

Changes to the SHIP Annual Report



sponsored by
Florida Housing Finance Corporation Catalyst Program

Presenters: Michael Chaney chaney@flhousing.org

Blaise Denton denton@flhousing.org



Our Thanks to the Florida Housing Catalyst Program



AFFORDABLE HOUSING CATALYST PROGRAM

**Sponsored by the Florida Housing
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Overview

- SHIP Reporting Changes in Recent Years
- General Report Guidance
- 20/21 SHIP Revenue
- Main Change: Reporting SHIP Applications
- Effective SHIP Outreach
- What else could you track to improve your program?
- Overview of Recent SHIP Assistance

SHIP Reporting Changes in Recent Years

- Data Input tab
- System now uses a Data Spreadsheet uploaded to the Online SHIP Annual Report

Data Input **Form 1** **Form 2** **Form 3**

- ☐ **Additional Use of Funds**
- ☐ **Average Area Purchase Price**
- ☐ **Rent Limits Per Unit**
- ☐ **Recap of Funding Sources for Units Produced (Leveraging)**
- ☐ **Life-to-Date Homeownership Foreclosure and Default**
- ☐ **Incentive Strategies**
- ☐ **Administration by Entity**
- ☐ **Program Income**

4	Applicant Information						
5	First Name	Last Name	Street Address	City	Zip	City/ Unincorporated	Structure Type
6							
7							

Applicant Level Data Rental Developments (+)

ments



- ☐ **Interim Year Data**
- ☐ **SHIP A/R Data Excel Form Upload**

General Report Guidance

- Do not request an extension on or after September 15. Instead, notify FHFC 3 months before June 30
- Use the “comments” page to note any unusual situations such as awards over the maximum
- Avoid reporting assistance that exceeds the maximum award in the applicable LHAP

Report: 2013-2014 Interim-2 ▾ (Unsubmitted)

Form 1 Form 2 Form 3 Form 4 Form 5 Review

Review Status And Submit [Click here \(PDF\) copy](#)

The current status of this report is: **Unsubmitted**

Additional Comments to FHFC:

Submit This Report to FHFC



Guidance on Allocation

- June 30 is the deadline for expenditures but report a file as expended—not encumbered—if it was completed shortly after June 30
- Grant Confirmation: A form that a local government’s auditor sends FHFC to confirm funds:
 1. Only submit the request by email
 2. Send directly to lily.shen@floridahousing.org

Our auditors, Carr, Riggs & Ingram LLC, are conducting an audit of our financial statements for the year ended September 30, 2020. Please confirm that the following listing of Fiscal 2020 payments to the City of Clearwater, agrees with your records and please indicate any discrepancies.

DATE	AMOUNT
06/12/2020	\$53,160.00
05/08/2020	43,495.00
05/01/2020	57,294.00
11/08/2019	48,827.00
	<hr/>
	\$202,776.00
	<hr/>



More Report Guidance

Funding Information							
Local Strategy Name	Strategy Code	Meets 75% Set- aside	SHIP Funding Amount	Funding Status	Funding Type	Funding Year	Unit Counted In Another Year

- Avoid copying and pasting over Data Spreadsheet cells with dropdown menus. It overrides formatting and causes errors
- The final column “Unit counted in other year” is rarely used. If an applicant is only assisted with 18/19, do not select 18/19 in this column since the unit will not be counted in the report and will cause errors

Guidance on 20/21 SHIP Revenue



There was no 20/21 Allocation, but other sources of 20/21 revenue include:

- Bank interest
- Monthly SHIP Loan Repayment
- SHIP Lien Triggers Repayment
- Reimbursements from CRF are 20/21 Program Income
- Recaptured funds

20/21 Scenarios

- **Scenario 1:** A community with only a small amount of program income- Spend 10% on admin and carry forward the rest
- **Scenario 2:** A community with enough program income revenue to assist only one household- Set-asides still apply, so assist a VLI household in a way that complies with homeownership, special needs, and construction set-asides
- **Scenario 3:** A community receives over \$100,000 of program income- Staff has 3 years to fully expend this



Does 20/21 SHIP Revenue require an Advertisement?

DEPENDS ON:

Amount of Revenue: some have lots of 20/21 program income or recaptured funds

Waiting List: do not advertise strategies for which you already have a significant waiting list

Only advertise in a newspaper of general circulation if you have more money than you have applicants on your waiting list



SHIP Annual Report Change: Report Number of Applications



SHIP Annual Report Change in HB 1339

From the 2020 Florida Legislative session: HB 1339 requires that the annual report submitted to FHFC include **“the number of affordable housing applications submitted, the number approved, and the number denied.”**

Starting with 20/21 Fiscal Year, SHIP Annual Report must include:

- The number of affordable housing applications submitted,
- The number approved, and
- Number denied.



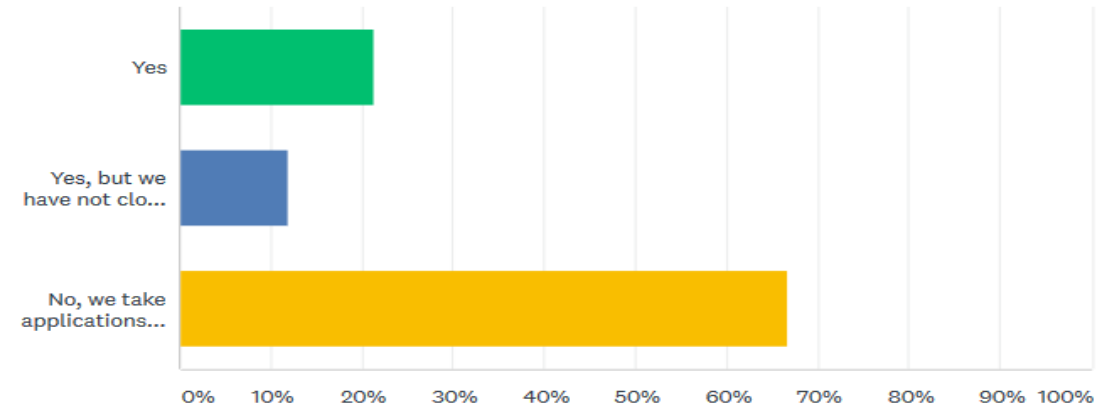
Reasons for Tracking Applications



- It shows the need if many applications are received while fewer are approved or denied
- Shows what portion of processed applications are approved and are denied
- Discover some difference between approved and denied applications

SHIP will now require that the report include “the number of affordable housing applications submitted, the number approved, and the number denied.” After advertising a notice of funding availability, do you later close the SHIP application period?

