

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



Fine Tune Your SHIP Program
REGISTER NOW FOR
**CATALYST
TRAINING**

Register Now for SHIP Catalyst Training!

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

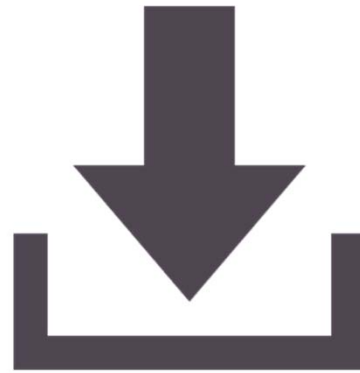
THE FLORIDA HOUSING COALITION



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



Download Documents from GoToWebinar

THE FLORIDA HOUSING COALITION



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

Special Needs details

THE FLORIDA HOUSING CC



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

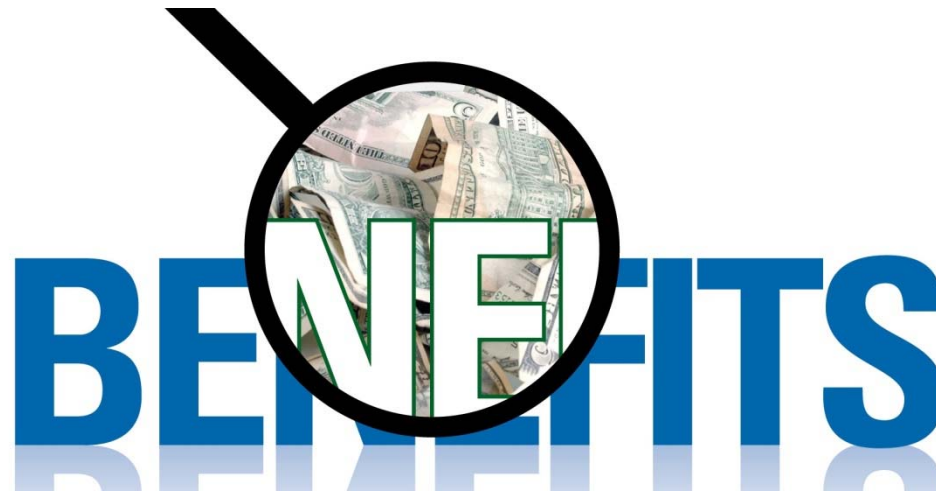
- **OPTION 3: Written documentation that applicant was referred by an agency that serves persons with Developmental Disabilities**
 - Local APDs, Arcs and CILs.



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



THE FLORIDA HOUSING COALITION



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

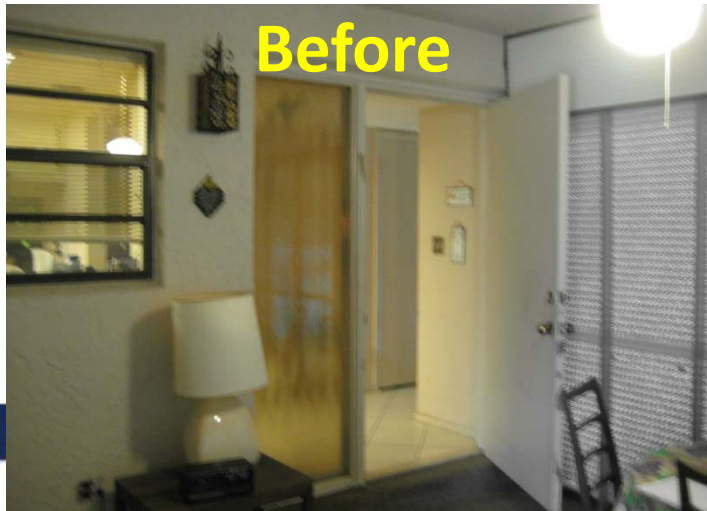
States he has impairments like cerebral palsy and so he should be counted as developmental disabilities. Yet his impairments resulted from a stroke, and he was not born with them. He does not meet the definition of Developmental Disabilities in the Florida Statutes.

