



SHIP SUCCESS STORIES

Over the years, the State Housing Initiatives Partnership (SHIP) has provided funds to help thousands of lower-income Floridians in their communities. To show the critical importance of this program, the Florida Housing Coalition is highlighting some of SHIP's successes.

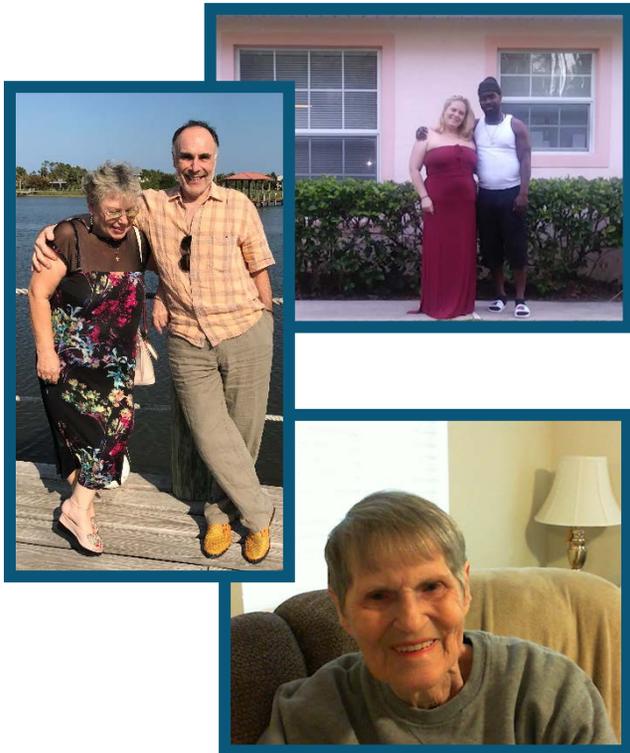


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SCOTT McADAMS

Suwannee River
Economic Council

Scott McAdams is a full-time nursing student, works as an EMT and is raising two young daughters. His time and finances are always stretched. So when Scott found himself repairing cracked and broken windows in his rural Mayo home with duct tape, he knew he needed help.



That's when he turned to the SHIP program. With SHIP funds, Scott was able to replace more than a dozen windows and make other improvements, upgrading the one-story brick house he bought in 2004 to a more energy-efficient and comfortable home.

"My main goal was to get the windows replaced," Scott says. "But they actually went through and did the whole house as far as energy-efficiency."

In addition to the windows, SHIP funds covered a new water heater, cooling and heating system, attic insulation and exhaust fans—plus new energy-efficient lightbulbs.

The work took about a month and a half, and Scott's already seeing his utility bills drop \$30 to \$50 a month, which comes in handy.

"It just helps with everyday living," he says. "Little stuff. It's not like I could afford the biggest expense from the get-go anyway, so if it weren't for the SHIP program, I wouldn't be able to do any of it."

Scott, 37, has lived much of his life in Mayo, a small Lafayette County town near the Suwannee River in Florida's Big Bend. A University of Florida graduate, he moved back after school and lived with his father before looking for a house of his own. He was attracted to the three-bedroom house because it was close to where he would be working—a dairy farm he was opening with a partner.

"It was a nice house," he says. "Perfect for a starter home."

Now, with the dairy farm in his past and nursing in his future, it's where Scott wants to see his daughters—ages 9 and 11—grow up.

"It all worked out," he says. "I was very grateful."

JEFF BAGWELL
President and
Executive Director

Keystone Challenge Fund

Jeff Bagwell will tell you that not everyone is ready to be a homeowner. But for those who are, he'll help them get there.



After all, he's been assisting potential homeowners in Polk County for nearly three decades through the Keystone Challenge Fund, a nonprofit he founded. The total so far: 4,200 families in homes.

"My job here at Keystone is to make people's lives better," Jeff says. "To change lives."

But lately, Jeff worries that he may not be able to help many, or any, families in need of affordable housing. The reason: loss of SHIP funds.

"We have hundreds of people in our program working to improve their credit," Jeff says, but Keystone can't help them now because there's no down payment assistance.

One woman, he says, methodically raised her credit score to 670, even though she only needed to be at 640 to qualify. "She started telling me about all the things she did," Jeff says. "I said, Fantastic. Only problem, I don't have any down payment money."

Those disappointments pain him. Now almost 60, Jeff left a career in banking to start Keystone in 1991. It was a turning point for him—and the community.

"I just knew I was missing something," he says. "I just couldn't figure out what it was."

The son of a Southern Baptist minister, Jeff found his calling in Keystone. Today, he's proud of the Lakeland-based business's track record and economic contributions, including, he says, an overall economic impact of \$4.2 billion. He credits much of the success to the work of his small, hardworking staff, the support of the community and the SHIP program.

All that could change, though, without SHIP funds.

"It could really hurt us here, to where we have to make some changes," Jeff says. "And if we do, how are we going to continue our services?"

Through SHIP, Keystone has administered more than \$26 million in down payment assistance since 1995. SHIP funds also have gone toward classes that cover credit education, the nuts and bolts of buying a home and the unexpected costs of owning one. About 21,000 people have taken the classes, which are offered in English and Spanish.

"Our class is not Housing 101," Jeff explains. "We look at it like a Master's class. When you get done with me, you're either going to buy a house or you're going to become a real good renter."



Keystone's "Miranda" bungalow – An affordable model home made possible through Federal funds and SHIP provided down payment assistance.

ALBA HENAO

City of Miami Beach
Office of Housing and
Community Services

There was a time when Alba Henao worried about affording the ever-rising cost of apartments in Miami Beach. She was divorced, her son was in college, and she was on her own.



