

Special Needs Assistance with SHIP Funds

sponsored by
Florida Housing Finance
Corporation's Catalyst Program
Michael Chaney

THE FLORIDA HOUSING COALITION 



we make housing affordable™



AFFORDABLE HOUSING CATALYST PROGRAM

**Sponsored by the Florida Housing
Finance Corporation**

THE FLORIDA HOUSING COALITION 

CATALYST TRAINING SCHEDULE



The Coalition is Florida's affordable housing training and technical assistance provider.

The Florida Housing Coalition is commonly acknowledged as the foremost authority in Florida on affordable housing, community development and related issues, as a clearinghouse for information, a provider of training and technical assistance, and an advocate at the state and national levels for people in need of affordable housing.

www.flhousing.org



REQUEST A SITE VISIT RELATED TO SPECIAL NEEDS HOUSING OR MORE



- Call (800) 677-4548
- Up to 6 hours of training in your office
- Review of Files, Staffing, Procedures
- Discuss new and existing strategies



SPECIAL NEEDS SET-ASIDE REQUIREMENT

Applies to 13/14 and on

SHIP Statute updated in 2016 to include the Special Needs set-aside requirement:

Use 20 percent of **allocation** to serve households that include one or more household members with special needs, defined in S.420.0004



TYPES OF SPECIAL NEEDS DEFINED IN S.420.0004

Developmental Disabilities (DD)

Receives SSD/SSI or other Disability Benefits

Youth Aging Out of Foster Care

Survivor of Domestic Violence

Person with Disabling Condition requiring independent living services



PRIORITY: HOMEOWNERS WITH DEVELOPMENTAL DISABILITIES

The first priority... must be to serve persons with developmental disabilities... with an emphasis on home modifications, including technological enhancements and devices, which will allow homeowners to remain independent in their own homes and maintain their homeownership



DEVELOPMENTAL DISABILITIES DEFINED IN S.393.063, FLORIDA STATUTES



A disorder or syndrome that is attributable to retardation, cerebral palsy, autism, spina bifida, or Prader-Willi syndrome; that manifests before the age of 18; and that constitutes a substantial handicap that can reasonably be expected to continue indefinitely.



DISABLING CONDITION = MANY TYPES OF APPLICANTS



- Chronic physical illness or disability
- Developmental Disability
- Serious mental illness
- Diagnosable substance abuse disorder



DOCUMENT SPECIAL NEEDS SERVICES



- In most cases, document that they are eligible to receive special needs services.
- For households receiving financial assistance, count this when determining income eligibility.



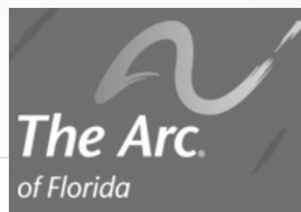
SUPPORTING DOCUMENTATION FOR PERSONS WITH DEVELOPMENTAL DISABILITIES

- OPTION 1: Written documentation from the agency from which they have been determined eligible to receive services.
- OPTION 2: Written documentation that they were “determined eligible” to be on waiting list.



ALTERNATIVE DOCUMENTATION FOR DD

- OPTION 3: Written documentation that applicant was referred by an agency that serves persons with Developmental Disabilities
 - Local APDs, Arcs and CILs.



DOCUMENT RECEIVING DISABILITY BENEFITS

Obtain an award letter indicating the monthly amount of disability benefits.

- Social Security Disability Insurance (SSDI),
- Supplemental Security Income (SSI)
- The Veterans Administration



DISABLING CONDITION SUPPORTING DOCUMENTATION

Written documentation from the agency from which they have been determined eligible to receive services.

Formerly in Foster Care

- Written referral from the local Community-Based Care program.
- Document they are receiving a stipend under the Road to Independence Program.



DOCUMENTATION FOR A SURVIVOR OF DOMESTIC VIOLENCE

- Letter from a victim service provider, attorney, or medical professional who helped applicant address D.V incidents
- Must state that he/she believes the incidents of abuse are real.
- Applicant and professional sign and state truthfulness “under penalty of perjury.”