Answered: 42 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	21.43%	9
Yes, but we have not closed the application period in the last few years	11.90%	5
No, we take applications on an ongoing basis	66.67%	28
TOTAL		42

“Show the Need”

July 2020 SURVEY Results

Local governments that close application portal during funding shortfalls may need to reconsider their system to “Show the Need”



When is an Application Submitted?

Many SHIP communities have waiting lists:

- ☐ Some have households complete applications when added to waiting list
- ☐ Others collect a pre-screening form instead. Only when the household is next in line is an application completed
- **Best Practice:** collect application when household is first added to the waiting list
- **Reason:** All on the waiting list should be counted to document the need for housing assistance



Does an incomplete application count as part of the “affordable housing applications submitted”?

- Yes, count as part of all applications submitted.
- An application may be incomplete when it is first submitted
- Once an application is fully processed, it will no longer be incomplete. Status will change to either Approved or Denied
- Note: the SHIP annual report does not ask for the number of incomplete applications.

☐ **Number of Affordable Housing Applications**

Number of Affordable Housing Applications	
Submitted	<input type="text"/>
Approved	<input type="text"/>
Denied	<input type="text"/>

- The number of submitted applications will NOT equal the SUM of Approved PLUS Denied.
- Applications that were received are often first placed on a waiting list for awhile

Status of A Submitted Application

- Approved
- Denied
- Not Yet Processed
 - ☐ Waiting in Line
 - ☐ Withdrawn
 - ☐ Incomplete

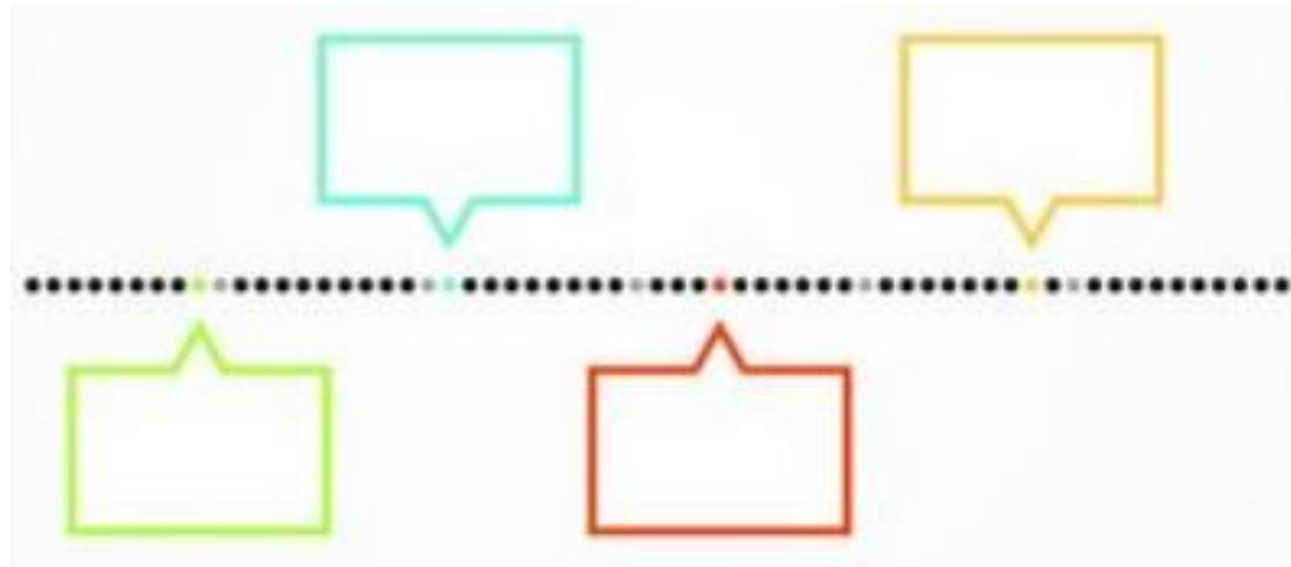


Track Applications on the Waiting List for Each Strategy

- These numbers are not cumulative: they are reported by state fiscal year
- Identify applications received since July 1, 2020
- Add incomplete/withdrawn applications
- Monitors may ask to review your system of tracking applications.

Timeline for Reporting Applications

- Reporting of Applications starts with the 20/21 Close Out Report due **September 15, 2023**
- Report applications submitted from July 1, 2020 to June 30, 2021



Approved and Denied: Report in the Fiscal Year it occurred

- **Applications Approved** = cases encumbered during this period
 - These approved cases are often households that submitted their initial application before July 1, 2020
- **Denied** cases also might have applied before July 1, 2020

☐ Number of Affordable Housing Applications

Number of Affordable Housing Applications

Submitted	
Approved	
Denied	



Assistance for which applicants do not apply directly to SHIP

There are certain types of assistance where households will not apply directly to the SHIP office:

- Impact Fee for a new homeownership unit
- Acquisition, Rehab & Resale of a homeownership unit
- Rental Housing Development
- Construction subsidy: Subdivision of single-family homes



Reporting Impact Fee Assistance & Acquisition, Rehab, Resale

When a developer requests SHIP to pay for either:

1. The Impact Fee for a newly constructed homeownership unit, or
2. The Acquisition and Rehabilitation costs of a homeownership unit to be sold to a SHIP eligible buyer

Count an application for each SHIP-funded unit the developer proposes to assist. **Count in “Applications Submitted” & “Approved”**

Do not count the applications that the developer will later receive from households who want to purchase this unit



Reporting Rental Development



Count an application for each SHIP-funded rental unit that the developer will build or repair

- Count in “Applications Submitted” and “Approved”

Do not count the applications that the developer receives later from prospective tenants

SHIP Development of a Subdivision of Single-Family Homes

Count an application for
each SHIP-funded unit that
the developer will build
Count in “Submitted” and
“Approved”