Today, thanks to SHIP's First-Time Homebuyer Program, Alba has a small, tidy condo that she can call home and the peace of mind that her fixed-rate mortgage payments will not go up.

"Miami Beach is so expensive to live. But here I can breathe a little bit more. It's very nice to have your own place," says Alba, 56, who works at a weight-loss clinic five miles from her home.

About a year ago, Alba was scouring the internet looking for a stable—and affordable—place to live when she came across a promising lead on the Miami Beach website. She called the city and got the process started.

"It took about a year to get all the approvals," she says. "They have conditions you need to meet in order to qualify. But I did all they said I needed to do and then a year later I could get my home."

That day in December 2018 is easy to remember—and not only because she signed the ownership papers. It was also Alba's birthday, December 6.

"I'm very happy," says Alba, who moved to Miami Beach from Colombia 27 years ago to escape growing violence. "In this country you can feel very secure. And there are so many opportunities to live a good life."

Alba says some of her friends are single mothers and have asked her about the SHIP program.

"I tell them this is the best program for women—and men too," she says. "I'm not making a lot of money, but I can live decently. But I also tell them to start saving right away."

Alba says the help she received from SHIP has changed her outlook.

"It's like going from night to day," she says. "I come from a difficult situation. I can work and come home and feel freedom."

TAYLOR HARTMANN

Nassau County Office
of Management and
Budget



When Taylor Hartmann bought her home almost five years ago, she knew it would need some changes to accommodate her wheelchair. So within weeks, her family and friends got to work. They widened her bedroom door, took out her bathtub and further modified the bathroom to make it more accessible.

“They did the best they could so I would be able to live comfortably and function here,” says Taylor, 32, who has been in a wheelchair since age 24 when she broke her neck diving into a swimming pool.

Still, the midcentury one-bedroom near Fernandina Beach posed challenges. The kitchen, for instance, wasn’t entirely accessible—a situation Taylor didn’t have the financing, time or know-how to fix.

“On the occasions that I would try and cook,” she says, “I would kind of parallel park next to a cabinet or the stove and have to lean over. It wasn’t something I enjoyed doing because it was dangerous and it was uncomfortable.”

All that changed in 2018 when Taylor, a full-time student at Florida State College in Jacksonville, was approved for renovations through the SHIP program. Among the improvements finished this year: a new back porch with an ADA-compliant ramp and a widened back door so Taylor can actually get to the porch, use it and head to the backyard, sometimes with her dog Major.



“Until this ramp and this proper deck had gone in, I had never really been in my backyard,” she says. “I’d seen it. Opened the door. Kind of looked at it through the windows. But I was never able to really go out there and enjoy it and experience it. And now I can.”

SHIP also gutted her bathroom and made it entirely accessible, fixing a long-standing leak in the process. In the kitchen, SHIP removed all the old cabinets and configured the sink and cooktop so Taylor can roll her wheelchair underneath them.

“Something as simple as cooking breakfast now,” she says. “It’s not only safe, but it’s enjoyable and it’s possible, which does wonders for my own independence and my own joy in life.”

Though it’s been months since all the work was completed, Taylor vividly remembers seeing the finished project for the first time.

“It was just breathtaking,” she says, “to feel like this is my home and it’s accessible. It was incredible.”



TOBY SANTANGELO

Flagler County
Social Services Office

In eight years with the Palm Coast Department of Public Works in Flagler County, Toby Santangelo had risen through the ranks to become project manager for the city's road resurfacing program.



Then, without warning in 2012, the retina in Toby's left eye became detached. Over the next two to three years, Toby had multiple surgeries, but by 2015 he was blind in that eye.

The city placed him on long-term disability, and eventually Toby also received disability from the Social Security Administration.

"It kind of cut my career short," says Toby, 58. "But it is what it is."



Around the same time, Toby was looking for a place to live. The house he was renting from a friend was being put up for sale, and his disability income made homeownership seem out of reach.

But things changed when a Realtor told Toby about SHIP and its First-Time Homebuyer Program. Toby spoke to a SHIP representative in Flagler who guided him through the qualifying process.

Toby took a class to educate him on being a first-time homebuyer and another on how to repair his credit.

"My financial picture was not up to par to be able to qualify for a mortgage," Toby explains.

It took him about a year to shore up his credit, but with SHIP's mortgage assistance Toby was finally able to buy a house. In 2017, Toby and his three dogs, Coco, Isabella and Cami, moved into a two-bedroom, two-bath ranch in south Palm Coast.

"It's fantastic to finally own a home and not be subject to rents that are out of control in this part of Florida," says Toby, who has a fixed-rate mortgage. "My favorite room is the garage. I call it my man cave. I put all my tools and all the things I like to tinker with in there."

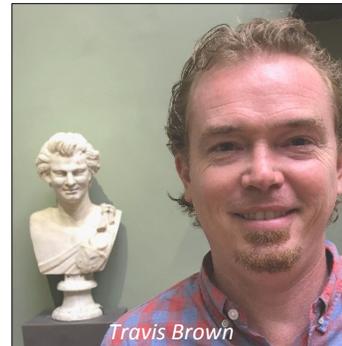
Not that he spends all his time in the garage. A licensed ham radio operator, Toby has his equipment set up in the second bedroom. "I talk to people from around the world," he says.

Toby says his house is a blessing, and he credits SHIP for making it possible.

"SHIP absolutely changed my life."

TRAVIS BROWN
Director of Housing and
Development, VOA

Marion County
Community Services
Department



Finding affordable housing can be challenging for veterans, especially if they're already coping with behavioral health issues.

