

Using SHIP to End Homelessness

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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!



Overview of Webinar Topics

SHIP Eviction Prevention Strategies

Homeless Prevention Funding Sources

Working with your Homelessness
Continuum of Care

SHIP Affordable Housing Development
for Homeless

Community Example: Pasco
County Rosalie Rendu

THE FLORIDA HOUSING COALITION



Distinguishing between SHIP Rent Subsidies and SHIP Eviction Prevention

Rent Subsidies

- This is help to MOVE INTO a rental: for applicants experiencing homelessness
- May pay rent ongoing for up to 12 months

Eviction Prevention

- This is help to STAY in a rental: Assistance for those currently renting
- One time payment, not ongoing assistance



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**

Rent Subsidies for Households Experiencing Homelessness



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

- ✓ Rent and Utility Deposits
- ✓ Monthly Rental Assistance
- ✓ Renters receive Housing Stability Counseling



Eviction Prevention Strategy

Sample Strategy Attached:

- Similar to Foreclosure Prevention for Homeowners
- Pay up to 6 months of past due rent and late fees

Eligible applicants must document:

- Recovery from temporary hardship (best practice)
- Ability to pay rent in the future (best practice)
- Not at fault for the hardship, like loss of employment, divorce, death, medical expenses



Use Rent Chart Differently for SHIP Rent Subsidies and SHIP Eviction Prevention

Rent Subsidies

- Rent: check 120% AMI row
- SHIP Strategy Code 26

Eviction Prevention

- Check row of applicant's income category on SHIP Rent Limits
- SHIP Strategy Code 13

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



In some areas, Rent Limits Policy limits SHIP Rent Assistance



In areas with few rental units at the affordable rates on the Rent Limits Chart:

- Eviction Prevention is limited
- Rental Rehabilitation is limited

Maximum Available for SHIP Rent Assistance

100% SHIP Allocation

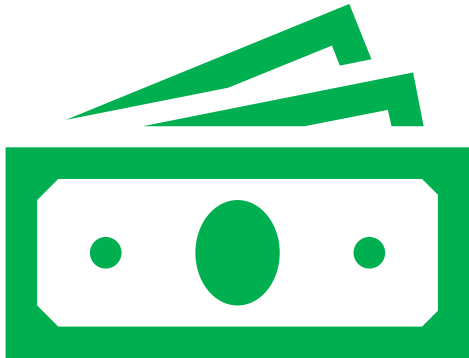
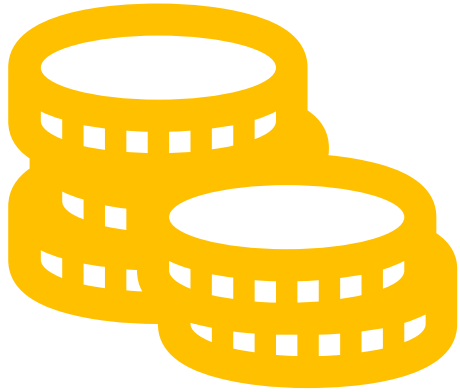
-75% Construction / Rehab set-aside

