

Dear fellow Americans,

1.

- What are the essential issues affecting the provision of affordable housing in Florida today and what will they be in the coming years?

The disabled person(s) face many hardships in housing purchases. First the actual purchase can often be taken as somewhat of a joke by many in the purchase process. The disabled are not joking when they tell the realtor, loan officer or other important persons in the purchase process that they are serious buyers. They wonder why a disabled person would want to own a home when they can live in government subsidized housing for free. Free is not correct just as why the disabled would want to be grouped together like a sardine can. The disabled wants freedom and privacy of owning their own home just like those not disabled people. The disabled are often offered suggestions as to why they should be looking elsewhere for their housing needs. As if they do not know what they want.

The disabled also face different and often insurmountable obstacles that can be not only physically but financially challenging. The disabled home purchaser face higher living expenses that are often the delineating factor that stops the purchase if not the actual functioning of home living. The disabled typically must pay for physically demanding labor typically performed by the non disabled person. Simple chores like cleaning, painting, and maintenance just to name a few.

Time is also a factor, the disabled typically take a small chore and perform it diligently, except it can take them much longer to do the very same task.

2.

- What should Florida Housing and our many partners do to address these issues?

Habitat for Humanity performs a very much needed volunteer assistance to the financially disadvantaged and sometimes the disabled. But the disabled need more, they need continuing assistance for a greatly extended duration and perhaps never ending help. This extra help is not just financially necessary but more importantly it is a physical necessity. Common chores are at times easily performed by the disabled person but the very next day this same task is impossible to perform.

My suggestion is to join or partner with some of the youth oriented organizations like the Boy Scouts of America, the Girl Scouts, Boys Clubs, various religious groups to more appropriately assist these disabled homeowners like myself that so desperately want to be home owners but lack both funds and the physical abilities needed to live in their own home.

3.

- How can we improve the delivery and increase the production of affordable housing units in Florida?

I believe that manufactured housing is the key. The manufactured housing industry is both an efficient and financially viable industry that would fit the needs of the many disabled and income challenged individuals. The MH industry would create many jobs in depressed areas and give these needed jobs to these same disadvantaged people to help them out of poverty.

4.

- How should we utilize our limited resources in the near and long term to best address Florida's most crucial affordable housing needs?

When we direct our resources to the base of the fire it extinguishes this fire faster and more efficiently. If we can direct our resources where they are most needed without warehousing the financially challenged (as is the current policy) we all will gain on this multi faceted puzzle.

Thank You

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