

INTRODUCTION TO SHIP RENT SUBSIDIES



THE FLORIDA HOUSING COALITION



Presenters



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Sponsored by the Florida Housing
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Rent Subsidies added to SHIP Statute in 2016



(8) A county or eligible municipality may not expend its portion of the local housing distribution to provide ongoing subsidies, except for:

... A rent subsidy program for very-low-income families with at least one person with special needs as defined in s. 420.0004 or one individual experiencing homelessness as defined in s. 420.621. The period of rental assistance may not exceed 12 months for an eligible household.

SHIP Statute on Rent Subsidies



- Allows up to **12 months** of rent subsidies
- Subsidies for **very-low-income** households only
- VLI households are eligible if
 - At least one adult who is a person with **special needs** as defined in s. 420.0004 or
 - A person who is **homeless** as defined in s. 420.621 when the person initially qualified for a rent subsidy.
- Webinar's focus is on assisting Homeless applicants with Rapid Rehousing

FS 420.621 - Homeless Definition

“Homeless,” applied to an individual, or “individual experiencing homelessness” means an individual who ***lacks a fixed, regular, and adequate nighttime residence*** and includes an individual who:

- Is sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason;
- Is living in a motel, hotel, travel trailer park, or camping ground due to a lack of alternative adequate accommodations;
- Is living in an emergency or transitional shelter;
- Has a primary nighttime residence that is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings;
- Is living in a car, park, public space, abandoned building, bus or train station, or similar setting; or
- Is a migratory individual who qualifies as homeless because he or she is living in circumstances described above

FS 420.621 - Homeless Definition Changes

- Definition could be changing with new statute rewrite
- HB 163 passed this session and will be going to the Governor for signature
- HB 163 changes the FS 420.621 definition to match the federal definition as defined in [24 CFR 578.3](#)
- HUD definition has 4 categories of homelessness (2 of these categories are being used in HB 163)
 1. An individual or family who lacks a fixed, regular, and adequate nighttime residence (Rental Assistance)
 2. An individual or family who will imminently lose their primary nighttime residence (Prevention)

Let's Look – What Does That Change?

“Homeless,” applied to an individual, or “individual experiencing homelessness” means an individual who *lacks a fixed, regular, and adequate nighttime residence* and includes an individual who:

- ~~• Is sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason;~~
- ~~• Is living in a motel, hotel, travel trailer park, or camping ground due to a lack of alternative adequate accommodations;~~
- Is living in an emergency or transitional shelter;
- Has a primary nighttime residence that is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings;
- Is living in a car, park, public space, abandoned building, bus or train station, or similar setting; or
- ~~• Is a migratory individual who qualifies as homeless because he or she is living in circumstances described above~~

Proposed Homeless Definition - 24 CFR 578.3

1. An individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning: (*Literally Homeless*)
 - i. Has a primary nighttime residence that is a public or private place not meant for human habitation;
 - ii. Is living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, and local government programs);
or
 - iii. Is exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution
2. Individual or family who will imminently lose their primary nighttime residence, provided that: (*Imminent Risk of Homelessness*)
 - i. Residence will be lost within 14 days of the date of application for homeless assistance;
 - ii. No subsequent residence has been identified; and
 - iii. The individual or family lacks the resources or support networks needed to obtain other permanent housing

Rent Subsidies are NOT COVID-19 Rent Assistance

COVID-19 Rent Payments are available to eligible SHIP households of all income categories

- This is help to **STAY** in a rental

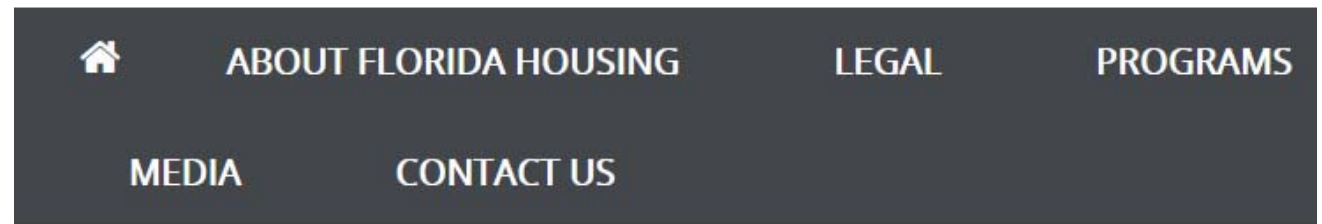
“Rent Subsidies” are reserved only for specific types of **very-low-income** households

