



VETERANS:

SADOWSKI FUNDS SERVE THOSE WHO SERVE OUR COUNTRY

No Floridian who served our country should be without the security and dignity of a good home. Unfortunately, many of Florida's low- and moderate-income Veterans struggle to find housing or to keep their homes in good repair.

KEY FACTS:

- **Post-9/11 Veterans are more likely to be unemployed than veterans from earlier conflicts.** In Florida, 11% of Veterans aged 18 to 34 years are unemployed¹.
- **Half of Florida's Veterans are 65 years or older².** As these Veterans age and retire, they are more likely to have trouble paying for property taxes, home repairs, and accessibility retrofits.
- **Florida had 4,552 homeless Veterans on a single night in 2014—the highest homeless Veteran population in any state³.**

The Department of Veterans Affairs (VA) and the Department of Housing and Urban Development (HUD) fund several programs helping struggling Veterans to buy or rent homes. However, these funds do not meet, nor were they designed to meet, the housing needs of all Veterans. It takes broad-based community partnerships of public, private, and nonprofit stakeholders to match Veterans in need with quality affordable housing. [HNN](#)

The Florida Veterans Foundation is one of the 30 statewide organizational members of the Sadowski Coalition.

¹United Way of Florida 2014. ALICE (Assesed Limited, Income Constrained, Employed): Study of Financial Hardship.

²Ibid.

³HUD Point-in-Time Count data.

SUCCESS STORIES:

SAIL brings disabled veterans home

Volunteers of America of Florida (VOAF) used State Apartment Incentive Loan (SAIL) funds to develop Cabins in the Woods in Lake City, which provides transitional and permanent housing to homeless Veterans with special needs. "The State and Local Housing Trust Fund money is critical for leveraging the funds needed to house Veterans," says Ed Quill, VOAF's Chief Administrative Officer.



SHIP helps the community give back to a three-time Purple Heart recipient

Joseph Gainers of Orange Park spent his life serving his country, and now his community through SHIP is thanking him for his service by giving him the ability to stay in his home. Gainers served three tours of duty in Vietnam and was awarded three Purple Hearts while serving with his National Guard Airborne unit. He worked for the City of Orange Park until an on-the-job injury left him disabled.



Gainers, now using a scooter, was living in the home that had been in his family for five generations. The home was literally falling apart around him, with the roof caving in and the floors structurally unsound.



SHIP leveraged a community-wide effort to conduct the gut rehab he couldn't afford on his own. Habitat for Humanity, St. Johns Housing Partnership and numerous veteran volunteers pitched in. To Mr. Gainers' delight, they were able to keep the original cinder block walls that his grandmother and great-grandmother had built.