

**From:** [Barbara Beck](#)  
**To:** [Zach Summerlin](#)  
**Subject:** PUBLIC COMMENT ON HOME-ARP  
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Thank you for the opportunity to provide comments regarding the HOME-ARP funding for the State of Florida.

Habitat for Humanity of Florida, the largest-producing Habitat in the nation, is served by 53 affiliates covering the Panhandle to the Keys by providing affordable homeownership. The Habitat home buying program is well-known for eliminating dependence on other government subsidies by permanently solving the family's housing needs with an affordable mortgage.

Due to the unique community partnership and volunteer labor elements of our homeownership programs, we provide an average mortgage payment for a 3-bedroom/2-bath home for \$700/month, compared to the average rental rate for a similar size home of home \$1300/month.

Since virtually all other programs serve the rental providers, we propose that a portion of the funds be set aside for homeownership, serving homebuyers under 80% of AMI. Like many builders and housing providers, we see a 22% increase in costs to deliver housing due to Coronavirus's effect on the supply chain for building materials.

Habitat for Humanity affiliates currently use some HOME funds for both construction costs and down-payment assistance, so we are familiar with the usage of these funds.

*Barbara Beck*

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