-10% Administrative

15% Available for Rent Assistance

+ Any Program Income



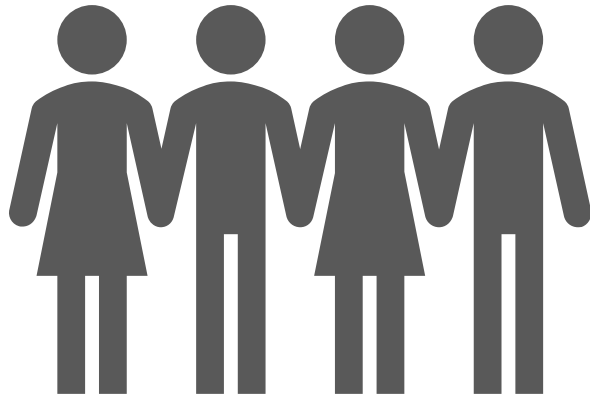


Sample Rent Subsidy Strategy

Maximum Award

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

Rent Subsidies 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

A photograph of a man and a woman sitting on a couch in a home-like setting. The man, who is Black and has grey hair and a goatee, is wearing a light purple button-down shirt and khaki pants. He is holding a white coffee cup in his left hand and gesturing with his right hand while speaking. The woman, who is Asian, is seen from the back, wearing a light blue long-sleeved shirt and holding a clipboard and pen. In the background, there is a white shelving unit with various decorative items.

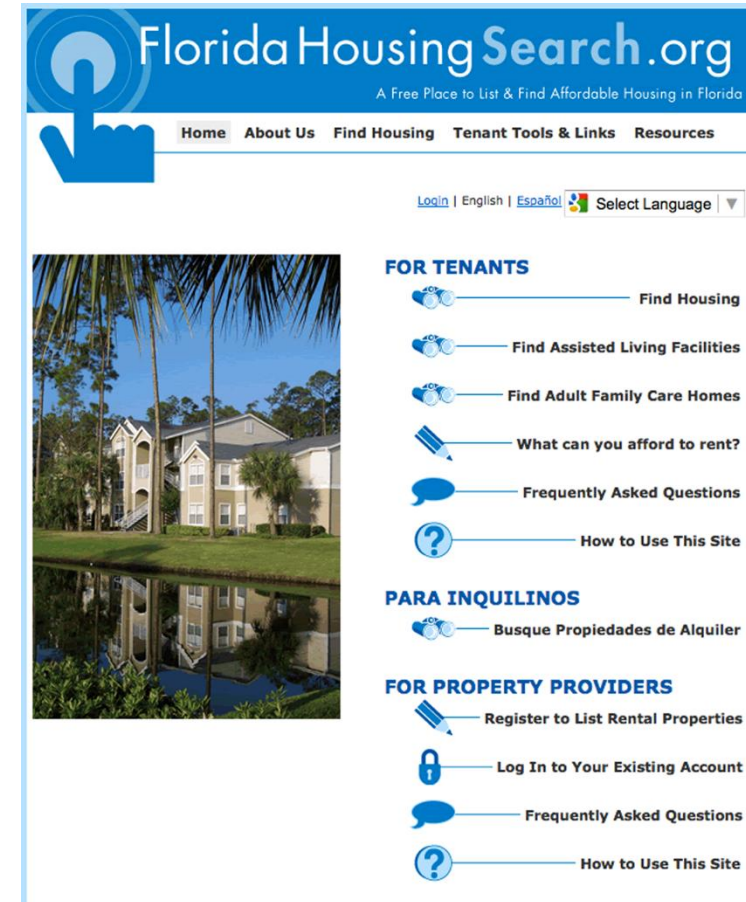
SHIP supports “Housing Stability Counseling”

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

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





SHIP Applicants must be Income Qualified

Income Qualification Considerations when Working with Homeless Applicants

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

Income Qualification

- Part 1: <https://vimeo.com/600145146>
- Part 2: <https://vimeo.com/772399075>





File Documentation

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

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](#);



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](#)



