

SHIP SUCCESS STORIES

IN BREVARD COUNTY

NEIGHBORHOOD REVITALIZATION

In 2009, SHIP and CDBF were invested to revitalize the Booker T. Washington neighborhood in Melbourne. Some dilapidated buildings were torn down in one crime ridden area. SHIP funded the construction of 18 rental units in Greater Heights Apartments, which is owned and managed by a nonprofit organization along with an outreach center in this neighborhood. SHIP also funded purchase assistance with sweat equity in the neighborhood. The City of Melbourne Police Department provided a 28 page report which documents the reduction in calls for police service and reported crimes in the years since these concentrated revitalization projects.



LIMITED SCOPE REHABILITATION ASSISTANCE

The nonprofit agency called Love INC makes many houses habitable with emergency repairs like roof leaks and air conditioning repairs for elderly household members. This is a story about successful leveraging. SHIP pays an average of \$7000 per homeowner. The impact of this investment is multiplied by community fundraising, volunteer labor and a revolving loan pool. The article below from Florida Today mentions a homeowner assisted by both Love INC and Habitat. The featured homeowner received about \$7000 but received a significantly renovated home thanks to leveraging with other resources. [HNN](#)

SHIP funded the construction of 18 rental units in Greater Heights Apartments. Partners celebrated the new development at a community ribbon cutting.



In addition to assisting with home purchase and owner-occupied rehabilitation, the Brevard County SHIP program offers support for households with special housing needs, including household members with a disability and elderly individuals. The article to the right is a photo portfolio that illustrates how the SHIP program has provided a diversity of assistance. It documents SHIP funding for senior rental housing, hurricane housing recovery and other disaster response, in-fill construction of homes for first time buyers, and manufactured housing replacement. The \$12.3 million of SHIP funding involved in these projects span a four year period. The investment of this SHIP is calculated to have generated \$94 million of total economic impact, according to a Hendrickson Company report from 2009. [HNN](#)



FUTURE SHIP FUNDING IS NEEDED

There is a continued need for SHIP. So many working, low-income families need help. Most of them are able to scrape by paycheck to paycheck, but have trouble accumulating any extra dollars for security and utility deposits, or a small down payment for a reasonably priced home. Over the past few years that SHIP has not been fully appropriated, we have been forced to terminate the Purchase Assistance Program, Tenant Assistance Program, Purchase Assistance with Sweat-Equity Program, and Rental Development Program.

Analysis of a SHIP strategy not currently available due to reduced funding: Tenant Assistance: SHIP provides security and utility deposits. This assistance is reserved only for households with income of 50% AMI. It has been extremely popular but is not available now due to lack of funding. The City SHIP office still receives numerous requests for the Tenant Assistance Program, despite the fact that the program ended over 2 years ago. This assistance was distributed by the nonprofit social service agency called PREVENT! of Brevard, Inc., which delivered the program as a turn-key operation, earning a project delivery fee only for qualified households that received assistance. **HNN**

Organization hosts dinner fundraiser to repair more homes and restore lives

By Sara Paulson Camodeca
FLORIDA TODAY

Betty Peterkin says her home was making her sick. "My house was in bad shape, but I still lived in it," the Melbourne senior citizen confesses, describing the rotted cabinets, leaky roof, bare concrete floor (the carpeting had been ruined by stormwater), and nonfunctioning toilet and bathtub.

Peterkin said she was in the doctor's office every month, feeling ill from the home's mold exposure.

Then, her son spied the deplorable conditions. "He said, 'Mom, you can't live in this house. This house is bad.'"

So, she went to the city of Melbourne, which hooked her up with Love INC.

"Her home was so far gone," says the Rev. Dan Walker, Love INC's executive director, explaining the house was so devastated that she was not qualified for their help.

"We walked in with \$10,000 to help her," Walker said, "and we walked out with zero money and a deep conviction situation."

The nonprofit partnered with the city of Melbourne and Habitat for Humanity to make Peterkin's home livable again.

On July 16, it's the community's chance to hear Peterkin's story — and others like hers — and help Love INC by attending its annual spaghetti dinner fundraiser. Short for Love in the Name of Christ, the nonprofit provides church volunteers to help with "filling the gap," concentrating mostly on home repair, volunteer marketing coordinator.

Organizers are hoping for 500 people to attend and dig deep for one-time donations.

"Our goal this year is \$20,000," Pickett says of the fundraiser's fifth year. "It is our 10-year celebration as Love INC of Brevard. It's kind of the main reason we're going bigger than we have before."

Food will be catered by Chef Cathy Lawrence of the Christian Culinarian and includes spaghetti with homemade sauce, salad, bread and "a beautiful cake for dessert."

Pickett says. Multiple businesses will have a presence there with targeted raffles. Guests can donate — on a one-time or monthly basis — and learn more about the work the group does and how to get involved.

Love INC is an offshoot of a national nonprofit, which mobilizes church members to come together and help neighbors in need. Locally, there are 40 partner churches that mobilized 1,300 volunteers in the past year to help 243 clients, Pickett says.

"Our goal is to partner with all of those churches so we can make a greater impact," she says.

There are hundreds of volunteers and five paid staff members. Most initial contact with clients is via phone, Pickett says. Call center volunteers channel the client to the appropriate resources, whether through Love INC or another organization.

Walker, who has been involved with the ministry since its inception, said the purpose and mission remain the same since the start: To mobilize and unite the churches in Brevard County to transform people's lives and transform the community.

"That has not changed," Walker says. "We've just changed our ways of doing it. Early on in our first few years, we did a lot of relief effort, so we were mobilizing monies from the church to pay people's bills, their electric, their gas or their water bills, or their rent."

But, then, they shook things up a bit. "We thought that lives change less with money and more with good relationships," Walker says. "So we said any way that we can connect people to people, we need to do that."

But it's two-fold. Love INC aims to figure out why people are struggling to make ends meet. Some situations are a stroke of bad luck; others may be tied to addictions or those are crucial.

"We want to get to the root issues involved and connect people to help," Walker says. Habitat CEO Joe Gassman, who will attend the fundraiser, said Peterkin's situation birthed a "wonderful partnership."

"We've reached a point in all of our organizations where we've realized we can't keep doing the same thing, that we have to partner together," Gassman said. "We have to work together for the good of our community."

Peterkin, who was able to return to her restored home in June after six months away, said she appreciates everything the two nonprofits and city did to make her house a home again.

"I was so proud of them, really proud of them," Peterkin said. "They always have a place in my heart."

Contact Camodeca at 321-242-3783 or camodeca@floridatoday.com.



IF YOU GO

What: Love INC of Brevard's annual spaghetti dinner fundraiser

When: 6 p.m. Tuesday

Where: Melbourne Auditorium, 625 E. Hibiscus Blvd.

Cost: \$8 each in advance or \$25 a family

Info: Visit loveincbrevard.com or call 321-253-9542.

LEFT: Betty Peterkin talks to her two home, the first collaborative Love INC and Habitat for Humanity. ABOVE: Dan Walker, executive director of Love INC, hugs Peterkin. PHOTOS BY CRAIG RUBACOUX/FLORIDA TODAY

