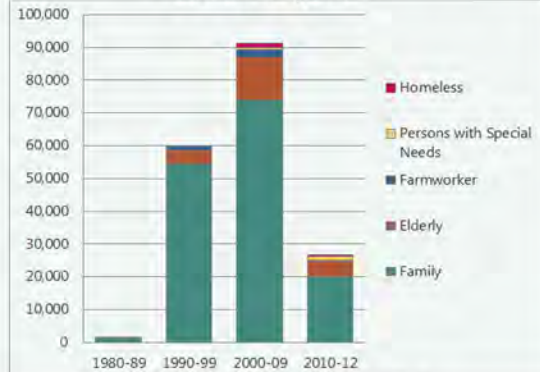


# Historical Production – # of Affordable Housing Units

From 1980-2012, a total of 3,568 units of rental housing have been developed for persons with special needs and the homeless. Of this number, 962 have been affordable rental units partially funded by the state's State Apartment Incentive Loan (SAIL) program. By comparison, 175,696 rental units have been developed to serve families, the elderly, and farmworkers. The need for supportive housing by those who require social, medical and employment support services far exceeds the available supply of units for persons with special needs by a factor of 48.

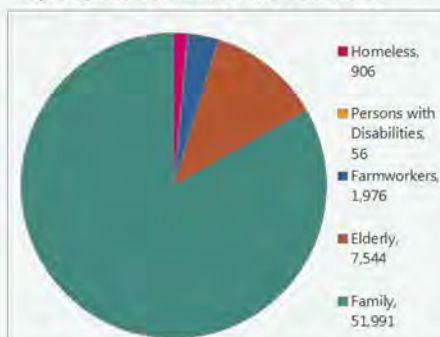
# of Housing Units Available Statewide –  
Financed by FHFC <sup>(2)</sup>



Units Produced by Decade

	1980-1989	1990-1999	2000-2009	2010-2012	Total
Homeless	0	0	1,371	498	1,869
Persons with Special Needs	0	0	555	1,144	1,699
Farmworker	40	1,345	2,364	64	3,813
Elderly	56	4,295	13,154	4,949	22,454
Family	1,272	54,317	73,852	19,988	149,429
<b>Totals</b>	<b>1,368</b>	<b>59,957</b>	<b>91,296</b>	<b>26,643</b>	<b>179,264</b>

Cumulative Number of SAIL Rental Units Built by FHFC  
by Population Served, 1980-2012 <sup>(2)</sup>



SAIL Units Produced by Decade and Population

Earliest Year Built / Funded	Homeless	Persons with Disabilities	Farmworker	Elderly	Family	Total
1980-1989	0	0	40	56	273	369
1990-1999	0	0	793	1,862	13,119	15,774
2000-2009	906	56	1,143	4,994	28,961	36,060
2010-2012	0	0	0	632	9,638	10,270
<b>Totals</b>	<b>906</b>	<b>56</b>	<b>1,976</b>	<b>7,544</b>	<b>51,991</b>	<b>62,473</b>

...**25 years**

*of affordable housing development has produced only 3,568 units of rental housing for persons with special needs and the homeless.*

**Total Units Produced:  
179,264**

...**only 2%**  
*for persons with special needs and the homeless.*

<sup>(2)</sup> Data Source: Florida Housing Finance Corporation



# Persons with Special Needs

Based upon the most recent data available, there are an estimated 341,775 Floridians with special needs who are potentially in need of affordable supportive housing. Florida State Statute 420.004(13) defines persons with special needs as the homeless, survivors of domestic violence, persons with a disability, youth aging out of foster care, and persons receiving veterans benefits. Because individuals may often be characterized as having more than one special need (e.g. elderly and a disability, or veteran with a mental illness), the total estimated number of these persons and households in need of housing has been conservatively adjusted for a 50% rate of possible duplication, reducing the projected estimate of persons in need to 170,888.



