Introduction by Robert Dearduff, State SHIP Administrator

Overview

• Introduction to SHIP
• Executive Order
• SHIP Disaster Strategy
• Sources of SHIP Disaster Funding
• Applicant Intake
• Types of SHIP Assistance

Our Thanks to the Florida Housing Catalyst Program

Sponsored by the Florida Housing Finance Corporation
Introduction to SHIP

- 65% spent on Homeownership
- 75% for New Construction or Repair
- 30% spent on Very Low Income, and 60% spent on Very Low or Low
- 20% to assist Households with Special Needs
- Variety of Assistance: home purchase, home repair, rent deposit, new construction and more
- Disaster Help: SHIP provides mostly long-term disaster recovery
- Local Housing Assistance Plan (LHAP) lists local assistance available

Statutory language about SHIP Disaster Recovery

420.9075 (5) (n) 4 Each county and each eligible municipality may award funds as a grant for construction, rehabilitation, or repair as part of disaster recovery… to remedy accessibility or health and safety deficiencies.
Specifics of the Hurricane Irma Executive Order

- Exemption from requirement to advertise Disaster Strategy
- Annual Report Deadline Extension

SHIP Disaster Strategy

- For Federally or State declared disasters
- May provide Temporary Stabilization along with repair and recovery assistance
- Maximum Assistance for Disaster Strategies range from $7,500 to $40,000

SHIP offers Temporary Measures and Long Term Repairs

- Temporary: Blue Tarps, Repairs to prevent further damage
- Long Term: Home Repair, Relocation or Replacement
- Ideally: first temporary assistance, later follow up with long term repairs

Disaster Strategy funded from:

- Unencumbered local SHIP funds
- SHIP Disaster annual set-aside: $5 million held back from statewide distribution
- Special allocations of funds from Legislature
How Cities and Counties Apply for SHIP Disaster Funds

• SHIP Disaster $5 million annual set-aside
• First, commit all SHIP unencumbered funds to disaster recovery.

Apply with a letter from chief elected official:
• Amount of funds requested
• Schedule of when funds will be expended
• Addresses of homes to be assisted
• Damage assessment by FEMA, DEM, or local agency
• HANDOUT: SHIP Disaster Procedures

Intake for Disaster Assistance

• Intake may be twice as intensive
• Affected households have housing needs plus more.
  • Stay Connected to your local network: Who is offering what?
• There is a BALANCE: Help people BUT Ensure that SHIP assists only eligible households and follows all rules

Handout: Disaster Application
• Includes all regular SHIP program questions plus disaster-related questions.
• Addresses False Statements
• Notice for Collection Social Security Numbers

Self-Certification of Income

• Local governments covered under the Executive Order are eligible to use expedited procedures for applications
• Only use if 3rd party verification unavailable
• Handout: Self Certification Form
Work with a Sub Recipient

- Contract out disaster strategy implementation
- Follow local procurement policy or request disaster-time exceptions
- Handout: Disaster Sub Recipient Agreement
  - Page 6: Advance payment or reimbursement basis
  - Page 7: Duplication of Benefits

Type of SHIP Assistance: Home Repair

- Owner-Occupied Rehabilitation of roof, windows, electrical system, fences and more

Some Cases require relatively little SHIP funds:
- SHIP pays the homeowner’s deductible
- Obtain proof of homeowner’s insurance

Use Licensed Contractors

- Disaster Contractors Network Portal: http://www.dcnonline.org/
- Use of the website is free and is funded by a state grant.
- Search by Florida County
- The DCN registration system will not allow a contractor to select work that requires a license and register without a valid license.

Home Repair Topic: Reimburse Applicant for Eligible Expenses

- Reimbursement is not normal SHIP practice—only for disaster response
- Before reimbursing, collect valid receipt, invoice, and checks or statement showing payment
- Work requiring inspection or permits must be done to code before reimbursing
Examples of Reimbursing Applicant
- Permanent repairs of damage performed according to code
- Temporary repairs to avoid additional damage
- Cost of a Blue Tarp or other temporary measures
- Removal of a tree fallen on a house, in the yard or on a fence
- Temporary Rent Assistance

Home Repair Topic: Duplication of Benefits
Duplication of benefits (DOB) occurs when:
- A beneficiary receives assistance, and
- the assistance is from multiple sources,
  and
- the assistance amount exceeds the need for a particular recovery purpose

Identify Potential Duplication of Benefits
Applications should identify funds from:
- FEMA (document with letter or data provided by FEMA)
- Insurance (document with letter from insurance company)
- Other sources, such as CDBG, HOME, Small Business Administration, or private/nonprofit relief assistance

Reimburse SHIP if FEMA comes through
- Applicant agrees to reimburse SHIP if FEMA, Insurance or other help is later received
- Upcoming Form: FEMA Tracking Form
- Handout: SHIP Applicant Agreement Form
Handout: SHIP Applicant Agreement Form
This document addresses
• Duplication of Benefits
  • Scenario if SHIP assistance is complete
  • Scenario if assistance is underway
  • If he/she receives further insurance proceeds and/or federal benefits, report this by emailing or calling
• Agree to Owner Occupancy
• Certify Income Eligibility

Type of SHIP Assistance:
Purchase Assistance
Hardee County Example

• SHIP helps displaced households with home purchase assistance

Type of SHIP Assistance:
Demolition and Home Replacement
Hardee County Example

Hardee Housing Funding Overview

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<th>State Allocations</th>
<th>Federal Allocations</th>
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<td>HOME Again $ 500,000</td>
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Example: Home Replacement & Elevation
2015 Pasco County Flooding

$1.5 Million in Disaster Funding

Type of SHIP Assistance:
Temporary Rent Assistance

- Inspect damaged property to confirm applicant is disaster affected
- Pay rent for a month to month rental, or
- Shelter in a hotel, $100 or more daily with no discounts. Find pet friendly hotels
- SHIP rent limits do not apply
- Remember 65% Homeownership Set-aside—do not spend ‘too much’ on rent assistance

Example of Temporary Rent Assistance:
Pasco County

- SHIP provided 5-7 days on average
- County worked through the United Way
- County provided SHIP funds upfront. U.W. paid the hotel, and was reimbursed by the County
- Human Services Department provided transportation

Example of Temporary Rent Assistance:
Red Tide in Franklin County

- $350,000 for rent and utility payments
- Also mortgage help (Foreclosure Prevention)
- 288 impacted households assisted
In Publications Section of Florida Housing Coalition website

www.flhousing.org

Disaster Resources on www.flhousing.org

- Contacts for FL Division of Emergency Management, FEMA, Veterans Affairs, Enterprise Community Partners
- Florida Bar Foundation Assisting Floridians
- Also: “Hurricane Member Updates”, weekly call on Friday, 1:30 to 2:30pm
  - To participate on September 22: https://attendee.gotowebinar.com/register/8511661844134155619

Questions & Answers and Evaluation

Technical Assistance is Available
Available Daily: 1 (800) 677-4548

Options for Further Assistance Include:
Phone and Email consultation
Site Visits

Register at www.flhousing.org for:
Workshops
Webinars