



Sadowski Coalition

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BUSINESS/ INDUSTRY GROUPS

**Associated Industries of Florida
Coalition of Affordable Housing Providers
Florida Realtors
Florida Bankers Association
Florida Chamber of Commerce
Florida Home Builders Association
Fla. Manufactured Housing Association
Florida Retail Federation**

GOVERNMENT

**Florida Association of Counties
Florida Association of
Local Housing Finance Authorities
Florida Association of Housing and
Redevelopment Officials
Florida League of Cities**

ADVOCATES FOR THE ELDERLY

**AARP of Florida
Florida Association of Homes
and Services for the Aging**

SOCIAL SERVICES/LOW INCOME HOUSING ADVOCATES

**Florida Legal Services
Florida Coalition for the Homeless
Florida Housing Coalition
Florida Supportive Housing Coalition
United Way of Florida**

PLANNING/GROWTH MANAGEMENT ORGANIZATIONS

**1000 Friends of Florida
Florida Chapter of American
Planning Association**

FAITH BASED ORGANIZATIONS

**Florida Catholic Conference
Florida Impact
Habitat for Humanity of
Florida**

Contact Information



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The Sadowski Housing Coalition History

- 11 diverse statewide organizations brought together by 1000 Friends of Florida in 1991
- Local governments need funding to implement housing elements
- **Housing = Jobs**
- Created Dedicated Revenue Source for State and Local Housing Trust Funds
- Created the SHIP program

Dedicated Revenue Source for Housing

- Doc stamp tax paid on all real estate transactions was increased in 1992
- Those monies were dedicated to the state and local housing trust funds
- 70% of directed funds to local governments (all 67 counties) and Florida's entitlement cities to fund the SHIP program.
- 30% of funds used by the Florida Housing Finance Corporation for programs such as SAIL, PLP, and the Guarantee Fund Program

How Do These Programs Work: SHIP

- SHIP provides down payment and closing cost assistance to new homeowners and housing rehabilitation for owner occupied homes, primarily to keep low income elders safe in their homes.
- SHIP program is flexible enough for locally designed programs, but has statutory parameters that emphasize spending monies rapidly, primarily on construction and home ownership; highly leveraged, with oversight, technical assistance, and annual reports to ensure accountability

How Do These Programs Work: SAIL

- SAIL is used for gap financing, enabling the private sector to develop and preserve much needed rental housing for low paid workforce, persons with disabilities and the elderly. SAIL is the most highly leveraged of all Florida's housing programs.

What Happened?

- For 10 years- 1992- 2002 all was good
- 2002 brought the start of a movement from the office of the Governor to dismantle the housing trust funds
- A cap on the housing trust funds was adopted in 2005 to become effective in 2007
- The trust funds were regularly left unappropriated or diverted to GR from 2002-present

Efforts to Dismantle the Trust Funds Failed

- The Sadowski Coalition prevented the dismantling of the trust funds and fought to repeal the cap on the trust funds for four years

The Sadowski Housing Coalition Today

- Grown from 11 statewide organizations to 24 statewide organizations
- Strength comes from breadth of membership
- Objectives- to restore the trust funds to the original form (repeal the cap)
- Stop the diversion of trust fund monies to general revenue

What Happened in 2010

- New Strategy: The Sadowski Education Effort
- Individual meetings with every legislator
- Sadowski Coalition meetings with key legislators
- Editorial Board meetings throughout state
- Housing bill to repeal cap managed same way as initial passage
- Bill passed in House, but failed in Senate due to last minute unrelated amendment

2011 Session

- Challenge- enormous deficit and a legislature that is accustomed to diverting housing trust funds
- Sadowski Education Effort- using professional communications and consulting firm
- Repeal of Cap (coupled with no new construction)
- Appropriation of housing trust fund monies for housing

2011 Session



Patricia Fitzgerald, President of the Florida Realtors® (the Realtors were 1,000 people strong at the Capitol on Housing Day) stressed that SHIP is needed now to help Florida's real estate market recover from the foreclosure crisis and assist families achieve the American Dream of affordable homeownership, by providing down payment and closing cost assistance at a time when more opportunities are available.

Success!

- Won repeal of the cap in 2011
- Current effort in 2012 is to appropriate housing trust fund money for housing (prevent diversion to general revenue)
- Affordable housing is key to Florida's economic recovery: Creating nearly **15,000 jobs** in Florida and over **\$1.4 BILLION in economic impact.**

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Comprehensive Sadowski Coalition information is available at the Florida Housing Coalition: <http://www.flhousing.org/trust-fund-advocacy>