Subrecipients and Applications



- Subrecipients must track applications on their Waiting List
- This may require an amendment to your subrecipient agreements



QUESTIONS

Presentation on Effective SHIP Outreach

Danicka Ransom,
Assistant Director of Osceola County
Human Services

Danicka.Ransom@osceola.org

- Outreach for COVID-related Assistance
- Outreach for SHIP Assistance



Types of Tracking

- Track the Date of Application- for “Total Applications”
 - Track on the waiting list per strategy
- Track when Case is Denied for “Denied Applications”
 - Track on the waiting list per strategy
- Track when Case is Encumbered for “Approved Applications”
 - This case is added to the SHIP Data Spreadsheet
- Track when the Case is Expended
 - SHIP Data Spreadsheet updated to show Expended



EXAMPLE of Application Tracking

Harold Franklin

- **January 2021** – Applied: Counted as part of “Total Applications” on 20/21 annual report
- **February 2022** – Encumbered with 21/22 allocation: Counted as part of “Approved Applications” on 21/22 annual report
- **June 2022** – Expended: Included on 21/22 data spreadsheet and annual report



What else could you track to improve your program?

- Review Denied Applications
 - Income and race of those denied
 - Reason for Denial
- Review Applications not yet assisted
- Review Incomplete Applications

Review of SHIP Expenditures

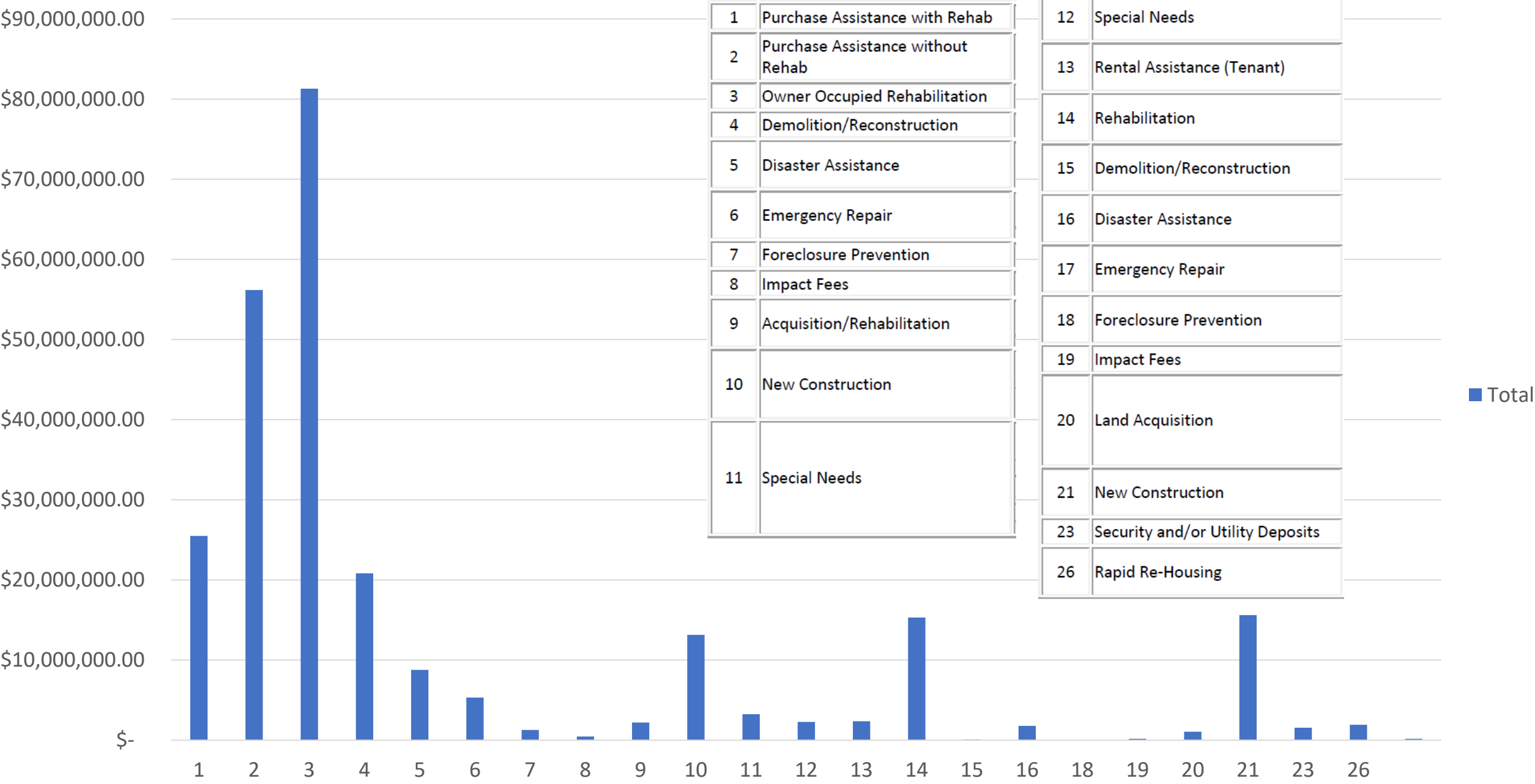


Presenter: Blaise Denton, Research Manager and Technical Advisor, Florida Housing Coalition

