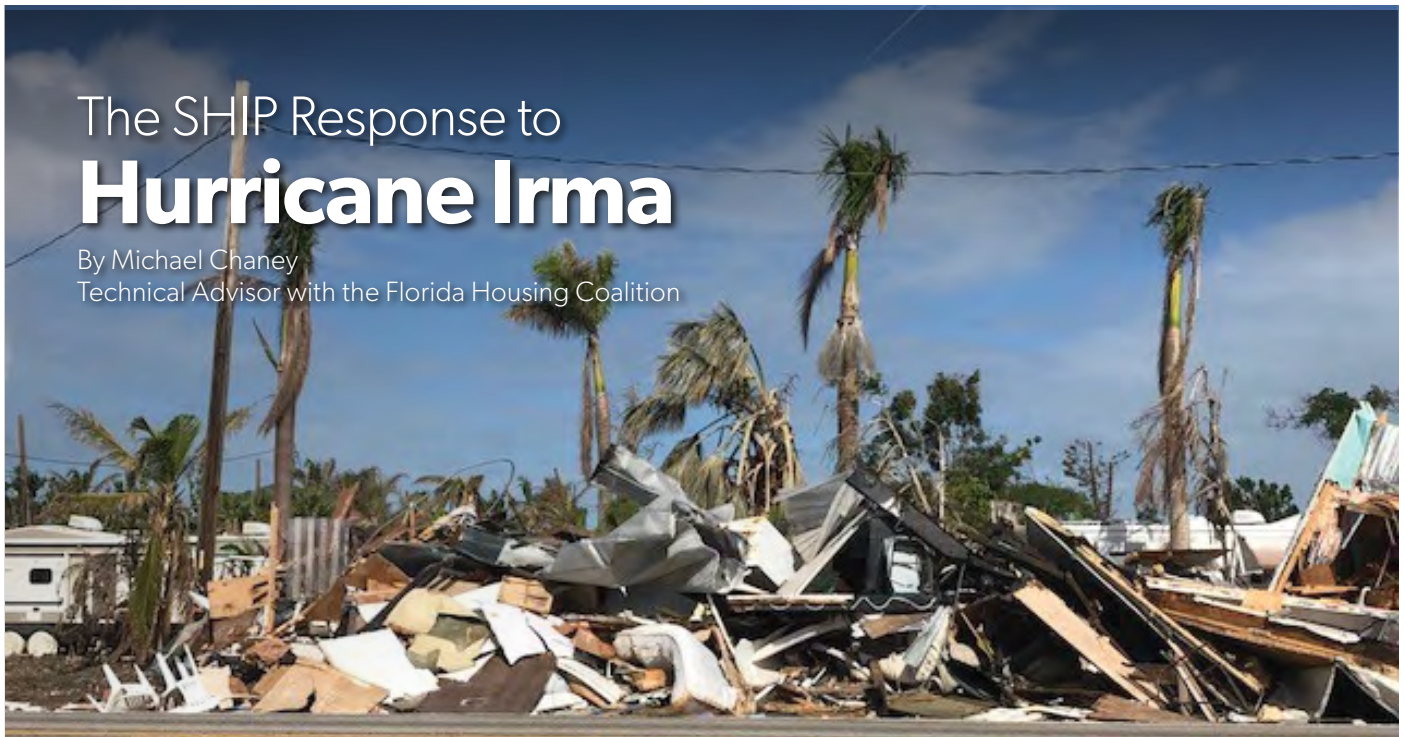


The SHIP Response to Hurricane Irma

By Michael Chaney
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In times of disaster, the State Housing Initiatives Partnership (SHIP) program is a critical network that provides housing recovery assistance to low and moderate-income households. For 25 years, SHIP has offered counties and entitlement cities funds for housing assistance, and additional SHIP disaster funds are provided during times of state or federally declared disasters. In just the past decade, SHIP has provided over \$200 million in disaster funding to thousands of Floridians affected by hurricanes, wildfires, flooding, tornadoes, drought, and other disasters.

Since Hurricane Irma hit in September 2017—impacting 48 counties across the state—SHIP has been at work to assist with the recovery efforts. SHIP recovery assistance has ranged from tarps and temporary measures to temporary rent assistance to permanent rehabilitation. In some communities, SHIP funds were the first dollars available for assistance. However, although it is sometimes the first money on the scene, most SHIP disaster assistance is not focused on temporary measures, but instead on long term rebuilding.

