

## 2020 SHIP Award Winner: St. Johns Housing Partnership

### An interview with Bill Lazar

The Florida Housing Coalition presented a SHIP Success Award to the St. Johns Housing Partnership at its 2020 Annual Conference. St. Johns Housing Partnership (SJHP) was created with the mission of reducing sub-standard housing for low-income homeowners. SJHP's use of State Housing Initiatives Program (SHIP) funding highlights the importance of SHIP to Florida's housing industry.

**FHC: Are there any people you've helped using SHIP that particularly stand out in your memory?**

**Bill:** What always touches me are the people I run across who thanked us for helping them buy a home. In the last year it was a man working in the deli at Publix and a woman working as a cashier at Lowe's.

He said they bought the home almost 20 years ago and were so thrilled to own their own home. He's been steadily employed at Publix that entire time. She wanted to thank us for helping her as a single mom, to finally buy the home that she was raising her daughters in. Both were able to buy their homes because of the SHIP down payment program.

We always hear from some of the families whose homes we rehabbed with SHIP funds. The SHIP funds were the only way they were able to fix up an old family property passed down generation to generation. There are a lot of service workers in St. Augustine who have been able to remain living here, because they are living in family property with either a very small mortgage note or no mortgage, but they're not making enough to finance a new mortgage. And for many seniors, making a home more accessible is the key to aging in place and safely living in their own home.

**FHC: What do you find most rewarding about your work?**



BILL LAZAR

**Bill:** I love working with seniors, in part because they have worked all their lives, tried to save, or couldn't save, but have worked hard and just need a decent safe place to live. Some of the most moving stories are from people who can finally get in and out of their home on their own because the house is now wheelchair accessible or they can shower without help. Our success with incorporating aging in place and green building concepts is primarily due to the volume of work we do, always counting on SHIP funding. Our work with volunteers has been crucial to our development.

**FHC: What do you find most frustrating?**

**Bill:** The inconsistency of funding. It's not just from the Legislature when they sweep the Trust funds, but how that insecurity translates into an inability for local government to plan and hold on to experienced staff. When we started building The Hancock Place, our first development, St. John's County encouraged us to buy the land, worked with us on funding for infrastructure, and helped with impact and other regulatory fees over a 4-year period. That kind of support is hard to get these days when we can't rely on the Trust Funds. The inability to plan carries over into a reluctance to fund credit counseling /financial literacy programs - why prepare people for a prize that doesn't exist? Our home repair waiting list grows from year to year, but I can't tell someone how long they will have to wait, because we don't know what will get funded year to year.

**FHC: As you know, a great deal of SHIP funds have not reached St. Johns County due to "sweeps"- Do you think you would have been able to expend those funds if they had not been swept?**

**Bill:** We've never had trouble spending our funds. Even with Hurricane Mathew, St. Johns County SHIP was awarded an additional \$1 million and spent it on time. The Housing



St. Johns Housing Partnership rehabilitated the home of Mrs. Israel using SHIP funds. Mrs. Israel retired from working for the St. Johns County School District after more than two decades.

Partnership operates like a construction company: if we have more work, we hire more people. It's a lot harder to find construction workers willing and able to work on sub-standard housing, so my big challenge is generating enough work to guarantee them 40 hours/week, 52 weeks/year. We've grown from a 2-person construction staff to 14 in 2020.

We have always had a waiting list of 300-500 households. We generally spend about \$1 million annually on emergency repairs and rehab projects, but we have to rely on a lot more than just SHIP funds, so we leverage SHIP with weatherization, Older American Act funds, USDA 504 funding, foundations, United Way and multiple community groups like Rotary, Lions Club and others.

**FHC: St. Johns County will lose over \$2 million dollars if the SHIP money from 2020-21 is not appropriated – what will that mean for your work and the people you assist?**

**Bill:** Being selfish, my first concern is maintaining our staff. That is for two reasons. First, we have invested a lot of time in training them to work on sub-standard housing. Second, and more importantly, they are our capacity to take on new challenges when an opportunity arises.

Our clients/customers unfortunately are used to being told to wait for help. The lack of those funds creates homelessness if a home becomes unsafe or unlivable. Some people may die, from a faulty wire, a slip and fall accident, or any number of accidents that can occur in a home if a problem is left unaddressed for too long.

For seniors, it can mean the loss of independence, which might force them into a nursing home or crowd into another family property. It's sad to think of children living in substandard housing who don't have decent lighting to study by, or adequate hot water or plumbing to be able to go to school clean every day.

**FHC: Anything else? Anything you think the Florida legislature should be thinking about in terms of SHIP appropriations?**

**Bill:** Over the last 30 years, I've enjoyed a variety of opportunities with creative SHIP administrators. It's the best part of SHIP funds, that it allows for local initiatives. The Jacksonville Housing Partnership used SHIP funds to focus on rehabbing 30 homes a year in one particular neighborhood and used that to leverage community support, resources, and over 1,000 volunteers to paint and landscape over five years and five neighborhoods. We've also used SHIP funds to leverage the purchase of two small apartment complexes along with bank financing.

Because we were able to maintain some SHIP funding every year for rehab projects, the SJHP leverages additional funding every year. Even with the SHIP funds used for disaster response after Hurricane Mathew we were able to leverage almost another \$350,000 in various disaster related response funds. And on three separate opportunities, because we knew we had SHIP disaster funds, we were awarded a team of AmeriCorps volunteers. That was usually 10 people volunteering 40 hours a week for at least a solid month.

I fully understand why a lot of builders do not remain engaged in affordable housing programs. It's hard to survive if funding is pulled out from under your business plan. When we are able to maintain some level of consistent funding, we have not only leveraged other funds, but we've been able to show that creative solutions related to green building and aging in place are feasible on an affordable budget. But without consistent funding, our programs falter and families fall through the cracks.