- This is help to **MOVE INTO** a rental

How to Learn Where COVID SHIP Assistance is Available

Contact local SHIP offices

<https://www.floridahousing.org/programs/special-programs/ship—state-housing-initiatives-partnership-program/local-government-information>



[Home](#) / [PROGRAMS](#) / [Special Programs](#) / [SHIP - State Housing Initiatives Partnership Program](#) /

Local Government Information

Please select from the City or County drop down lists, or the "View All Contacts" information and contacts:

City:

County:



Some SHIP Communities received Additional 19/20 Funds

SHIP 2019-2020

Local Government	County Share/ City Share
ALACHUA	42,073
Gainesville	41,805
BAKER	-
BAY	19,366

April 2020 Distribution

Local Government	County Share/ City Share
FRANKLIN	-
GADSDEN	-
GILCHRIST	-
GLADES	-

Local Government	County Share/ City Share
ORANGE	554,313
Orlando	148,416
OSCEOLA	117,964
Kissimmee	30,474

- **HANDOUT: “SHIP Final 19 20 distribution encouraged for COVID assistance”**
- **Funds not specifically for disaster. FHFC encourages using funds to assist eligible applicants affected by COVID**

Upcoming COVID-19 Trainings

**“Implementing Effective Rental Assistance Programs
with Federal and State Resources”**

May 13 at 10:00 am

<https://attendee.gotowebinar.com/register/7291419462613166863>

“COVID-19 SHIP Rent Assistance Implementation”

May 18 at 2:00 pm

<https://attendee.gotowebinar.com/register/7691296448631153675>

“COVID-19 SHIP Mortgage Assistance Implementation”

May 20 at 2:00 pm

<https://attendee.gotowebinar.com/register/620374553799087627>

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What may be paid for as part of Rent Subsidy Assistance (Code 26)?

- ✓ Rent and utility deposits paid
- ✓ Monthly rental assistance
- ✓ Renters receive housing stability counseling



Must every SHIP jurisdiction provide Rent Subsidy Assistance? **No**

Maximum Available for Rent Subsidy

100% Allocation

-75% Construction / Rehab set-aside

-10% Administrative

15% Available for rent subsidies

+ Any Program Income

Using SHIP to Help End Homelessness: Working with CoCs



Continuums of Care (CoCs) offer:

- Experience working with homeless households
- Rapid ReHousing experience
- Collaborations with service providers
- Leverage through other funding sources
- Housing Navigators/Locators whose job it is to find rental units and work with landlords

Using SHIP to Help End Homelessness: Working with CoCs



CoCs also offer:

- **Homeless Management Information System**
 - helps identify duplication of assistance
 - determines eligibility as “homeless”
 - identifies agencies to provide support services
- **Coordinated Entry System** matches households with housing/services options
- **Community priorities** for targeting rapid rehousing assistance

Rapid Rehousing Basics



- An approach that helps people who are homeless move into permanent housing as quickly as possible
- Permanent Housing - a rental unit where client signs a standard lease
- Minimal program requirements beyond the lease – services directed at housing stability
- Low barriers to entry (e.g., no minimum income requirements)

Q: Are we throwing our money away if we house homeless households?

A: No! It's a great investment, especially if you work with those with experience in rapid rehousing and the CoC.

Do Short-Term Rent Subsidies Really Work?

- **YES! Lots of research documents success.**
 - Will there be “failures”? Of course, but those are the minority, typically fewer than 15%.
- **Reduces homelessness community-wide**
- **Reduces time people are homeless**
- **Reduces returns to homelessness**
- **Minimizes trauma due to being homeless**

Targeting SHIP Subsidies

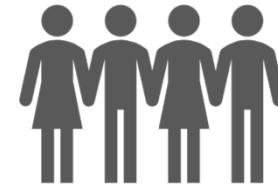
- Work with your local CoC to learn their established prioritization of households for rapid rehousing assistance.
- Do not try to predict which households will be successful (or which won't) – there are no reliable predictors.
- Who will benefit the most? Those that don't “look” sustainable.
- Talk with the CoC before targeting a special group (e.g., Veterans) who may already be prioritized for other funding.