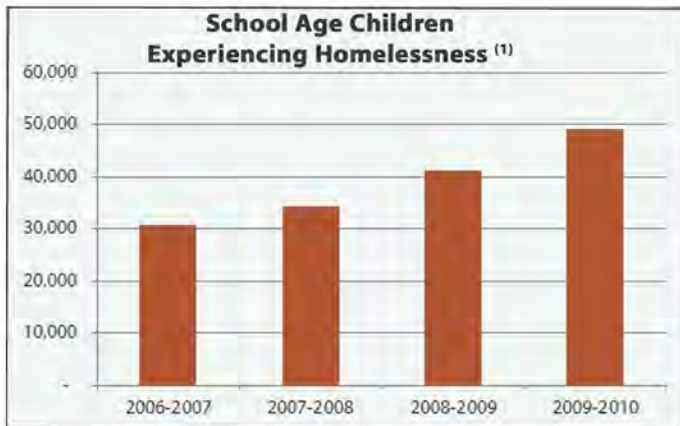
<b>Households with Disabilities</b> renters only, at 60% of AMI or below receiving Social Security or SSI Source: Shimberg 2012	<b>81,646</b>
<b>Homeless Children</b> 2012 Florida Dept. of Education	<b>63,685</b>
<b>Homeless Veterans</b> 2009-2011 HUD Report to Congress	<b>7,794</b>
<b>Youth Aging Out of Foster Care Per Year</b> 2009 DCF Report Data	<b>6,653</b>
<b>Persons with Severe Mental Illness / Substance Abuse</b> 2009 DCF Data <sup>(1)</sup>	<b>136,000</b>
<b>Persons with Developmental Disabilities</b> and seeking to live independently 2009 APD Data <sup>(1)</sup>	<b>30,000</b>
<b>Survivors of Domestic Violence</b> per year, seeking emergency shelter 2011-12 DCF: FI Coalition Against Domestic Violence Shelter Data	<b>15,997</b>
<b>Total Number of Persons with Special Needs</b>	<b>341,775</b>

- **Estimated # of Total Special Needs Population:** **341,775**
- **Adjusted for 50% Duplication Factor:** **170,888**

<sup>(1)</sup> Florida Housing Finance Corporation December 2009 Strategic Plan, containing data from the Department of Children and Families (DCF) and the Florida Agency for Persons with Disabilities (APD). In addition to Special Needs Populations, there are also the following groups in need of supportive or affordable housing: Families (ELI Only): 482,975; Elderly Households (Age 75+ with at least one household member disabled): 30,692; Farmworkers (MF with Families Gap only): 27,290.



# Demographic Trends

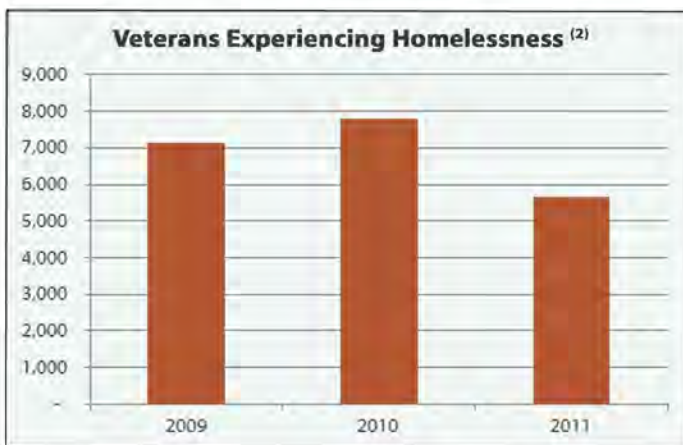


While demographic trends vary, there is a constant, if not increasing, demand projected for affordable supportive rental housing across a wide range of population groups including:

- Homeless children
- Homeless veterans and veterans at risk of homelessness
- Persons with disabilities
- "Frail" elderly over the age of 75
- Extremely low-income families

Notably:

- FL Department of Education reported 63,685 homeless children attended public schools in 2011-2012 school year.
- Florida has the third largest population of veterans in the nation, after California and Texas, with more than 1.6 million veterans – 12 percent of the population 18 and over.
- As baby boomers age there will be a dramatic increase in the number of frail elderly living alone.
- According to the U.S. Interagency Council on Homelessness, affordable and supportive housing is cost effective compared to the cost of other common forms of intervention.