The housing damage caused by Hurricane Irma impacted the first disbursements of Fiscal Year 2017/18. When funds were distributed in November 2017, several SHIP offices dedicated these funds to long-term recovery efforts. Also, SHIP offers the most impacted communities additional disaster assistance from an annual reserve of \$5 million dollars. These funds are deployed based on FEMA comparison data of all affected counties and cities. Any community that is offered funds must formally request them with an application that addresses the households needing assistance coupled with an assessment that may include data from several sources, including FEMA,

Florida Division of Emergency Management, or a local agency.

Quick Response through SHIP Network

Historically, the Florida Legislature has responded to disasters with general revenue funds funneled through SHIP programs. This has helped Florida recover more quickly than other disaster-damaged states. Thanks to SHIP, there are local government housing staff throughout the state—even in areas with smaller populations that are not entitlement communities. Therefore, when disaster strikes, these staff are in place to issue housing repair RFPs, work with contractors, and deploy disaster recovery assistance according to the same written policies and procedures that guide their regular housing assistance.

Disaster assistance was distributed through SHIP in 2005 in response to damage from Hurricanes Charley, Frances, Jeanne, and Wilma. The Florida Legislature created the Hurricane Housing Recovery Program (HHRP), which supplied \$207 million of funding to 40 percent of the

State affected by these storms. Until the 2018 Legislative Session concludes, we won't know if additional money will be appropriated from the State's general revenue fund for Hurricane Irma.

Types of Disaster Assistance

The Governor's mid-September Executive Order activated the SHIP Disaster Strategy of each affected SHIP jurisdiction. As a disaster planning responsibility, the written plan for each SHIP office must include a disaster strategy. The types of disaster assistance vary from one community's disaster strategy to another. Some SHIP offices prioritize disaster assistance to households with special housing needs, which also aids in meeting the SHIP program requirement that 20% of funds to be set-aside for special needs populations. In addition, some communities focus SHIP on temporary rent assistance, where SHIP pays for displaced households to stay at hotels or rental units with month to month leases.

One common type of homeownership disaster assistance involves paying a homeowner's property insurance deductible with an assistance award ranging from \$1,000 to \$5,000 for each eligible homeowner. Paying deductibles is a recognition that many homeowners have insurance policies to help pay for recovery. It is likely that they have already applied for FEMA assistance and talked with their property insurance company before ever applying for SHIP. It is a best practice to track the disaster assistance provided by any and all sources, including, but not limited to FEMA, private insurance, and charitable donations. This is necessary to avoid a duplication of benefits (DOB).

Most SHIP disaster assistance involves owner occupied rehabilitation performed by licensed contractors. The SHIP program does not normally reimburse an applicant for housing related expenses; disaster response is the exception to the rule. Eligible households may receive SHIP reimbursements

for disaster-related expenses like repairs performed according to code, blue tarps and other temporary measures to avoid additional damage, temporary relocation of displaced households, or the removal of a fallen tree on a house, in the yard or on a fence. Additional types of assistance include:

- Down-payment and closing costs to help a disaster-affected household purchase another home. This assistance is available for income-eligible applicants who are able to secure a first mortgage with institutional financing.
- Home replacement assistance may be available for cases in which a house is uninhabitable. SHIP may pay for demolition and the reconstruction of a home for an income-eligible household.

The maximum award from a SHIP disaster assistance strategy varies from community to community, with most awards between \$10,000 and \$40,000. Some local governments are also using their other SHIP strategies to help with recovery. They are prioritizing help to disaster-impacted applicants from the rehabilitation, home purchase, and other SHIP strategies that they regularly use throughout the year.



SHIP staff respond as rapidly as possible to disaster-affected applicants, without shortcutting the SHIP eligibility determination process. It takes time to verify an applicant's income and assets, to document that an applicant was impacted by a disaster, and to confirm that the applicant owns a home that is eligible for SHIP assistance. The timing of SHIP assistance and the time invested in qualifying a SHIP applicant are further reasons why much of SHIP disaster assistance is focused on permanent repairs. With proper planning and staffing, local SHIP programs play a critical role in providing housing recovery assistance to low and moderate-income households. The Florida Housing Coalition is available to help SHIP staff organize their disaster response activities. **HNN**



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Michael Chaney is a Technical Advisor for the Florida Housing Coalition. Chaney's responsibilities include providing training and technical assistance through workshops, on-site visits, and telephone consultation on a variety of affordable housing topics, including capacity building for housing nonprofits; financial tracking of housing funds; fair housing; compliance with housing program requirements (SHIP, HOME, CDBG); operational/administrative procedures, housing rehabilitation strategies, and energy efficiency topics. He has also served as an adjunct faculty member of the housing department at Florida State University.