Emergency Solutions Grant and SHIP

Florida Housing Coalition

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Affordable Housing C Catalyst Program
Webinar Logistics

- Participants are muted
- Enter your questions in the box in your webinar panel
- Handouts are available with this webinar
- This webinar is being recorded and will be available at [www.flhousing.org](http://www.flhousing.org)
- A survey will immediately follow the webinar; please complete it! Thanks!

Who Are You?

A. Local Government
B. SHIP or ESG Subrecipient
C. Homeless Service Provider (Not subrecipient)
D. Other
Today's Agenda

- SHIP Rent Subsidy Overview
- ESG Rental Assistance Overview
- Similarities and Differences
- Community Examples
- Q&A

SHIP Rent Subsidies

Do you have a SHIP Rent Subsidies Strategy?
- Yes
- No
- We are thinking about it
## Previously Available Rental Assistance

<table>
<thead>
<tr>
<th>Deposits (Strategy Code 23)</th>
<th>Eviction Prevention (Code 13)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• 1st &amp; Last Month’s Rent</td>
<td>• Up to 6 months of past due rent</td>
</tr>
<tr>
<td>• Deposit for Damages</td>
<td>• Eligible tenant documents recovery from temporary hardship and can maintain rent</td>
</tr>
<tr>
<td>• Utility Deposit</td>
<td></td>
</tr>
</tbody>
</table>

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## 2016 Change in SHIP: Rent Subsidies

- (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.

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## 2016 Change in SHIP: 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 Emergency Solutions Grant and SHIP
"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, van, refrigerator, abandoned building, bus or train station, or similar setting;
- Is a migratory individual who qualifies as homeless because he or she is living in circumstances described above.

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

- Rent and utility deposits
- Monthly rental assistance
- Renters receive housing stability counseling

Do we have to provide Rent Subsidy Assistance?

NO
**May Sub Recipients Receive SHIP Service Delivery Fee?**

Yes, a Service Delivery Fee for
1) Administration and
2) Housing Stability Counseling

**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

*Different than case management

**Rent Limit Compliance**

**Comply with the Rent Limits Chart**

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Rent Limit by Number of Bedrooms in Unit</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td>318 359 394 467 514 560</td>
</tr>
<tr>
<td>50%</td>
<td>531 589 638 710 781 861</td>
</tr>
<tr>
<td>60%</td>
<td>650 740 830 920 1,010 1,100</td>
</tr>
<tr>
<td>120%</td>
<td>1,275 1,464 1,654 1,844 2,032 2,222</td>
</tr>
<tr>
<td>140%</td>
<td>1,487 1,594 1,701 1,808 1,914 2,021</td>
</tr>
</tbody>
</table>

For Rent Subsidy Recipients ONLY: Regardless of household income, rent can be up to **120% SHIP Rent Limit** adjusted for bedroom size
**Emergency Solutions Grant**

- Street Outreach
- Emergency Shelter
- Homelessness Prevention
- Rapid Re-Housing
- HMIS

**Rapid Rehousing Basics**

- An approach that helps people who are homeless move into permanent housing *as quickly as possible*
- Permanent Housing - a rental unit where client signs a *standard lease*
- Minimal program requirements beyond the lease - services directed at housing stability
- Low barriers to entry (e.g., no minimum income requirements)
ESG RRH Components/Activities

- Short-term and medium-term rental assistance (3-24 months)
- Rental arrears
- Rental application fees and security deposits
- Advance payment of last month's rent
- Utility deposits and payments
- Moving costs, housing search and placement, housing stability case management, mediation, legal services, and credit repair.

For specific requirements and eligible costs, see 24 CFR 576.104, 576.105, and 576.106.

Do Short-Term Rent Subsidies Really Work?