DOCTOR'S LETTER

- Instead of diagnosis, present special needs definition. Does client meet definition?
- Medical records in SHIP file are exempted from public record. Section (3)(bb)1, Florida Statutes.



EXERCISE: SPECIAL NEEDS SCENARIOS



APPLICANT 1

A rehab applicant claims she is a homeowner with Developmental Disabilities. She has provided documentation from an agency that provides her with special needs supports. However, she is not listed as a borrower on the mortgage note. Her husband is the borrower.



APPLICANT 1

A rehab applicant claims she is a homeowner with Developmental Disabilities. She has provided documentation from an agency that provides her with special needs supports. However, she is not listed as a borrower on the mortgage note. Her husband is the borrower.

ANSWER: Yes, Special Needs. As a family member she counts as special needs.



APPLICANT 2

This elderly applicant is 68 years old. She is in good health, mobile, capable of driving and living on her own. She does not require or receive any independent living support, not even from family and friends.



APPLICANT 2

This elderly applicant is 68 years old. She is in good health, mobile, capable of driving and living on her own. She does not require or receive any independent living support, not even from family and friends.

ANSWER: NOT SPECIAL NEEDS



APPLICANT 3

States he has impairments like cerebral palsy and so he should be counted as developmental disabilities. Yet his impairments resulted from a stroke, and he was not born with them. He does not meet the definition of Developmental Disabilities in the Florida Statutes.



APPLICANT 3

States he has impairments like cerebral palsy and so he should be counted as developmental disabilities. Yet his impairments resulted from a stroke, and he was not born with them. He does not meet the definition of Developmental Disabilities in the Florida Statutes.

ANSWER: Yes, Special Needs. Does not matter that he doesn't have DD. Document his disabling condition.



TYPES OF SHIP ASSISTANCE



Home Repair and Barrier Removal

- Among the most common housing needs of Special Needs households
- City of Sunrise Architectural Barrier Removal Program



TRUE OR FALSE?

**ONLY
'ACCESSIBILITY' OR
'BARRIER REMOVAL'
ASSISTANCE COUNTS
TOWARDS THE S.N.
SET-ASIDE**



FALSE

**IF A HOUSEHOLD HAS A
SPECIAL NEEDS HOUSEHOLD
MEMBER, ANY SHIP
ASSISTANCE RECEIVED
COMPLIES WITH THE
S.N. SET-ASIDE**

SHIP Purchase Assistance

\$120,000 Purchase Price

Sources to pay for this house

- \$80,000 First Mortgage
(monthly payment \$655)
- \$10,000 SHIP Purchase Assistance
- \$10,000 HOME Purchase Assistance
- \$4500 Indiv Development Account
- \$15,000 Family contribution
- \$500 Church contribution

THE F



Home Buyer Example

Bradford County



In 2011 Ant Martin purch a beautiful th bedroom hom an acre in St Florida. The \$30 of SHIP payment and cost assist helped Ant jump the first h to buying a h. Each month, able to afford the \$448 home mortgage with SSI and his 25 a week janitor

Rental Housing Option #1: Rent Assistance to a Household

Start Up funds

- First and Last Months Rent
- Security Deposits
- Utility Deposits

Eviction prevention Up to 6 months rent in arrears

Pay ongoing rent For Very Low Income special needs households (also homeless applicants).

