

Best SHIP Practices in Serving Special Needs and Homeless Households

February 9, 2022



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AFFORDABLE HOUSING CATALYST PROGRAM

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Florida Housing Finance Corporation



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Catalyst Training Schedule

A banner for SHIP Catalyst Training. On the left, a group of diverse people are smiling and looking at a laptop. On the right, a teal overlay contains the text 'Fine Tune Your SHIP Program', 'REGISTER NOW FOR', and 'CATALYST TRAINING' in large white letters. The SHIP logo is on the left side of the banner.

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

SHIP
housing a stronger Florida

Register Now for SHIP Catalyst Training!



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

Hotline: 1-800-677-4548

www.flhousing.org



Webinar Logistics

- Participants are muted
- Enter your questions in the box in your webinar panel
- Forgot to ask a question or want to ask privately?

Email chaney@flhousing.org

This webinar is being recorded and will be available at
www.flhousing.org

- A survey will immediately follow the webinar; ***please*** complete it!



February 15, 2022 at 10:00am



**SHIP Education Efforts
Made Possible
Thanks to the
Catalyst Program**

**Presented by
Michael Chaney and
Ashon Nesbitt**



**Financing and
Monitoring Rental Housing
with SHIP**




Register at

<https://register.gotowebinar.com/register/9015488889277204495>

THE FLORIDA HOUSING COALITION





Florida Housing Coalition Hurricane Member Update Webinar

<https://www.flhousing.org/disaster-recovery/>

2022 ANNUAL STATEWIDE AFFORDABLE HOUSING CONFERENCE

HOME **MATTERS**
 IN FLORIDA



Hosted by the FLORIDA HOUSING COALITION
August 29th – August 31st
IN-PERSON AT THE ROSEN CENTRE, ORLANDO FL

Special Needs Set-Aside Requirement

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

Not in the Definition: Person experiencing Homelessness

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.



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**

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.

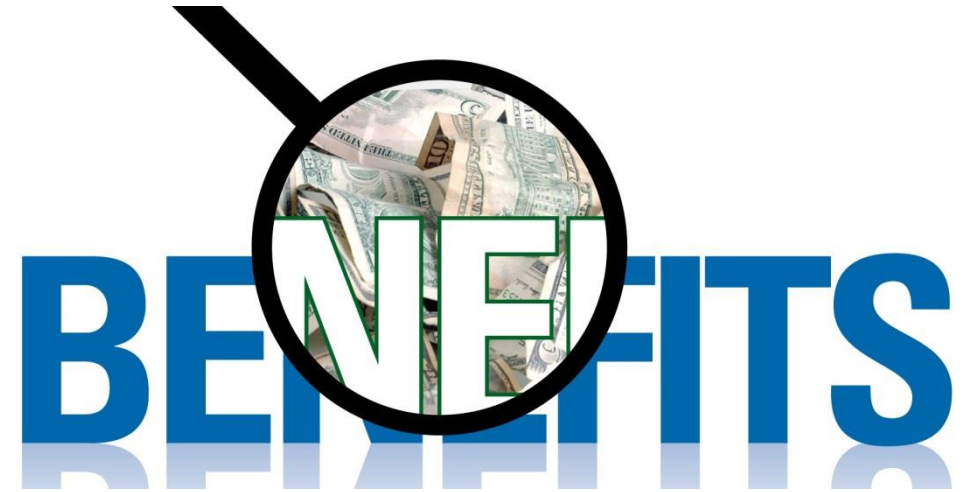
Documentation for Persons with Developmental Disabilities

- 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.
- 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

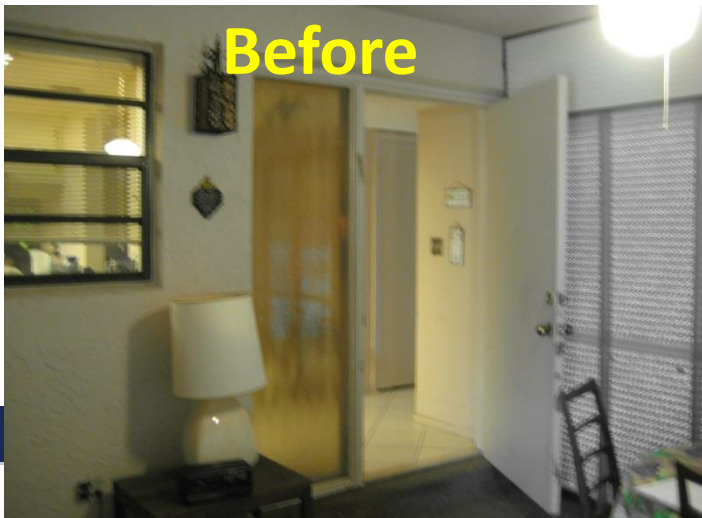
- Instead of diagnosis, present special needs definition. Does client meet definition?
- Medical records in SHIP file are exempted from public record: Section (3)(bb)1, Florida Statutes.



