



Results Are In for the Statewide Survey of the STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM

The Florida Association of Counties surveyed the SHIP office in every county this past December, 2013. The survey asked SHIP administrators to describe the impact of their programs; how their programs have been affected by legislative sweeps; and what their plans are if funding is restored. With approximately 90% response rate, some consistent themes emerged.



BY ROSE PHILLIPS

All over the state, in both urban and rural counties, SHIP administrators reported that SHIP is a keystone for developing and maintaining affordable housing. With SHIP funding, counties are able to help thousands of families through a variety of different “strategies.” For example:

- Building new homes for low-income homebuyers
- Providing down payment and closing cost assistance for first-time homebuyers
- Paying for emergency repairs
- Making homes handicapped-accessible and energy-efficient
- Providing financial assistance and counseling to help families avoid foreclosure
- Developing and rehabbing rental housing

And the impact is astonishing. In **Citrus County**, for example, over 900 families have made the dream of homeownership a reality through the SHIP office’s First Time Homebuyer Program. In **Orange County**, SHIP has helped over 10,000 families. In **Gulf County**, the SHIP administrator reports:

“We have helped hundreds of families to buy homes, put roofs on houses, prevented foreclosures, and assisted in new construction. To a small rural county, this means a lot when you look at the need we have ...”

And the **Hendry County** SHIP administrator said:

“I run into my clients all over town in Clewiston and LaBelle, at the Dollar Store, Winn Dixie, the park. They always come up to me and thank me for the program and [the] help.”

This SHIP administrator also remembers a client who received SHIP disaster assistance after Hurricane Wilma:

“I have had [a mother] cry in my office because her daughter’s doctor released her from his care. Because now she is not suffering from breathing problems. The trailer they lived in before was damp, moldy and falling apart around them. She said, ‘You don’t understand. It’s not just a thank you—my daughter can breathe.’”



SHIP Administrators build strong partnerships with community organizations to assist in repairing homes for low income Floridians. Without this help, many low income Floridians - including veterans, persons with special needs and children - would be homeless or living in unsafe conditions.

Owner-occupied repair and rehab strategies are very commonly used to help elderly and disabled residents stay in their homes and revitalize entire neighborhoods. For example, **Clay County** used SHIP to help an elderly woman and her son (see photos of Mrs. Young and her son below), who has a developmental disability, rehab their home. The county used SHIP funds to repair the home's foundation, and a community partner installed a wheelchair ramp. And from a taxpayer standpoint, it's more cost-effective for this family to stay in their home, rather than moving into an institutional setting, or receiving an ongoing housing subsidy.

This story highlights an important point: SHIP doesn't work by itself. The "Partnership" element of SHIP is key. Counties maintain relationships with building contractors, mortgage lenders, Realtors, and private donors to accomplish their SHIP strategies. Counties can also use SHIP to support the missions of local nonprofits, and many counties reported that they partner with their local Habitat for Humanity affiliate. In **Charlotte County**, for example, SHIP has helped over 150 households buy Habitat homes

or renovate their homes during the affiliate's Brush with Kindness event.

SHIP supports the missions of many other homegrown

nonprofits. In **Polk County**, for example, the Keystone Challenge Fund uses SHIP to build new homes for low-income homebuyers and provide down payment assistance. Since 1991, Keystone has assisted over 3,500 families. In **Martin County**, Indiantown Non-Profit Housing, has helped hundreds of families but has had no funding since 2009 from SHIP because of the sweeps. Another Martin County nonprofit, Advocates for the Rights of the Challenged, or ARC, has historically used SHIP funds to house 42 individuals with developmental disabilities every year, on average.

SHIP doesn't just benefit the families who live in the new or rehabilitated housing, though. It also boosts the local economy by creating jobs for contractors



THE FACES OF SHIP:

Without SHIP 91-year old, Mrs. Ruth Young would not have been able to stay in her own home.

Mrs. Young, and seniors like her, are in need of SHIP throughout the state.



The Martin County ARC, has historically used SHIP funds to house 42 individuals with developmental disabilities every year, on average.



