

FREQUENTLY ASKED SHIP QUESTIONS

State Housing Initiatives Partnership Program



BY MICHAEL CHANEY

Q. Our SHIP office has invested funds in a variety of housing projects working with many local partners. However, it often seems that the community forgets or was never aware of SHIP’s involvement. Is there is way to brand SHIP to give its contribution a more memorable impact?

A. Several other SHIP offices have experienced similar problems with their SHIP partnership projects. At the Florida Housing Coalition Conference 2013 we had a session on marketing SHIP and the consensus was that SHIP needed better branding and that begins with a logo and a tagline. We have that now and hope that SHIP offices will use this on everything they do with SHIP funding. The logo, featured on this page, is available by emailing info@flhousing.org with the message “SHIP Logo Requested”.

You can use the SHIP logo to help brand all your success stories and SHIP information. Include it on posters at ribbon cutting events, as well as any permanent plaques or signage that memorializes a housing development’s completion. You might also want to add a contractual requirement for your sub recipients to identify SHIP by using the logo with their housing work. You may choose to include it on your SHIP brochure, website and application. Provide the logo to reporters when your work generates positive media stories. Including this logo in your work may also serve to remind you of the importance of continually documenting SHIP’s positive impact on your community, and sharing this message of success as broadly as possible.

The success of SHIP in the Greater Heights Apartment Complex Brevard County rental project is featured on

page of 18 of this journal. But you would not know SHIP was involved from the signage. Now with a SHIP logo, that can be done differently.”

Q. How can SHIP help homeless veterans obtain affordable housing?

A. While SHIP cannot be used for ongoing rent subsidy (see section 420.9075 (7) (a) Florida Statutes), it provides the perfect complement to the VASH voucher program for Veterans, which does provide ongoing rent subsidy but cannot be used to help move a homeless veteran into housing. SHIP can provide the security deposit, utility deposit or other one time fees that are not available with a VASH voucher. The VASH vouchers are typically administered by the local housing authority- the PHA would be an important partner for you as a SHIP Administrator in helping homeless veterans. Another important partner for you is the nonprofit organizations throughout Florida who have received Supportive Services for Veteran Families to help homeless veterans as well as the local Continuums of Care, VA offices and VA Medical Centers.

Consult the SHIP rent limits, which are provided annually by the Florida Housing Finance Corporation. You must confirm that the unit under consideration is available at a rent that is affordable based on the veteran’s moderate, low, or very low income category.

SHIP may be of further assistance if the veteran needs barrier removal and you have a barrier removal strategy for rental units, to assist individuals with disabilities. SHIP may be expended to modify kitchens, bathrooms, entrances and more to increase a rental unit’s accessibil-



ity. Again, any rental unit involved must have a current rent that is at or below the amounts on the rent limits chart for your jurisdiction.

There is another consideration that impacts both forms of rent assistance addressed here. SHIP annual monitoring and determination of tenant eligibility must be completed on all SHIP-assisted rentals for a minimum of 15 years, according to Section 420.9075(4)(e) of the Florida Statutes. An exception included in this statute notes that a rental unit receiving \$3,000 or less of SHIP does not require these annual activities. It is likely that rent deposits can reasonably be limited to \$3000 or less. If barrier removal will exceed this \$3,000 per unit limit, you must estimate and plan for SHIP staff's long term involvement with this form of rental assistance.

Q. How can we best share our SHIP story with elected officials and the community at large?

A. Here's how the Florida Housing Coalition's president Jaimie Ross says it:

The State Housing Incentives Partnership program (SHIP) is Florida's nationally acclaimed model for using a dedicated revenue source to effectively and efficiently meet community housing needs.

It has a proven track record for performance, transparency, and accountability. Unfortunately, it also has a record of being swept into general revenue when the state faces a budget deficit.

The good news is that Florida is not facing a budget deficit in 2014.

- **PERFORMANCE:** Individuals with disabilities, able to live independently in fully accessible homes, families moved from rental to home ownership and extremely low income renters lifted out of substandard and unsafe housing conditions into redeveloped and energy efficient apartments are among the thousands of SHIP successes.

But most SHIP success stories are from long ago; it has been years since SHIP programs have been adequately funded to meet community needs.

SHIP assistance spans from preventing homelessness to providing homeownership. It can help with foreclosure recovery, emergency repairs and disaster recovery. For more than 20 years, the SHIP program has been used for all of the above, providing a safety net for our most vulnerable populations, including the elderly and youth aging out of foster care, and saving taxpayer money by avoiding unnecessary use of government institutions.

- **TRANSPARENCY:** Topping off the exemplary performance record of the SHIP program is its adherence to statutory mandates that require the funds to be encumbered and expended rapidly, without using more than 10 percent of the funds for administration. A three-year plan, typically informed by a local advisory group predominantly representing the interests of the private sector, is adopted by the local governing body after public hearings.

The SHIP plan, which includes advisory committee recommendations for regulatory reform, is adopted pursuant to public hearings and approved by the state after determining that it complies with all statutory criteria for expenditure of funds and regulatory reform.

- **ACCOUNTABILITY:** As the SHIP program is administered, the governing body is tracking the use of SHIP funds on a spreadsheet that has data fields for the "who, what, when, where, and why" of every dollar spent. These reports are filed annually with the state and reviewed for compliance.

Accountability is further ensured through the use of private sector compliance monitors engaged by the state to periodically inspect local SHIP offices.

- **SHIP TODAY:** In Fiscal Year 2014-15, Florida will have approximately \$291 million available for appropriation from the state and local housing trust funds. Seventy percent of those monies are for SHIP. **HNN**

DO YOU HAVE A QUESTION ABOUT THE SHIP PROGRAM? Free telephone technical assistance is available to help you successfully implement your SHIP funded work. Call the Florida Housing Coalition's SHIP hotline at (800) 677-4548, M-F 8:30-5:00.