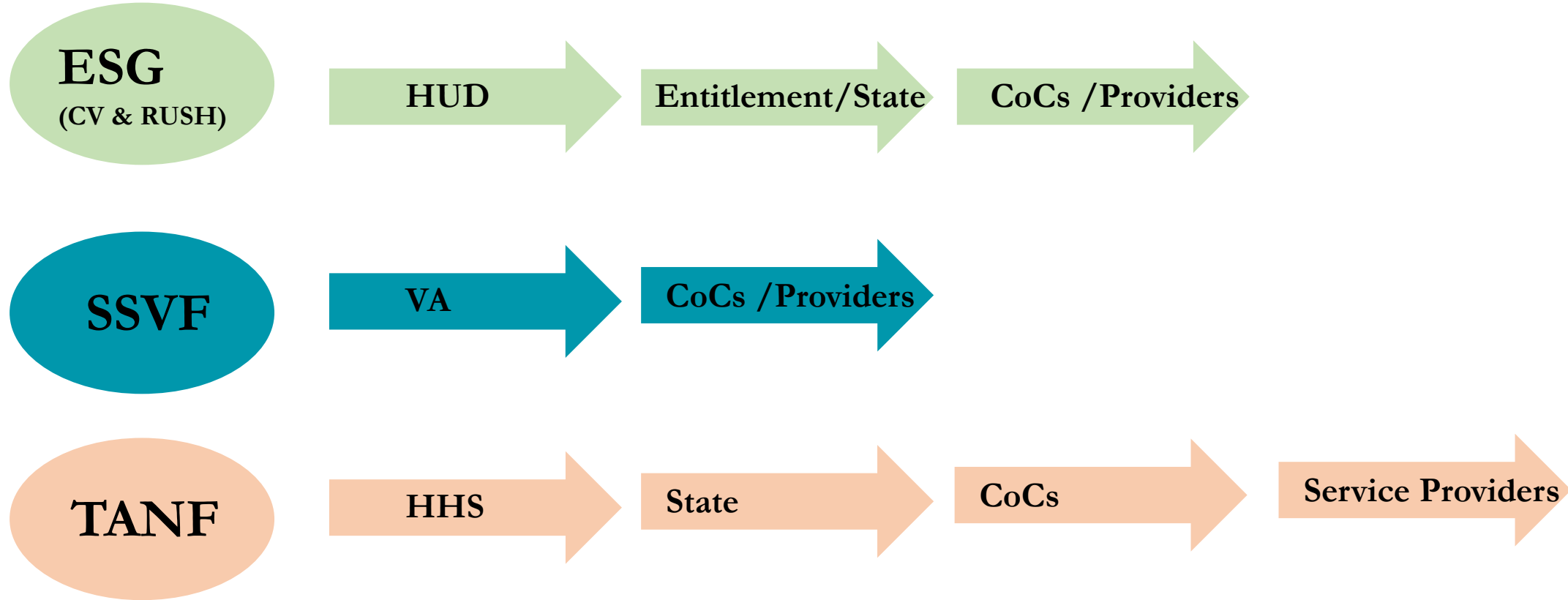
For more info contact Amanda Wander,
Ending Homelessness Team Director at
wander@flhousing.org

Homelessness Prevention Funding Sources


- Temporary Assistance for Needy Families (TANF)
- Emergency Solutions Grant (ESG)
- Emergency Solutions Grant Covid Relief ESG-CV
- Emergency Solutions Grant Rapid Unsheltered Survivor Housing (ESG-RUSH)
- Supportive Services for Veteran Families (SSVF)
- State Challenge Grant Funding
- HUD Youth Demonstration Program Funding (YHDP)



Funding Flow



ESG Homeless Prevention Activities

 Homelessness Prevention	
<i>Line item: housing relocation and stabilization services</i>	<i>Line item: rental assistance</i>
Financial assistance: rental application fees, security deposits, last month's rent, utility deposits, utility payments (including arrears), moving costs	Rent assistance (going forward)
Services: housing search, housing stability case management, mediation, legal services, credit repair	Rental arrears (one-time payment for up to 6 months)



ESG Homelessness Prevention Eligibility

- An individual or family must be “**At Risk of Homelessness**” as defined at [24 CFR 576.2](#)

Must meet ALL three elements

1. Income 30% AMI (ESG) or 50% AMI (ESG-CV)

AND

2. HH does not have sufficient resources or support networks immediately available to prevent them from becoming homeless

AND

“At Risk” Definition Continued

3. Meets any One of the following risk factors:

- a) Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for assistance;
- b) Is living in the home of another because of economic hardship;
- c) Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;
- d) Lives in a hotel or motel and the cost is not paid for by charitable organizations or by federal, state or local government programs for low-income individuals;
- e) Lives in an SRO 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 one-and-a-half persons per room;
- f) Is exiting a publicly funded institution or system of care; 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 Con Plan.





VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Supportive Services for Veteran Families

- Funded by the Veterans Administration
- Provided to eligible Veteran Households
- Eligibility factors include:
 - Veteran status
 - Household income
 - Imminent risk of literal homelessness within 31 days



SSVF Homelessness Prevention Activities

- Activities covered by SSVF Prevention
 - Rental assistance;
 - Utility-fee payment assistance;
 - Deposits (security or utility);
 - Moving costs;
 - Transportation (public transportation or car repair);
 - General Housing Stability Assistance
 - Emergency Housing Assistance; and
 - Childcare



Temporary Assistance for Needy Families Homeless Prevention

- Very temporary, generally assists for a 4 month period
- Serves Families with at least one minor child under the age of 18
- Very small amount of funding for the state of Florida compared to ESG

Allowable Expenditures:

- Rental/Mortgage Assistance (Arrears and Upcoming) Future rent max 4 months
- Utility Arrears Assistance
- Case Management



Youth Homelessness Demonstration Program through HUD



- Relatively new funding opportunity
- Requires Community Plan to Prevent and End Homelessness among youth through age 24
- Requires establishment of Youth Advisory Council
- Prevention Strategies can include direct cash assistance, host homes, traditional rental assistance and case management
- Very flexible funding
- Not many Florida community are currently accessing these funds
- Can serve youth lead households (18-24 yo) at risk of homelessness or experiencing homelessness

Working With Your Homelessness Continuum of Care

- 27 CoCs in the State of Florida covering anywhere from eight to one county
- Contact information for your CoC can be found [here](#) .





Benefits of working with CoCs

- Continuums of Care (CoCs) offer:
- Experience working with homeless households
- Rapid ReHousing and Homeless Prevention experience
- Collaborations with service providers and understand provider capacity
- Leverage through other funding sources
- Housing Navigators/Locators whose job it is to find rental units and work with landlords

Systemic Advantages to 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)
- Worked out prioritization for targeting rapid rehousing and prevention assistance



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.

The Role of SHIP in Overall Homelessness Prevention



- SHIP may work best targeted to higher income applicants that may not be assisted by other funding sources
 - Offer one-time assistance since SHIP rental assistance has a limited budget
- ESG, by contrast, is best for those who require ongoing assistance to prevent eviction



Questions?

SHIP Affordable Housing Development for the Homeless

Subsidy Produces Affordable Rents

\$3.4 Million Construction Cost
to Build Rental Housing

Option 1: Borrow it all, Collect high rents to pay the monthly debt service

Option 2: SHIP and other subsidy pays for most.
Borrow the rest

- BENEFIT: Pay back debt while collecting lower rents



Subsidy Makes Permanent Support Housing 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





