

# SHIP and Legislative Advocacy



**Jaimie Ross**, of 1000 Friends of Florida, initiated what came to be known as the Sadowski Coalition in the summer of 1991 and continues to facilitate the Sadowski Coalition today. She moderated the panel. Panelists pictured from right to left.

**Mark Hendrickson**, of the Florida Association of Local Housing Finance Authorities, was the Executive Director of the Florida Housing Finance Agency (now known as the FHFC) when the Sadowski Act passed; he reiterated the importance of the proven success that is SHIP and SAIL. No programs can boast a better record than SHIP for providing homeownership through meaningful homebuyer readiness counseling and sustainable mortgages; or SAIL for providing a small amount of gap financing to leverage multi-family loans that are needed to house Florida's most vulnerable renters. Both programs pass tough scrutiny for accountability, which was key for gaining legislative approval of the Sadowski Act.

**Doug Buck**, of the Florida Home Builders Association, explained that when the building industry agreed to the documentary stamp increase in 1992 it made economic sense. Housing = Jobs. The monies raised by the doc stamp increase would be dedicated predominantly to the construction of housing, a key driver in Florida's economy.

The FHBA acknowledges that the home financing/foreclosure crisis has meant that moving the existing inventory, rather than constructing new homes is needed. He agreed with Senator Pruitt that too many current legislators do not understand that SHIP can be used for down payment and closing costs to help move that existing inventory. We need to do a better job of education.

**Trey Price**, of the Florida Realtors, emphasized the need to hold legislators to the promise of the trust funds: to keep the trust in the housing trust funds. He and Doug agreed that it is becoming increasingly difficult for them to explain to their memberships why the doc stamp increase should not be repealed if the Legislature continues to divert the housing trust monies to general revenue.

**Kent Spuhler**, of Florida Legal Services, explained the value of bringing "Mini-Sadowski Coalitions" together at the local level to meet with legislators in their home/district offices. Legislators want to hear from their own constituents. While some interest groups have considerable sway with legislators because of campaign contributions, you should never underestimate the impact you can make with your local legislator by establishing a personal relationship, which always begins in the district. [HNN](#)