THE FLORIDA HOUSING COALITION 

Learn about SHIP Rent Subsidies

Review Recording for:

**“Best Practices for Implementing a
SHIP Rapid Rehousing Strategy”**

<https://vimeo.com/242139810>

THE FLORIDA HOUSING COALITION 

More Rental Housing Options

SHIP may Construct or Repair

- **Group Homes**
 - Housing and Support Providers are the same
- **Shared Living**
 - Housing and Support Providers are different

Living with Roommates

Lee County



Mark lives at Crestwood home in Lehigh Acres in Lee County. He and his four roommates have developmental disabilities and have been roommates for decades. Prior to moving to the Crestwood home, Mark and his roommates lived in a more institutionalized setting where he shared a bedroom with two to three other people, used state-issued white towels and sheets, and very seldom had a private moment. At the Crestwood home Mark,

moving to the Crestwood home, Mark and his roommates lived in a more institutionalized setting where he shared a bedroom with two to three other people, used state-issued white towels and sheets, and very seldom had a private moment. At the Crestwood home Mark,

SHIP makes Subsidized Rentals Affordable

\$3.4 Million Cost for Park Place Apartments

\$800,000

SHIP

\$2.2 million

HOME

\$300,000

Low interest loan from
County Surtax funds

\$154,000

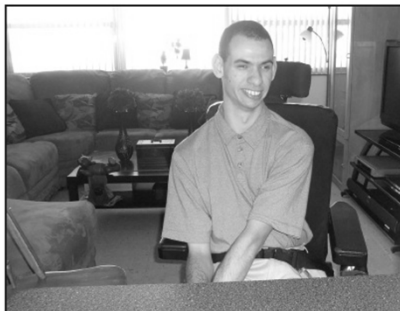
Borrowed from a lender



THE FLORIDA HOUSING COALITION



Subsidized Rentals in Hialeah are Accessible



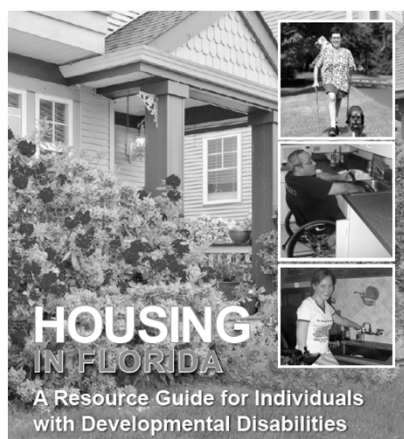
Subsidized Rental Example

Miami-Dade County

Roque Cespedes has a safe and affordable home he rents with his family. He lives in Park Place apartments, a 34-unit multifamily property in Hialeah, Florida. A below

wheelchair, as well as with bathing and dressing himself.

The Park Place apartments were built and are



Examples of SHIP Subsidized Rentals in Publication

Final Guide on FDDC website:

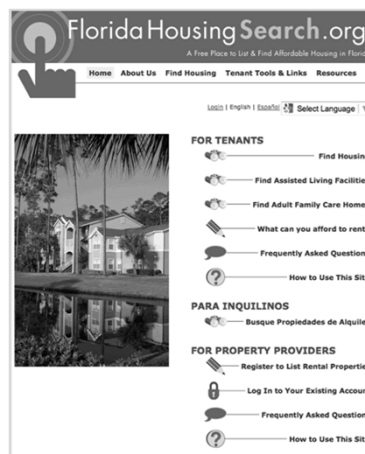
<http://www.fddc.org/sites/default/files/file/Housing%20Guide.pdf>

THE FLORIDA HOUSING COALITION



Locate **Subsidized Rentals** using floridahousingsearch.org

- Inventory of Rentals with vacancies
- Available online, via toll-free call center, phone, fax, mail and email
- Includes subsidized and private market-rate rental units affordable for households earning up to 120% AMI



THE FLORIDA HOUSING COALITION

Housing Seekers with Disabilities

- Accessibility Tab: a 24-point checklist of accessibility features
 - Examples: No-step entry, ramped access and lever-style door handles
- Listings for Adult Living Facilities (ALF) and Adult Family Care Homes (AFCH)
- Also identifies rentals on a Paratransit Route

Finding Special Needs Applicants

Add question to SHIP application:

“Does any member of your household meet the following definition of special needs?”



THE FLORIDA HOUSING COALITION

Handout: Disability Etiquette



**DISABILITY
ETIQUETTE**

- <http://www.unitedspinal.org/pdf/DisabilityEtiquette.pdf>
- Good for everyone to read.