denton@flhousing.org

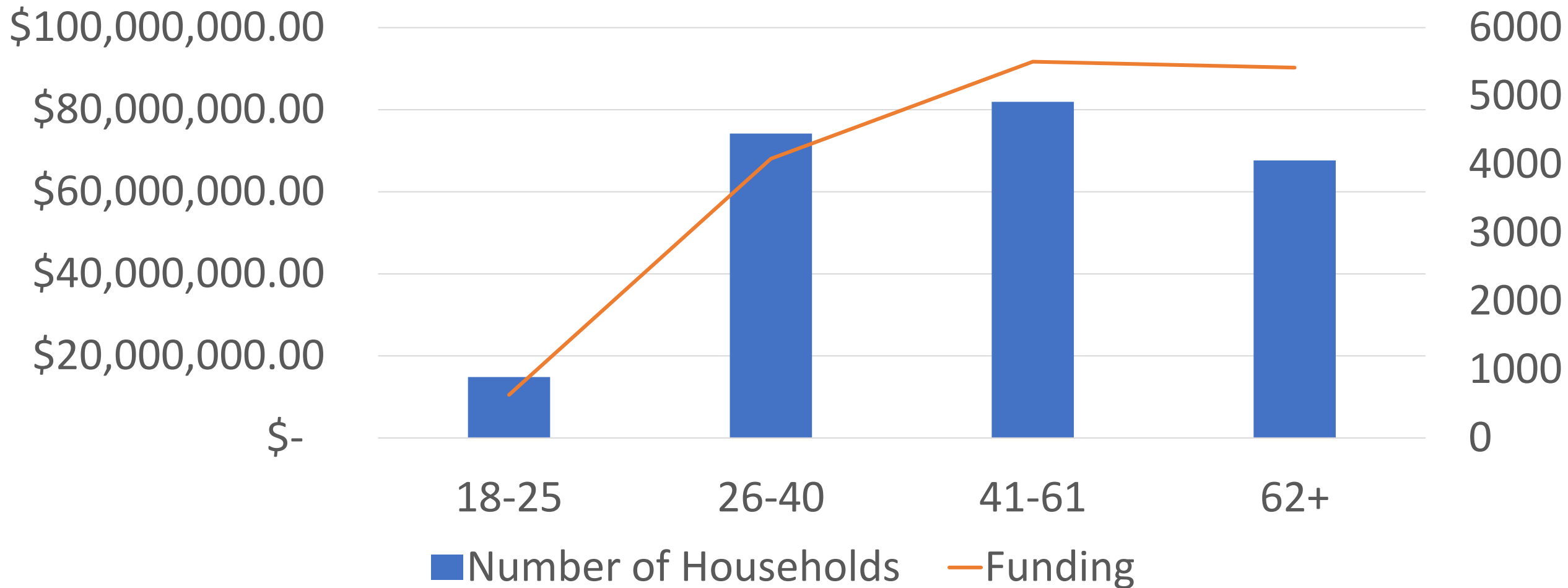
- Full 2016-2017 and 2017-2018 Data
- Limited 2014-2015, 2015-2016 Data

