

Sadowski Trust housing funds will help Florida's 'most vulnerable' now more than ever | Opinion

By Jamie Ross, Special to The Sun Sentinel | April 14, 2020

Housing is healthcare. We have known this for a long time, but never more acutely than now. The full appropriation of Sadowski Trust funds for housing could not have come at a better time.

All 67 counties and large cities in Florida have local housing programs, known as the State Housing Initiatives Partnership (SHIP), which are funded from the dedicated revenue source for affordable housing created in the 1992 Sadowski Act. The SHIP program is the very best housing trust fund program in the nation. It is highly accountable, with substantial state oversight, and is amply flexible to meet local housing needs. And right now, the SHIP program is working in response to the COVID-19 crisis.

This would not have happened without Gov. Ron DeSantis' leadership. By including full funding in his budget and with unwavering support, he set the stage in furtherance of Senate President Bill Galvano and Senate leadership's position for fully funding Florida's housing programs. Ultimately, House leadership agreed to full appropriation for the first time in 13 years.

With the governor's emergency declaration, the local SHIP programs were able to activate the disaster strategies within their local SHIP plans. The Florida Housing Finance Corporation (FHFC), which oversees compliance of the SHIP program, granted statutory and rule waivers that enable the funds to be deployed quickly in response to the COVID-19 crisis.

The SHIP funds will help Floridians who have lost employment due to COVID-19 to stay in their rental housing and in their homes. The halting of evictions and foreclosures is great public policy, but rent and mortgage payments will come due soon, and SHIP will be a critical resource for Floridians hardest hit economically by the pandemic.

The Florida Housing Coalition is the statewide nonprofit that provides training and technical assistance to all the SHIP offices under the state's Catalyst Program.

The FHFC and the Florida Housing Coalition are producing weekly COVID-19 webinars to assist with local on the ground needs during this crisis, sharing best practices from around the state with hundreds of participants each week. The Catalyst Program is helping local communities respond immediately to housing emergencies using SHIP and will assist communities longer term to leverage these homegrown funds with federal housing funds from the CARES Act just signed into law. You can view these resources by visiting flhousing.org/covid-19-housing-related-resources.

When DeSantis earned the mantle of housing champion, it was before anyone had heard of coronavirus. Using the housing trust funds solely for housing was first and foremost to address the housing crisis that already existed and to boost Florida's economy.

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Full appropriation of the Sadowski state and local housing trust funds is going to help Florida's economy at a time when it is critically needed. The fiscal year 2020-21 appropriation of \$370 million dollars will bring over \$4.4 billion in positive economic benefit to Florida.

Florida's bankers, employers and nonprofits, are among the 32 statewide organizational members that comprise the Sadowski Coalition. Sadowski Affiliates include thousands of individuals and nonprofits, including those on the frontline of helping Floridians most in need. We are working together with the help of the Sadowski funds to meet the housing needs of Florida's most vulnerable populations and those who are currently facing unemployment to keep their homes, and to prevent and respond to homelessness.

On behalf of the Sadowski Coalition and the thousands of Sadowski Affiliates, gratitude is extended to the Governor and the Legislature for responding to Florida's housing, economic, and health crisis with full appropriation of the Sadowski state and local housing trust funds.

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