

## INTRODUCTION TO SHIP RENT SUBSIDIES







## Presenters



- **Michael Chaney**, Technical Advisor,  
*Florida Housing Coalition*



- **Susan Pourciau**, Director of  
Homeless Training & Technical  
Assistance, *Florida Housing Coalition*



## Our Thanks to the Florida Housing Catalyst Program



**AFFORDABLE HOUSING CATALYST PROGRAM**

**Sponsored by the Florida Housing  
Finance Corporation**



## Catalyst Training Schedule



Register Now for SHIP Catalyst Training!

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

# Florida Housing Coalition is commonly acknowledged as the foremost authority in Florida on affordable housing, community development and related issues, as a watchdog 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](http://www.flhousing.org)**



## Request a Site Visit related to SHIP Rent Assistance 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




Webinar Now



## Two Webinars on SHIP Rental

### Webinar One: Today

- Review SHIP statutory changes
- Previously available assistance
- Rent subsidy assistance
- Sample rent subsidy strategy

### Webinar Two: March 28 at 2:00 pm

- Collaboration: How SHIP rent subsidies may complement rapid rehousing funding (ESG, HUD CoC, SSVF, HOME TBRA)
- Effectiveness and policies of programs similar to SHIP rent subsidies
- Strategy implementation with a sub-recipient organization
- Housing stability counseling activities



## Download Documents from GoToWebinar



## 2016 Changes to the SHIP Statute Related to Homelessness and SHIP

- Encourages: Strategy to reduce homelessness
- Requires: Describe efforts to reduce homelessness
- Encourages: Homeless Continuum of Care (CoC) lead agencies as partners



## SHIP Changes: Partnerships with Continuum of Care Lead Agencies

- CoCs have housing funding that can dovetail with SHIP
  - HUD-CoC
  - Emergency Solutions Grant (ESG)
  - State Challenge Grant
  - State Homelessness Prevention
  - Supportive Services for Veteran Families (SSVF)
- CoCs can provide input for LHAP and specific strategies
- CoCs can suggest priorities and processes for SHIP rental subsidies
- Use of HMIS identifies possible duplication of assistance



## SHIP Changes: Encourages Homeless-Related Regional Partnerships

“Local governments may create regional partnerships across jurisdictional boundaries through the pooling of appropriated funds to address homeless housing needs identified in local housing assistance plans.”



## 2016 Change in SHIP for Rental Assistance/Subsidies/Rapid ReHousing

(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.**



## Statute Changes: 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.



## 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 420.004- Special Needs Definition

“Person with special needs” means:

- an adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition;
- a young adult formerly in foster care who is eligible for services under s. 409.1451(5);
- a survivor of domestic violence as defined in s. 741.28; or
- a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans’ disability benefits.



## POLL

- We currently offer SHIP Rent Subsidies
- We are considering offering SHIP Rent Subsidies
- We do not offer SHIP Rent Subsidies



## Lessons Learned

- If you currently offer SHIP Rent Subsidies, share what you are learning from the experience.
- Write in Question/Comment Box “Lesson: \_\_\_”

LESSONS  
LEARNED



## Previously Available Rental Assistance

### Deposits:

- 1<sup>st</sup> & Last Month’s Rent
- Deposit for Damages
- Utility Deposit

### Eviction Prevention

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



## Rental Strategy Codes

- Code 13: Eviction prevention strategy
- Code 23: Security and/or utility deposits
- Code 26: Rent subsidy (rapid rehousing) strategy assisting special needs and/or homeless applicants



## What may be paid for as part of Rent Subsidy Assistance?

- Rent and utility deposits paid
- Monthly rental assistance
- Renters receive housing stability counseling
- Must every SHIP jurisdiction provide Rent Subsidy Assistance? No



## Rent Assistance for Special Needs

- Meet SHIP special needs set-aside (20%)
- Partner with service providers
- Piggyback with homeless rent assistance
  - for a special needs person who is homeless
- Special needs applicants who are not homeless
  - Who might benefit?



## Maximum Available for Rent Subsidy

100% Allocation

-75% Construction / Rehab set-aside

-10% Administrative

---

15% Available for rent subsidies

+ Any Program Income



## Rent Limit Compliance for ongoing rental assistance

- 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



## 1<sup>st</sup> Effort: Identify subsidized rental to support long term affordability Using [floridahousingsearch.org](http://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



## 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



## Other Ways of Finding Rental Housing

- Partner with the CoC – many have “Housing Navigators” or “Housing Locators” who specialize in identifying affordable rental units that are under the radar, and building relationships with landlords
- Gosection8.com housing inventory by location – while focused on voucher holders, many are available for other renters
  - <http://www.gosection8.com>
- Socialserve.com housing inventory by location – affordable housing
  - <http://www.socialserve.com/>



## LESSONS LEARNED

- Comments from Communities Providing Rent Subsidies
- West Palm Beach
- Kissimmee
- St Petersburg
- Alachua County
- Sarasota County



## QUESTIONS?



## Sample Rent Subsidy Strategy

### “Rental Assistance” Code 13 and 26

- Funds will be awarded to renter households that are in need of assistance for: (1) security and utility deposit assistance; (2) eviction prevention not to exceed 6 months’ rent; and/or (3) rent subsidies for up to 12 months.
- To be eligible for rent subsidies, the household receiving assistance must include at least one adult who is a person with special needs as defined in S. 420.0004 or homeless as defined in S. 420.621 and Very Low Income.



## Variations of Assistance

- Consider similar programs (for instance ESG Rapid Rehousing) and their policies regarding:
  - What portion of monthly rent is paid?
  - How long?
  - Is rent amount gradually reduced?
- Best practice and typical:
  - Individualized approach rather than same assistance for all households
  - Based on need
  - NOT contingent upon service participation, employment



## More about Sample Strategy

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



## 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



## Recipient Selection Criteria

- Recommended: Applicants who are homeless should be referred through the local homelessness Continuum of Care (CoC) Coordinated Entry system and tracked through the Homeless Management Information System (HMIS)
- Non-homeless special needs applicants might be referred by ARCs, Centers for Independent Living, and other disability organizations
- Recommended: Do not take self-referrals; work with referral agencies to ensure collaboration, need, and eligibility



## 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 – if it is reasonable and related to limited scope of services provided. Fee may be paid with SHIP program dollars.
- SHIP cannot support broad “case management” (e.g., mental health and substance abuse counseling).
- SHIP supports “housing stability counseling”:
  - Initial applicant qualification,
  - Linking with services to promote housing stability (benefits, employment, disability income)



## How SHIP Strategies Get Adopted & Amended

Local **Housing Assistance Plan**: ways to spend SHIP

Must be approved by:

- City or County Commission
- Florida Housing Finance Corporation

Avenues for SHIP Public Participation

- Meet with Commissioners
- Affordable Housing Advisory Committee (AHAC)
- Commission Mtgs: LHAP/Annual Report discussed
- Annual Report: written comments collected



## SHIP Applicants must be Income Qualified

Upcoming Webinar

“Income Qualification Considerations  
when Working with Homeless Applicants”

- May 11, 2017 2:00 PM - 3:30 PM
- Register at:  
<https://attendee.gotowebinar.com/register/861015836867116545>



## File Documentation

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



## QUESTIONS?