The before and after photos on the left provides an example of a home ARC rehabbed using SHIP dollars.

and their suppliers, and other businesses involved in housing development. The SHIP administrators from **Polk, Holmes, and Walton Counties** reported that their projects put contractors back to work during the economic downturn. Other counties said that their SHIP activities have revitalized neighborhoods and improved property values. The **St. Johns County** SHIP administrator, when asked to describe SHIP's impact in her community, gave this testimonial:

"Where do I start? ... West Augustine saw 50 years of neglect; sanitation, safety, accessibility all completely absent. I can't verbally capture the degree of change that has occurred in our community. There is no Section 8 funding provided to St. Johns County. Therefore leveraging of SHIP funds has [aided] in the award of grants to develop much needed multi-family, single-family infill construction, rehabilitation of homes enabling vulnerable residents to live comfortably and age in place, ... and of course assisting our local Habitat for Humanity partners."

The thing about a keystone is, if you take it away, all the intricate and successful partnerships that are built around it crumble. You not only lose SHIP funding, but many of the other resources it leveraged. Our counties haven't quite gotten to that point yet. But in their survey responses, many described their SHIP program as being on its last legs. In **Franklin County**, for example, the SHIP office's partnership with Habitat for Humanity ground to a halt, because they haven't been able to provide funds for new construction. In **Escambia County**, gaps in SHIP funding have created

confusion and caused a "start/stop" pattern with lenders and contractors, which erodes relationships of trust and collaboration that were built over many years.

Counties also have a much harder time leveraging precious state and federal funding sources without SHIP. In another example from **Escambia County**, SHIP has been used in the past as a 25% match for the HOME program from HUD, leveraging over \$1 million per year. In effect, without seed funding from SHIP, counties leave millions of state and federal dollars on the table. And in some small, rural counties, SHIP is the only source of funds for certain affordable housing activities. In both **Washington and Flagler Counties**, for example, SHIP is the only program offering down payment assistance.

Not surprisingly, the effect has been devastating. Counties have drastically cut back the number of people they serve, and the waiting lists for these programs have exploded. **Dixie County** has had an ongoing waiting list for years, since they can't serve all the families that apply. In **Leon County**, the waiting list is over 500 people.

And in **Manatee County**, over 170 people are waiting for home rehab or replacement assistance, but they can only help 4 or 5 people this year with their current funding. In **Palm Beach County**, the SHIP administrator described applicants lining up 24 hours in advance to reserve 2013-2014 funds. The SHIP administrator of **Martin County** gives a particularly poignant account:

In Manatee County, over 170 people are waiting for home rehab or replacement assistance,



but they can only help 4 or 5 people this year with their current funding.

“We are turning families away several times a week and putting others on long lists hoping to get more funding. ... With the economy as it is, we are constantly assisting families with backed up septic tanks, broken A/C units, drinking water wells, and roof repairs. These are health and safety concerns and many families are still struggling from this tough economy. Because the economy has been struggling for such a long time, the delayed repairs to homes are now becoming extremely serious.”

The good news is that our counties already have successful SHIP programs in place, like down payment assistance and homeowner rehab. And they have over 20 years of experience administering these programs with efficiency and transparency. The infrastructure is there, it's just waiting for the funding to be restored. Once that happens, most counties plan to revive the SHIP activities they already have in their local plans, and start moving families through the waiting lists. However, our counties are not just returning to business as usual. Many are looking ahead and thinking how they can use SHIP funds strategically. For example, **Escambia County** wants to foster one or more large-scale public/private redevelopment projects that would serve as “economic catalysts”. These developments would create local jobs and leverage significant outside funding, and encourage the private sector to invest in the surrounding area. **Clay County** wants to target its future SHIP funding toward special needs housing, by supporting nonprofits that serve the homeless, people with developmental disabilities, and elders who want to age in place.

There is no question about the need for affordable housing. Every county that responded reported that they have nowhere near enough SHIP funding right now to meet the level of need in their communities. And with our economy still in recovery mode, local communities need the boost that comes from putting contractors, suppliers, Realtors, and other private-sector employees back to work. Florida's counties are in agreement: SHIP is a win-win. **HNN**



Helping Floridians stay safely in their homes saves taxpayers' money and has a positive impact on the resident's health, work, and education.