Pasco County Community Development & St. Vincent de Paul

Rosalie Rendu Residences

Jeff McKittrick
Community Development
Assistant Director Housing



Mission Statement



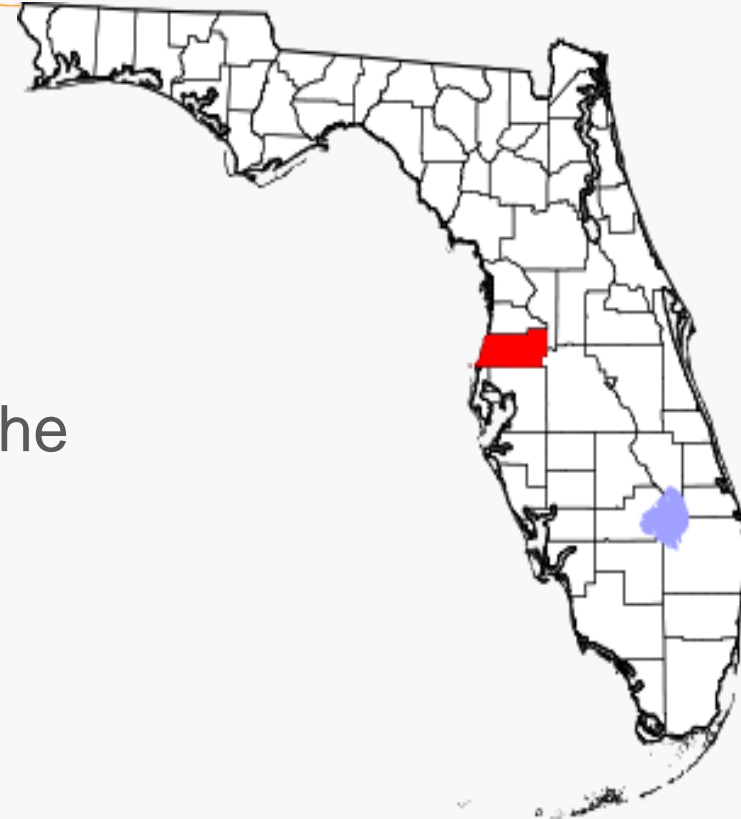
Our mission at Community Development:

Improving the lives of Pasco's citizens through homeless initiatives, neighborhood revitalization, affordable housing and community partnerships using state and federal funding.



About Pasco County, FL

- Population – 585,000 (just under 200,000 households)
- Location – north of Tampa, FL on the Gulf of Mexico
- Square Miles – 747
- Owner-occupied/rental housing – 72/28%
- 54% of residents are Cost Burdened



Pasco County

- Entitlement Community

- CDBG \$3.1 Million
- HOME \$1.3 Million
- ESG \$255,000
- SHIP FY2023 \$5.5 Million

- Population

- Estimated at 585,000 (2021)
- Growth rate of 2.5% annually

- Ethnicity

- 75.5% White non-Hispanic
- 12.1% Hispanic
- 5.15% African American
- 7.25 Other



The best way to end homelessness is to permanently house those who are experiencing homelessness.



The Need: Homelessness in Pasco County

- Locally only 7% of funding is targeted for Permanent Supportive Housing, but the Chronically Homeless represent 43% of population
- 91% of households experiencing homelessness are adults without children
- Families with children comprise 7% of total households experiencing homelessness
- Families represent 17% of homeless, but 49% of beds available are dedicated to families



Homeless in Pasco

Point in Time Count Data

Demographics	2019	2020	2021	2022
Total Number of Households	713	711	636	408
Total Number of Persons	894	898	857	516
Chronically Homeless	265	265	361	126
Sheltered	206	210	334	252
Unsheltered	688	688	523	264



THE FUNDING – Leverage of Other Funds

- Pasco County Community Development Funding:
- \$556,200 Community Development Block Grant – Coronavirus Funds (CDBG-CV funds)
- \$400,000 in Florida's State Housing Initiatives Partnership Funds (SHIP)
- Other Funding:
- SVDP raised \$124,867 in donations and also outfitted two units with furniture from their thrift store
- Project funding: HUD funding represents 51% of the total cost



The cost per unit comes to \$135,133 and the cost per PSH bed is \$77,219



THE RESULTS – Rosalie Rendu Residences

- SVDP purchased an older 8 unit complex and renovated each unit
- 2 units are efficiencies and 6 units are 2 bedrooms
- 14 Permanent Supportive Housing beds were added to the CoC's inventory
- Tenants all came from unsheltered status and were referred through Coordinated Entry
- Outreach teams helped 'find' the potential clients in their encampments



