

Assisting Veterans with SHIP

February 18, 2016 Webinar
sponsored by
Florida Housing Finance
Corporation Catalyst Program



Attend Upcoming Workshop

“Planning, Financing and Developing Affordable Housing for Ownership”

February 25th in Winter Park

- Understanding the market
- Calculating affordability
- Predevelopment site analysis
- Subdivision, Scattered site, and Infill development



Presenters



Michael Chaney,
Florida Housing Coalition



Susan Pourciau,
Florida Housing Coalition

www.flhousing.org



Overview of Types of SHIP Assistance

- Home Purchase
- Home Rehabilitation
- Accessibility Modification for wounded veterans
- Rental Assistance (several types)

Things to Know about Veterans



- Housing needs of veterans
- Confirm veterans are maximizing the housing assistance available to them!
- Ending homelessness among veterans: a federal policy priority since 2010

Identifying Community Partners That Serve Veterans

- Veterans Administration Health Care – VISN 8
 - <http://www.va.gov/directory/guide/region.asp?map=1&ID=8#Community%20Based%20Outpatient%20Clinic>
- Homeless Continuum of Care Agencies
 - <http://www.dcf.state.fl.us/programs/homelessness/docs/leadagencies.pdf>
- Local Veteran Service Officers
 - http://floridavets.org/wp-content/uploads/2015/09/CVSO_Directory_1-October-2015.pdf
- SSVF (Supportive Services for Veteran Families) Programs
 - <http://www.va.gov/homeless/ssvf/index.asp>



Don't Forget Active Military Duty

HUD Handbook 4350.3

Guidance:

- Temporarily absent family members are still considered family members.
- Consider a family member on active military duty to be temporarily absent.



Income Eligibility Details

From HUD Handbook 4350.3 Chapter 5 Exhibit 5-1

- **INCOME INCLUSION:** (4) The full amount of periodic amounts received... including a **lump-sum amount or prospective monthly amounts** for the delayed start of a periodic amount (e.g., **Veterans Disability**,... payments to the **widow of a serviceman** killed in action).
- **INCOME EXCLUSION:** The special pay to a family member serving in the Armed Forces who is **exposed to hostile fire** (e.g., in the past, special pay included Operation Desert Storm).





What documentation proves Veteran's Status?

The **DD 214**, Certificate of Release or Discharge from Active Duty

Request from a VA representative at local VA clinic or hospital OR Veteran may request at:

<http://www.archives.gov/veterans/military-service-records/>



Veteran Priority for Home Purchase or Rehabilitation

- Add Priority to Applicant Selection

Procedures for amending LHAP strategy

- Submit documents in current file format
- Email robert.dearduff@floridahousing.org with subject Line: LHAP Amendment and the local government name
- Send main document and any exhibits affected
- State this is a **technical revision** updating an existing strategy



Priority for Home Purchase or Rehabilitation **POLL**



Do you provide a priority when household members are Veterans or Active Duty?

- Yes, priority for Veterans
- Yes, Veterans & Active Duty priority
- No



ClearPoint's Online learning program, ***Support for the Armed Forces***, offers several short financial literacy courses, including

- Reconnecting Financially after Discharge
- Dealing with the Financial Impact of Deployment
- Understanding Military Benefits

Accessibility Modification

- Rehabilitation assistance may include accessibility modification for wounded veterans
- Some might be Special Needs applicants for compliance with 20% set-aside

Disabling Condition defined in s.420.0004(7)



Foreclosure prevention

“Foreclosure prevention remains the primary service provided to active duty military personnel and veterans.”

– HUD Office of Housing Counseling

- SHIP may pay off past due amounts for temporary income lapse
- Unemployed or Underemployed or Disability

www.flhardesthithelp.org



Examples of SHIP Funded Veterans Assistance



Clay County: Substantial Rehab of a Veteran's Family Home



Joe Gainers is a Vietnam Veteran

POLL

Have any of your recent recipients included Veteran household members?