But for veterans in Ocala, the outlook is about to get brighter. In September, Volunteers of America (VOA) of Florida plans to break ground on the second phase of its Ritz Reserve, a complex that has been home to low-income veterans since 2016.

The new development will primarily serve adults with special needs—in this case, mental illness—and offer support to help them stay independent. The apartments won't be exclusively for veterans, but the organization's Travis Brown expects many of the tenants to come from a transitional housing program the faith-based group operates across the street for homeless veterans.

"The reason we do this affordable housing is primarily so the people graduating from our transitional housing have a place to go," says Travis, who is director of Housing and Development for the behavioral health and human services nonprofit. "They feel more comfortable going into our housing."

The \$4.7 million project is being developed through a combination of private and public money, including funds from the SHIP and SAIL (State Apartment Incentive Loan) programs. Those two sources are vital to the project, Travis says.

When finished, the new building will help address the need for quality affordable housing in a community that is home to about 4,500 veterans. It will have 27 one-, two- and three-bedroom units—compared to the first phase's 12—as well as community and office space. Rents will be low for the area, ranging from \$371 to \$717.



VOA of Florida expects the project to be finished and ready for residents in September 2020. But Travis, whose background is in city planning and historic preservation, thinks interest will develop much sooner—especially if the first phase is any indicator.

"It was full way before we even opened," he says.

JENNIFER NOVOA

Osceola County Human
Services Office

Jennifer Novoa offers one word to describe her home: sanctuary. It's a fitting description given the peace and comfort she finds there after years of worry and hardship.



"I love my home," she says. "Every time I come into my house, I love my home."

Her affection is understandable. Not long ago, Jennifer and her three children were living in a cramped townhome rental in Osceola County. Space was so tight that the living room did double duty as a storage locker for bikes, balls and a scooter.

Still, the property represented a big step from where they had been years before when the children's father returned to New York, leaving Jennifer with bills and an uncertain future.

"My lights were about to be cut off," she says. "I was going to be homeless with my kids."

For two years after he left, the family lived in transitional housing while Jennifer gradually got back on her feet. She landed a job, worked on her finances and set a goal of owning a home.

Through SHIP, that goal became a reality. Jennifer, 41, applied for and received down-payment assistance. In September 2018, she closed on her home, a three-bedroom ranch in Kissimmee.

"Without that down payment, I would still be renting," she says.

Now, Jennifer has the perfect place for her family. There's a backyard where they can play games, a lanai to relax in when it's not too hot outside and an uncluttered living room, Jennifer's favorite place.



But as proud as Jennifer is of her home, there's another family accomplishment she's celebrating these days. In May, her eldest daughter graduated from high school and will soon be leaving to attend Rollins College on a full four-year scholarship. She plans to study biology and wants to be a surgeon someday.

The house will be a little emptier, Jennifer acknowledges, but for a good reason.

DELLA BILBRY

St. Johns Housing Partnership

Della Bilbry was taking no chances when Hurricane Irma was threatening St. Augustine in 2017, so she headed to Virginia to stay with her daughter.



Della – Front and center in red with St Johns Housing Partnership staff (left) and volunteers (right)

After the storm, Della returned to Florida to find her house still standing but flooded.

“I had no clue what I was coming back to,” says Della, whose daughter, a chief in the Navy, lives in Norfolk.

Della bought a wet vacuum and started removing as much water as she could. In time, she was able to clear the remnants of Irma, but she soon learned this was just the beginning. Because the storm had damaged her home’s roof, water seeped in every time it rained. It got so bad that the ceiling in Della’s bedroom weakened and started to collapse. She stopped sleeping there and camped out in the living room.

“I thought the whole roof was falling,” she says.

There were other problems. Since the inside of the house never stayed dry for long periods, mold started to form. Della tried to kill it with sprays, but some rooms were so damaged she just shut the doors and didn’t go in. Even with those rooms closed off, Della says, mold permeated the house. She developed headaches. Her co-workers at Flagler College and her family started to worry.



The three-bedroom house—a childhood home she moved back to in 2010—needed a permanent solution. But Della, 61, couldn’t afford repairs, and assistance she received through the Federal Emergency Management Agency went toward flood insurance.

That’s when Della turned to the SHIP program. SHIP helped make the 1950s house livable again. After almost two years of coping with temporary fixes, Della now has a new roof and master bedroom along with an updated bathroom and kitchen. Other changes improved the home’s energy efficiency.

“I’m so thankful and grateful I can’t put it into words right now,” she says, adding her health improved as soon as the project was done. Plus, all the repairs were completed in time for the 2019 hurricane season, a time of year that’s always on Della’s mind.

“I feel safer,” she says.

CHELSEA MAY

City of Cape Coral
Department of Community
Development

Chelsea May knows the importance of SHIP funds. As a property manager in Southwest Florida, she's seen the successes over and over again—in the buildings she manages and in the grateful tenants who live there.



Chelsea May with resident
Miriam Caruso

There were the new refrigerators, air conditioning units and redone floors in a North Fort Myers property for residents 62 and older. And the new windows, refrigerators, flooring and roof in a Cape Coral community for residents with physical disabilities. All were improvements that wouldn't have been possible without the SHIP program.

"SHIP funds have been a blessing," Chelsea says.

Chelsea is a regional manager with The Columbia Property Group. She and her colleagues manage 17 low-income properties owned by Southwest Florida Goodwill Housing. Some of the properties are older and face the same kinds of issues that all older properties face, from aging stoves to outdated windows.