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

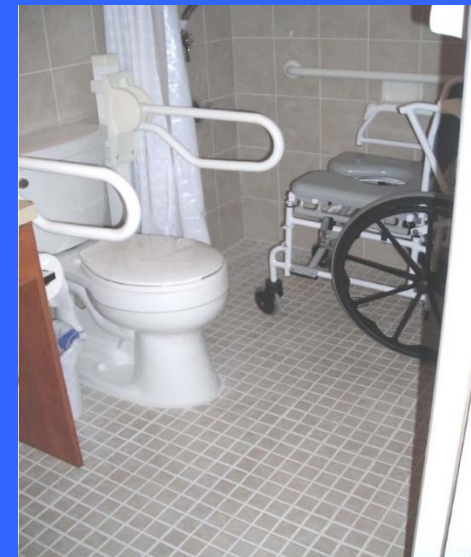
- Among the most common housing needs of Special Needs households
- City of Sunrise Architectural Barrier Removal Program





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



Home Buyer Example

Bradford County



In 2011 Antti Martin purchased a beautiful three bedroom home on an acre in Starke, Florida. The \$30,000 of SHIP contribution payment and close cost assistance helped Antti jump the first hurdle to buying a home. Each month, he is able to afford to

the \$448 home mortgage with SSI and his 25 a week janitor

THE F

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)

Learn about SHIP Rent Subsidies



Review Recording for:

“Introduction to SHIP Rent Subsidies”