**171,274 Households of Persons with Disabilities are Severely Cost-Burdened.**  
Within these the following characteristics can be found:

Below poverty line	113,019
Receiving Social Security or SSI Income	81,646
Include at least one person aged 22-64 who is unemployed	28,724
In substandard housing	11,867

**171,274 Severely Cost Burdened<sup>(3)</sup> Households of Persons with Disabilities - Rental Only <sup>(4)</sup>**

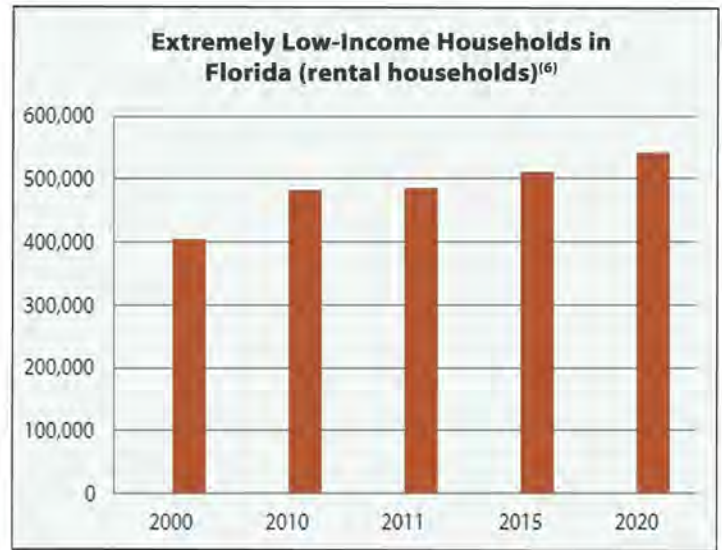
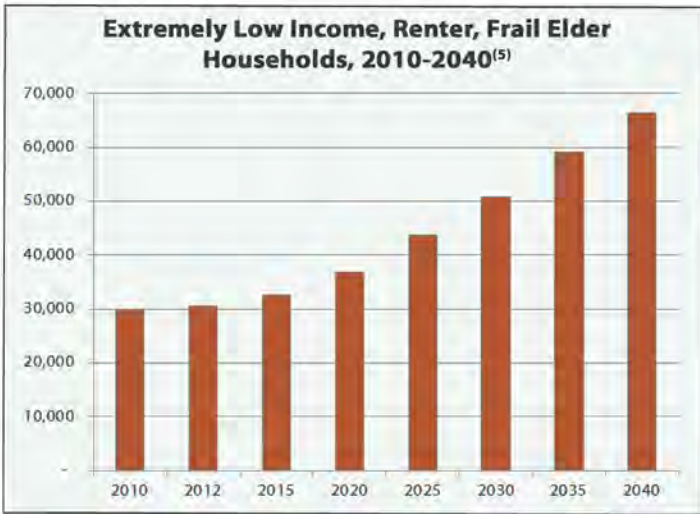


<sup>(1)</sup> Florida Plan to End Child Homelessness, April 2011.

<sup>(2)</sup> HUD, Veterans Homelessness Supplements to Annual Homeless Assessment Report to Congress, 2009-2011.

<sup>(3)</sup> Severely cost burdened is defined as a household spending more than 50% of Household Income on rental housing costs. AMI: Area Median Income.

<sup>(4)</sup> U of FL Shimberg Center for Housing Studies, based on 2006-2010 American Community Survey and population projections by the Bureau of Economic and Business Research, University of Florida.