Chelsea and her team keep up with repairs as best they can, but new is a luxury they can't afford. With SHIP funds, though, they have been able to bring "new" to five communities over the past few years—improvements that leave many tenants pleasantly surprised and very thankful.

"We're taking care of our units *and* taking care of our tenants," Chelsea says.

One of those tenants has been especially grateful. Before coming to the seniors community in North Fort Myers, he was homeless, hungry and in need of care.

Not long after moving in, he got a haircut, new clothes, new dentures.

"He looks good," Chelsea says. "He put on about 30 to 40 pounds. He's healthy."

Now he has a safe, clean place to live and a new outlook on life. And SHIP funds played a key part.

"Not only does he have pride in where he lives," Chelsea says, "he has pride in himself."

LANCE AND ALISIA
REDDING

Flagler County
Social Services Office

Alisia and Lance Redding are about to sign their second yearly lease on the home they rent in Palm Coast. It's a point of pride because it speaks to how far they have come in the two years since they became homeless.



"We felt hopeless for a long time," says Alisia, 35, who recently celebrated her third-year anniversary at Walmart.

The Reddings' trouble began in 2016 when the house they had rented for five years needed extensive roof repairs. The out-of-state owner didn't have homeowners insurance to cover the cost. As a result, the Reddings, who had been on a month-to-month lease, were given a 15-day notice to vacate the house.

Suddenly, the Reddings, their five sons and Lance's grandfather, who lives with them, were on the street. Alisia and Lance looked for another house to rent, but their credit had been damaged in a dispute over their final month's rent, and no one wanted to take a chance on them.

For a while, the Reddings bounced between friends and family. Then they lived in a hotel for eight months that didn't have a kitchen, forcing them to cook their meals on a small outdoor grill. "It was embarrassing," says Lance, 37, a landscaper for a small business in Flagler County.

Then for four months the family lived in a hotel with a small kitchen, but the \$500-a-week cost was overwhelming.

"It was very stressful," Alisia recalls. "Imagine the eight of us living in a hotel room. I could tell our kids were so unhappy."



But their lives began to turn around when Alisia and Lance learned about SHIP through social services in Flagler. In 2018, SHIP arranged for the Reddings to take classes on how to budget their money, helped them look for a house, worked with the landlord to streamline the process and provided one-time assistance on their move-in expenses.

Now that the Reddings have stability in their lives and a place to call home, things that seemed so impossible a relatively short time ago, no longer appear out of reach. They are working hard to repair their credit. And they are looking into colleges for their oldest son, Lance Jr., 17, who plays football for his high school and is a gifted student.

"We started to feel the door was shut on us," Alisia says. Instead, Lance adds, "we're rebuilding our lives."

Just a few years ago, The Arc in Bradford County had approval and funding to build a six-bedroom group home for women with various levels of disabilities.

“We thought it would be fairly simple because we owned the property,” says Sherry Ruszkowski, Arc executive director.



But then the project fell through because the low-lying property would have needed so much alteration that the cost became prohibitive.

“It was very disheartening,” says Sherry.

But not for long.

Sherry teamed up with Kelly Canady, the SHIP administrator in Bradford, and they came up with a plan to renovate Stella’s Place, an aging building that was home to disabled women from 49- to 78-years-old.

“The big issue was the house had older ladies in it, and it was not accessible anymore,” Sherry recalls.

By the end of 2017, Stella’s Place had undergone a major makeover. All interior and exterior doorways were widened according to ADA accessibility requirements. Likewise, all bathrooms were updated to ADA standards, with walk-in showers, ADA compliant sinks, grab bars, accessible toilets and surface-mounted medicine cabinets.

In addition, a new fire control system was installed. Other repairs included features commonly involved in many SHIP rehabs—new metal roof, new windows, new HVAC and septic system and carpet replaced by tile to reduce the risk of residents tripping.

One of the renovations most popular with the residents is a new screened-in porch.

“The ladies love it,” Sherry says.

Another big hit is a covered walkway to the driveway that includes handrails.

“Now when the ladies come out of the house to get on the bus they won’t get rained on,” Sherry says. “The bus can pull right up to the awning, and they don’t have to get wet at all.”



Sherry says none of this would have been possible without SHIP.

“I’m just very thankful that she (Kelly) was willing to step out and try to develop new strategies to help us because without that we would not have been able to get all of the work done on the house.”

ROBERT AND
DEBORAH SANDY

St. Johns Housing
Partnership

When the roof on Robert and Deborah Sandy's St. Augustine home developed a leak, their family patched it themselves.

It was the best option for the couple. Retired and on a fixed income, the Sandys couldn't afford to make longer-term repairs—or even think about replacing the roof, which had asbestos shingles.



But over time, with Florida's heat and rain, the patch weakened.

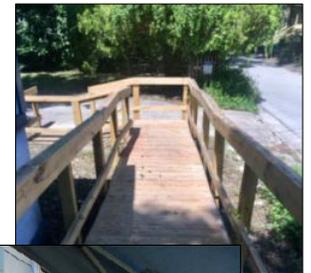
"It was just like a Band-Aid," their son, Chris, says. "It just got worse and worse and worse."

Then came back-to-back tropical storms in 2012. Faced with a bigger leaking issue this time, the Sandys looked for a permanent solution. That's when they turned to the SHIP program.



SHIP replaced the roof and further inspected the Sandys' two-bedroom, one-bath home. What the review found wasn't good: termite damage, plumbing and sewage issues, soft spots in the floors and a host of energy problems. In addition, Deborah, who has cancer and related mobility difficulties, needed a wheelchair ramp off the front of the house as well as modifications to the bathroom.

