

Older Floridians:

Sadowski Funds allow Seniors to Live Independently and with Dignity

Affordable housing for older Floridians has been a mainstay of the Sadowski programs since they were created. Local SHIP programs have allowed thousands of elderly homeowners to stay in their homes by funding emergency repairs and accessibility retrofits. Florida Statutes also require 10% of SAIL funds to be set aside for rental developments that serve elderly households.

Key facts:

- From 2007 to 2011, over 700,000 elderly, low-income households in Florida were living in housing that was unaffordable, substandard, or overcrowded (HUD Comprehensive Housing Affordability Strategy data).
- In 2008, the per-person cost to Medicaid of older Floridians receiving Home and Community Based Services (HCBS) was \$10,380, compared to \$30,019 for nursing home care (AARP 2012).
- Between the 2006-07 and 2011-12 fiscal years, SHIP assisted over 8,300 households headed by someone age 62 or older (Florida Housing Finance Corporation data).
- Among rental housing developments with outstanding SAIL loans, over 7,700 apartments—13% of the total—serve elderly households (Florida Housing Finance Corporation annual report).

Sadowski housing programs will be more important than ever as the “Silver Tsunami” hits Florida. Many seniors on fixed incomes have seen their retirement savings wiped out in the Great Recession, and they struggle to make repairs necessary for life-safety and accessibility. Seniors overwhelmingly prefer living in the community to entering nursing homes, and SHIP and SAIL help make this possible while saving the state money. It’s truly a win-win!



Mrs. Jessie Hatton's home in Gadsden County had no toilet, bathtub or insulation. The day after she moved out, the porch roof collapsed. SHIP funds helped reconstruct 80-year-old Mrs. Hatton's house to 21st century standards.

SHIP + Volunteer Labor Helps Elder Stay in Her Home with Dignity

Effie Theus could not afford to bring her home up to code. The County used SHIP funds, combined with volunteer labor from Habitat for Humanity and YouthBuild, to fix the leaky roof, repair the electrical and septic systems, and install central heating.



Learn More at: www.SadowskiCoalition.com