



Hurricane Irma SHIP Response

sponsored by Florida Housing Finance Corporation
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Introduction by Robert Dearduff, State SHIP Administrator



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Overview

- Introduction to SHIP
- Executive Order
- SHIP Disaster Strategy
- Sources of SHIP Disaster Funding
- Applicant Intake
- Types of SHIP Assistance



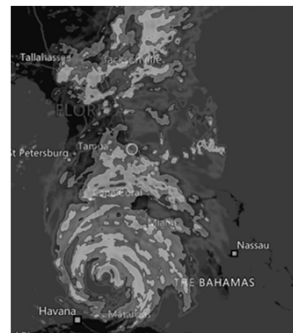
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Presenters
Michael Chaney
and
Aida Andujar



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Disaster Recovery



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Introduction to SHIP

- 65% spent on Homeownership
- 75% for New Construction or Repair
- 30% spent on Very Low Income, and 60% spent on Very Low or Low
- 20% to assist Households with Special Needs
- Variety of Assistance: home purchase, home repair, rent deposit, new construction and more
- Disaster Help: SHIP provides mostly long-term disaster recovery
- Local Housing Assistance Plan (LHAP) lists local assistance available



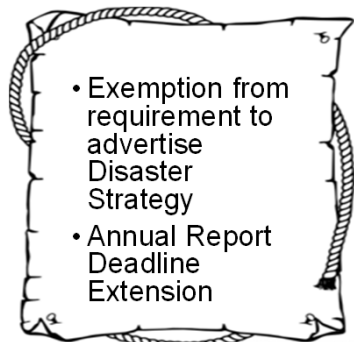
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Statutory language about SHIP Disaster Recovery

420.9075 (5) (n) 4 Each county and each eligible municipality may award funds **as a grant** for construction, rehabilitation, or repair as part of disaster recovery... to remedy accessibility or health and safety deficiencies.

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Specifics of the Hurricane Irma Executive Order



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SHIP Disaster Strategy

- For Federally or State declared disasters
- May provide Temporary Stabilization along with repair and recovery assistance
- Maximum Assistance for Disaster Strategies range from \$7,500 to \$40,000



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SHIP offers Temporary Measures and Long Term Repairs

- Temporary: Blue Tarps, Repairs to prevent further damage
- Long Term: Home Repair, Relocation or Replacement
- Ideally: first temporary assistance, later follow up with long term repairs



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Disaster Strategy funded from:

- Unencumbered local SHIP funds
- SHIP Disaster annual set-aside: \$5 million held back from statewide distribution
- Special allocations of funds from Legislature



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How Cities and Counties Apply for SHIP Disaster Funds

- SHIP Disaster \$5 million annual set-aside
- First, commit all SHIP unencumbered funds to disaster recovery.

Apply with a letter from chief elected official:

- Amount of funds requested
- Schedule of when funds will be expended
- Addresses of homes to be assisted
- Damage assessment by FEMA, DEM, or local agency
- **HANDOUT: SHIP Disaster Procedures**

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Intake for Disaster Assistance

- Intake may be twice as intensive
- Affected households have housing needs plus more.
 - Stay Connected to your local network:
Who is offering what?
- There is a **BALANCE**: Help people **BUT** Ensure that SHIP assists only eligible households and follows all rules



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Handout: Disaster Application

- Includes all regular SHIP program questions plus disaster-related questions.
- Addresses False Statements
- Notice for Collection Social Security Numbers

6. ELIGIBILITY INFORMATION: - If the answer to any of the following questions is NO, you are not eligible for assistance:		
i. Was the unit damaged or destroyed by Disaster:	<input type="checkbox"/> YES	<input type="checkbox"/> NO
ii. Was the unit a single-family residence (including manufactured housing units)?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
iii. At the time of the disaster, were you the Homeowner of this residence (including manufactured housing units)?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
iv. Was the unit the primary residence of the applicant on the date of the disaster?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
The following question will require a special review to determine eligibility:		
v. Did you register with FEMA for disaster related assistance for structural damage to the home?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
7. DAMAGED PROPERTY INFORMATION: - Provide basic information concerning the damaged property (i.e. physical address of damaged property, floodplain information, and other names on the deed).		
Damaged Property Address:		



Self-Certification of Income

- Local governments covered under the Executive Order are eligible to use expedited procedures for applications
- **Only use if 3rd party verification unavailable**
- Handout: Self Certification Form

DISASTER SELF-CERTIFICATION OF INCOME FORM (Provided for use by Florida Housing Finance Corporation) (To be completed by adult household members only, if appropriate)	
Household Name _____	Local Government _____
1. <input type="checkbox"/> I hereby certify that I am a victim of _____	
2. I will receive income from the following sources over the next 12 months: (Circle Y (yes) or N (no) for each source)	
Y N	Wages from employment (including commissions, tips, bonuses, fees, etc.):
Y N	Income from operation of a business:
Y N	Rental income from real or personal property:
Y N	Interest or dividends from assets:
Y N	Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits:
Y N	Unemployment or disability payments:
3. <input type="checkbox"/> I certify that I have provided income documentation for all income sources (for example: W-2 Forms, paycheck stubs, etc.)	
<input type="checkbox"/> I certify that I am unable to provide complete 3 rd party verification or income documentation.	
FOR A NOTARY AFFIRMATION:	
STATE OF FLORIDA	
COUNTY OF _____	
Sworn to (or affirmed) and described before me this ____ day of _____, 20____, by _____	
(NOTARY SEAL)	
Signature: _____	
Name of Signer (Printed Name): _____	