Through SHIP and other sources, the Sandys were able to update and modify their longtime home. Changes like new entry doors, double-pane windows and a new air conditioner and hot water heater help keep down energy costs while new vinyl laminate flooring and an accessible bathroom make the house safer and more livable. Plus, Chris says, his mother now has "a really nice handicapped ramp off the front of the house."



It's the windows, though, that have captured his parents' attention. The old ones were cloudy, so Robert, 72, and Deborah, 69, couldn't engage in one of their favorite pastimes.

"Both of them really like birds and squirrels and all kind of critters," Chris, 52, says. "Now they can sit inside and look out the windows."

It's those kind of changes that have improved not just the Sandys' home but their attitude as well.

"Before, they just felt like everything was falling down around them," Chris says. "Now they're 100 percent better."



St Johns Housing Partnership installing the windows!

When Devrie Paradowski and her family sold their house, she had one final item on her to-do list.



“We went through the house, and I had the kids say thank you to the house for serving us well for all those years,” she says.

It was a fitting tribute to a house that had seen so much positive change for Devrie—from marriage and children to schooling and work.

Devrie, 40, was rebuilding her life when she started the process of homeownership a decade or so ago. A Navy veteran, she had returned to Flagler County with her daughter after a two-and-a-half-year tour in Iceland.

At first, the pair moved in with Devrie’s mother. But as nice as it was to live together, the arrangement was also a bit stressful.

That’s when Devrie’s job at a community-building organization proved pivotal. The nonprofit helped connect people with housing assistance—the kind she needed too.

Before long, Devrie had applied to Habitat for Humanity, learned about SHIP down-payment assistance and received a voucher from the Housing Authority for a two-bedroom townhouse in Flagler Beach where she and her daughter lived while their Habitat home was under construction.

There, Devrie met Ben, the neighbor’s son who turned out to be just the right fit. Together, they moved into Devrie’s Habitat home in 2009, a three bedroom not far from Devrie’s mother. With SHIP assistance, the Habitat mortgage was the same as Devrie’s subsidized rent.

Over the years, the house was the foundation as Devrie and Ben married, added to their family and advanced their education and careers. By 2018, though, it was starting to feel small for a family of five.

At the end of the year, Devrie and Ben closed on a bigger home in Palm Coast that she describes as “amazing.” As part of her SHIP commitment, Devrie repaid a portion of her assistance.

“When we closed on the house, I actually saw the SHIP administrator in the parking lot,” she says. “He said, ‘We got the check. Thank you.’”

As she looks back, Devrie is thankful for the assistance she received.

“Having an affordable house kind of allows you to progress toward your goals,” she says. “We now have really good credit. We were able to put money into savings. We have retirement accounts. We’ve entered the middle class.”

YAMILA FIGUEROA

Osceola County Human
Services Office

Yamila Figueroa was so desperate to move out of the hotel where she and her daughter were living that the two of them camped out overnight just to get on a waiting list for a new affordable housing complex in Osceola County.



Their determination paid off. Yamila and her daughter, Countess Martinez, were first on the list, securing a spot in the Cameron Preserve in Kissimmee and lining up rental assistance through the SHIP program.

“We feel very blessed,” Yamila, 38, says. “We went through so much before we got here.”

“So much” is an understatement for the hardships Yamila and Countess, 14, faced. Seven years ago, Yamila’s longtime partner and Countess’ father was killed in the home they shared. Since that moment, Yamila says, they’ve struggled.

Initially, mother and daughter moved from house to house as they tried to put the past behind them. They eventually settled in a mobile home and lived there for a year. But in 2017, Hurricane Irma hit, damaging the home and forcing Yamila and Countess to uproot again.

“I had to look for someplace else to live,” Yamila says. “Someplace that would be livable for me and my daughter.”

That place turned out to be a Kissimmee hotel, which Yamila and Countess did their best to make a home despite having to change rooms four times in 18 months because of construction and other issues.

Yamila wanted to move—the single room was costing \$65 a day—but apartments were out of reach.

“I can afford rent,” says Yamila, a food and beverage worker at Walt Disney World. “It’s just the problem of the deposit for the lights, the water, first month, last, security deposit. That’s what was making it impossible to get in.”

Through SHIP, Yamila received the help she needed to move forward. In January, she signed a lease on one of Cameron Preserve’s two-bedroom, two-bath apartments, a place she describes as a “mansion.” It’s just what she and Countess have dreamed of, but it’s also just the beginning.

Now that her finances have stabilized, Yamila is looking ahead—especially for Countess.

“The plan is to get a house,” she says, “a place that she always can come back to and call home.”

ANNIE RUTH NABORS

Emerald Coast Regional Council

Annie Ruth Nabors moved to tiny Wausau in rural Washington County 17 years ago to be close to her daughter. She bought a tidy little two-bedroom, one-bath house with money she made from selling her home in Orlando.

For several years she made ends meet by supplementing her Social Security income with money she earned from cleaning houses.



But in 2008, Annie began experiencing excruciating pain and was diagnosed with severe osteoporosis. Tests showed cracks in many of her bones including her back, shins and ribs. In addition, she had stenosis, a narrowing of her spine.

"I would lie in bed and cry I hurt so bad," says Annie, now 82.

Every day for two years Annie received a shot to help her bones heal. In the meantime, she was unable to work.

"I was only getting \$1,000 a month from Social Security. I had no other money," Annie says.

That's when she got help from SHIP and other agencies.

Because of Annie's limited mobility, her bathroom was refitted with grab bars and a taller toilet. Soon after, her leaking roof was replaced.