SHIP Funding by Strategy Code

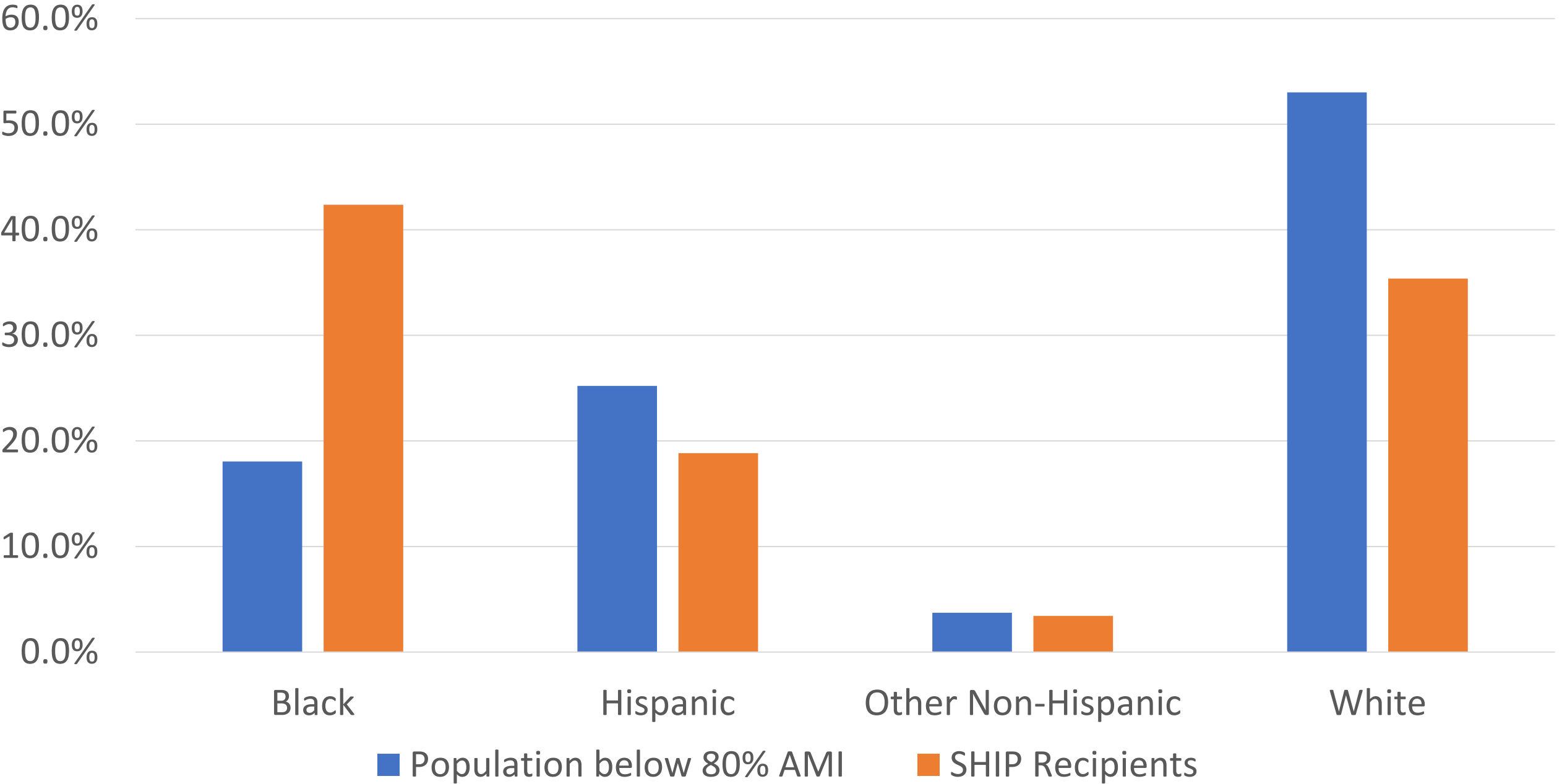


Age, Number of Households Served, and Amount of Funding

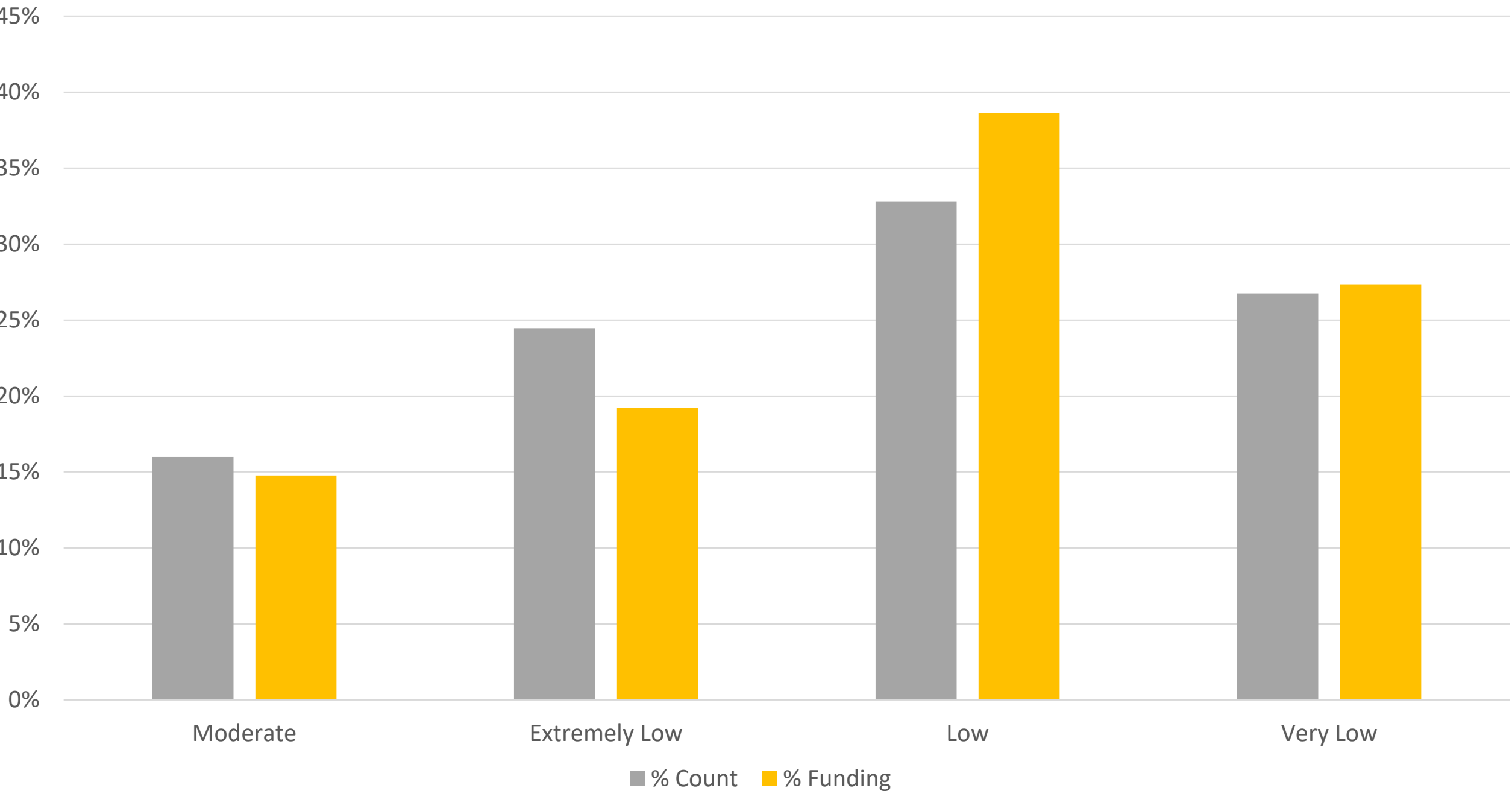