- YES! Lots of research documents success.
  - Will there be "failures"? Of course, but those are the minority, typically fewer than 15%.
  - Reduces homelessness community-wide
  - Reduces time people are homeless
  - Reduces returns to homelessness
  - Minimizes trauma due to being homeless

Orgcode Research on Rapid ReHousing

Families with Children
- 663 households
- Ave length of time homeless = 23 months
- Majority with MH, PH, SU, or all three
- Returns to homelessness following rapid rehousing = 8.4%

Individuals
- 412 households
- Ave length of time homeless = 27 months
- Majority with MH, PH, SU, or all three
- Returns to homelessness following rapid rehousing = 11.7%
### Activity ESG (RRH) SHIP

<table>
<thead>
<tr>
<th>Rent Assistance</th>
<th>Up to 24 months Must be standard lease</th>
<th>Up to 12 months Lease dependent upon LHAP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible Households</td>
<td>Homeless (24 CFR 576.2) Not doubled up</td>
<td>Homeless and Special Needs (F3 420.621)</td>
</tr>
<tr>
<td>Income Qualifications</td>
<td>NO income assessment necessary at entry; At 1 year review, 30% AMI</td>
<td>VLJ MUST Income Qualify prior to assistance</td>
</tr>
<tr>
<td>Support Services</td>
<td>Broad case management activities</td>
<td>Housing Stability Counseling</td>
</tr>
<tr>
<td>Apartment Standards</td>
<td>Minimum Habitability Standards (HUD Form)</td>
<td>Decent, Safe, and Sanitary</td>
</tr>
<tr>
<td>Rent Allowance</td>
<td>Rent Reasonableness and cannot exceed FMR (HUD)</td>
<td>Up to 120% SHIP Rent Limit adjusted for bedroom size</td>
</tr>
</tbody>
</table>

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**Community Panelists**

- **Citrus Health Network, Inc. HAND Program**
  - Olga Golik
  - In-House Counsel
  - Rosa Noriega
  - HAND Administrator

- **City of St. Petersburg**
  - Linda Byars
  - Housing Finance Coordinator
  - Lynn Farr
  - Housing Development Coordinator

**Housing Assistance Network of Dade ("HAND")**

Providing a helping hand to persons in need of housing in Miami-Dade County

**USING ESG & SHIP**
Background

- HAND Started in 2009 when Miami-Dade County through the Homeless Trust was awarded federal funding from HUD under the American Recovery and Reinvestment Act.
- Miami-Dade County Homeless Trust selected Citrus Health Network, Inc. as the lead agency for this countywide, multiagency effort.
- Funding comes from multiple entities.
- Multiple partner agencies have provided the direct services.

This model is based on recommended strategies for preventing homelessness:

- Make it community-wide but with unified data system and unified eligibility process.
- Target persons most in need of services based on risk factors.
- Provide housing subsidies and legal assistance.
- Provide supportive services with the housing.
- Provide rapid exit from shelter.

Based on Strategies for Preventing Homelessness Report by U.S. Dept. of HUD. Office of Policy Development and Research

How Coordinated Entry Works

- Person in need call Countywide Homeless Helpline.
- If they need emergency housing, it gets directed to outreach team;
- If they need prevention or rapid re-housing, it gets referred to HAND and caller is given closest location where to apply.
- If they are already in shelter, can apply through shelter case manager or at HAND site.
How Coordinated Entry Works

- Don’t keep a waitlist. We limit applicants through eligibility criteria targeting neediest income groups.
- Low barrier, try to minimize documentation to funder requirements.
- No exclusion for criminal history, immigrant status, etc.
- One application for all providers and funding sources
- No wrong door policy

SERVICE LOGIC MODEL

- Hotline/Outreach
- Person directed to closest provider
- Assessment, budget and application started
- Housing Search and completion of application
- Service Eligibility Coordinator reviews and process application
- Verification/Fraud Detection
- Approval/Disbursements
- Follow-up/Evaluation
- Community Partner Agencies
  - Camillus House operate Homeless Helpline
  - Community Partnership for Homeless (CPHI) - case management site and one of various shelter providers
  - Legal Services of Greater Miami - provides legal services
  - Workforce - employment services
  - Advocate Program - lead agency for SSVF veteran services
  - Florida Housing Finance Corporation LINK Units
  - Mami-Dade County Community Action and Human Services - case management sites
  - Mami-Dade Coordinated Victims Assistance Center (CVAC) - serves victims of domestic violence
  - Mami Homeless Assistance Program - provides outreach and homeless verifications.
  - Our Kids CBC - Child welfare managing entity funds housing for youth aging out of foster care
  - Branches - financial counseling
Subcontracted services

- Some case management at service sites (some offered in-kind by shelters)
- Housing navigation
- Rent reasonableness surveys
- Housing inspections

Payment for Case Management Services:

- In order to increase efficiency and control costs, it is necessary to establish a fixed price for case management services.
- We determined based on provider input, that the average time it would take to complete an initial assessment is three hours. The average time to complete a three month re-assessment would be one hour.
- The market price for case management services according to Medicaid and similar rates for this area.
- Therefore, we plan to pay a fixed price of $120 for a completed and approved initial assessment and $50 for a 3-month re-assessment.
Thanks to the following funders:

- State of Florida (Challenge, SHIP through County and Cities)
- Cities of Hialeah, Miami and Miami Gardens (ESG and/or SHIP)
- Miami Dade County (Homeless Trust local tax)
- Local Child Welfare Managing Entity
- FEMA Emergency Food and Shelter Program through United Way
- U.S. Dept. of HUD (ESG, HOME)
- U.S. Dept. of VA (SSVF)

Merging all Funding Sources

- Cannot duplicate or charge two funding sources for same service.
- Can use ESG or Match to pay for one service and SHIP to pay for another or to extend assistance.
- To the extent possible, policies and procedures incorporate requirements of all funders and
- Assistance levels across Cities, Counties and provider agencies are consistent to prevent “shopping”

Three Types of Assistance

- Rapid Re-Housing (ESG) (rent assistance to help homeless persons get housed, 4-6 months, more in some cases)
- Tenant Based Rent Assistance (SHIP) (rent assistance for high risk homeless persons or no income, up to 12 months)
- Prevention (rent assistance to prevent someone from being evicted or becoming homeless, or to relocate someone who is evicted, up to 4 months)
Populations Assisted Include:
- Youth aging out of foster care
- Persons at risk of homelessness or currently homeless
- Victims of Domestic Violence
- Veterans
- Persons with disabilities
- Persons in shelter
- Persons coming from institutions
- Persons coming from treatment programs
- Homeless youth under school McKinney homeless definition

HAND Professional Services Manual
- See Manual for details on policies and procedures
- Eligibility Criteria
- Levels of assistance, etc.

Summary of Programs

<table>
<thead>
<tr>
<th>Program</th>
<th>Max Income</th>
<th>Max Rent</th>
<th>Up to # of Months</th>
<th>Can be used in Broward</th>
</tr>
</thead>
<tbody>
<tr>
<td>RAPID REHOUSING</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Challenge</td>
<td>50%</td>
<td>125% of FMR</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>ESG - State</td>
<td>50%</td>
<td>FMR</td>
<td>3-6</td>
<td>x</td>
</tr>
<tr>
<td>ESG - Local</td>
<td>50%</td>
<td>FMR</td>
<td>3-6</td>
<td>x-same</td>
</tr>
<tr>
<td>Foster Care</td>
<td>50%</td>
<td>FMR</td>
<td>3-6</td>
<td>x</td>
</tr>
<tr>
<td>aging out</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Long Term TBRA for high need populations</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HOME</td>
<td>30%</td>
<td>FMR</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td>SHIP</td>
<td>50%</td>
<td>120% of FMR</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td>DCF TANF</td>
<td>30%</td>
<td>120% of FMR</td>
<td>4 in arrears</td>
<td></td>
</tr>
<tr>
<td>FEMA EFSP</td>
<td>50%</td>
<td>FMR</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ESG - Local</td>
<td>30%</td>
<td>FMR</td>
<td>4 for move or 4 in arrears</td>
<td>X - same</td>
</tr>
</tbody>
</table>


**SHIP Funded** – Can be designed as tenant pays 30% of income if pending PSH (with documented referral)

- OR

  - Tenant income must be at or below 50% AMI.
  - Rents must be under 120% of FMR
  - Can help up to 12 months but local funders HAVE CAPPED Maximum assistance, so may not last a year for tenant if assistance level is high.
    - Miami Gardens capped $5,000, limited to MG
    - Hialeah capped at $10,000

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**TBRA is for HIGH Need Households**

1. Persons eligible for the longer term 12 months of assistance are:
   - No Steady Income, and under 30% AMI
   - Youth 18-23 years old and youth aging out of foster care ? (They get out of foster care with the Stipend of 1256).
   - Other special needs where shelter not an option
   - Scores for families at or under 11 and individual at or under 9 on VI-SPDAT.
   - Disabled Persons awaiting Permanent Supportive Housing. (With an actual referral in place indicating a housing placement pending)

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**Staggered Rent Assistance**

- the proportion of the rent that client has to pay increases the longer the household is on assistance. For the first 2 months, HAND paid 100 percent of the rent, but in subsequent months the proportion declined to 75 percent, to 50 percent, and eventually to 25 percent.