"Let me tell you I was so happy and so appreciative because I was going to get a new roof," says Annie, who also received a new air conditioner to replace her ailing 17-year-old unit.

There were energy-related modifications as well, such as attic insulation and fresh caulking around her windows. All told, those changes, along with the more efficient a/c, have worked wonders on Annie's utility bills, which now average about \$60 a month.

"It made my home a lot more comfortable," she says of her modest 740-square-foot home.

The repairs and upgrades have allowed Annie to focus her limited income on unexpected expenses, such as when powerful Hurricane Michael destroyed huge swaths of Florida's Panhandle in 2018. The storm spared her home but toppled several huge trees in her yard—costing Annie \$7,000 to have them removed.

Annie is still paying off that bill, but having the ability to do it on her own makes her more appreciative of the difference SHIP has made in her life.

"It was a wonderful thing they did for me," she says.



There was a time when Adrienne Carter had trouble finding aides for her disabled son because lifting him was difficult.



Even the home itself posed a problem as he had to navigate through narrow doorways—damaging his wheelchair and the walls as he went in and out of rooms.

But all that changed when SHIP modified the Carters' Fort Lauderdale home several years ago. Through a program aimed at assisting people with disabilities, SHIP helped fund critical improvements that made the family's three-bedroom home accessible and safe.

"A lot of stress was relieved," Mrs. Carter, 41, says.

Adrian, who is almost 21, was born with hydrocephalus, a neurological condition caused by a buildup of fluid deep within the brain. He can't speak clearly or walk.

SHIP evaluated the Carters' home and determined how best to accommodate Adrian's needs. One of the biggest changes was the installation of a motorized lift and track system, which allows for a much easier transfer of Adrian from place to place.

Previously, either Mrs. Carter or her husband, Lorenzo, did all the lifting and repositioning of Adrian. But the lift system means the family can use home health aides during the day when the Carters are at work. It also means Adrian's younger siblings can lift him in an emergency.

"It's been a huge change to my life," Mrs. Carter says.

Other modifications to the home include a handicapped-accessible bathtub, widened entrances, ramps and a patio pad in the backyard so Adrian can enjoy family time outside. The house also needed updated wiring and new windows built to withstand hurricane-force winds—improvements that give the Carters peace of mind.

Without the help of SHIP, the changes would not have been possible.

"I'm just really grateful for the program," says Adrian's mother. "I'm thankful it was there for me, and I hope it's there for other people also."

It was the middle of the night and Virginia Harrison and her family were huddled around the dining room table, hoping the worst of Hurricane Hermine was behind them. But suddenly, a large oak crashed through their Tallahassee home, letting in torrents of water and forever changing their lives.



Virginia, with photo of Noel, sitting on her new front porch

No one was hurt during the 2016 storm, but the Harrisons' mid-1960s home was damaged beyond repair.

"Pretty much everything was destroyed," Virginia says.

With no homeowners insurance to cover the cost of rebuilding, the Harrisons moved into an older mobile home they owned on adjacent property and began the long process of figuring out next steps.

They talked to representatives from the Federal Emergency Management Agency and learned about programs available through the city of Tallahassee's Department of Community Housing and Human Services. One of those programs was SHIP—and it has been a lifesaver.

The Harrisons applied for assistance and, as Virginia says, "the next thing I knew they were calling me and telling me we were approved."

Plans called for demolishing the Harrisons' five-bedroom house and building a new home on the site, with SHIP funds shouldering most of the cost. Demolition began in summer 2018, and construction followed months later.



"I never in my wildest dreams thought that we'd get a new house," Virginia says. "I didn't think that was possible."

Housing staffers from the city of Tallahassee have been with Virginia the entire way, helping her pick out colors, flooring and other essentials for the three-bedroom home. Without them and the SHIP program, Virginia says she doesn't know what she would have done because for much of the journey she has been on her own.

In June 2018, before demolition started, Virginia's husband of 56 years, Noel, died. A bricklayer, Noel, with help from his brother, built the house that Hermine destroyed. It was home throughout the years to the couple, their son and granddaughter.

Virginia, 74, regrets that Noel never saw their new home take shape. Still, she's comforted knowing that some of his most cherished belongings will be with her. "My husband's recliner and his grandfather clock," she says. "Those two will definitely be put in the living room."

GENE KISSELEV

Flagler County
Social Services Office

When Hurricane Irma swept through Florida in September 2017, scores of insured homeowners with damaged houses were on the hook for a significant portion of the repairs.

That's because the typical homeowners insurance policy in the state has a 2 percent hurricane deductible calculated on the value of the home. For many that deductible amounted to a hardship.



Gene Kisselev, 72, a semi-retired licensed real estate broker, was one of those people. His roof had to be replaced, and he was faced with a deductible of \$4,340 on his four-bedroom, two-bath home in Palm Coast.

"I couldn't pay for that because I didn't have the money," says Gene, a musician who immigrated to the United States from Russia in 1990. Gene and his wife, Lidiya, have three adult daughters, one of whom lives with them.

Initially, Gene thought the family could get by with simple patches. But about a month after Irma, a heavy storm blew through and the roof started leaking. Water fell from the ceiling into the master bedroom and near the front door.

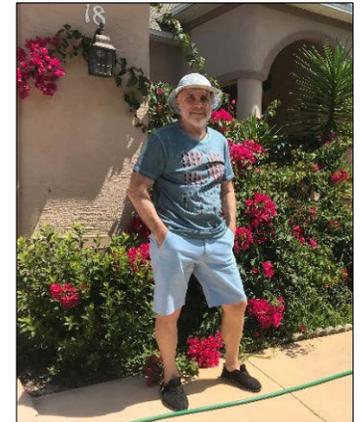
"I had to put buckets down to capture the water," says Gene, who had to cover his roof with a tarp.