- Yes
- No
- I don't know

St. Johns County: Veterans Rehabilitation

- SHIP leveraged with Federal Home Loan Bank and Lender contributions
- 22 veterans assisted in 18 months
- Leveraged funds: \$234,000
- SHIP: \$83,000 in additional repairs



Accessibility Modifications



Focus on
energy
efficiency and
accessibility

Katherine Reid
& Robert
Woods III
Army National
Guard

A Simple Retrofit makes a huge difference



Verlon
Gardner
USMC



WW II, Army

Walked across Germany in the winter



“Every rainy day I want to thank you!” –Doug Berndt



Palm Beach County

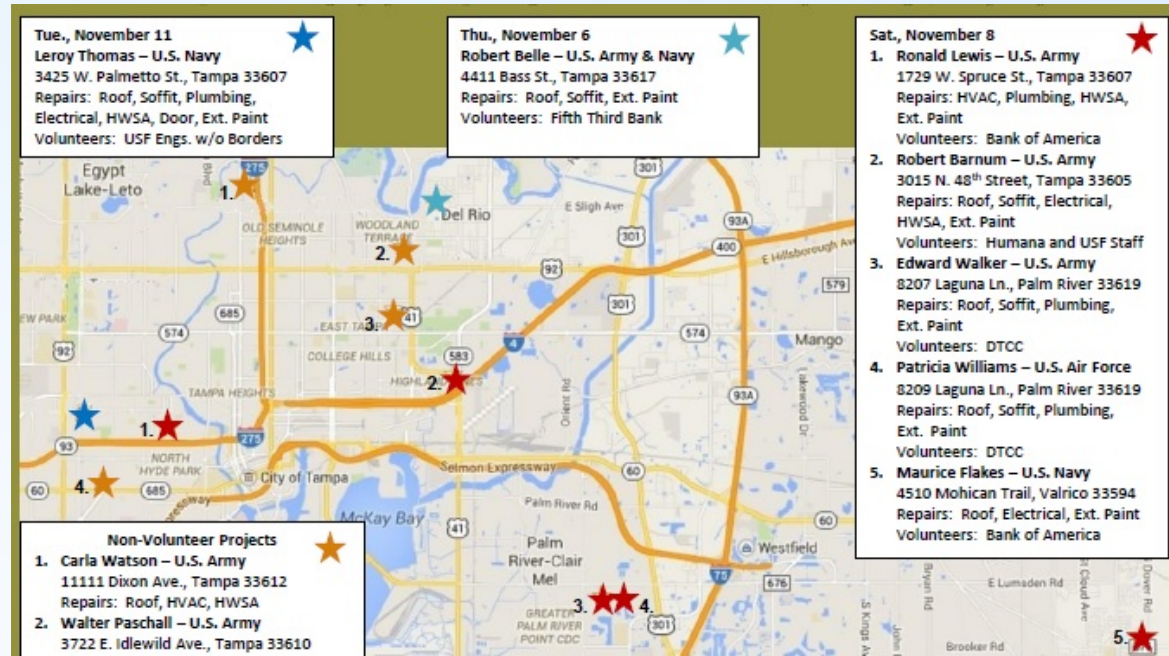


Veterans Homeownership & Preservation Program: Pilot SHIP Strategy

- Purchase Assistance for Home buyers
- Home Preservation for home owners.
- Partners provide leveraging
 - Federal Home Loan Bank lenders
 - VA provides ramps



City of Tampa Operation Reveille



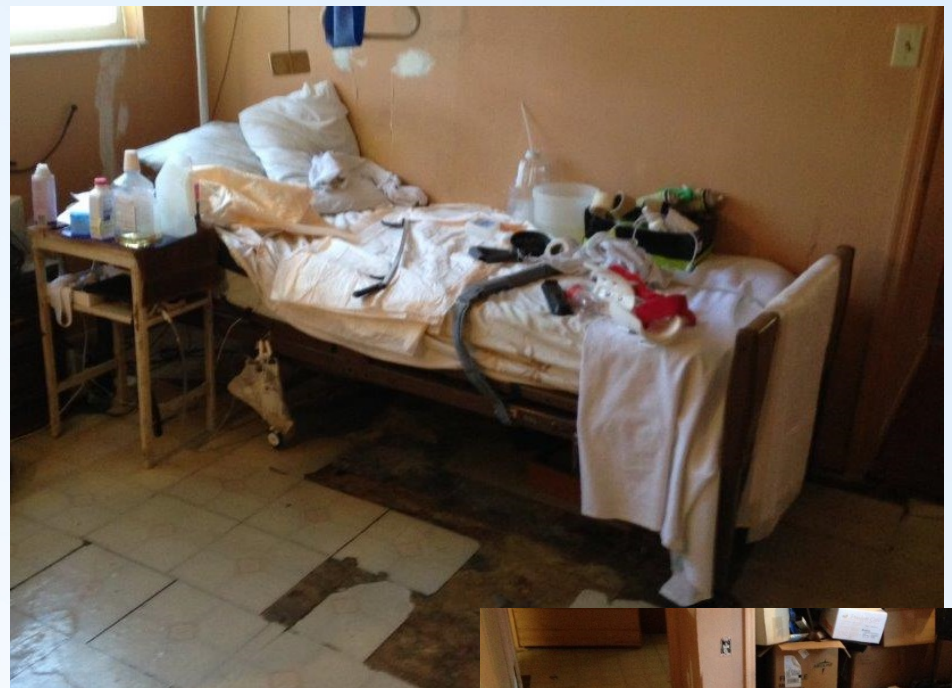
- 11 Homes rehabilitated with SHIP
- 53 formerly homeless veterans received rental housing
- Another 26 homeless vets were quickly housed when new vacancies opened up