- ESG is short/medium term 3-6 months and SHIP is 12 months

<table>
<thead>
<tr>
<th>Medium Term</th>
<th>(typically from a shelter or on the street):</th>
</tr>
</thead>
<tbody>
<tr>
<td>Month</td>
<td>Tenant share</td>
</tr>
<tr>
<td>1</td>
<td>0%</td>
</tr>
<tr>
<td>2</td>
<td>25%</td>
</tr>
<tr>
<td>3</td>
<td>25%</td>
</tr>
<tr>
<td>4</td>
<td>50%</td>
</tr>
<tr>
<td>5</td>
<td>50%</td>
</tr>
<tr>
<td>6</td>
<td>75%</td>
</tr>
</tbody>
</table>
RRH Longer Term
Tenant Based Rent Assistance

- **HOME Funded** – requires tenant pay 30% of their income, starting from first month.
  - Tenant must be at or under 30% AMI
  - Rent Assistance capped at Fair Market Rent (FMR)
  - Can help up to 12 months. (Can be extended for exceptional circumstances)

HUD’s Minimum Eligibility Criteria

- Individual or family currently homeless or in housing but at risk of becoming homeless and in need of temporary rent and utility assistance to prevent them from becoming homeless;
- Household income is at or below 50% of the area median income for RRH/30% Prevention;
- No appropriate substitute housing options have been identified; and
- The household lacks the financial resources and support networks needed to obtain immediate housing or remain in its existing housing.

Verifying Housing Emergency

- Persons living on the street. (Rapid Re-Housing)
  - Written Homeless Verification from outreach worker of homeless status.

- Persons coming from a shelter. (Rapid Re-Housing)
  - Copy of HIES record indicating dates of stay or written referral from the shelter.

- Persons coming from a transitional housing program. (Rapid Re-Housing)
  - Written referral from the agency documenting how long in program and homeless status prior to entry.

- Persons living at risk of eviction. (Prevention)
  - Proof of formal eviction proceedings filed in court, or other proof such as notice of condemnation or inhability, or foreclosure. Or MDPS Upstart letter from school.

- Persons coming from an institution. (Rapid Re-Housing, if homeless prior and less than 90 days stay)
  - Written verification from institution staff signed and dated: 1) how long participant’s stay in institution was, 2) participant was homeless immediately before entry or will be homeless, 3) reporting the income of the participant, 4) what efforts were made to obtain housing, and why, without the homeless assistance, the participant would be living on the street or in an emergency shelter, and 4) verification of homelessness prior to entry, if applicable.

- Persons aging out of foster care. (If homeless - Rapid Re-Housing; If at risk of homelessness - Prevention)
  - Written verification from case management agency that applicant is turning 18 and will no longer be able to stay in foster care home and is homeless or at imminent risk of homelessness. (SEE MANUAL FOR OTHER CATEGORIES)
What the program can pay for:
- **Rent**: for Prevention or Rapid Re-Housing (cannot be used for persons in other federal rent program)
- **Utilities**: (not including phone or cable) Max of 6 months incl arrears, no more than $500.
- **Security Deposits**: Increased to max 2 months rent.
- **Moving and storage**: Max. 3 months or $500

Required forms to complete:
- Checklist
- Self Assessment Parts 1-3
- Income Eligibility/Family Chart Form
- Household Budget
- Case Plan
- Referrals for additional services needed
- Staff Certification Form
- (TBRA may have additional forms)
- HMIS Forms

Additional Documents to Include:
**Landlord must provide:**
- Landlord Verification Form
- Lease
- Subject Property Description
- Lead based paint form
- W9 (with SS if indiv)

**Applicant must provide:**
- Proof of housing emergency
- Proof of income and assets
- ID
- Bills
**Housing Navigation**

- HAND has a Housing Navigator available to assist households needing additional assistance in finding a unit. Contact your HAND Service Eligibility Coordinator to request this service.