Tips On Interacting With People With Disabilities

THE FLORIDA HOUSING COALITION



Developmental Disabilities Outreach

These organizations serve individuals with Developmental Disabilities

- Centers for Independent Living
- The Arc
- Goodwill
- United Cerebral Palsy (UCP)
- Agency for Persons with Disabilities regional offices

Another Approach



Special Needs Only Strategies

- Target Special Needs applicants with limited resources
 - Could be S.N. Project using existing strategy
- Perhaps contract with Community Partners
- Add new strategy to Local Housing Assistance Plan



Citrus County Special Needs Only Strategies

THE FLORIDA HOUSING COALITION



Assisting Youth Transitioning Out of Foster Care

Marion County

- Working with 2 Nonprofits
- Transitional Housing: SHIP helped purchase and rehabilitate a building

Brevard County and City of Melbourne

- Hacienda Girls Ranch



Collaborations with Community Partners

THE FLORIDA HOUSING COALITION 



CENTER FOR INDEPENDENT LIVING
OF BROWARD

Center for Independent Living of Broward

- \$80,000 (FY 15-16) 3 consumers assisted
- \$175,000 (FY16-17)
 - Spend on at least 7 minimum
 - Maximum per unit: \$36,000.
- CIL's Service Delivery Fee = % of the contract

THE FLORIDA HOUSING COALITION 

Ability1st CIL in Tallahassee

Ramps program uses:

- Volunteers
- Donated materials
- Discounted materials



Assisting Homeless Individuals

- Some who are homeless have special needs: use a wheelchair, mental illness or another disabling condition; DD; domestic violence
- SHIP can partially finance the development of **Permanent Supportive Housing** where Support services are available
 - 90% permanent housing stability
 - Reduces costs \$30,000 per person annually

Barbara Carey-Shuler Manor In Miami



- 100 apartments (efficiencies to 4-bedroom)
- 50 units serving formerly homeless families
- 50 units serving elderly residents and low-income families
- Amenities include exercise facility, multi-purpose community room, and parking garage

THE FLORIDA HOUSING COALITION 

Tracking & Reporting Special Needs

THE FLORIDA HOUSING COALITION 

Tracking Spreadsheet Form 1 contains Special Needs Categories

0	Special Needs Type (Leave Blank if None)	Special Needs Amount
1		
2	DD Head of HH	
3	DD - Other HH member	
4	Formerly in Foster Care	
5	Survivor Domestic Violence	
6	SSD/SSI	
7	Disabling Condition	
8		
9		

Summary Form1 Form2 Form3

ALITION

Form 5: Special Needs

Report: 2013-2014 Interim-2 (Unsubmitted)

Save Changes

Form 1

Form 2

Form 3

Form 4

Form 5

Review & Submit

References

[Click here for a printer-friendly copy of Form 5](#)

Special Needs Breakdown ?

SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
3	Rehabilitation	38,968.07	2	56,000.00	2

Special Needs Category Breakdown by Strategy ?

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Rehabilitation	Receiving Social Security Disability Insurance	38,968.07	2		
(3) Rehabilitation	Developmental Disabilities			56,000.00	2

Codes for Targeted Special Needs Strategies

Report assistance from ANY Strategy

Only use Codes 11 or 12 if your LHAP includes a specific strategy assisting Special Needs only

- Code 11: Special Needs Homeownership
- Code 12: Special Needs Rental – including Group Homes
- Possibly Code 26: Rent Subsidies for SN Only

Homeownership Codes

Code	Description
1	Purchase Assistance with Rehab
2	Purchase Assistance without Rehab
3	Owner Occupied Rehabilitation
4	Demolition/Reconstruction
5	Disaster Repair/Mitigation
6	Emergency Repair
7	Foreclosure Prevention
8	Impact Fees
9	Acquisition/Rehabilitation
10	New Construction
11	Special Needs

Rental Codes

Code	Description
12	Special Needs Rental
13	Tenant Based Assistance-Rental
14	Rehabilitation-Rental

THE