

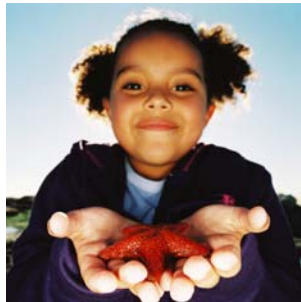
There is a crisis in affordable housing in Northwest Florida. The Interfaith Housing Coalition seeks to be part of the solution.

1 in 4 NW Florida households pay more than 30% of their gross income on housing.

Rents are up 12%.

Home prices are up 60% since 2004.

Working families are getting priced out of housing in the very communities where they work and serve.



There is work to be done by all the housing partners in Escambia and Santa Rosa Counties.

The Interfaith Housing Coalition seeks to bring faith communities together in a new way to build communities by creating quality affordable homes.

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*Building communities
by creating quality
affordable homes*

What does IHC mean when it uses the term “affordable?”

The standards of the Department of Housing and Urban Development define “affordable” as requiring no more than 30% of family gross monthly income (for homeowners that’s principal, interest, taxes & insurance; for renters that’s monthly rent and utilities).

IHC is committed to a mixed-income, mixed-use community that has significant housing choices for low-income people earning no more than 80% of our Area Median Income... \$41,520 per year for a family of four.

Who are the people IHC is seeking to help through this effort?

- TEACHERS
- FIREFIGHTERS
- POLICE OFFICERS
- RETAIL SALESPEOPLE
- HEALTHCARE AND HOSPITAL
- PEOPLE IN THE HOSPITALITY
- INDUSTRY
- ADMINISTRATIVE AND SUPPORT
- WORKERS
- THE ELDERLY & THE DISABLED...
- FOLKS (JUST LIKE YOU AND ME)**
- WHO HAVE BEEN PRICED OUT OF**
- THE LOCAL HOUSING MARKET**
- DUE TO RISING PRICES AND**
- LIMITED CHOICES**



John, a 10-year veteran of the Escambia County Fire Department, is at the mid-point on the civil service pay scale and earns \$32,826/year. John is married and has two young children. His wife, Susan, works 20 hours/week at a local store earning \$7/hour. Their combined income is \$40,106. Depending on their ability to save, John and his family can afford a house in the \$110-120,000 range. Hard to find these days!



Cindy’s a native Pensacolian who has recently earned her Masters degree in Speech Therapy. She got a job with the Escambia County School District starting at \$30,978. Cindy *could* budget about \$775/month for housing costs. So, until she can save enough to buy her own home, Cindy can rent *even more affordably* in the IHC community while growing her savings... and keeping her roots in the hometown community she loves.



So this is just about building more houses?

NO. It’s about building communities.

The plans are for a community center, parks, recreation areas, and retail and/or professionals spaces to create

a quality living environment for on-site residents and for their neighbors!



- IHC has a commitment of **26+ acres on which to build.**
- IHC is now beginning the **vital community-input stage** to gather ideas from the surrounding neighborhood about their hopes for their community
 - IHC has chosen an architectural collaboration: **Quina Grundhoefer Architects** and **Architectural Affairs** to design the site.