**Housing Unit Eligibility**

- Unit has to pass inspection
- Rent has to be under Fair Market Rent including utility allowance
- Rent has to be comparable with other units in the building or area
- We cannot pay for a room inside a house or efficiencies that are legally register.

**Citrus Health Network contacts for more information:**

- Olga Golik: olgag@citrushealth.com
- Rosa Noriega: RosaN@citrushealth.com
Rental Assistance for the Homeless

www.stpete.org/housing

Linda Byars, Housing Finance Coordinator
Lynn Farr, Housing Development Coordinator

June 5, 2018

FLORIDA HOUSING COALITION WORKSHOP

CITY SPONSORED SUB-RECIPIENT PROGRAM OBJECTIVES

- Provide financial rental assistance to homeless persons
- Priority given to families (through the Coordinated Entry System)
- Assess needs
- Rapid re-housing
- Income may not exceed 50% AMI (city policy)
- Secure permanent rental housing
- Determine reasonable rents
- Provide case management
- Monitor progress
- Sustainability

ESG/SHIP Rapid Re-housing Program for the Homeless

- Create Agreement for program administration
- Departmental Procedure
  - Create Request for Proposal (RFP)
  - Solicit responses
  - Procure bids
  - Generate Agency Agreement
- City Council approves:
  - Appropriation of funds
  - Use of funds
  - Execute One Agency Agreement (includes both ESG and SHIP)
Rental Assistance for Homeless Persons

- **AGENCY ADMINISTRATION PROCESS**
  - Application
    - Define person as "Homeless" & sign affidavit of homelessness
    - Determine that applicant is listed in Coordinated Entry System
    - Intake application and supporting documentation
    - Process and verify eligibility
    - Create a housing stability plan
    - Create 12 month self-sufficiency & aftercare plan
    - Determine rent reasonableness
    - Inspect rental unit to ensure minimum habitability standards (include lead if child under the age of 6 will be occupying unit)
    - Copy of annual lease
    - Complete landlord/agency agreement
    - Submit for review and approval by city

- **DIFFERENCES BETWEEN ESG AND SHIP**
  - Match – ESG requires dollar for dollar Match
  - Board of Directors – ESG requires homeless or formerly homeless person on Board of Directors
  - Homeless definition – SHIP is more restrictive in who you can assist
  - Rents and Income limits
    | ESG | SHIP | ESG | SHIP | ESG | SHIP |
    |-----|------|-----|------|-----|------|
    | 1   | $995 | 2   | $1,095 | 3   | $1,195 |
    | 2   | $1,195| 3   | $1,295 | 4   | $1,395 |
    | 3   | $1,395|     |       | 5   | $1,495 |
  - ESG more restrictive
  - SHIP more restrictive

THANK YOU
Linda Byars, Housing Finance Coordinator
Lynn Farr, Housing Development Coordinator
(727) 892–5572
Linda.Byars@stpete.org
Continuums of Care (CoCs) offer:
- Experience working with homeless households
- Rapid ReHousing experience
- Collaborations with service providers
- Leverage through other funding sources
- Housing Navigators/Locators whose job it is to find rental units and work with landlords
Using SHIP to Help End Homelessness: 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
• Community priorities for targeting rapid rehousing assistance

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

SHIP rent subsidies may complement other rent subsidy programs

• Emergency Solutions Grant (ESG) rapid rehousing
• HUD CoC rapid rehousing
• HOME Tenant Based Rental Assistance (TBRA)
• Challenge Grant funded rapid rehousing
• CDBG or CSBG funded rapid rehousing
• Supportive Services for Veteran Families (SSVF) rapid rehousing
Review Recording for:
‘Income Qualification Considerations when Working with Homeless Applicants’
https://vimeo.com/217516609

Rapid Re-Housing Series

Past Trainings on Homelessness
Webinar 1: Housing Navigation
Webinar 2: Leasing and Financial Assistance
Webinar 3: Support Services
Training Calendar

Request a Site Visit related to SHIP Rent Assistance or more

- Email info@flhousing.org
- Up to 6 hours of training in your office
- Review of Files, Staffing, Procedures
- Discuss new and existing strategies

FHC Statewide Annual Conference

AUGUST 27-29, 2018
Rosen Centre Hotel, Orlando
www.FLHousingConference.org
Members Receive $200 Discount
To become a member, contact Johnitta Wells at wells@flhousing.org.