



River Region Human Services, Inc.

2055 Reyko Road, Suite 101 • Jacksonville, Florida 32207 • 904-899-6300 • Fax 904-899-6380

October 3, 2007

Mr. Stephen P. Auger
Executive Director
Florida Housing Finance Corporation
227 North Bronough Street, Suite 5000
Tallahassee, FL 32301

Re: SAIL Program

Dear Mr. Auger:

I am writing to advise you of our concerns, as a non-profit participating as a co-developer in Applications submitted to Florida Housing Finance Corporation, relative to any consideration you may be giving to reducing the SAIL per unit and/or imposing a cap. We are partners in Andy's Place, funded in 2007 with the higher limits of \$70,000 per unit and \$5 million request cap; this funding was essential to make this project possible.

The reduction of SAIL allocations to the limit of \$55,000 per unit or a \$4 million request cap would greatly impact our efforts to provide housing for the homeless. Any area of the State (not located in Miami-Dade County) proposing a homeless project will suffer due to the funding sources available to Miami-Dade that aren't available anywhere else in the State. Since the SAIL program is a low-interest rate mortgage loan that bridges the gap between a project's primary financing and total project cost, I encourage you to balance the need to set a SAIL per unit request cap that is designed to guard against abusive request amounts; and identifying the need for a sufficient loan amount to provide the necessary financing for a homeless project.

Thank you for your thoughtful consideration of my recommendations.

Sincerely,

Derya E. Williams
Chief Executive Officer

Substance Abuse, Mental Health, and HIV/AIDS Services

Some Programs Funded in Part by:
State of Florida • City of Jacksonville • Department of Children & Families
Center for Substance Abuse Treatment (CSAT)
Center for Substance Abuse Prevention (CSAP)