Before Renovation Photos – Exterior



After Renovation – Exterior Photos

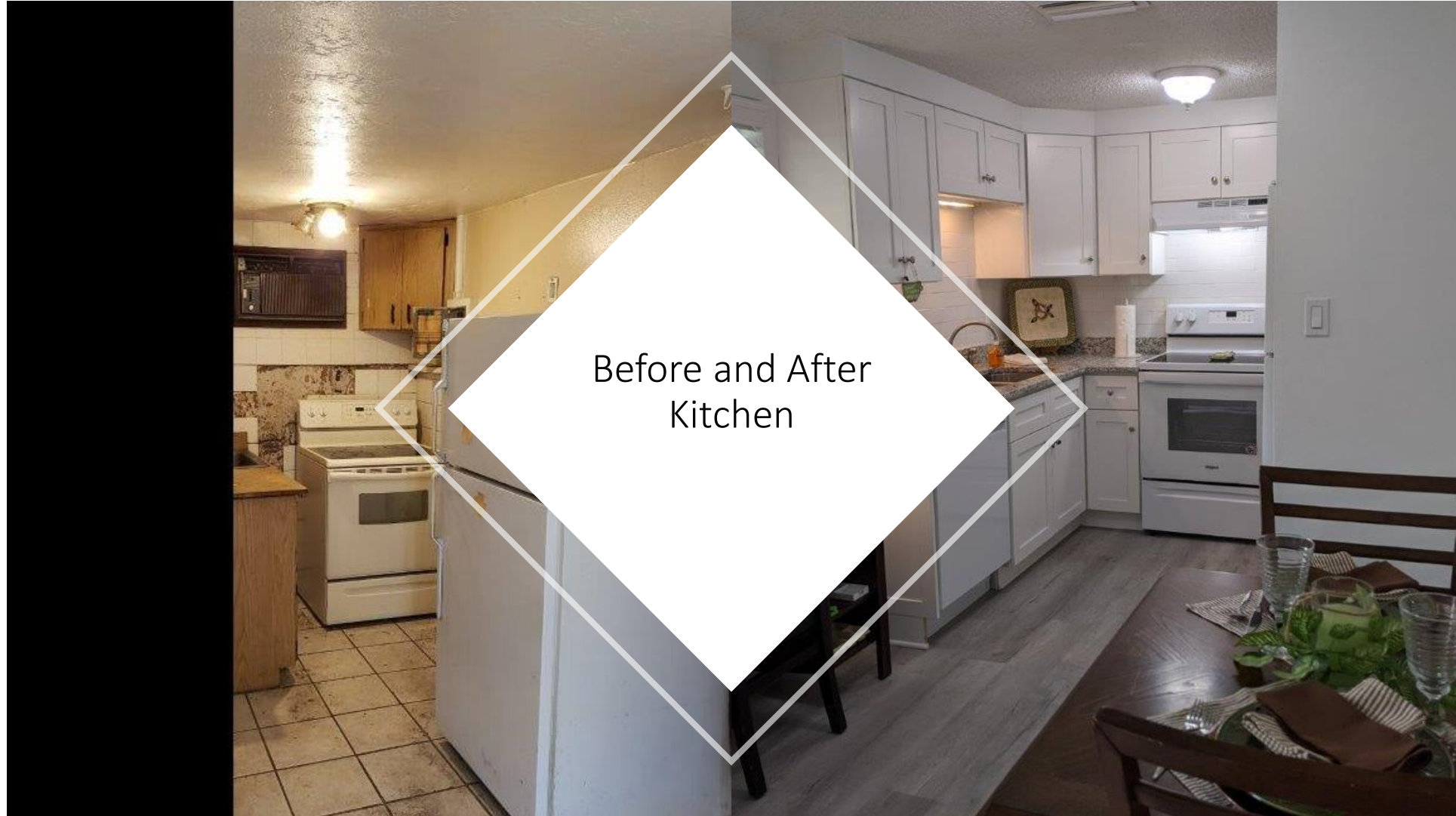


Before and After Studio



Before and After
Bathroom





Before and After
Kitchen

MORE ABOUT SHARED HOUSING



- New and progressive approach for the County
- Each tenant has their own lease and own bedroom
- They share living space, kitchen and bath with a roommate
- Opens up options to house our single adult population
- With Housing First and a Housing Choice model – not all tenants choose a shared housing unit



