Ending Homelessness:  
Sadowski Funds Make Home a Reality

The main cause of homelessness is a shortage of affordable housing. Florida, like many other states, has made progress in reducing its homeless population through public-private partnerships to create permanent affordable housing. SHIP gives communities the flexibility they need to invest in shelters and housing for people experiencing homelessness, depending on local needs. In addition, 5% of SAIL funds are set aside for rental developments targeted to people exiting homelessness.

Key facts:
• Florida communities counted a total of 41,542 people on the streets or in homeless shelters in 2014—a 15% decline since 2007 (HUD Point-in-Time Count data).
• Between the 2006-07 and 2011-12 fiscal years, SHIP benefited about 500 homeless households (Florida Housing Finance Corporation data).
• Among rental housing developments with outstanding SAIL loans, 736 apartment units are located in developments that specifically target formerly homeless people. This number does not include units in other rental developments that are set aside for formerly homeless tenants (Florida Housing Finance Corporation data).

Although SHIP is primarily a homeownership program, it has a powerful role to play in helping people move from homelessness to self-sufficiency. Communities across Florida have successfully used SHIP to help fund emergency shelters, transitional housing, and security/utility deposit assistance.

Rehabbed Hotel Becomes a 20-Unit Apartment Complex for Homeless

The Transition House rehabbed a former Osceola County hotel into Victory Village, a 20-unit apartment complex for formerly homeless families. SHIP is used to help families pay security and utility deposits. When a family moves out of the unit, the landlord returns the remaining security deposit funds to the SHIP program, allowing it to help the next family.

Learn More at: www.SadowskiCoalition.com