



State Housing Initiatives Partnership Program Annual Report 2021/2022

Purpose of the SHIP Program?

- To meet the housing needs of the very low-, low- and moderate-income households
- To expand production of and to preserve affordable housing; and
- To further the housing element of the local government comprehensive plan specific to affordable housing



Set Aside Requirements of the SHIP Program

- 65% of funding directed to homeownership
- 75% of funding directed to construction activities
- 20% of funding must serve persons with special needs
- 30% of funding must be reserved for very-low-income persons



2021/2022 Results

Strategy	Households Served	Income Level	Total Funds Expended
Down Payment	50	Very Low = 2 Low = 19 Moderate = 29	\$1,196,128
Emergency Repair	26	Extremely Low = 12 Very Low = 8 Low = 5 Moderate = 1	\$364,178
Owner-Occupied Rehab	7	Extremely Low = 4 Very Low = 1 Low = 2	\$566,664

Down Payment Assistance

The Hernando County Purchase Assistance program provides income-qualified individuals/families with down payment, closing costs and renovation assistance. Renovation assistance may be used to bring the home up to current building code and/or health codes standards and/or expand the living area of the home.



Final takeaways Down Payment Assistance

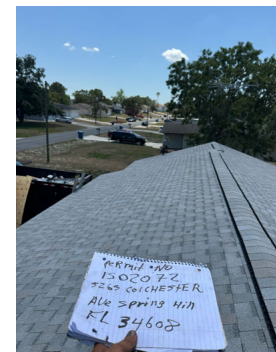
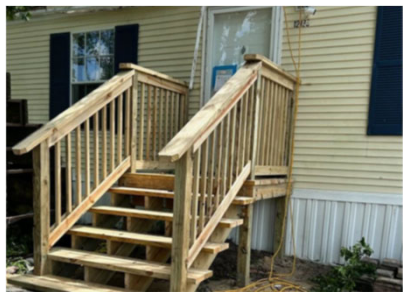
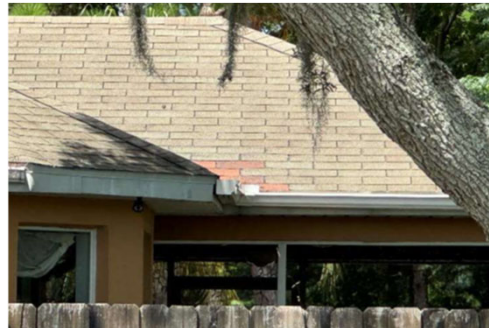


Emergency Repair

The Hernando County Emergency Repair program provides income-qualified individuals/families to make needed repairs on homestead property for families facing immediate emergencies to the home including roof replacement, windows, electrical hazards, septic, plumbing, non-functioning HVAC, and handicap accessibility.



Final takeaways Emergency Repair



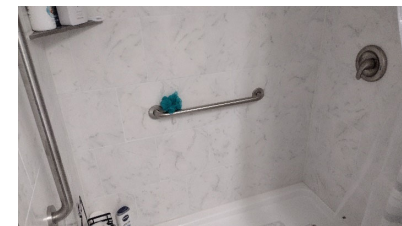
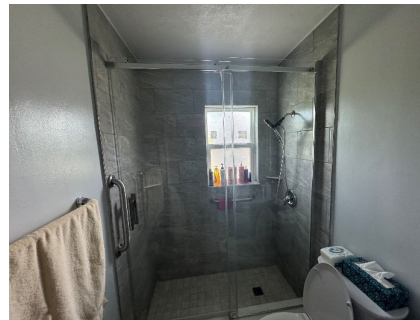
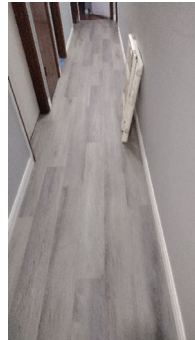
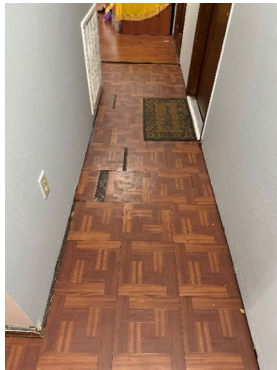
Owner-Occupied Rehab

The Hernando County owner-occupied rehab program allows for more extensive and substantive repair cost to individual units to correct housing and building code violations, provide cost effective energy conserving features, make the dwelling accessible to handicapped and elderly occupants, correct health and/or safety violations that may be present.



