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To: Florida Housing Finance Corporation

Subj: Letter of Support

The Florida Veterans Foundation, the direct support organization of the Florida Department of Veterans Affairs is writing to respectfully request the Florida Housing Finance Corporation's consideration for your support in the growing challenge among Florida Veterans of obtaining attainable housing either as part of its development of the Special Needs RFA, or in a separate RFA. At this time, the Veterans included within the definition of Special Needs are only those Veterans receiving disability benefits. The veteran population cuts across a range of needs, some shared with other segments of the population but some unique to Veterans. As an organization with an influential, credible within the entire Florida Veterans' population and additionally all congressionally mandated Veteran Service Organizations we can attest to the need in this great state, especially in the Tampa Bay and Jacksonville area.

Florida's effort to remain America's most military and veteran friendly state is working. We are home to the third largest Veterans population; among major states, Florida is home to the highest share of its total population who have served our nation.

In today's real estate market, Veterans are faced with challenges, many on fixed incomes, and those who are not yet in an economic place for homeownership, especially in the market most recently. Veterans are being impacted by these trends, in that the communities with the largest numbers and largest percentages of Veterans, places like the Tampa Bay and Jacksonville.

Veterans on both ends of the service spectrum are being squeezed. Senior Veterans who have made Florida their home often live on a fixed income and are unable to effectively manage the rising cost of housing, particularly when combined with the rising cost of living that cuts across many aspects of our lives. Soldiers returning from combat and entering the work force are also squeezed, as many are still working through the transition, and haven't reached the level of economic security needed for homeownership.

Here are a couple of statistics: The Tampa metro region is home to nearly 250,000 Veterans, a region where the average 2-bedroom rent has increased 24% in the last year. Or look at Jacksonville, where 8% of the population is comprised of people who served this nation, and where 2-bedroom rent is up over 20%.

We believe encouraging investment in attainable housing for Veterans can accomplish two goals. One, it can provide economic security for retirees who have made Florida their home given the

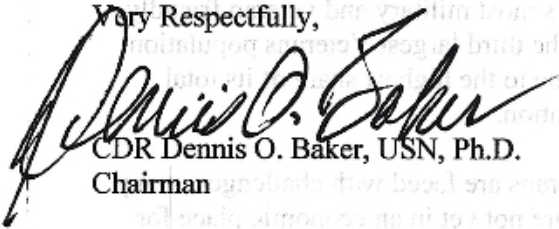
promises Florida has made to encourage Veterans to move here. Secondly, for younger veteran families, attainable housing communities provide an opportunity to build key wrap-around services, such as job training, mental health counseling, and transportation. These communities can play an important bridge role to economic independence.

We would also encourage Florida Housing Finance Corporation to view these investments on a more regional basis rather than as specific county-level solutions. Encouraging investments in attainable housing within a certain distance from VA facilities or base communities, for example, would create wider opportunities for investment, while also getting Veterans closer to the services they need. Once success is achieved then it would be the next step to replicate in other areas of Florida.

A demographic analysis of the FL Veteran population will show the highest densities in both the greater Tampa Bay region and in the Jacksonville region. Given the federal level medical support (VA medical centers) in both regions, and the community resources available, supporting this housing initiative would significantly and positively impact on reducing veteran homelessness.

We are proud of the many steps Florida has taken to make our state welcoming to those who have served, and we believe now is the right time to make the investments needed to ensure our Veterans in vulnerable economic positions can find safe, dependable, and attainable housing. We offer our unequivocal strongest support for this effort and add that we are at the ready to assist to make the project successful.

Very Respectfully,



CDR Dennis O. Baker, USN, Ph.D.
Chairman

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All contributions are tax deductible to the extent allowable by law.