

2023 Legislative Leadership Bodes Well For Affordable Housing

MARK HENDRICKSON

Senate President Kathleen Passidomo has an impressive record as an advocate for Sadowski funding. She was the first Republican sponsor of the “stops the sweeps” bill to prevent the Legislature from using Sadowski funds for purposes other than affordable housing, and in the 2021 session, she was part of the leadership team that put an end to the sweeps. There is little doubt that housing advocates can depend upon the new Senate President to champion solutions for meeting the state’s housing needs.

“My number one priority is [addressing] the lack of safe, affordable housing for the workers in our state...we have so many families, particularly young workers that have young families, that have to travel sometimes an hour, an hour and a half to get to work, and that just disrupts home life.”
 –Tampa Bay Times, November 11, 2022.



KATHLEEN
PASSIDOMO

Similarly, House Speaker Paul Renner has also been supportive of housing, citing the shared desire to make housing more attainable in Florida, and has expressed an urgency around addressing our state’s housing affordability issues.

Both our leaders have made housing a priority for their leadership terms.

With Jaimie Ross’ retirement, I have stepped up to facilitate the Sadowski Coalition. I am a longtime Florida Housing Coalition Executive Committee member, was the first executive director for what is now known as the Florida Housing Finance Corporation, and an original member of the Sadowski Coalition from 1992 when the Act passed. Currently, I am the Executive Director for Florida Association of Local Housing Finance Authorities. Together, with Bascom Communications, we started the State of Housing newsletter last spring, which is emailed to all Legislators every other week.

The Sadowski Coalition continues to grow. Prior to the start of the 2023 Session, we added the Florida Restaurant and Lodging Association and the Florida Transportation Builders’

Association to the roster of 41 statewide organizations comprising the Sadowski Coalition. This is indicative of the growing prioritization from the business community for an increase in the production and preservation of housing affordable to Florida’s workforce.

The following two pages begin with highlights of the two primary Sadowski Act housing programs – SHIP and SAIL – followed by a list of all the members of the Sadowski Coalition organized by type of organization. The Sadowski Coalition speaks with one voice on affordable housing. For the 2023 Legislative Session, that voice calls upon the Legislature to use all the Sadowski funds pursuant to the Sadowski Act and to recognize that Sadowski funds are a floor and not a ceiling for funding housing programs in Florida.

While funding is key for closing the gap between what housing costs to build and what Florida’s households can afford for paying rent or buying a home, the Florida Housing Coalition works daily through the Catalyst Program, also funded by the Sadowski Act, to help bring down the cost of housing by providing best practices at the regional and local level for land use planning, regulatory reform, and tools like community land trusts to preserve land for affordable housing in perpetuity.

We look forward to a great 2023 Legislative Session for housing.



Mark Hendrickson president of The Hendrickson Company, is past Chair and serves as Executive Committee member for the Florida Housing Coalition. As its first Chief Executive Officer, he led the way in creation of the Sadowski Act.



State of Housing

At a Glance: The State of Housing

Florida made huge strides during its special session to help Floridians recovering from Hurricanes Ian and Nicole by passing legislation to provide relief, including integral funding for homeowners and renters impacted by the

MANY Voices, ONE Message to the Legislature:

The Sadowski Act Housing Trust Funds are a floor, not a ceiling, for funding housing that is affordable to Florida households.

What is the Sadowski Coalition and who are the Sadowski Coalition Affiliates?

The Sadowski Coalition, a collaboration of diverse statewide organizations that urge the legislature to use all the housing trust funds for Florida's housing programs.

The Sadowski Act passed in 1992, increasing the doc stamp tax paid on all real estate transactions and placing these monies in a dedicated state and local housing trust fund.

Today the Sadowski Coalition is comprised of 40 diverse statewide organizations representing millions of Floridians.

The Sadowski Affiliates are local and regional organizations in Florida that support the Sadowski Coalition's mission to ensure that all the state and local housing trust funds are used solely for housing.

How are Florida's housing programs funded?