Final takeaways Before & After Owner Occupied Rehab

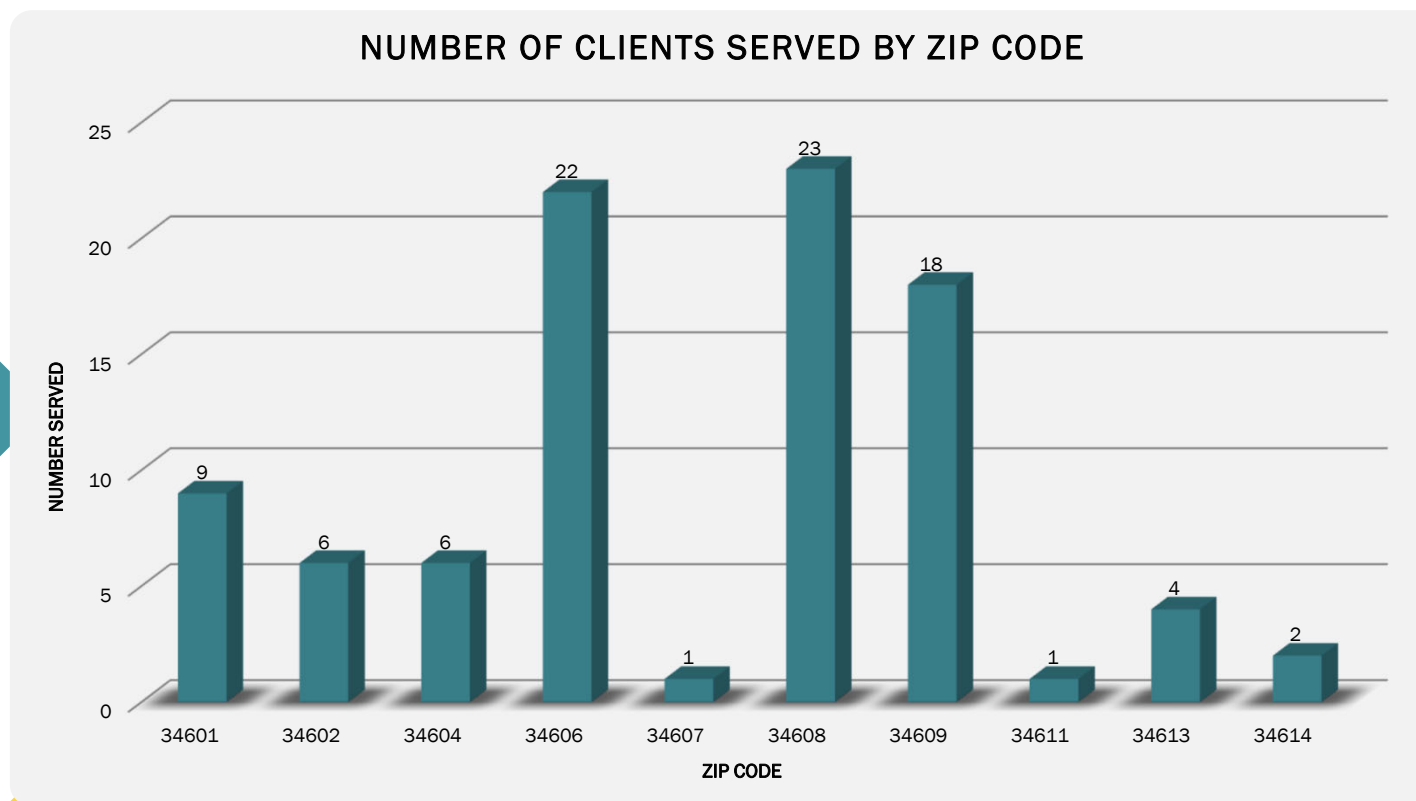
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Geographic & Target Groups

Special Needs = 30	First Responder = 1
Government Employee = 6	Hospitality/Tourism = 1
Educator/School Employee = 1	Nurse/Healthcare = 1
Elderly = 20	

Geographic & Target Groups



Speaking impact

- **Stability and Well-being:** Secure housing reduces stress, improves mental health and leads to better outcomes for children in education and development.

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- **Wealth Building:** Homeownership is a key path to building long-term wealth. DPA helps families start this process earlier in life, leading to intergenerational financial benefits.
 - **Local Economic Growth:** Construction and maintenance of housing create jobs and stimulate local economies, often increasing demand for services and retail.



Thank you

Hernando County

Housing & Supportive Services Team

