Funds Help People with Disabilities

The SHIP Program provides financing for a variety of housing needs for people with disabilities.

- Wheelchair ramps, handrails, grab bars and other accessibility modifications
- Purchase assistance for prospective homeowners with very low incomes along with needed home accessibility modifications
- Rehabilitation of substandard housing occupied by households where a family member has a disability
- Construction or rehab of supportive rental housing operated by nonprofit organizations who make sure residents have the services they need while living as independently as possible
- Site work and infrastructure for multifamily rental properties that serve people with disabilities—matching federal dollars

Below are some specific examples that illustrate the important role Sadowski funds play in providing housing for people with disabilities or making their homes accessible.

Rehabilitation

Nancy and Robert Mendola received SHIP-funded repair and accessibility modifications to the Coral Springs condo they own. This has been very helpful for their 13-year-old son Andrew, who uses a wheelchair. The modifications included the installation of a ceiling lift system which has allowed Andrew to remain in his home with family support. The lift helps family members transition him from the bed to the shower. The lift equipment and its initial installation



Dolly Castillo (second from right) and her three daughters now live in an accessible home because of Habitat for Humanity and SHIP funding.

cost about \$21,000. Other repairs included widened doorways and a fully accessible bathroom with roll-in shower, grab bars and porcelain tile floor.

Home Purchase

Dolly Castillo and her three daughters purchased and helped build their own home with support from the Orlando chapter of Habitat for Humanity. Dolly's two eldest daughters have developmental disabilities.



Andrew Mendola benefitted from SHIP-funded home modifications such as a ceiling lift system and an accessible bathroom, which allow him to stay in his home with family support.

Habitat designed and built the four bedroom home with vinyl floors, a wheelchair ramp, wide accessible doors and a roll-in shower.

The nonprofit helped make this home purchase affordable in many ways. First, the family received \$30,000 in down payment assistance from the City of Orlando's SHIP program. In addition, Habitat used building materials that were donated by local businesses and they recruited volunteers to assist with construction. Dolly and her family also helped build the home as it is a required part of the process for each Habitat buyer to contribute 300 hours of Sweat Equity work. Finally, Habitat provided Dolly with a mortgage loan at a zero percentage interest rate.

Rental Housing

Roque Cespedes has a safe and affordable home he rents with his family. He lives in Park Place apartments, a 34-unit multifamily property in Hialeah, Florida, that provides affordable housing thanks in part to \$800,000 of SHIP financial subsidy.



Roque uses a wheelchair and has benefited from accessibility features in his home, such as: automatic entrance doors, accessible mailboxes, barrier-free bathroom with roll-in shower, accessible kitchen and counters, an accessible washer and dryer and more.

The Park Place apartments were built and are managed by the nonprofit organization Spinal Cord Living-Assistance Development, Inc. (SCLAD). More than half of the apartment units are occupied by households with one or more members with a disability. The apartments on the first two floors are primarily occupied by households with residents who use wheelchairs. In addition to providing quality housing for its residents, this



nonprofit supports its residents with disabilities by offering services that promote independence. Residents can use the Resource Center and work with SCLAD staff to find jobs and engage in other activities that increase their independence.

Shared Living

Sometimes SHIP funds are invested in Shared Living housing, which offer roommates with developmental disabilities affordable rental housing in single-family homes scattered around a community. A small number of individuals—often two or three—live in the home, each paying an affordable level of rent.

Robert Miller lives in Jacksonville in a single-family home owned by Ability Housing of Northeast Florida, a nonprofit that owns and manages 29 single-family shared living homes. Robert and his roommate live in a three-bedroom house in Jacksonville's Mandarin neighborhood. The third bedroom is for care givers who stay overnight. Because of the extremely-low incomes of shared living housing residents, the rents are well below market. In Robert's case, he pays his rent with monthly income from Supplemental Security Income and Social Security Disability Income.

Both Robert and his roommate use wheelchairs. The house was modified by Ability Housing to be fully accessible with wide doorways and a roll-in shower. One of Robert's favorite features of the house is the screened in back porch. As a hobby, he grows and trims bonsai trees, which is an enjoyable and peaceful pastime on the porch. **HNN**



Robert enjoys his independence of living in a home with a roommate as a result of SHIP.