<https://vimeo.com/209802313>

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,

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

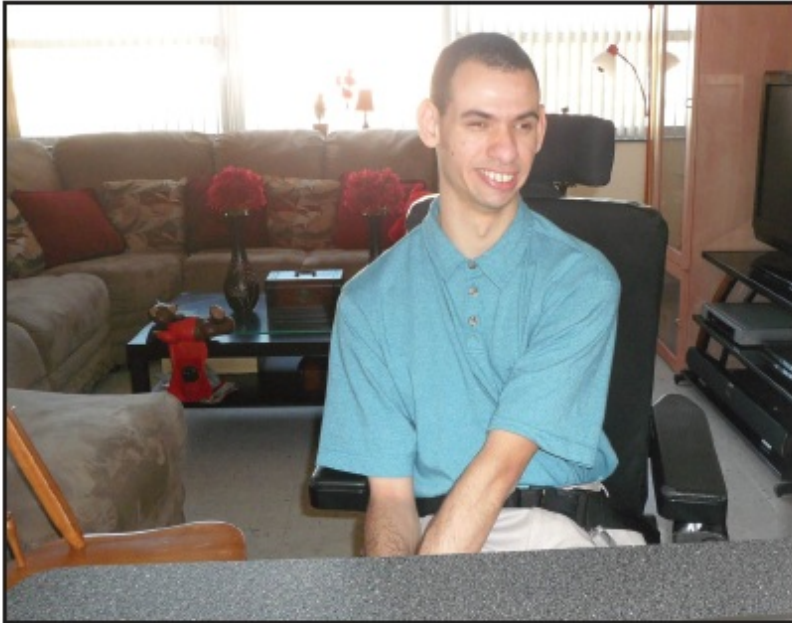
Borrowed from a lender



THE FLORIDA HOUSING COALITION



Subsidized Rentals in Hialeah are Accessible



Subsidized Rental Example

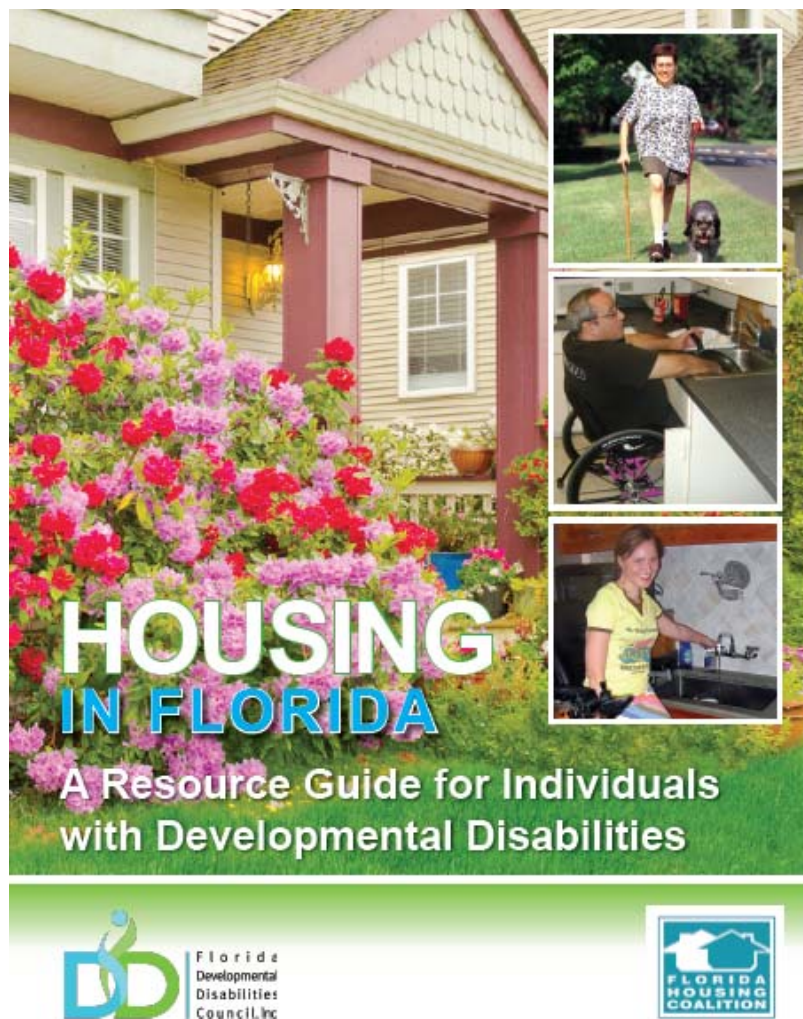
Miami-Dade County

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

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



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

The screenshot shows a housing search interface with three tabs: Basic, Advanced, and Accessible. The Accessible tab is selected, indicated by a wheelchair icon. The interface is divided into several sections:

- General Search Information:** Includes a "Do you have a Section 8 Voucher?" section with radio buttons for "Yes" and "No" (selected). Below are dropdowns for "Bedroom[s]" (Any), "Bath" (Any), and a "Rent range" from "\$0" to "\$1,300" a month.
- Optional Filters:** Includes fields for "ZIP Code[s]" and "Optional ZIP Code[s]" with a link to "List relevant ZIP codes". Other filters include "Public Transit" (Not Applicable), "Shopping" (Not Applicable), "Hospital" (Not Applicable), "Smoking Policy" (Any), "Senior Housing" (Include in Results), and "Landlord Speaks" (English).
- Search by Distance:** Includes a "Within" field (N/A) in "Miles of", a "Street Address" field, and a "ZIP Code" field.
- Other Search Options:** Includes "Income Is" (N/A) of Median Income with a "Calculate" link, a "Keyword Search" field, "Type" (Any (House, etc.)), "Security Deposit" (N/A), and a list of checkboxes for various amenities: "Income Based or Sliding Scale Rent", "Accept Rent Subsidy", "Some Utilities Paid", "Pets OK", "Covered Parking", "Furnished", "Wash/Dry Hookups", "Yard", "Basement", "Air-conditioned", "Stove & Fridge", "No Credit Check", "No Criminal Check", "Assisted Living", "Exclude Properties on Wait List", and "Only Electric Appliances".
- Entry and Door Options:** Includes a link "See all No-Step/Flat/Ramped Entry" and checkboxes for "Accessible Parking Close to Unit", "Flat or No-Step Entry and/or Ramped Entry", "Doorways - 32\" or wider", "Lever Style Door Handles", "Automatic Entry Door", "Accessible Elevators", and "Unit on First Floor".
- Kitchen Options:** Includes checkboxes for "Low Counter[s]", "Minimum 27\" Knee Space Under Kitchen Counter", "Non-digital Kitchen Appliances", and "Front Controls on Stove/Cook-top".
- Bathroom Options:** Includes checkboxes for "Low Vanity", "Minimum 27\" Knee Space Under Vanities", "Grab Bars", "Reinforced for Grab Bar", "Roll-in Shower", "T\" Turn or 60\" Turning Circle in Bathrooms", "Lowered Toilet", and "Raised Toilet".
- Miscellaneous Options:** Includes checkboxes for "Accessible Flooring", "Accessible Laundry", "Within Paratransit Route", and "Sign Language Friendly".

Questions

Finding Special Needs Applicants

Add question to SHIP
application:

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





Handout: Disability Etiquette



**United Spinal
Association**



DISABILITY ETIQUETTE

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

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

Contacts for Agencies

THE FLORIDA HOUSING



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

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

- \$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

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

Tracking & Reporting Special Needs

THE FLORIDA HOUSING COALITION



Tracking Spreadsheet Form 1 contains Special Needs Categories

	Special Needs Type (Leave Blank if None)	Special Needs Amount
0		
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		

Navigation: Summary Form1 Form2 Form3

ALITION FLORIDA HOUSING COALITION

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		Encumbered	
		Amount	Units	Amount	Units
3	Rehabilitation	38,968.07	2	56,000.00	2

Special Needs Category Breakdown by Strategy ?

Strategies	Special Needs Category	Expended		Encumbered	
		Amount	Units	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

QUESTIONS AND EVALUATION

THE FLORIDA HOUSING COALITION

