



## CHILDREN AND FAMILIES:

### SADOWSKI FUNDS HELP PARENTS AND KIDS SUCCEED

For thousands of families across Florida, SHIP and SAIL have opened the door to safe and affordable homes where they can raise their children and get ahead. Sadowski funds are essential for helping many more families put down roots in the neighborhoods where they work and send their kids to school.

#### KEY FACTS:

- In 2013, 1,356,000 families with kids in Florida have incomes below 200% of the federal poverty level and are paying more than they can afford for housing<sup>1</sup>.
- During the 2012-2013 academic year, Florida's public school districts identified 58,887 children whose families were "couch surfing" or living in motels. Another 11,069 kids were on the streets, in homeless shelters, or awaiting foster care placement<sup>2</sup>.

When families with children have trouble finding affordable housing, they make major sacrifices: cutting back spending on food and medicine; living in homes with lead paint, mold, or other hazards; doubling up with relatives and friends; or moving frequently to find apartments with lower rent. These families are often one step away from homelessness. Lack of affordable housing is linked to poor physical and mental health for both parents and children, and can cause children to fall behind in school. SHIP and SAIL help families break this cycle, often by putting them on the path to homeownership. [HNN](#)

<sup>1</sup> Annie E. Casey Foundation Kids Count data.

<sup>2</sup> National Center for Homeless Education

#### SUCCESS STORIES:

##### Habitat for Humanity and SHIP: A Match Made in Heaven

According to Habitat for Humanity of Florida, many Habitat homebuyers rely on down payment and closing cost assistance from SHIP to make their dream of homeownership a reality for them and their children. Florida's 52 Habitat affiliates build more than 20% of all Habitat homes of the U.S., thanks in large part to SHIP assistance for their homebuyers



##### SHIP Helps a Hardworking Mom and Her Kids Put Down Roots



Padricca and her two children lost their rental home in Polk County when the landlord was foreclosed upon. The family moved in with Padricca's mother and were grateful for the roof over their head, but the move was a hardship. The children had to leave their familiar school district and their friends.

Padricca works 12-hour shifts in the health care sector, and her longer commute meant more money spent on gas and more time away from her children. With SHIP down payment and closing cost assistance, Padricca was able to buy a home near their old neighborhood. Finally, her children returned to their old school, and Padricca has shorter commutes and more time to spend with her family.