SHIP rent subsidies may complement other rent subsidy programs



- Emergency Solutions Grant (ESG) rapid rehousing
- HUD CoC rapid rehousing
- HOME Tenant Based Rental Assistance (TBRA)
- Challenge Grant funded rapid rehousing
- CDBG or CSBG funded rapid rehousing
- Supportive Services for Veteran Families (SSVF) rapid rehousing

Recipient Selection



Recommended: Do not take self-referrals

- Work with referral agencies to ensure collaboration, need, and eligibility

Applicants who are homeless:

- Referred through the local homelessness Continuum of Care (CoC) Coordinated Entry system

Previously Available Rental Assistance

Deposits (Strategy Code 23)

- 1st & Last Month's Rent
- Deposit for Damages
- Utility Deposit

Eviction Prevention (Code 13)

- Up to 6 months of past due rent
- Eligible tenant documents recovery from temporary hardship and can maintain rent

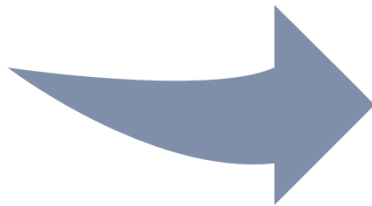
Each should be a SEPARATE Strategy

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Rent Limit Compliance

Comply with the
Rent Limits Chart



Percentage Category	Rent Limit by Number of Bedrooms in Unit					
	0	1	2	3	4	5
30%	318	359	504	659	814	960
50%	531	569	683	789	881	971
80%	850	910	1,092	1,262	1,408	1,554
120%	1,275	1,366	1,641	1,894	2,115	2,332
140%	1,487	1,594	1,914	2,210	2,467	2,721

For Rent Subsidy Recipients **ONLY**: Regardless of household income, rent can be up to **120% SHIP**
Rent Limit adjusted for bedroom size

Selecting a Rental

First effort:

Move into subsidized rental unit to support long term affordability

- Units controlled by Housing Authorities
- Units on FloridaHousingSearch.org



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1st Effort: Subsidized Rentals

Using floridahousingsearch.org

- Call Center (800) 428-8844
- Inventory of rentals with vacancies
- Available online, via toll-free call center, phone, fax, mail and email
- Includes subsidized and private market-rate rentals affordable for households earning up to 120% AMI
- Barriers to obtaining this housing

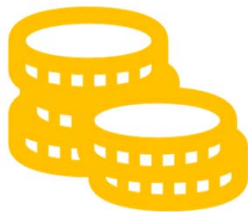


Condition of Units to be Rented

- No requirements specified so local jurisdiction make policy
- Similar programs require housing inspections:
 - HUD CoC Rapid Rehousing and HUD Housing Choice Vouchers require inspections for HUD Housing Quality Standards (HQS)
 - ESG Rapid Rehousing requires inspections for compliance with Habitability Standards, somewhat less restrictive than HQS

Sample Rent Subsidy Strategy

- **Maximum Award**
 - Varies by rental market rates and portion of rent paid
 - Similar rapid rehousing programs: average \$4,000-\$8,000 per household



SHIP Applicants must be Income Qualified

“Income Qualification Considerations when Working with Homeless Applicants”

Recording: <https://vimeo.com/217516609>

“Income Qualification, October 2019”

Part 1: <https://vimeo.com/366582683>

Part 2: <https://vimeo.com/368080221>

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File Documentation

- ✓ Application
- ✓ Verification of income eligibility
- ✓ Signed Lease
- ✓ Copy of monthly rent assistance check
- ✓ Details of housing stability counseling



Examples of Rent Subsidy Programs

Kissimmee Community HOPE Center

- SHIP maximum award of \$5000
- Mr. & Mrs. Hitch
 - Very Low Income
 - Chronically Homeless
 - Housed since June 1, 2015



Charlotte County

- Rent Subsidy program started June, 2019
- Assistance to 14 households experiencing homelessness
- Some are CoC referrals from the homeless shelter
- Some special needs: Domestic violence survivor, Household members with disabling conditions.



