

IN CELEBRATION OF SHIP: Performance, Transparency, & Accountability



BY JAIMIE ROSS

The State Housing Incentives Partnership program (SHIP) is Florida’s nationally acclaimed model for using a dedicated revenue source to effectively and efficiently meet local housing needs. It has a proven track record for performance, transparency and accountability, and is the subject of

appropriations in the upcoming legislative session.

PERFORMANCE: A quadriplegic is now able to live independently in a fully accessible home; thousands of families became first-time homebuyers, hundreds of extremely low-income renters are living in a redeveloped, formerly dilapidated apartment building. These are among the half dozen SHIP success stories chosen to receive awards at the Florida Housing Coalition’s 2013 statewide annual conference.

Unfortunately, most of these SHIP success stories are from long ago because it has been years since the SHIP programs were adequately funded to meet community needs.

Florida’s workforce, from the very lowest end of the income spectrum to those earning up to 140 percent of the average income in high-cost areas, are within the eligible category of people served by SHIP. Typically, the SHIP funds are used as a catalyst to highly leverage private-sector investment. For example, down-payment and closing-cost assistance is provided as a loan to enable a working family to enter into sustainable and responsible homeownership with a 30-year fixed rate mortgage from a bank.

Elders, youth aging out of foster care and those with special needs or disabilities are also within the eligible category of Floridians served by SHIP. Preventing homelessness, foreclosure recovery, emergency repairs and disaster recovery — these are among the eligible uses of SHIP funds. For more than 20 years, the SHIP program has been used for all of the above, providing a safety net for our most vulnerable populations and saving taxpayers’ money by avoiding unnecessary use of government institutions.

TRANSPARENCY: Topping off the exemplary performance record of the SHIP program is its adherence to

statutory mandates that require the funds to be encumbered and expended rapidly without using more than 10 percent for administration.

A three-year plan, typically informed by a local advisory group predominantly representing the interests of the private sector, is adopted by the local governing body after public hearings. The plan includes advisory committee recommendations for regulatory reform, which is adopted pursuant to public hearings. The SHIP plan is approved by the state after determining that it complies with all statutory criteria for expenditure of funds and regulatory reform.

ACCOUNTABILITY: As the SHIP program is administered, the governing body is tracking the use of its SHIP funds on a spreadsheet that has data fields for the “who, what, when, where and why” of every dollar spent. These reports are filed annually with the state and reviewed for compliance. Accountability is further ensured through the use of private-sector compliance monitors engaged by the state to periodically inspect the local SHIP office.

SHIP TODAY: In Fiscal Year 2013-14, Florida will have approximately \$260 million available for appropriation in the state and local housing trust funds. Seventy percent of those monies are for SHIP.

If the Florida Legislature appropriates those housing trust fund monies for housing, it will create over 26,000 jobs and more than \$2.7 billion in positive economic impact for Florida.

Using housing trust fund money for housing is supported by a diverse and wide range of interests from industry groups, including the Florida Realtors and Florida Home Builders Association, to advocates of low-income Floridians and faith-based organizations such as the Florida Housing Coalition, Florida AARP and Florida Catholic Conference. If the housing trust funds are used for housing, we will be able to celebrate SHIP success stories that are no longer a thing of the past, but of the present and future. [HNN](#)

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