Gene tried unsuccessfully to get help from the Federal Emergency Management Agency (FEMA). But they were turned down because they were insured.

Then, in late 2017, Gene learned about SHIP from the disaster case manager of the Florida Conference of the United Methodist Church in Flagler County. Gene applied for help from SHIP, which after reviewing his paperwork agreed to cover his deductible.

In early 2018, Gene and Lidiya got their new roof. At the same time, parts of the ceiling that had collapsed from the leaking rainwater also were replaced.

"I didn't have to pay for anything," Gene says. "I just want to express my appreciation and thanks for all the help I received."



CHAZ MEADS

City of Miami Beach
Office of Housing and
Community Services

Rent increases were nothing new to Chaim Ezra “Chaz” Meads. Over the years he routinely paid a little bit more to live in Miami Beach. But when his rent started to increase by \$100 or more each month, Chaz needed to make a change.



With help from SHIP’s First-Time Homebuyer Program, Chaz was able to buy a one-bedroom condo not far from where he works at the Fontainebleau Miami Beach hotel. The 400-square-foot unit has an old-fashioned country-style kitchen, ample closet space and a balcony overlooking Indian Creek.

“It was just what I needed,” he says.

Originally from Norfolk, Virginia, Chaz moved to Miami Beach more than 30 years ago after college. He had family there, liked the area and especially enjoyed the warm weather. For years he lived near South Beach, but the supply of yearlong apartments was sparse.

“I kept moving and moving,” he says.

Though rents were high for the time, the yearly increases were manageable, and Chaz kept up by working multiple jobs. But by 2017, his monthly rent had reached \$1,300—before utilities—and his budget couldn’t stretch any further.

“What was left was nothing,” he says.

That’s when he mentioned his circumstances to a friend who was in real estate. The friend knew about SHIP’s First-Time Homebuyer program and encouraged Chaz to apply.

“Many people think that the only people who live in Miami Beach are either visitors or rich people,” Chaz says. “But there’s people in between who live here and work in the neighborhood.”

After being approved for the program, Chaz found his new place and started 2018 as a homeowner, trading the uncertainty of rent hikes for a fixed rate he could plan on and budget. At 59, he’s now able to save for retirement and think about the future—goals that seemed out of reach before.

“That’s why all these years I just kept on renting, thinking I would never be approved,” he says. “I didn’t know there was a program like this.”

TAMMIE HABERSHAM

Fort Lauderdale
Housing and Community
Development Division

For several years Tammie Habersham did the best she could to cope with her leaky roof.

She couldn't afford to replace the roof but paid to have it patched. But the leaks returned, which meant Tammie—a medical assistant in Fort Lauderdale—had a ritual to perform when rain was expected.

"I would get out plastic containers and figure out which ones I was going to use to try to catch the water," says Tammie, 46, who has two sons, a grandson and a daughter, who is a premed student at the University of Central Florida in Orlando.

And there were other problems with the three-bedroom, two-bath house. Windows and doors needed to be replaced, the back porch was in disrepair, and the home's drain line was cracked, causing water to back up in the yard.

One day a tree root—or maybe a branch—suddenly appeared through the floor behind her toilet.

"I thought to myself, I hate this house," says Tammie. "I honestly did not know what I was going to do."



Frustrated, she reached out to Fort Lauderdale's Housing and Community Development Division in 2015 and eventually qualified for SHIP funding to make the repairs and upgrades. The process took several years, and Tammie was required to attend classes on home maintenance.

The family also had to move out for a couple of months, spending some of the time with Tammie's mother and the rest in various hotels.

But, as Tammie is happy to say, "It was worth it."

In December 2018, the work was completed. Tammie's home has new windows and doors, her bathroom and kitchen have been rehabbed, the electrical system has been upgraded, there's a new water heater, and the back porch has been repaired. And best of all—no leaky roof. It's been replaced.

A side benefit of the repairs—along with a new A/C that Tammie paid for—has been a significant drop in her monthly utility bills, which typically ran \$400 to \$500. Since December, her highest bill has been \$112, allowing Tammie to begin saving some money.

"This made a tremendous difference in my life," she says. "With my salary, I could have never afforded to do this on my own."



Doris Green needs supplemental oxygen at night, but her Marianna home's electrical system was so faulty that the breakers often tripped, cutting power to her bedroom and shutting off the machine she uses to help her breathe.

"My oxygen would go off in the middle of the night," says Doris, 70, who has chronic obstructive pulmonary disease (COPD) and asthma. "You could only run one or two things at one time."



There were other issues with the 1940 house as well: The roof needed to be replaced, the gas supply line to the house was in bad shape, and the wall-unit heater and air conditioners were inefficient and expensive to use.

When Doris and her son Danny Fedor bought the single-story, four-bedroom house in the Panhandle a few years ago, they knew it needed work, but the price was right.

"He wanted someone in it who would take care of it," Danny says of the seller, whose mother owned the house at one time.

Doris and Danny could manage the basic upkeep, but what they couldn't do was afford needed improvements. Doris, who worked in the Jackson County public library before retiring five years ago, is on a fixed income and spends most of her money on medical bills. Danny, 36, was promoted within the past year to manager of a local barbecue restaurant after years of working there.

Through SHIP, Doris and Danny were able to address the home's critical issues, including bringing electrical outlets up to code, installing central heat and air, switching appliances from gas to electric and insulating the attic. SHIP also replaced the aging shingle roof with a metal one, added skirting around the foundation and installed stormproof windows.

