



# End the historic sweep of critical affordable housing dollars | Opinion

By **Nancy Robin**

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**F**or many of us, owning a home of our own is the American Dream. Historically, homeownership has been the path to economic security and upward mobility, particularly for low-income and minority families. The American Dream is being shattered, however, by rising home prices, low wages and broken promises by the [Florida Legislature](#), which has failed to fully fund the Sadowski Housing Trust Fund.

The benefits of homeownership are numerous. Compared to renters of the same age, race and income, children of homeowners perform better in school and graduate from high school and college in greater numbers. Homeownership results in better health, reduced crime and increased civic engagement.

Owning a home also allows one to build assets and save for the future. This is especially true for low-income and minority families. Habitat for Humanity homeowners tell us that buying a home proves to their children that with hard work and perseverance, dreams really can come true.

Sadly, homeownership is far beyond the reach of the vast majority of our hard working, low-income households. Over half of Broward County's workforce falls into the low income category, earning wages below 80 percent of the area median income. Compounding this crisis is the cost of available rentals, which are unaffordable to 85 percent of median income earners.

Florida lawmakers have the power to help more low-income families find a decent place to call home by ensuring 100 percent of the Sadowski housing trust funds are used solely for affordable housing programs. We are very encouraged that the Florida Senate has passed a bill which preserves Sadowski funds for their intended use and stops the diversion of what, since 2003, totals more than \$2 billion — dollars swept from the trust fund for purposes other than affordable housing. (Note: Broward also has the distinction of contributing far more to the fund than it receives — an estimated \$80-plus million over the last five years.)

It is now up to the Florida House to support this bill and end the historic sweep of millions of dollars. Senators, representatives and we the citizens have the opportunity to say, “Stop!” to protect the American Dream of homeownership, and to keep a roof overhead for the cashiers, health care workers, servers and others who are working hard to build a future in Florida.

Go to [www.myfloridahouse.gov](http://www.myfloridahouse.gov) and [www.myfloridasenate.gov](http://www.myfloridasenate.gov) to find your legislators. If you agree that everyone deserves a decent place to live, then tell them you support preserving 100 percent of the Sadowski Housing Trust Fund for affordable housing. Urge them to stay committed to this goal. Contact us at [info@habitatbroward.org](mailto:info@habitatbroward.org) for more information.

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