What Tenants Have Experienced

- Building trust and access to mental health services
- Basic life skills, daily hygiene, maintaining household duties
- Vocational rehabilitation and part time work
- Working with SOAR specialists to gain disability income

Since opening, 12 formerly homeless adults found a safe, decent and affordable place to call home at Rosalie Rendu Residences.



KEYS TO SUCCESS



- **Innovation** – Rosalie Rendu Residences offer shared housing to meet the need for our homeless single adults. This project acquired and renovated an older complex in one year, rather than taking several years to build new construction.
- **Collaboration** – Key partners in this collaboration include SVDP as a non-profit, Pasco County Community Development, the Continuum of Care of Pasco County, especially their outreach teams and the Lead Agency (Coalition for the Homeless), University of Florida Family Nutrition Program, BayCare Path Program and Career Source.
- **Sustainability** – Grant funds enabled the purchase and renovation to take place without additional debt on the property. Rental subsidies for tenants included ESG-CV rapid rehousing, Emergency Housing Vouchers and Tenant Based Rental Assistance.



Timeline for Rosalie Rendu Residences

- Project began in July 2020
- Ribbon Cutting on August 5, 2021
- First tenant moved in on August 4, 2021



Questions?



Pasco County Community Development

Jmckittrick@pascocountyfl.net

727-834-3447





Questions?

SHIP Communities Providing Rent Subsidies



West Palm Beach

The Housing Stabilization Program provides financial assistance to families and individuals, who are residing or homeless in the city limits of West Palm Beach to gain or maintain housing stability.

Successful Outcomes

- Housed 90 households who were homeless or at-risk of homelessness since 2016 using SHIP funding.
- Financial counseling is offered to all recipients, another helpful service.
- An action plan is developed for each household to ensure housing is maintained which includes supportive services



Strategies Leading to Success

- The City has 6 outreach personnel helping to locate eligible applicants.
- Partnered with Healthcare District to provide mental health and substance abuse services with use of Recovery Coaches.
- Engagement with CoC and a network of supportive services providers
- Landlord outreach



WEST PALM BEACH



West Palm Beach

Challenges

- Increase in rental rates
- Availability of COVID-relief funding
- Staff retention and shortages

Woman in photo was homeless for 4 months. After SHIP assistance, city staff worked with the Housing Authority to obtain a voucher. **Has Remained Housed since 2016!**



WEST PALM BEACH

Charlotte County

- Rent Subsidy program started June, 2019
- Examples of early assistance:
 - Assistance to 8 households experiencing homelessness
 - Some are CoC referrals from the homeless shelter
 - One was a household experiencing domestic violence
- Staff notes it is difficult to determine when to stop assistance. Should the decision be driven by the strategy budget, the identified need, or the caseload size?



Most Recent Charlotte County Assistance

- The County's CoC, Gulf Coast Partnership, offers SHIP rent subsidies up to \$12,000 to help move in and pay rent. Provided via sub-recipient agreement.



- Disaster Assistance: SHIP offered temporary housing to those permanently displaced by Hurricane Ian.
 - Helps with a few months until they are stable.
 - Notable assistance: some in county, some out of county, some out of state.



Example from 5 Years Ago

Kissimmee Community HOPE Center

- SHIP maximum award of \$5000
- Mr. & Mrs. Hitch
 - Very Low Income
 - Chronically Homeless
 - Now housed and stabilized



Example from 4 Years Ago

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

83% of households remain housing stable after exiting the program



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





Questions?

Please complete the evaluation!

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