Gainesville and Alachua County

City of Gainesville (COG) and Alachua County (AC)

Participant Demographics (Jan 2018 – June 2019)



Households Served

56 (29 COG & 27 AC)



Adults

71 (38 COG & 33 AC)



Children

33 (20 COG & 13 AC)

Household Types



Families with Children – 29%



Families with no Children – 13%



Singles – 58%



Households
with at least
one person
meeting
Special Needs
criteria
53%



Average Head
of Household
Age

46 COG

39 AC

Gainesville and Alachua County



Average
Household
Annual Income
\$7,975.07 COG
\$10,496.24 AC



Housing

Average # of days
from Program Entry
to Permanent
Housing
28 COG
48 AC



Average
base rent of
\$739 COG
\$715.55 AC
per month



Average
Assistance per
Household
\$5,359.39 COG
\$7,025.74 AC

83% of Households remain housing stable after exiting the program



WEST PALM BEACH



Successful Outcomes

- Housed 3 households who were chronically homeless.
- Woman in photo was homeless for 4 months. After SHIP assistance, city staff worked with the Housing Authority to obtain a voucher.
- Financial counseling is offered to all recipients, another helpful service.



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WEST PALM BEACH



Strategies leading to Success

- The City has 2 outreach offices helping to locate eligible applicants.
- Network of support service providers
- Engagement with Continuum of Care network
- If provided as direct service must have the ability to pay landlords/utilities timely. Otherwise contract on a reimbursement basis
- Landlord outreach
- Rapid Rehousing can benefit chronic in certain cases



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Sub-Recipient Selection Criteria

- Recommended: utilize subrecipients to administer the rental assistance
- Look for local nonprofits that have:
 - Experience managing similar programs,
 - Background information on many applicants (e.g., through the Homeless Management Information System),
 - Capacity to provide housing stability counseling

May Sub Recipients Receive SHIP Service Delivery Fee?

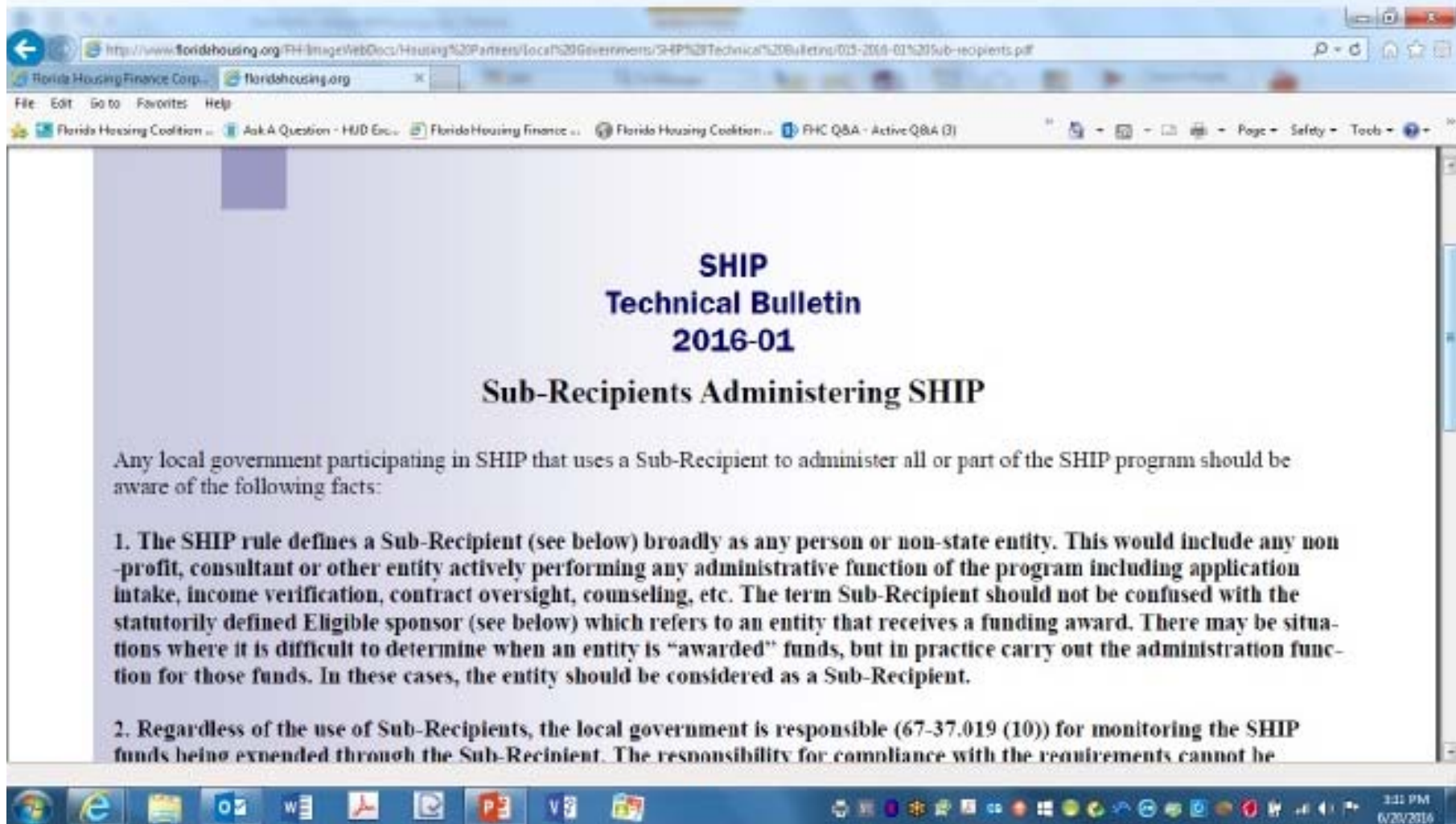
- Yes, a Service Delivery Fee for
 - 1) Administration and
 - 2) Housing Stability Counseling
- SHIP cannot support broad “case management” like:
 - Mental health counseling
 - Substance abuse counseling
 - Vocational Rehabilitation
 - Medication Management