Most SHIP funding goes to working age households but funding per household goes up as people age



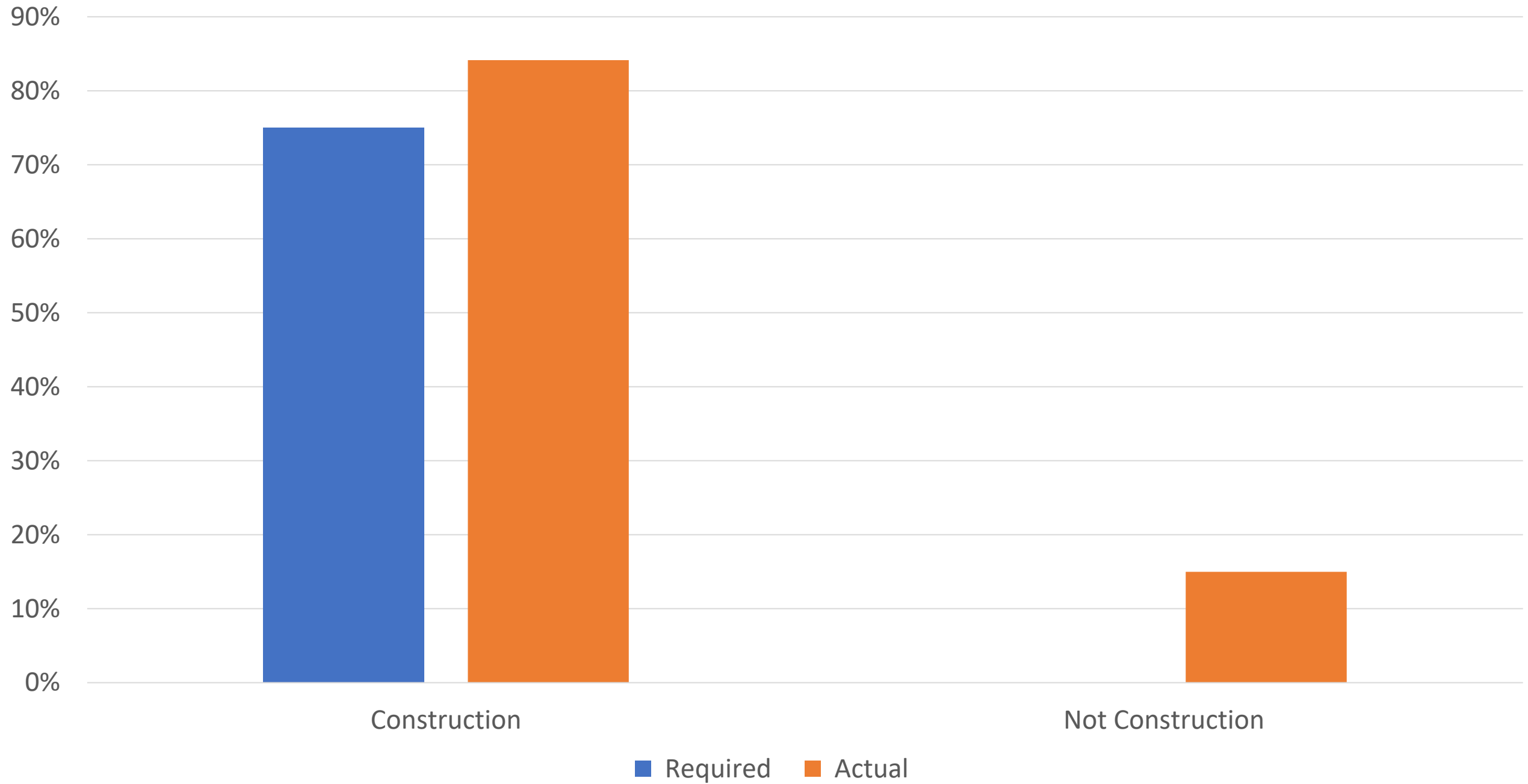
Low Income Population to SHIP Recipients by Race