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





Repairs help Aging Caregivers

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 Examples

Bradford County



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

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

Anthony loves living out in the country. He mows

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

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
- Home may be owned by a nonprofit
- Lease separate by individual



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



Escambia County SHIP and Gateway Arc

- New Construction Project
- \$289,000 of SHIP plus \$30,000 Arc contribution



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



Community Outreach

Finding Special Needs Applicants

Add question to SHIP application:

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

Outreach to Community Partners

- Center for Independent Living
- United Cerebral Palsy (UCP)
- Arc Agency
- Goodwill
- Agency for Persons with Disabilities regional offices
- Local Domestic Violence Shelter Provider



United Spinal
Association



DISABILITY ETIQUETTE

Tips On Interacting With People With Disabilities

Handout: Disability Etiquette

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

THE FLORIDA HOUSING COALITION



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
- LHAP Strategy Codes 11 or 12 (homeownership or rental) for a specific strategy assisting Special Needs only

Tracking & Reporting Special Needs

The SHIP Data Spreadsheet contains Special Needs Categories

Closeout Year:							
		Demographic Information					
City/ Incorporated	Structure Type	Income Category	Age HoH	Family Size	Race HoH	Special Needs	N D
						<div>Developmental Disabilities Person with Disabling Condition (not DD) YAFC (Youth aging out of Foster Care) Survivor of Domestic Violence Receiving Social Security Disability Insurance Receiving Supplemental Security Income Receiving Veterans Disability Benefits</div>	
		</					

Form 5: Special Needs

Form 2 Form 3 Form 4 **Form 5** Interim Year Data Review

[Click here for a](#)

Q ↑ ↓ 1 of 1 - + Automatic Zoom ▼

SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumb Amou
1	DP Assistance w/Rehab	\$20,000.00	2	
3	Owner Occupied Home Repair	\$134,473.90	8	
21	Rental Development	\$100,000.00	2	
26	Rental Assistance	\$5,421.00	1	

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

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

12	Special Needs
13	Rental Assistance (Tenant)
14	Rehabilitation
15	Demolition/Reconstruction
16	Disaster Assistance
17	Emergency Repair
18	Foreclosure Prevention
19	Impact Fees
20	Land Acquisition
21	New Construction
23	Security and/or Utility Deposits
26	Rapid Re-Housing



Questions?



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” MEANS:**

- (a) An individual or family who **lacks a fixed, regular, and adequate nighttime residence** as defined under “homeless” in 24 C.F.R. s. 578.3; or
- (b) An individual or family who will **imminently lose their primary nighttime residence** as defined under “homeless” in 24 C.F.R. s. 578.3.

FS 420.621 and 24 CFR 578.3

Alignment of Homeless Definition

- FS 420.621 definition now matches 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 in FS 420.621)
 - An individual or family who lacks a fixed, regular, and adequate nighttime residence (Rental Assistance)
 - An individual or family who will imminently lose their primary nighttime residence (Prevention)

HUD Homeless Definition - 24 CFR 578.3

Literally Homeless

1. An individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning: (*Literally Homeless*)
 - (i) An individual or family with 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, including a car, park, abandoned building, bus or train station, airport, or camping ground;
 - (ii) An individual or family living in a supervised 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](#), or local government programs for low-income individuals); or

IN SHORT;

- Is living in an emergency or transitional shelter;
- Is sleeping in 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;



HUD Homeless Definition - [24 CFR 578.3](#)

Imminent Risk of Homelessness

2. Individual or family who will imminently lose their primary nighttime residence, provided that: (*Imminent Risk of Homelessness*)

(i) Has an annual income below 30 percent of median family income for the area, as determined by HUD; and

(ii) Does not have sufficient resources or support networks, **e.g.**, family, friends, faith-based or other social networks, immediately [available](#) to prevent them from moving to an [emergency shelter](#) or another place described in paragraph (1) of the “Homeless” definition in this section; and



HUD Homeless Definition - [24 CFR 578.3](#)


Imminent Risk of Homelessness

...and

(iii) Meets one of the following conditions:

- (A) Has **moved** because of economic reasons **two or more times during the 60 days** immediately preceding the application for homelessness prevention assistance;
- (B) Is living in the home of another because of economic hardship;
- (C) Has been notified in writing that their right to occupy their current housing or **living situation will be terminated within 21 days** of the date of application for assistance;
- (D) Lives in a hotel or motel and the **cost of the hotel or motel stay is not paid by charitable organizations** or by federal, [State](#), or local government programs for low-income individuals;
- (E) Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons, or lives in a larger housing unit in which there reside more than 1.5 people per room, as defined by the U.S. Census Bureau;
- (F) **Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); or**
- (G) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the [recipient's](#) approved [consolidated plan](#);





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 (includes systematic prioritization of homeless households)
- Community priorities for targeting rapid rehousing assistance



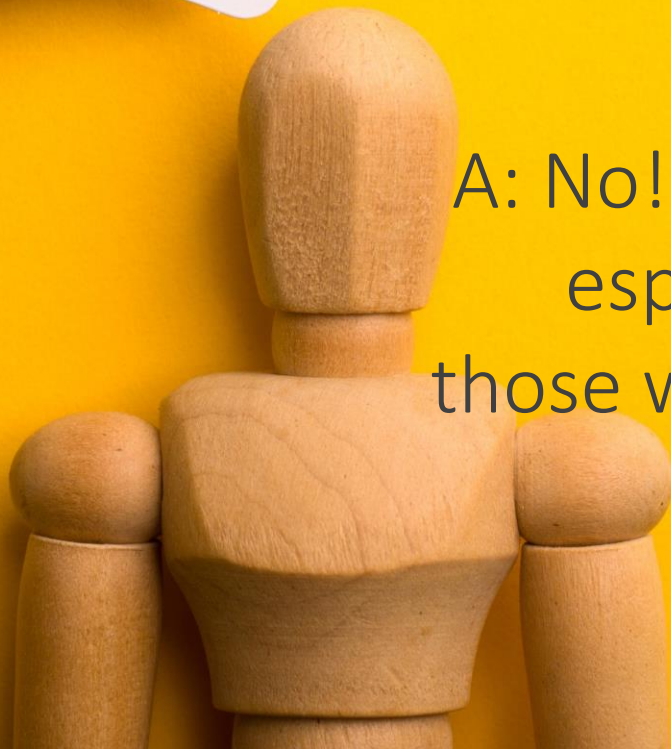


Rapid Rehousing Basics

- 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.
 - Nothing is 100%, but research demonstrates over 85% of households remain stably housed
- Reduces homelessness community-wide
- Reduces time people are homeless
- Reduces returns to homelessness
- Minimizes trauma due to being homeless



Targeting SHIP Subsidies

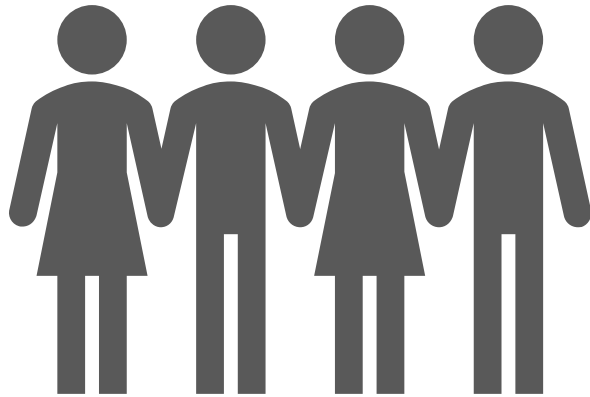
- Work with your local CoC to learn their established **prioritization of households for rapid rehousing assistance.**
- Do not try to predict which households will be successful (or which won't) – there are no reliable predictors. **No cherry picking!**
- Who will benefit the most? Those cases that might not seem 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 funded rapid rehousing
- Supportive Services for Veteran Families (SSVF) rapid rehousing
- HUD funded Youth Homeless Demonstration Program Rapid Rehousing projects

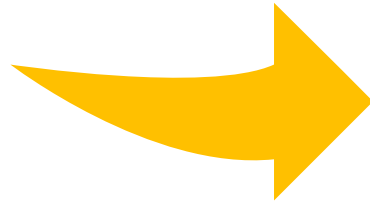
Recipient Selection



- 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

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:

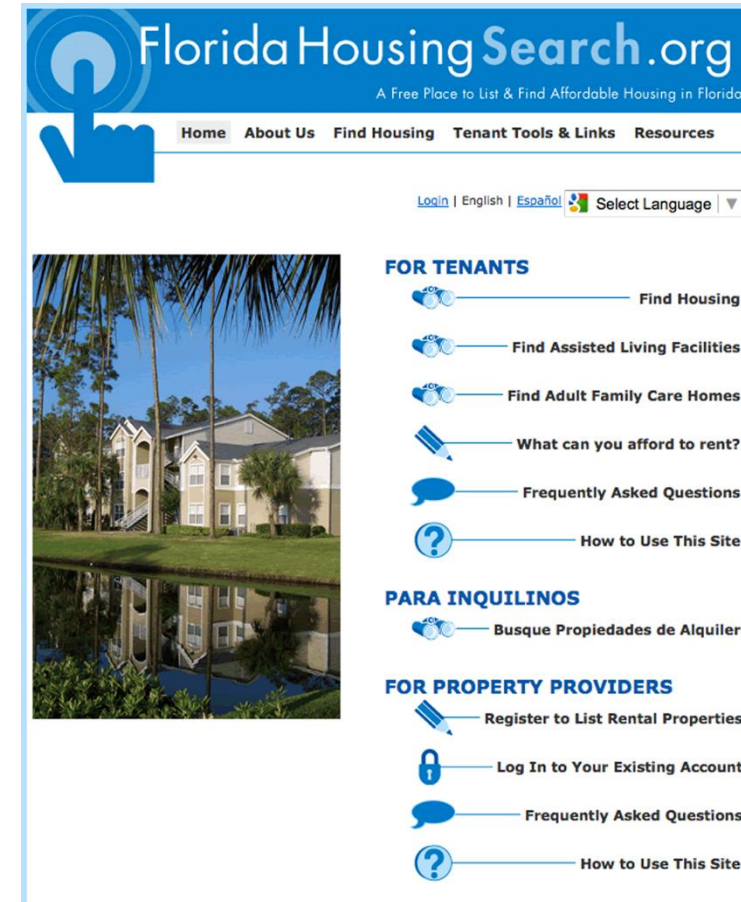
- Move into subsidized rental unit to support long term affordability
- Units controlled by Housing Authorities
- Units on [FloridaHousingSearch.org](https://www.floridahousingsearch.org)



1st Effort: Subsidized Rentals

Using floridahousingsearch.org

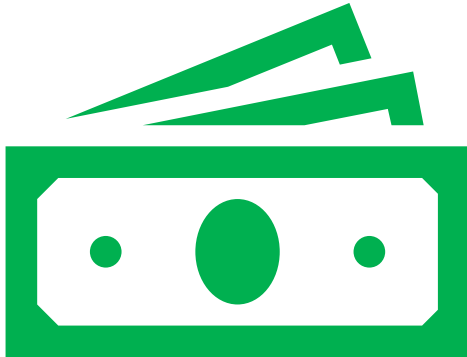
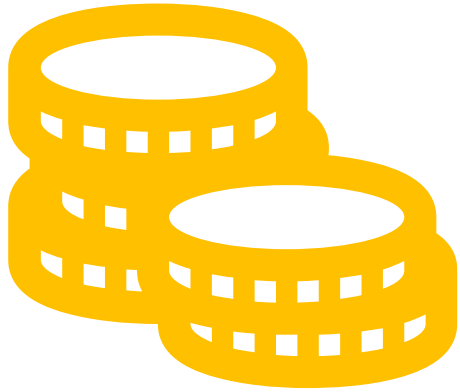
- Call Center (800) 428-8844
- Inventory of rentals with vacancies
- Available online, via toll-free call center, phone, fax, mail and email
- Includes subsidized and private market-rate rentals affordable for households earning up to 120% AMI



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>





File Documentation

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

A photograph of an older Black man with grey hair and a goatee, wearing a light purple button-down shirt and khaki pants, sitting on a grey couch. He is holding a white coffee cup in his left hand and gesturing with his right hand while talking to a woman. The woman, seen from the back, has long brown hair and is wearing a light blue shirt. She is holding a clipboard and a pen. They are in a room with a white shelving unit in the background containing various decorative items.

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

Florida Housing Coalition has an
Ending Homelessness Team
working on **Solutions**

Consulting Expertise includes:

- Continuum of Care Board and Staff Training
- Strategic and Action Planning
- Housing and Homeless Service Provider Training
- 1:1 Consulting for Community Specific Needs
- Racial Equity in Homelessness Services
- Homelessness Data Analysis
- Program Policy and Procedure Development and Review
- And more!

ENDING
HOMELESSNESS IN
FLORIDA IS WITHIN
REACH



Check out our Trauma-Informed Care training for **FREE!**
[See our courses on ELEVATE](#)



For more info contact Amanda Wander,
Ending Homelessness Team Director at
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Questions?

Please complete the evaluation!

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