Operation Reveille Leveraging

- Subsidized rental housing
- Supportive Services for Veteran Families (SSVF)
- Willing landlords and private donors
 - Ashley Furniture decorated many homes
- Public and nonprofit agencies



Tampa SHIP Rehabilitation



Leroy Thomas, Veteran of the U.S. Navy

Tampa SHIP Rehabilitation



Volunteer Labor, Donated Materials



Homeless Veterans & Veterans At Risk of Homelessness



Ending Homelessness among Veterans: A HUD Policy Priority

- Number of homeless veterans has dropped
- On any given day in 2015, there were about 4,000 homeless Veterans in Florida
- Of those, about 40% were living outdoors



Helping Homeless and At-Risk Veterans with SHIP

- Tenant-Based
 - Rent and utility deposits for rapidly rehousing homeless Veterans into rentals
 - Short-term rent assistance for rapid rehousing
 - Past due rent for eviction prevention
- Project-Based
 - Permanent supportive housing apartments
 - Transitional housing developments



Community Partners

Assisting Homeless and At-Risk Veterans

- Veterans Administration Health Care – VISN 8
 - <http://www.va.gov/directory/guide/region.asp?map=1&ID=8#Community%20Based%20Outpatient%20Clinic>
- Homeless Continuum of Care agencies
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- Local Veteran Service Officers
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Collaboration with SSVF and VASH

- SSVF provides eviction/homelessness prevention, time-limited rent assistance, deposits, other financial assistance, and support services
- VA provides long-term Housing Choice Vouchers and services for some Veterans in the VASH (VA Supportive Housing) program
- SHIP can be used to complement SSVF/VA by serving Veterans who are not eligible for SSVF and VASH, or add leveraging resources

Utility and Rental Security Deposit

- Start Up Funds
 - First and Last Months Rent
 - Security Deposits
 - Utility Deposits
 - But first check to see if the applicant can be served by SSVF
- HANDOUT: Sample Strategy
- Recent LHAPs with Deposit Strategies: City of Melbourne, Duval County, and Osceola County



Eviction/Homelessness Prevention

- SHIP may pay for up to 6 months of rent in arrears
 - But first check to see if the applicant can be served by SSVF
- Source: Budget Implementing Bill, Section 67, beginning on line 2096

Newest Type of SHIP Assistance: Rental Subsidies

FY 15-16 SHIP funds may provide:

Rent subsidies for very-low-income households with 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.

The period of rental subsidy may not exceed 12 months for any eligible household or person.

This subsection **expires July 1, 2016.**

Source: Budget Implementing Bill, Section 67, beginning on line 2096



Barrier Removal for Rental Units

- Single unit or property-wide improvements
- Subject to 15 year affordability period and annual monitoring

Permanent Supportive Housing for Veterans

- Best permanent housing option for those who are “chronically homeless” and “high acuity”
- Typically has long-term financial supports for rent and/or limits rent payments to 30% of income
- Support services are available
- Very effective and efficient
 - 90% permanent housing stability
 - Reduces community costs by about \$30,000 per person annually



Partnership Spotlight: Boley Centers' Duval Park Disabled Veterans Apartments



Partnership Spotlight: Volunteers of America Grant Per Diem (GPD) Homeless Veterans Transitional Housing



QUESTIONS AND EVALUATION

<https://www.surveymonkey.com/r/7VVHYHP>



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

Lunch and Learn trainings