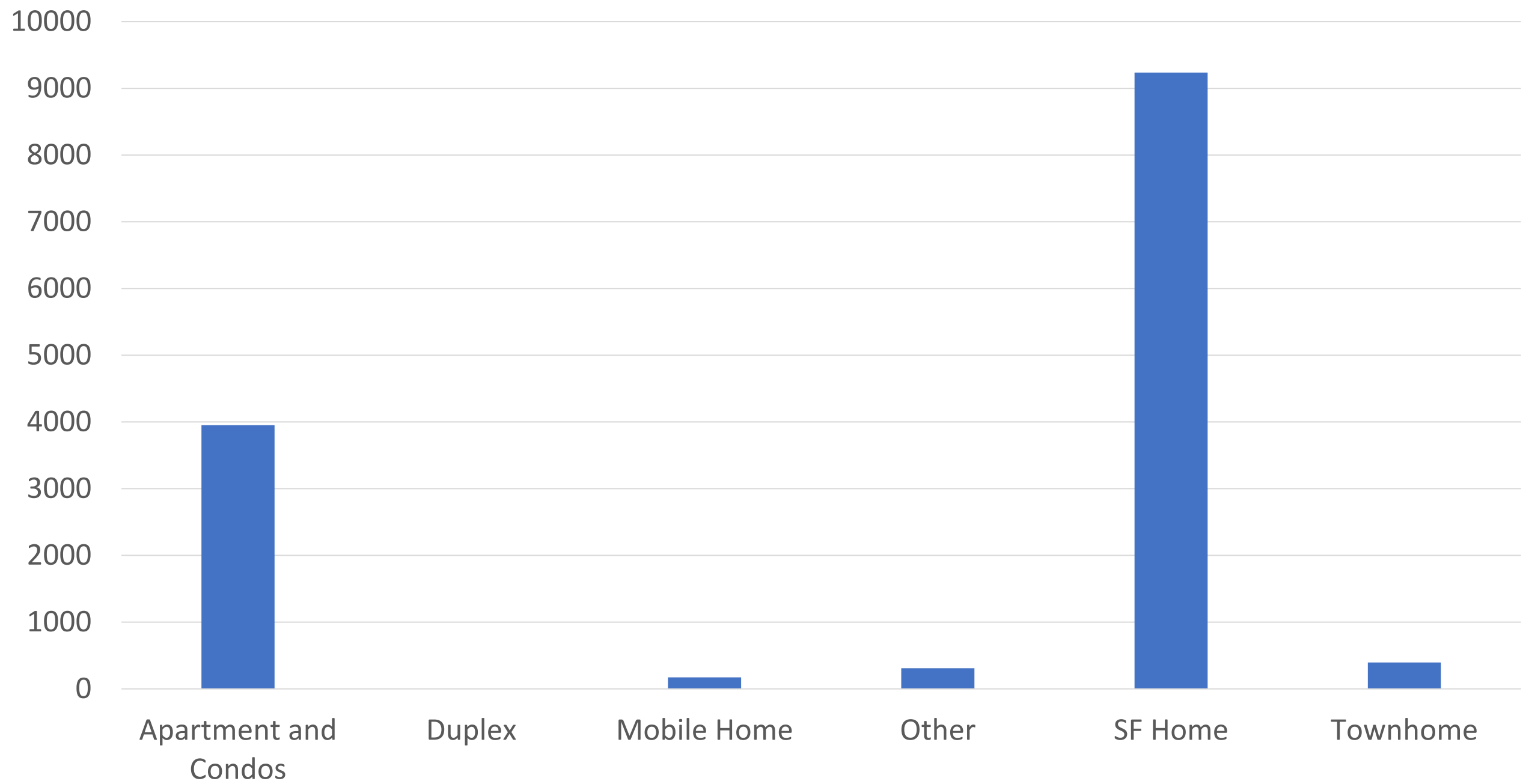
Income Levels by Count and Funding



Construction

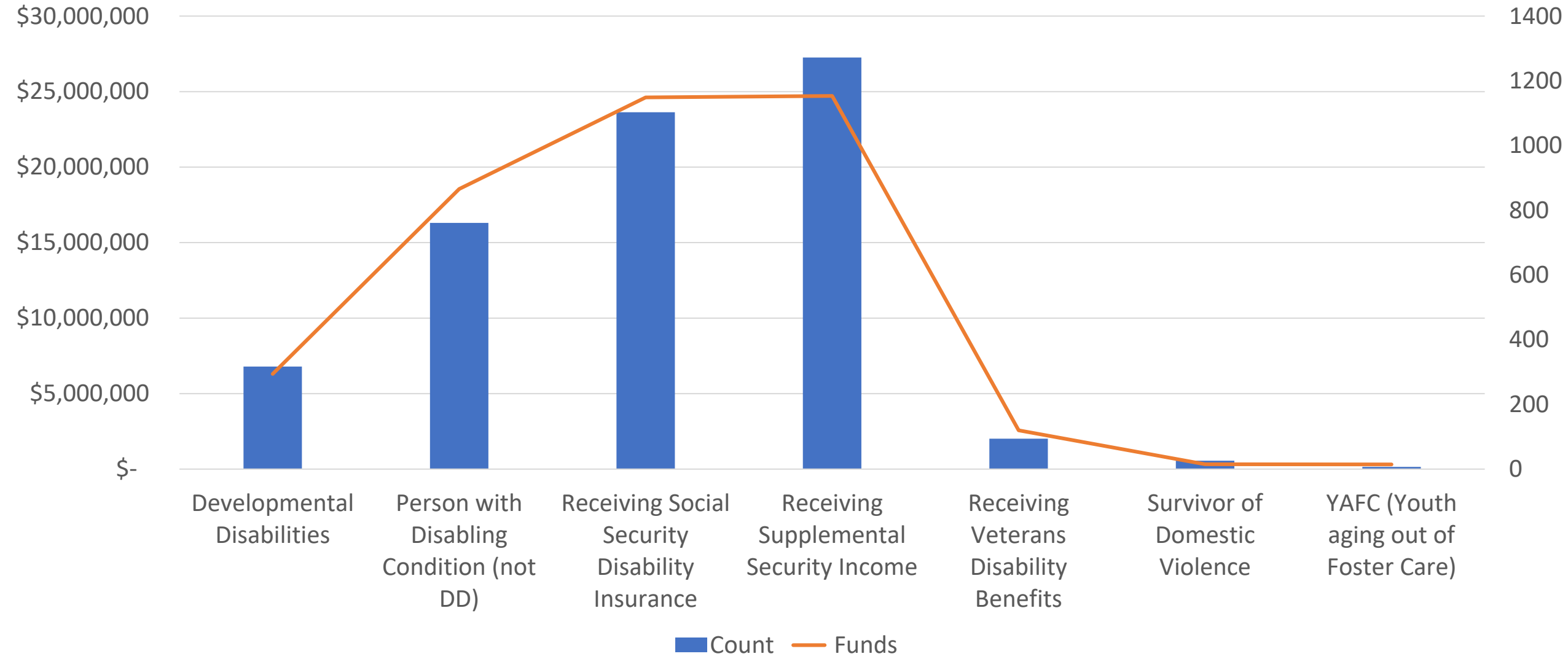


Number of Homes Served



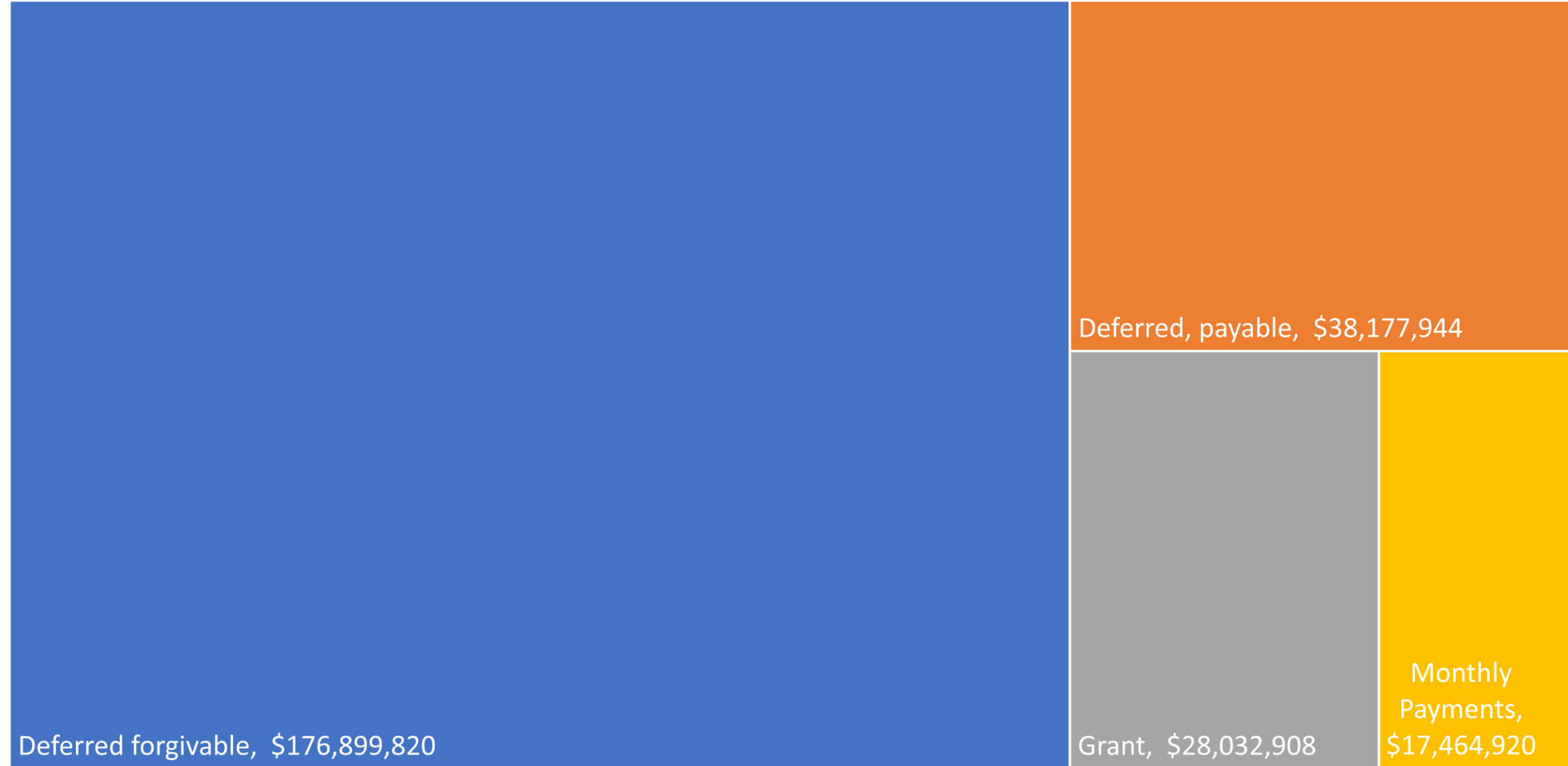
Special Needs

Those receiving SSI receive less on average than other types of Special Needs



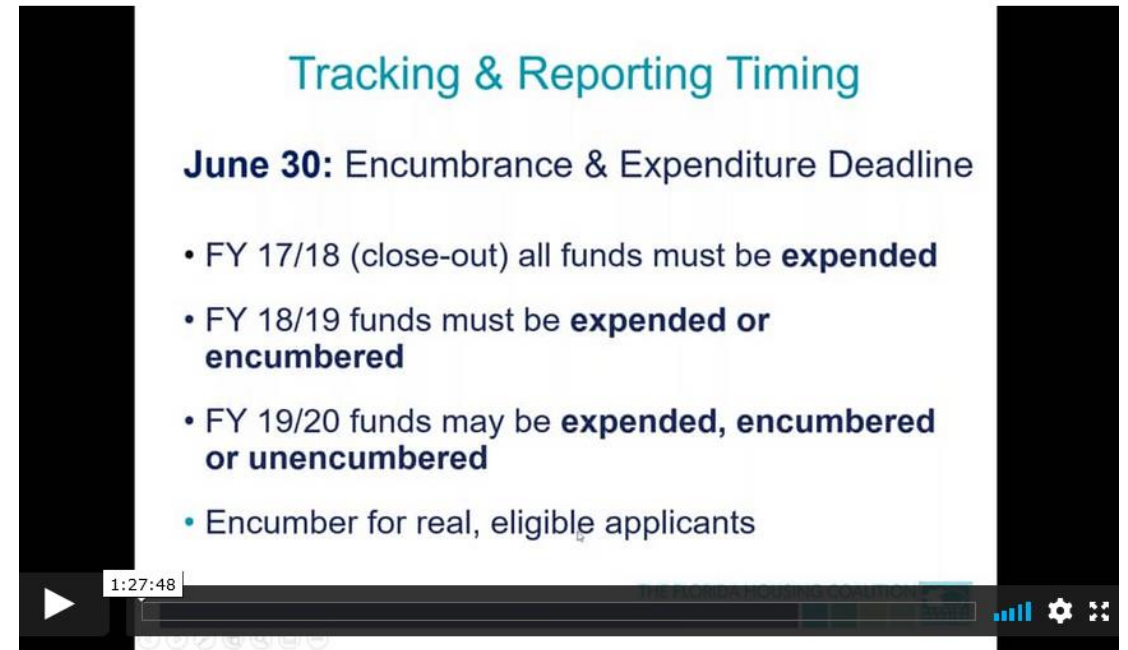
Type of Funding

■ Deferred forgivable ■ Deferred, payable ■ Grant ■ Monthly Payments

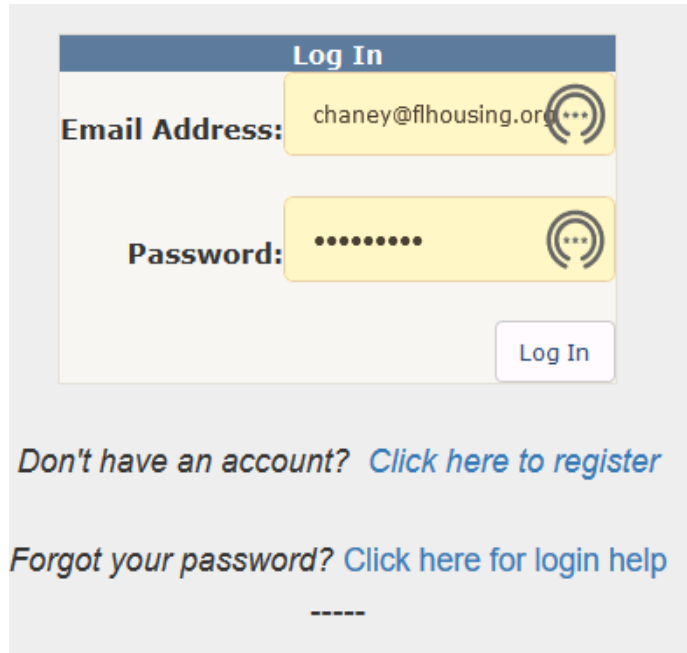


More Annual Report Resources

- Tracking SHIP Funds, Set-Aside Compliance and Deadlines
<https://vimeo.com/420372675>
- Preparing and Submitting the SHIP Annual Report
<https://vimeo.com/450213736>



Access Report Website Today



The screenshot shows a login interface for the SHIPAR system. At the top is a blue header with the text "Log In". Below this are two input fields: "Email Address:" with the value "chaney@flhousing.org" and "Password:" with masked characters ".....". Both fields have a circular icon with three dots to their right. A "Log In" button is positioned to the right of the password field. Below the input fields, there are two links: "Don't have an account? Click here to register" and "Forgot your password? Click here for login help". A dashed line is centered below the second link.