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Work with a Sub Recipient

- Contract out disaster strategy implementation
- Follow local procurement policy or request disaster-time exceptions
- Handout: Disaster Sub Recipient Agreement
- Page 6: Advance payment or reimbursement basis
- Page 7: Duplication of Benefits

TEMPLATE – SUBRECIPIENT AGREEMENT

AGREEMENT BETWEEN [Local Government] And [Subrecipient] for the State Housing Initiatives Partnership Program (SHIP) Disaster Assistance Strategy

THIS AGREEMENT is entered this _____ day of _____, 20____ by and between the _____ (the Local Government) and _____ (the Subrecipient).

I. RECITALS

WHEREAS, on September 10, 2017, Florida Governor Rick Scott issued a Disaster Assistance Declaration (FEMA-4337-DR); and

WHEREAS, the Local Government wishes to engage the Subrecipient to assist the Local Government in utilizing its SHIP funds to carry out a part of the Local Government's Disaster Strategy. The amount of the award is \$ _____ and is pursuant to the terms

Type of SHIP Assistance: Home Repair

- Owner-Occupied Rehabilitation of roof, windows, electrical system, fences and more

Some Cases require relatively little SHIP funds:

- SHIP pays the homeowner's deductible
- Obtain proof of homeowner's insurance



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Use Licensed Contractors

- Disaster Contractors Network Portal:
<http://www.dcnonline.org/>
- Use of the website is free and is funded by a state grant.
- Search by Florida County
- The DCN registration system will not allow a contractor to select work that requires a license and register without a valid license.



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Home Repair Topic: Reimburse Applicant for Eligible Expenses



- Reimbursement is not normal SHIP practice—only for disaster response
- Before reimbursing, collect valid receipt, invoice, and checks or statement showing payment
- Work requiring inspection or permits must be done to code before reimbursing

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Examples of Reimbursing Applicant



- Permanent repairs of damage performed according to code
- Temporary repairs to avoid additional damage
- Cost of a Blue Tarp or other temporary measures
- Removal of a tree fallen on a house, in the yard or on a fence
- Temporary Rent Assistance

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Home Repair Topic: Duplication of Benefits

Duplication of benefits (DOB) occurs when:

- A beneficiary receives assistance, and
- the assistance is from multiple sources,
and
- the assistance amount exceeds the need for a particular recovery purpose

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Identify Potential Duplication of Benefits

Applications should identify funds from:

- FEMA (document with letter or data provided by FEMA)
- Insurance (document with letter from insurance company)
- Other sources, such as CDBG, HOME, Small Business Administration, or private/nonprofit relief assistance

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Reimburse SHIP if FEMA comes through

- Applicant agrees to reimburse SHIP if FEMA, Insurance or other help is later received
- Upcoming Form: FEMA Tracking Form
- Handout: SHIP Applicant Agreement Form



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Handout: SHIP Applicant Agreement Form

This document addresses

- Duplication of Benefits
 - Scenario if SHIP assistance is complete
 - Scenario if assistance is underway
 - If he/she receives further insurance proceeds and/or federal benefits, report this by emailing or calling
- Agree to Owner Occupancy
- Certify Income Eligibility

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Type of SHIP Assistance: Purchase Assistance

Hardee County Example



- SHIP helps displaced households with home purchase assistance

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Type of SHIP Assistance: Demolition and Home Replacement

Hardee County Example



Hardee Housing Funding Overview

State Allocations

SHIP Regular	\$ 350,000
SHIP Disaster	\$ 643,000
Hurricane Housing Recovery Program	
HHRP	\$7,899,060
Total	\$8,892,060

Federal Allocations

CDBG Housing	\$ 750,000
CDBG Disaster	\$ 453,422
HOME Again	\$ 500,000
Total	\$1,703,422

Grand Total: \$10,595,482

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Example: Home Replacement & Elevation 2015 Pasco County Flooding



\$1.5 Million in
Disaster Funding

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Type of SHIP Assistance: Temporary Rent Assistance

- Inspect damaged property to confirm applicant is disaster affected
- Pay rent for a month to month rental, or
- Shelter in a hotel, \$100 or more daily with no discounts. Find pet friendly hotels
- SHIP rent limits do not apply
- Remember 65% Homeownership Set-aside—do not spend 'too much' on rent assistance

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Example of Temporary Rent Assistance: Pasco County

- SHIP provided 5-7 days on average
- County worked through the United Way
- County provided SHIP funds upfront. U.W. paid the hotel, and was reimbursed by the County
- Human Services Department provided transportation



Example of Temporary Rent Assistance: Red Tide in Franklin County

- \$350,000 for rent and utility payments
- Also mortgage help (Foreclosure Prevention)
- 288 impacted households assisted