70% of monies go to the Local Government Housing Trust Fund for the State Housing Initiatives Partnership (SHIP) program which funds housing programs in all 67 counties and larger cities.

30% of monies go to the State Housing Trust Fund for Florida Housing Finance Corporation programs such as the State Apartment Incentive Loan (SAIL) program.

What do these programs do? Who do they serve?

SHIP funds can be used for repair of existing housing stock to allow seniors to age in place or to provide retrofitting for persons with special needs; to provide first time homeownership with down payment and closing cost assistance, as well as to rehabilitate existing housing.

SAIL funds can be used to rehabilitate existing apartments or to build new units where needed; apartments that house Florida's most vulnerable populations, such as the frail elderly and persons with disabilities.

SAIL and SHIP programs span from homelessness to the moderate-income essential workforce.

The beauty of both SHIP and SAIL is that they are flexible and can meet changing needs and priorities within the same program framework.

What is the need for these programs?

One out of three Florida households are ALICE (Asset Limited, Income Constrained, Employed)—the exact group that the Sadowski Trust Funds assist.

Nearly 800,000 very low-income households in Florida pay more than 50% of their income on housing – they are one missed paycheck away from homelessness.

What is the economic impact of Florida's housing programs?

SHIP and SAIL are highly leveraged, with private sector loans and equity providing \$4 to \$6 for every one dollar of state funding—thus greatly increasing positive economic impact.

What is our priority for the 2023 Session?

The Sadowski Coalition and the Sadowski Affiliates bring a cohesive message to the Florida Legislature to:

1. Keep the Promise to use all of Florida's Sadowski housing trust fund monies for Florida's SHIP and SAIL programs.
2. Additional funding for housing programs or projects outside SHIP or SAIL to help alleviate Florida's deficit of housing is welcome.



SADOWSKI HOUSING COALITION MEMBERS

BUSINESS/ INDUSTRY GROUPS

- Associated Industries of Florida
- Coalition of Affordable Housing Providers
- Federation of Manufactured Home Owners of Florida
- Florida Apartment Association
- Florida Bankers Association
- Florida Chamber of Commerce
- Florida Economic Development Council
- Florida Green Building Coalition

ADVOCATES FOR THE ELDERLY/ VETS/ HOMELESS/ SPECIAL NEEDS

- AARP of Florida
- Florida Association of Centers for Independent Living
- Florida Association of Housing and Redevelopment Officials
- Florida Coalition to End Homelessness
- Florida Housing Coalition
- Florida Legal Services

GOVERNMENT/ PLANNING ORGANIZATIONS

- American Planning Assoc., Fla. Ch.
- Florida Association of Counties
- Florida Association of Local Housing Finance Authorities
- Florida Housing Finance Corporation
- Florida League of Cities
- Florida Redevelopment Association
- Florida Regional Councils Association
- 1000 Friends of Florida

BUSINESS/ INDUSTRY GROUPS

- Florida Home Builders Association
- Florida Manufactured Housing Association
- Florida Realtors
- Florida Restaurant and Lodging Association
- Florida Retail Federation
- Florida Transportation Builders' Assoc.
- Mortgage Bankers Association of Florida

ADVOCATES FOR THE ELDERLY/ VETS/ HOMELESS/ SPECIAL NEEDS

- Florida Prosperity Partnership
- Florida Supportive Housing Coalition
- Florida Veterans Foundation
- Florida Weatherization Network
- Healthy Housing Foundation
- LeadingAge Florida
- The Arc of Florida
- United Way of Florida

FAITH BASED ORGANIZATIONS

- Florida Conference of Catholic Bishops
- Florida Impact
- Habitat for Humanity of Florida
- Volunteers of America of Florida



Comprised of thousands of individuals, local, or regional organizations, Sadowski Affiliates are comprised of the local organizational members of the Sadowski Coalition members, such as local Realtors, United Way offices, and Habitat Affiliates, as well as hundreds of individuals throughout Florida who are not affiliated with any organization. They are Many Voices having One Message: Use all of the State and Local Housing Trust Funds for Housing. Keep the promise!