<http://www.FloridaHousing.org/SHIPAR>

- First, staff person who has admin rights should try to access.
- Further assistance with “Access Denied”:
robert.dearduff@floridahousing.org
- Do not use “Click here to register”
- First Task: Update SHIP Contact and Program information



Resources on the 'References' Tab

- Annual Report Certification
- Tracking spreadsheets
- Past Annual Reports

Form 3

Form 4

Form 5

Interim Year Data

Review

References

Document/Website	Download Link
SHIP Webpage at Florida Housing Finance Corporation:	Florida Housing SHIP Page
Certification Document Click here for guidance on the certification	Certification Document
SHIP AR Data Upload Excel workbook (version 16-17.1 for use in 2016/2017 Closeout report) Last updated on 7/19/2019	SHIPDataUploadTemplate_V-01_2019-07-19.xlsx
SHIP AR Data Upload Excel workbook (Version 17-18.2 for use in 2017/2018 Closeout report) Last updated on 6/11/2020	SHIPARdataupload17-18.2.xlsx
SHIP AR Data Upload Excel workbook (Version 18-19.1 for use in 2018/2019 Closeout report)	SHIPARdataupload18-19.1.xlsx

Archived Closeout Reports:

Select a closeout year to download

Download Selected Report





QUESTIONS and Evaluation