



We build strength, stability, self-reliance and shelter.

Community Contribution Tax Credit Program (CCTCP)

Summary: The CCTCP encourages private sector participation in community improvement and revitalization projects by providing up to a 50 percent tax credit on donations made to approved nonprofit organizations. The credits may be used against sales taxes, corporate income taxes, or insurance premium taxes. The program is administered by the Department of Economic Opportunity (DEO) and donors must claim credits from the Department of Revenue (DOR).

History: The CCTCP was established in 1980 with the goal of building partnerships between the private and nonprofit sectors to further community improvement projects. The program has been successful in reducing poverty, providing economic opportunity, and expanding affordable homeownership opportunities for low-income families—as defined by Florida Statute 420.9701. Since 1998, Habitat for Humanity has utilized CCTCP to partner with 800+ businesses to build 4,000+ homes throughout Florida.

Tax Credits: Between 2014-2017 the tax credits allocated for CCTCP averaged \$20 million, peaking at \$24.9 million in FY 2016-2017. Each year the tax credits available were used in full, with many businesses inquiring about further participation if more credits were available. Florida Statute 220.183 funds CCTCP annually at \$10.5 million beginning in FY 2020-2021.

- FY 16/17 (\$24.9)
- FY 17/18 (\$21.4)
- FY 18/19 (\$12.5)
- FY 19/20 (\$13.5)
- FY 20/21 (\$10.5)

Our Ask: Increase CCTCP funding to \$15.5 million annually by amending Florida Statute 220.183.

This will allow Habitat to:

- Expand partnerships with private businesses to build more affordable homes
- Provide the resources necessary for strong post-disaster rebuilding programs
- Leverage the strength and philanthropic tendencies of the private sector to find market-based housing solutions
- Stabilize families while creating jobs, improving communities, and helping hardworking families achieve their American dream



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Sadowski Affordable Housing Trust Fund

Summary: The Sadowski Act dedicates a portion of the documentary stamp tax paid on all real estate transactions to an affordable housing trust fund—supporting programs administered by local governments. The revenue is used to fund the State Housing Initiatives Partnership (SHIP) program and the State Apartment Incentive Loan (SAIL) program.

History: Supported by a coalition of interest groups, including home builders, realtors, nonprofits, and faith-based organizations, the Sadowski Act passed in 1992. The legislation developed a funding mechanism for state and local housing programs while creating a flexible framework for local programs to operate within.

SHIP: Habitat utilizes SHIP funds to provide down payment assistance and ensure mortgage affordability for the lowest income families in our network. Additionally, the SHIP program is used to make home repairs and renovations for seniors and individuals with special needs—ensuring housing accommodation for Florida's most vulnerable citizens.

SAIL: The SAIL program provides low-interest loans on a competitive basis to affordable housing developers. To qualify for the loans, developers must set aside a percentage of units for low-income individuals. Currently, Habitat for Humanity of Lee and Hendry Counties does not utilize SAIL funds.

Our Ask: Fully allocate the Sadowski Affordable Housing Trust Fund monies for their intended purpose, affordable housing.

Fully allocating the funds to affordable housing will:

- Create 30,000 jobs throughout Florida
- Provide an annual positive economic impact of \$4 billion
- Guarantee mortgage affordability for hard-working, low-income families in the Habitat network
- Expand economic opportunities for low-income individuals and lessen the need for public assistance programs
- Support Florida's seniors and individuals with special needs