### Cost Per Day Per Person<sup>(7)</sup>

\$1,940	Hospital Inpatient
\$905	Emergency Room
\$604	Psychiatric Hospital
\$527	Ambulance
\$256	Detox
\$87	Jail
<b>\$31</b>	<b>Affordable and Supportive Housing</b>
\$28	Emergency Shelter

Prepared by Florida Community Loan Fund, Inc.  
02/01/2013

<sup>(5)</sup> Sources: U of FL Shimberg Center estimates and projections based on 2010 U.S. Census, 2007-2011 American Community Survey. Extremely Low-Income refers to household with income at or below 30% AMI. Renter households only. Frail elder defined as household where the head is age 75 or older and at least one household member is both age 75 or older and is disabled.

<sup>(6)</sup> U of FL Shimberg Center for Housing Studies, Statewide Rental Market Studies from 2004, 2007 and 2010.

<sup>(7)</sup> U.S. Interagency Council on Homelessness.



# Economic Efficiencies

<b>Doc Stamp Revenue Allocation</b>	<b>\$50 million</b>
<b>Private Capital and Non-State Resources Leveraged<sup>(1)</sup></b>	<b>\$135.76 million</b>
<b>Statewide Total \$ Impact</b>	<b>\$185.76 million</b>
<b>Supportive Housing Units Produced<sup>(2)</sup></b>	<b>1,200 *</b>
<b>Jobs Created<sup>(2)</sup></b>	<b>4,778</b>
<b>Estimated Business Tax Revenue<sup>(2)</sup></b>	<b>\$24.86 million</b>

*\* ...would increase the State's total supply of special needs housing by 33%*

## **Cost Savings Impacts from Rental Housing with Community Based Supportive Services**

Cost benefits studies from across the country report that providing rental housing combined with community-based supportive services can significantly reduce the usage of other forms of publicly funded interventions. Savings reductions include<sup>(3)</sup>:

- **98% in ER visits and 62% in ER costs**
- **95% in mental health inpatient hospitalization**
- **84% in detoxification costs**
- **84% in days spent in correctional facilities**

<sup>(1)</sup> Historical leveraging of SAIL program funds has been 4.27:1 with non-state resources. (Source: U of FL, Economic Contributions of the Florida Housing Finance Corporation in 2010, White Paper dated May 24, 2012.) For purposes of this estimation, a conservative ratio of 2.72:1 was used.

<sup>(2)</sup> Based on Statewide Economic Multiplier Factors assuming 65% in new construction and 35% residential rehab. Data Source: IMPLAN (MIG, Inc.) 2011.

<sup>(3)</sup> FHFC Memo on Benefits of Using Affordable Housing Resources to Finance Supportive Housing dated January 15, 2013



# Cost Savings Examples

## Persons with Disabilities<sup>(4)</sup>

Supportive Housing saves public resources by:

- \$20,000 per person per year instead of a group home;
- \$60,000 per person per year instead of a nursing home;
- \$100,000 per person per year instead of a state hospital.

## Homeless Persons with Chronical Medical Illness

DCF reported 20,000 homeless persons with chronic medical illness in Florida in 2010. When chronically medically ill homeless persons are permanently housed, there is less spent on more costly emergency shelter housing, emergency medical health treatment, institutionalization, and legal service interventions.

Cost savings per chronically medically ill homeless person per year<sup>(5)</sup>: **\$6,300 – \$9,800**

Estimated 1-Year Savings for 20,000 chronically ill homeless persons<sup>(5)</sup>:  
**\$126 – \$196 million**



*Pictured: The Clusters, Coral Springs, FL, supportive housing for persons with mental illnesses, developed by Broward Housing Solutions*



*Pictured: ACTS, Tampa, FL, provides supportive housing for persons with dual diagnoses of mental illnesses and substance abuse disorder*

Prepared by Florida Community Loan Fund, Inc.  
02/01/2013

<sup>(4)</sup> Florida Housing Finance Corporation memo on Benefits of Using Affordable Housing Resources to Finance Supportive Housing.

<sup>(5)</sup> Florida Housing Finance Corporation memo on Benefits of Using Affordable Housing Resources to Finance Supportive Housing, dated January 15, 2013, data from DCF 2010 Report on Homeless Conditions in Florida.