SHIP supports “Housing Stability Counseling”

- Initial applicant qualification
- Linking with services to promote housing stability
 - Employment
 - Benefits (e.g., disability income, food stamps)
- Mediating between landlord and tenant

Read Technical Bulletin



<http://www.floridahousing.org/FH-ImageWebDocs/Housing%20Partners/Local%20Governments/SHIP%20Technical%20Bulletins/015-2016-01%20Sub-recipients.pdf>



Sub Recipients are listed in the Annual Report

https://app.floridahousing.org/SharedHome/SHIPAnnualReporting

SHIP Annual Reporting

File Edit View Favorites Tools Help

Florida Housing Coalition ... Ask A Question - HUD Exc... Florida Housing Finance ... Florida Housing Coalition ... FHC Q&A - Active Q&A (3)

Form 1 Form 2 Form 3 **Form 4** Form 5 Review References

[Click here for a printer-friendly copy of Form 4](#)

- ☐ Status of Incentive Strategies
- ☐ Support Services
- ☐ Other Accomplishments
- ☐ Availability for Public Inspection and Comments
- ☐ Homeownership Default and Foreclosure
- ☐ Welfare to Work Programs
- ☐ Strategies and Production Costs
- ☐ Expended Funds
- ☐ Administrative Expenditures
- ☐ Sub Recipients and Consultants

Name	Business Type	Strategy Covered	Responsibility	Amount
Keystone Challenge Fund, Inc	Not profit affordable housing provider.	DPA and Homebuyer Counseling	DPA Loan processing and homebuyer education classes	400,000.00

- ☐ Program Income
- ☐ Explanation of Recaptured funds
- ☐ Rental Developments
- ☐ Single Family Area Purchase Price

☐ Additional physical materials will be mailed to Florida Housing Finance Corporation. Please email attachments electronically if applicable.

100%

4:00 PM 5/26/2016

Related Webinar Recording

Working with Non-Profits, Sponsors and Sub-Recipients

Recording:

<https://vimeo.com/195932964>

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Questions & Answers and Evaluation

Technical Assistance is Available

Available Daily: 1 (800) 677-4548

Options for Further Assistance Include:

Phone and Email consultation

Site Visits

Register at www.flhousing.org for:

Workshops

Webinars



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