

Support Creating Extremely Low Income and Special Needs Housing

- ◆ The **biggest contributing factor to homelessness** in Florida is **the lack of affordable housing**.
- ◆ To afford a 2-bedroom apartment at fair market rental rates in Florida, a household needs an **hourly wage of \$16.35 or an annual income of \$34,000**. (*NLIHC 2006 Out of Reach Report*)
- ◆ More than **1 million extremely low income (ELI) households in Florida** earn **\$16,333 or less**. (*2000 U.S. Census*)
- ◆ Extremely low income and special needs households - working families at risk of becoming homeless, persons with disabilities, youth aging out of foster care, victims of domestic violence, frail elders and certain veterans - have the **greatest housing needs and greatest risk of becoming homeless**.
- ◆ Florida's housing crisis has caused CNAs, pharmacy assistants, child care workers, waiters/waitresses, bank tellers, school bus drivers, cashiers and maids/housekeepers to **use most of their wages on rent**.
 - A person full time at minimum wage (\$6.79) earns about **\$14,100 annually** and must **work 96 hours** per week or **2.4 full-time jobs** in order to afford a 2-bedroom apartment in Florida or **pay no more than \$352** in rent per month.
 - A **disabled person** who depends on SSI (receiving \$603 per month) can afford **rent of no more than \$181 a month for rent**, while the fair market rate for a 1-bedroom apartment is \$715. (*2006 Out of Reach*)
- ◆ According to the Florida Housing Finance Corporation (FHFC), **60 percent of the remaining housing need in Florida** is among **households with incomes below 30 percent of area median income (AMI)**.
- ◆ In 2005, **only three (3) percent** of state-assisted rental property funding targeted these Floridians.
- ◆ FHFC analysis shows 90 percent of the rental housing produced, using subsidy within the state's control, was targeted to households at or above 50 percent of AMI; while **90 percent of Florida's unmet housing need** is experienced by **households with incomes below 50 percent of AMI**.
- ◆ Supportive housing is the **proven solution** for stabilizing and housing people homeless and special needs households. (*Common Sense, Florida Supportive Housing Coalition - FLSHC*)
- ◆ Providing affordable housing for special needs populations is beneficial to the individual, **improves the community's** quality of life, **saves the government money** and **invigorates the economy**. (*FLSHC*)
- ◆ Florida's Agency for Persons with Disabilities found that providing support services to people placed in affordable housing cost **\$20,000 to \$70,000 less per person per year** than providing the same services in an institutional setting. (*FLSHC*)
- ◆ In Duval County, a 2004 study shows **the cost of homelessness** on the healthcare and criminal justice system is **at least \$6.8 million a year** and this doesn't include all related costs. (*FLSHC*)
- ◆ According to the same study, the **total cost to not produce housing is \$35 million a year**. (*FLSHC*)

State housing policies and funding should be directed to provide more housing for extremely low income and special needs households.