



Jaimie Ross

Whenever someone asks me how I got into affordable housing, I tell them the story about the “Nuns in Apopka.” I was a land use and real property lawyer in an Orlando law firm in the late ‘80s when I was introduced to Catholic nuns in Apopka who were struggling to develop two single family farmworker subdivisions with Housing Predevelopment Trust Fund monies they received from the Florida Department of Community Affairs. They were facing penalties for failing to comply with the terms of the loan and I provided pro bono representation to them in their administrative appeal. I was reminded of the “Nuns in Apopka” last month when the Orlando Sentinel published a tribute in honor of Sister Cathy Gorman, one of those nuns, who recently died after a lifetime of dedicated service to social justice.

The “Nuns in Apopka” were in the business of helping farmworkers with a variety of issues, from obtaining social services to medical care, but had no experience with affordable housing at the time they were contacted by the state and encouraged to apply for a housing loan designed to assist in the development of farmworker housing. Technical assistance was not provided. Engineering bills and predevelopment woes mounted with no houses on the horizon. But there is a happy ending to this story-- ultimately, Lewis Kellom with Homes in Partnership, took over the two sites and built out the projects using its self-help program to successfully develop the farmworker subdivisions.

Today, the Housing Predevelopment Trust Fund is administered by the Florida Housing Finance Corporation and is now known as the Predevelopment Loan Program. The Predevelopment Loan Program had a rocky start over 20 years ago, but is currently one of Florida’s most important programs and one that is in need of funding from the state housing trust funds for continued success. In the story on page 8, we celebrate a few of the many successes of the Predevelopment Loan Program; a program that is designed to help build the capacity of nonprofit organizations and develop housing for Florida’s most vulnerable populations.

When the Legislature uses the Sadowski trust fund monies for purposes other than housing, the Predevelopment Loan Program, as well as the rest of Florida’s stellar housing programs, such as SAIL and SHIP, suffer profound damage. In this edition of *Housing News Network Journal*, we have highlighted several developments that would not and could not be built without the help of the Sadowski state and local housing trust funds. These developments not only provide homes for Florida’s most vulnerable citizens, including the frail elderly and disabled, but provide jobs and economic activity that Florida desperately needs.

The Florida Housing Coalition and the larger Sadowski Coalition have been advocating to restore the state and local housing trust funds by asking the Legislature to repeal the artificial and arbitrary cap that was enacted in 2007 and by asking the Legislature to appropriate all the monies in the state and local housing trust funds for Florida’s existing housing programs.

The 2010-2011 fiscal year trust fund money is expected to be \$194 million. If the Legislature appropriates this money for housing, it will create almost 15,000 jobs and economic activity of over \$1.4 billion. Can Florida afford not to use its housing trust fund monies for housing?

The Sadowski Act dedicated revenue source for affordable housing created a housing delivery infrastructure of human capital in Florida. When the Sadowski Act passed in 1992, it opened the door for a new line of business for market rate and commercial developers, and ensured that every county in Florida, would have a housing department. This local infrastructure was key in helping Florida deploy federal and state disaster assistance after hurricane devastation.

When Sadowski funds are not used for housing, there are repercussions to our housing delivery system, including the human infrastructure needed to effectively run a housing program. By way of example, the Okaloosa County Community Development Corporation, which entirely implements SHIP for the County, has recently lost two full time employees with 11 years of service, due to a lack of SHIP funding.

The Okaloosa CDC has a successful track record of making a significant and positive impact in Okaloosa County, including assisting:

- 53 families become first time home buyers
- 15 families avoid foreclosure
- 39 homeowners with much needed housing rehabilitation
- 28 families obtain affordable multi-family rental units.

The Okaloosa CDC has leveraged SHIP and Federal Home Loan Bank funds to construct a 12 unit homeless shelter, and is prepared to continue with another 10 units in phase 2 pending future funding.



Okaloosa County is completing 66 homeownership units funded with SHIP and HOME.