



On the Spot: FHC president discusses affordable housing

By Danielle Anderson
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The president and CEO of the Florida Housing Coalition talks about affordable housing and housing assistance during the coronavirus crisis.

Jaimie Ross, president and CEO of the Florida Housing Coalition, has been on the front lines fighting for affordable housing for more than two decades. As this week's On the Spot guest, she talks about achievements during Florida's 2020 Legislative Session in Tallahassee and the benefits to families and communities across Florida.

How did you come to be involved with housing and the creation of the Sadowski Fund?

I took a two-year sabbatical from my land use and real property law practice with a firm in Orlando to become the Affordable Housing Director at 1000 Friends of Florida, a statewide growth management organization located in Tallahassee. The Florida Bar Foundation funded this newly created public interest lawyer position. This was the summer of 1991.

The League of Cities and Florida Association of Counties along with low income housing advocates were trying to get a local option bill passed. The Florida Home Builders and Florida Realtors opposed the local option bill but agreed that affordable housing was needed and believed that housing was a great engine for economic development.

Not knowing that local governments, low income housing advocates, and the home building industry had a history that was less than cordial, I asked the lobbyists for each organization to come together. Having no idea who I was or why in the world 1000 Friends of Florida would be interested in affordable housing, they agreed to meet. The lobbyists for what was 11 statewide organizations rolled up their sleeves and started negotiating what became known as the William E. Sadowski Affordable Housing Act, creating a dedicated revenue source for affordable housing and the nation's best local government housing trust fund program, SHIP (State Housing Initiatives Partnership). So, you might say that my success in initiating the Sadowski Coalition, which is now 32 statewide organizations, came from ignorance. I didn't know any of the players in Tallahassee and no one knew me. It's a lesson in how important it can be to have a messenger with no baggage.

As the nation grapples with destabilization due to COVID-19, what programs are available to help keep families in their homes or rental apartments?



The governor acted quickly to declare a state of emergency. With his Executive Order, the SHIP programs (in all 67 counties and larger cities) were able to activate the disaster strategies in their local housing plans. They can keep renters and homeowners who are unable to go to work due to COVID-19 in their homes using SHIP funds. When using SHIP to respond to COVID-19, the usual rental limits do not apply. SHIP funds can be used for temporary rent payments and temporary mortgage payments. Avoiding the loss of housing is paramount.

The Florida Housing Coalition provides weekly COVID-19 Housing and Homeless Webinar Updates to share information about what housing and homeless providers can and should be doing to get through this health crisis. Currently, first and foremost, housing is health care.

As government officials and communities grapple with the aftermath of the coronavirus, how can the Sadowski Fund and SHIP help?

Housing equals jobs was the mantra we used back in 1991-92 to get the Sadowski Act passed. That's because putting money into housing, from ending homelessness to first time homeownership, is the most efficient and effective way to stimulate the economy. The full appropriation of \$370 million in Sadowski Trust Funds this year will bring over \$4.4 billion dollars in positive economic benefit to the state.

How do the programs help stabilize and build communities, especially after disasters or economic challenges?

I've spoken a lot about the SHIP program. I'd like to focus in answering this question on the State Apartment Incentive Loan Program (SAIL). While SHIP normally focuses mostly on homeownership activities, such as helping families to buy their first home or helping older or disabled individuals to get the home repairs they need to stay in their home, the SAIL program focus is on the development of rental apartments. SAIL provides the critically needed gap financing that enables developers to produce apartment communities affordable to Florida's lower paid workforce. Florida's greatest housing need is for affordable rental apartments affordable to lower income households.

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