



ELDERLY FLORIDIANS:

SADOWSKI FUNDS ALLOW ELDERS TO LIVE IN INDEPENDENCE AND DIGNITY

Affordable housing for elderly Floridians has been a mainstay of the Sadowski programs since they were created. Local SHIP programs have allowed thousands of elderly homeowners to stay in their homes by funding emergency repairs and accessibility retrofits. Additionally, Florida Statutes require 10% of SAIL funds to be set aside for rental developments that serve elderly households.

KEY FACTS:

- From 2007 to 2011, over 700,000 elderly, low-income households in Florida were living in housing that was unaffordable, substandard, or overcrowded¹.
- In 2008, the per-person cost to Medicaid of older Floridians receiving Home and Community Based Services (HCBS) was \$10,380, compared to \$30,019 for nursing home care².
- Between the 2006-07 and 2011-12 fiscal years, SHIP assisted over 8,300 households headed by someone age 62 or older³.
- Among rental housing developments with outstanding SAIL loans, over 7,700 apartments—13% of the total—serve elderly households⁴.

Sadowski housing programs will be more important than ever as the “Silver Tsunami” hits Florida. Many seniors on fixed incomes have seen their retirement savings wiped out in the Great Recession, and they struggle to make repairs necessary for life-safety and accessibility. Seniors overwhelmingly prefer living in the community to entering nursing homes, and SHIP and SAIL help make this possible while saving the state money. **HNN**

¹ HUD Comprehensive Housing Affordability Strategy data.

² AARP 2012. Across the States: Profiles of Long-Term Services and Supports.

³ Florida Housing Finance Corporation. [Data provided on request in 2014 for FY 2011-12, and in 2013 for FY 2006-07 to FY 2010-11]

⁴ Florida Housing Finance Corporation. 2013 Annual Report.

SUCCESS STORIES:

SHIP helps replace Mrs. Hatton’s severely dilapidated home

Mrs. Jessie Hatton of Gadsden County was 80 years old when she walked into her new home. Her old home had no toilet or bathtub, was infested with snakes, and leaked when it rained. For insulation, she had cardboard boxes nailed to the walls. And the day after Mrs. Hatton moved out of her old house, the front porch collapsed. Using SHIP and federal grant funds, the Gadsden County Community Development Department reconstructed her house. “I praise the Lord for this new home,” Mrs. Hatton said on move-in day, “I am so thankful.”



SHIP, Habitat and YouthBuild bring Effie Theus’s home up to code

Effie Theus’s Alachua County home had severe code violations, including electrical hazards, but no way to pay for the repairs. To ensure that Mrs. Theus could stay in her home, the County used SHIP funds and partnered with volunteers from Habitat for Humanity and YouthBuild to fix the code violations. In addition to a safe electrical system, Mrs. Theus now has central heating, a working septic system, and a roof that no longer leaks.

