



Jaimie Ross: Sadowski funds essential during, after pandemic

By Jaimie Ross/Special to The Sun | May 20, 2020

The amount of rental assistance needed everywhere in the nation is staggering. As soon as the declaration of disaster was declared for COVID-19, Florida's State Housing Initiatives Partnership (SHIP) programs began reprogramming local housing trust fund dollars to provide emergency rental assistance and mortgage foreclosure prevention funding due to job loss from the pandemic.

This assistance helps both the families who are renting and the landlords who they are renting from. Most landlords have mortgages to pay and without rent coming in they are also in danger of foreclosure.

Families are in desperate need of rent and mortgage assistance throughout the state. For example, when Osceola County SHIP opened its application process for COVID-19-related eviction and foreclosure prevention funding at 8 a.m. on April 6, they received over 500 applications by 9:45 a.m.

One of the families they helped with mortgage payments for two months is a husband and wife who had worked at Disney. They had purchased their modest home with SHIP down-payment assistance. They have a 6-year-old son, and said "this is such a blessing, especially now when we have a second baby on the way."

The SHIP program funding will ultimately be dwarfed by the grant funds from the CARES Act. But while others wait for those funds around the nation, Florida's SHIP funds were able to be deployed immediately as an approved disaster strategy. In fact, in just one recent week, the Florida Housing Finance Corporation deployed an additional \$8 million in disaster funding to bolster the local SHIP funds.

Typically, SHIP funds are not used for rental assistance, but because SHIP is flexible, it was able to be reprogrammed from a focus on homeownership and construction into an emergency rental assistance program. It is reasonable to assume that demand for housing that's affordable will substantially increase due to loss of businesses concomitant with the coronavirus protocols.

What will happen when the moratorium on evictions is lifted and the people living in rental housing are not able to go back to work? Families will lose their housing. Some will find families or friends to help out, but many will become homeless.

The 2020 Home Matters Report, published by the Florida Housing Coalition, has good news on Florida's success in reducing homelessness. It reports that the number of households experiencing homelessness has been going down in Florida, from 48,069 in 2007 to 28,328 as of January.

But evictions from COVID-related job losses will likely move that downward trajectory skyward. To avoid that increase in homelessness, we need a massive rental assistance effort. Fortunately, additional congressional appropriation for massive rental assistance is expected.

Once the 2020-21 appropriation for affordable housing in the current budget is signed into law and distributed according to its population-based formula, communities will receive funds to make repairs and resiliency improvements and assist in the economic recovery by producing and preserving housing that's affordable and will remain standing in the face of hurricanes.

The SHIP program is supported by 32 statewide organizations, including the Florida Realtors, the Florida Chamber of Commerce, Associated Industries of Florida to Florida AARP, Florida United Way, Florida Conference of Catholic Bishops, Florida Impact, the Florida Association of Counties and the Florida League of Cities. It has again proven to be the best designed and implemented housing program in the nation.



Elected officials, including the governor, state legislators, and local commissioners and councilmembers should be applauded for their continuing support of the Sadowski State and Local Housing Trust Fund programs; they are helping Floridians stay housed through this health care and economic crisis.

As we enter the recovery phase, the Sadowski State and Local Housing Trust Funds will create jobs and boost Florida's economy, and it will be essential to Florida and Floridians getting back on their feet after the pandemic. Housing is health care and housing equals jobs.

Jaimie Ross is the facilitator of the Sadowski Coalition and the president and CEO of the Florida Housing Coalition.

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