

## **ENDING HOMELESSNESS:**

### SADOWSKI FUNDS MAKE HOME A REALITY

The main cause of homelessness is a shortage of affordable housing. Florida, like many other states, has made progress in reducing its homeless population through public-private partnerships to create permanent affordable housing. SHIP gives communities the flexibility they need to invest in shelters and housing for people experiencing homelessness, depending on local needs. In addition, 5% of SAIL funds are set aside for rental developments targeted to people exiting homelessness.

Of course, an ounce of prevention is worth a pound of cure, and SHIP and SAIL play a critical role in preventing families from becoming homeless in the first place. Faced with high housing costs or repair bills they can't afford to pay, many families would end up on the street, in shelter, doubled up, or living in motels. Any type of homelessness is devastating to both adults and kids, and helping families stay in their homes allows them to thrive and get ahead.

#### **KEY FACTS:**

- Florida communities counted a total of 41,542 people on the streets or in homeless shelters in 2014—a 15% decline since 2007¹. These numbers do not include tens of thousands of public school students whose families are "couch surfing" or living in hotels and motels².
- Between the 2006-07 and 2011-12 fiscal years, SHIP benefited about 500 homeless households<sup>3</sup>.
- Among rental housing developments with outstanding SAIL loans, 736 apartment units are located in developments that specifically target formerly homeless people. This number does not include units in other rental developments that are set aside for formerly homeless tenants<sup>4</sup>.

Although SHIP is primarily a homeownership program, it has a powerful role to play in helping people move from homelessness to self-sufficiency. Communities across Florida have successfully used SHIP to help fund emergency shelters, transitional housing, and security/utility deposit assistance.

#### **SUCCESS STORIES:**

# An Ounce of Prevention: SHIP Keeps a Leon County Family Out of Homelessness

Mr. Anderson, featured on front cover at Sadowski press conference: "I've had a lot of jobs in my life, including working for Tallahassee Memorial Hospital for 19 years. I also served in the National Guard for 10 years.

I have always been proud to be a person who looks after myself and my family. But sometimes a family that works hard still needs some help. For me, that was a few years ago when I was working as a school bus driver for Leon County.

The house that was home to me and my son and daughter was in such bad condition, that the rain would come right in on us. There was black mold throughout the house and it was not safe or healthy for my children to live there.

Thanks to the SHIP program, my children and I are living in a decent home. This is especially important to me because my daughter has Downs Syndrome and I know she may depend upon me to look after her in this home for a while to come.

I don't like to think about what life might have been like now for me and my children if I had not received SHIP assistance.

I know there are many families like mine --in need of a helping hand to keep a roof over their head. I hope they too will be able to get assistance when they need it."



SHIP provided replacement housing for this dangerous and unhealthy structure that once housed the Anderson family.

<sup>&</sup>lt;sup>1</sup>HUD Point-in-Time Count data.

<sup>&</sup>lt;sup>2</sup> National Center for Homeless Education.

<sup>&</sup>lt;sup>3</sup> Florida Housing Finance Corporation. [Data provide on request in 2014 for FY 2011-12, and in 2013 for FY 2006-07 to FY 20010-11]

<sup>&</sup>lt;sup>4</sup> Florid Housing Finance Corporation. 2013 Annual Report.