

# Managing SHIP in Rural Communities

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Program

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# Overview

- **General Program Administration**
- **Panel Discussion**
- **Rehabilitation**
- **Purchase Assistance**
- **Disaster Preparation**

# Working with the Minimum SHIP Distribution



- Rural communities receive the minimum \$350,000 SHIP allocation
- Limited Staffing from the \$35,000 administrative budget (10% of allocation)

# General Program Administration

- Limit strategies to make administration manageable
- Involve finance dept staff in report duties



# Home Inspections

## For Rehabilitation or Purchase

- Work with county building inspector
- Contract for inspections
  - Estimate the annual number of inspections that do not result in SHIP work
  - Contractors should build into their inspection price the cost of inspections that do not result in SHIP work



# **Presenter: Shelly Massey**

**Community Development Specialist**

**Hardee County Community Development &  
General Services**

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# Maximize SHIP for Administrative Expenses

- Advertising
- Outreach and Pre-screening
- Applications and Eligibility Determination
- Office space, Utilities, Copier, Computers
- Tracking and Reporting
- LHAP Work
- Prep for the Monitor



# How to Stretch SHIP Funds

**Maximize SHIP for administrative expenses**

- **Administration Budget – 10 % of allocation**
- **General Revenue subsidy**
- **A portion of Program Income**
- **Don't pay Program Costs with Admin Dollars**



# Admin from Program Income

5% of Program Income for: Counties that are not a 'small county' with an unincarcerated population of 75,000 or less.

10% of Program Income for: Small counties and eligible municipalities receiving up to \$350,000, according to section 67-37.007 (5)(f) of the SHIP Rule.

# Program Costs

**Costs for specific activities that do not count toward the administrative cap.**

## Rehabilitation:

- Initial Inspection
- Work Write Up/Cost Estimate
- Construction inspections/oversight

## Outsource to 3<sup>rd</sup> Party:

- Service Delivery Fee



## Purchase Assistance:

- Housing Counseling
- Inspection

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# **Leverage SHIP with Other Resources**

- **Pair with Small Cities CDBG to split administrative costs**
- **County Extension office offers low cost housing education.**
- **Work with an Affordable Housing Advisory Committee (AHAC) that provides oversight**

# AHAC Responsibilities

**Main Task: Create AHAC Report (not required of minimum distribution communities)**

**Other possible AHAC tasks**

- Review new strategies
- Enhance existing strategies
- Community Outreach and Feedback
- Help create SHIP Procedures



# Require SHIP Payback

## Case Study: Sumter County

- All recipients repay their SHIP assistance
  - No repayment if assistance is less than \$1500
- 87% making current, consistent payments
- County staff service repayments and work with borrowers in default
  - An estimated 48 hours a month



# Tips for Success with SHIP Payback

- Before SHIP is received: Deliver a clear message about loan repayment
- Frequent Contact with those in default
- Approach for Nonresponsive Borrowers: monthly mailings, property assessments, research Clerk of Court & Property Appraiser records, site visits, and file documentation

# **Case Study: Suwannee River Economic Council**

**Presenter: Stephanie Barrington**

**SHIP Director**

**Suwannee River Economic Council**

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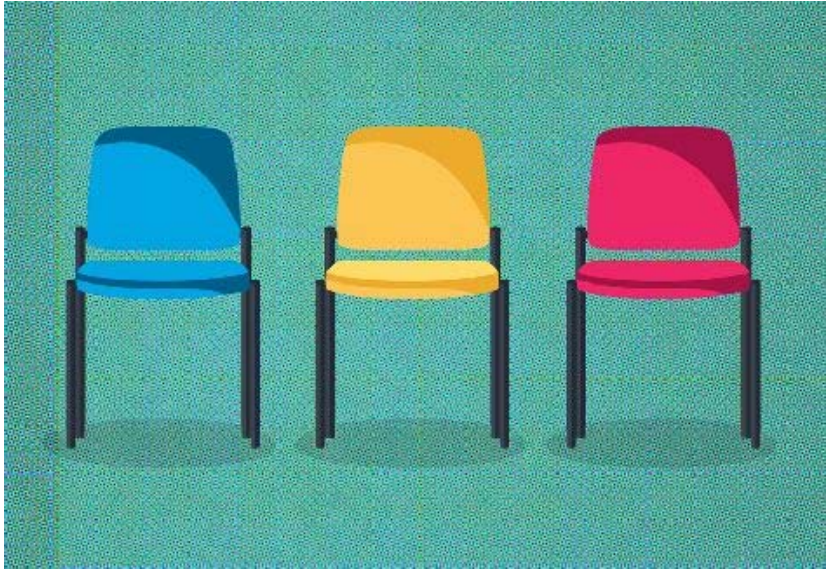




# PANEL DISCUSSION

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# PANEL DISCUSSION

**Are there challenges to providing SHIP  
assistance in rural areas?**

**Are there benefits?**

# SHIP Strategies

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# SHIP and Rental Housing

- Rental Deposit Assistance
- Rental Rehabilitation - monitor for 15 years+
- Rental New Construction (also 15 yrs+)
  - Possibly owned/managed by a nonprofit





# Rental Housing: Repairing a Small Group Home

Gateway ARC: 5 Group Homes with 30 residents received \$113,000 of repairs from Escambia County SHIP

- Kitchens
- Bathrooms
- Efficient air conditioners



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# Assisting Youth Transitioning Out of Foster Care

## Marion County

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



# Horizons of Okaloosa County

## *Group Home for Residents with Developmental Disabilities*





# Okaloosa County Repairs



New Vinyl Plank Flooring



Walk-In Shower



# Purchase Assistance

## Habitat for Humanity Resources leveraged with SHIP

- Donated labor
- Donated or reduced price supplies
- Donated land
- Sweat equity



# Leveraging of Subsidy in Habitat of Citrus County project

- PLP
- SHOP (Resource for Habitat affiliates)
- SHIP
- Federal Home Loan Bank of Atlanta Affordable Housing Program (AHP)



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# How 'Homes in Partnership' Helps Buyers

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**Homes in Partnership, Inc.**

# USDA Rural Development

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# Home Rehabilitation

- Repairing Mobile Homes
- Pitfalls to avoid



## Rehabilitation Webinar Series

- Contractor Selection <https://vimeo.com/237107695>
- Initiating Rehab <https://vimeo.com/241949461>
- Addressing Complaints <https://vimeo.com/250685877>

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# Home Rehabilitation

Input from  
**Shelly Massey and  
Stephanie Barrington**



# Disaster Assistance Strategy

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Development Specialist**

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# Hurricanes in Hardee County

2004 Hurricane season: 3 hurricanes in 6 weeks

First: Hurricane Charley's 150 mph winds.

Next: Hurricanes Frances & Jeanne's rain damage





# 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

# Hardee County's SHIP Response



SHIP provided the quickest response  
SHIP used for:

- Rehabilitating storm damaged homes
- Home Replacement

# Hardee County Additional SHIP Response



SHIP also used for:

- Rapid reentry into rental housing: utility and security deposits
- First time homeownership assistance

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