"For me the electrical improvements were a lifesaver," Doris says, adding her oxygen machine never shuts off unexpectedly.

The changes also have substantially reduced the monthly utility bills, allowing Doris and Danny to save for projects inside the house, such as painting.

The work has had another benefit for them because it was completed before Hurricane Michael devastated Marianna and other Panhandle towns in October 2018. The skirting and reinforced windows helped the home survive the storm.

"We wouldn't have a home if SHIP had not fixed it up before that hurricane," Danny says.



*RUSS AND SHERRY
PECK*

Flagler County
Social Services Office

Russ and Sherry Peck were on a mission. After living in a cramped Flagler County rental for a year, they wanted nothing more than to buy a home for their family of five.



“We were on Zillow day in, day out, for months and months and months looking for houses,” says Sherry, who runs a home-based wellness business with her husband.

But the Pecks faced a hurdle—their finances were not quite in order and making a down payment would be tough, especially since they relied mostly on self-employment income, which is unpredictable.

That’s when a real estate agent told them about down payment assistance through SHIP’s First-Time Homebuyer Program.

“We couldn’t have done it without that,” says Sherry, 43.

As part of the program, the couple took homeownership classes for about two months and met often with a SHIP representative to make sure they were on track. It was a major commitment but one the Pecks wholeheartedly endorse.

“It was definitely a process,” Sherry says. “Rightfully so because I think that not everybody who wants to go into homeownership is really serious about it. And I think that if there was no process, then just anybody could do it.” Adds Russ, 53, a former Altamonte Springs police officer who now works in security: “I was very impressed with the whole process. It was done with intention and purpose.”

After being approved for down payment help and qualifying for a mortgage, the Pecks found just the right home in Palm Coast—a 2,000-square-foot two-story with a covered front porch and a patio in the back. They moved in late 2018.

Gone are the days when Jordan, the couple’s oldest at almost 19, needed to sleep on a futon in the living room. He now has his own space. So do his siblings—Kenna, 15, and Brayson, 12.

Also gone is a hefty amount of stress and worry. Settled in what Russ calls their “forever home,” the Pecks are putting down roots—and looking ahead. They’re whittling away at debt and saving for tomorrow.

“Now we can start focusing on the things that really matter the most about our future and our family, like putting money aside for our kids for college,” Russ says.

Sherry seconds that: “There’s a huge, huge, huge burden lifted by getting into our home.”

CARMEN & RAMON
MATOS

Charlotte County Human
Services Department

Carmen V. de Matos and her husband loved their Punta Gorda home. They took care of her aging father and his wife there and saw Carmen's two sons grow into young adulthood under that roof.



But by 2018, the four-bedroom house needed work, and the couple simply couldn't do it themselves or afford to have it done. Medical bills had already depleted their savings and retirement, and both faced ongoing health issues that made big projects impossible.

"We try to maintain things around the house," Carmen, 65, says. "We're very careful."

But taking care of the wear and tear only goes so far. At one point, Carmen was suffering from upper respiratory problems and wanted fresh air in the house. She asked Ramon, her husband of nearly 20 years, for help.

"When he opened the window," she says, "the whole window was in his hand."

There were other problems as well. The house was built in 2004, but nothing had been updated over the years. The air conditioner wasn't efficient and broke down at one point. And Carmen suspected the carpet may have been contributing to her health issues, despite having a company deep clean it.

The couple were at a loss over what to do. That's when Carmen began looking into options and learned about the SHIP program.

Through SHIP, Carmen and Ramon were able to rehab critical areas of their home, including upgrading their a/c to a new unit. SHIP also repaired the windows so they could be opened without any problems and replaced the carpeting with vinyl planks.

"SHIP has made an absolute difference in my life," Carmen says, adding her health has improved significantly since the changes. "We knew we could not stay here without these renovations."



Ramon, 75, agrees. Though he's handy and wanted to take on projects himself, he has severe back problems that limit his mobility. He couldn't, for instance, put up hurricane shutters, so SHIP helped.

"I'm so grateful," he says. "I can't express myself how happy I am."

JERRY DANIELS

Osceola County Human
Services Office

Jerry Daniels has worked multiple jobs to make ends meet and provide for his family. But when the money wouldn't stretch far enough to cover rent, Jerry and his family were evicted from their Orlando-area apartment.

The legal action damaged Jerry's credit and made it difficult to find a landlord who would rent to him.



"Even after I paid it off, it still stayed on my record for a while," says Jerry, 56, who describes himself as a jack-of-all-trades. "Nobody would rent to us because of that."

The result was homelessness. Jerry, his wife and two daughters lived in their van before eventually winding up at a Kissimmee hotel—their home for more than three years. Like other Florida families in similar situations, Jerry knew that this was unsustainable for his family. They needed a home.

Through SHIP, Jerry landed just that—a three-bedroom, two-bath apartment in Cameron Preserve, a new affordable housing complex that opened earlier this year in Osceola County. Now instead of sharing one room in a hotel, his family is living in an apartment home. And Jerry, who has worked as a cook in several Central Florida restaurants, has a kitchen for family meals.

"I love creating stuff," he says. "And now that I have a kitchen to do things in and cook in, I can truly put that creativity to full use."

SHIP funds helped the family with move-in costs and several months of rent, allowing Jerry to stabilize his family and start saving for the future, with the goal of someday owning a house.

"SHIP has meant the world to my family and me," he says.

As difficult as the past few years have been, Jerry says he leaned on his faith and never gave up. It's a message he shares at a Kissimmee church where he's an associate pastor.

"It gives them hope," he says.

SPECIAL THANKS TO

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