

# FREQUENTLY ASKED SHIP QUESTIONS

## State Housing Initiatives Partnership Program

### Q. SOCIAL SECURITY QUESTION:

**Do I need to collect social security numbers (SSNs) or copies of social security cards for a SHIP application? From whom do I request these? Is an authorization required?**

**A.** The SHIP program does not require the collection of social security numbers or cards. On the contrary, section 119.071(5)(a)2.a., (I) and (II) of the Florida Statutes states that an agency may not collect an individual's SSN unless the agency has stated in writing the purpose for its collection and unless it is imperative for the performance of that agency's duties and responsibilities as prescribed by law. The SSN is not required for applicant identification, so SHIP staff should establish an alternative identifier for household members, like a copy of a driver's license or birth certificate. Document household children with tax returns that include them as dependents, schools records showing the applicant's house is the child's permanent residence, or child custody documents showing 50% or more custody.

SHIP does not require SSN collection, it is not needed as an identifier, and an agency must justify why it is imperative to collect it. These are compelling reason why you may consider a policy of discontinuing the collection of social security numbers and/or cards. On the other hand, some may find that SSNs are needed for income and asset verification. For example, several lenders will not verify bank assets without the provision of the applicant's SSN. This number is also sometimes required to verify a retirement account or pension.

There is a solution if a SSN to necessary to complete eligibility determination. Create a form stating the reason for collecting social security numbers and/or cards, which

will be acknowledged and signed by the applicant. This form must clearly state the reasons why the SSN is being collected. It gives authorization to collect a SSN for eligibility verification purposes

### Q. HOMELESSNESS QUESTION:

**We are preparing to submit our new 3-year LHAP to Florida Housing Finance Corporation and see that Section I. Program Details contains Item V. "Describe efforts to reduce homelessness." Can you provide guidance about what to add to this item?**

**A.** There is increasing focus on using SHIP to assist homeless households. Senate Bill 1534, enacted into law from the 2016 Florida legislative session, states that "Each county and each eligible municipality is encouraged to develop a strategy within its local housing assistance plan which provides program funds for reducing homelessness."

There are two primary strategies for the use of SHIP funding to assist homeless

households to move out of homelessness and into rental units:

1. Adopt a "rent subsidies" or "rapid rehousing" SHIP strategy to assist households to move out of homelessness and into a rental unit. In such a program, SHIP funding is used to pay rent deposits and rent subsidies for up to 12 months. If your community LHAP includes such a strategy, this is a direct use of SHIP funding to reduce homelessness.
2. Provide SHIP funding to help construct or acquire/rehab multifamily developments targeted at housing formerly homeless households, such as permanent supportive housing developments. If your community invests SHIP funding in permanent supportive housing or similar housing for people to move out of homelessness, this is a direct use of SHIP funding to reduce homelessness.



In addition to the direct use of SHIP funding to re-house homeless households, there are indirect ways to assist the homeless response system locally, as described below:

- Include among your community partners the lead agencies of local homeless assistance Continuums of Care.
- Indicate if a representative from your local government serves on the Continuum of Care (CoC) Board or on a CoC committee.
- Indicate if you provide referrals to the Continuum of Care's Coordinated Entry System for people who are homeless.
- Indicate if you have a SHIP strategy to provide eviction prevention assistance, since such assistance may serve as homelessness prevention

### **Q. FOSTER CHILDREN QUESTION:**

**In the past, I have heard that foster children should not be counted as household members, and income received for the care of foster children should not be counted when determining income eligibility. Is this still the case?**

**A.** The most updated HUD Handbook 4350.3 indicates that foster children and adults should be counted as household

members, although payments received by an applicant for their care are not counted. This Handbook, which details many aspects of the income qualification process used by a majority of SHIP jurisdictions, contains guidance about foster children and adults in Chapters 3 and 5.

Chapter 3 indicates who should be counted as a household member, and notes that “The owner must also count all anticipated children. Anticipated children include the following: (4) Foster children who will reside in the unit”. The next paragraph also mentions that “g. The owner must count foster adults living in the unit.” Chapter 5 addresses which income sources to count as part of overall household income. It notes that “Payments received by the family for the care of foster children or foster adults are not counted.” Remember, however, that a foster child or adult might receive some other type of income, which should be counted, just as you would count the income if it was received by any other household member. For example, a foster child might receive \$50 monthly from an aunt, and this would be counted as a regular cash contribution. A foster adult might have a job, and this earned income should be counted. **HNN**

**MORE GUIDANCE IN TECHNICAL BULLETINS** | Florida Housing Finance Corporation provides SHIP-specific written guidance in Technical Bulletins. Some of the most recent bulletins have addressed the subjects of record retention, NOFA advertisements, and SHIP audit and monitoring requirements. You may access the bulletins on Florida Housing's website, [www.floridahousing.org](http://www.floridahousing.org) in the Housing Partners section under Local Governments (SHIP).



MICHAEL CHANEY

**Michael Chaney** is a Technical Advisor for the Florida Housing Coalition. Chaney's responsibilities include providing training and technical assistance through workshops, on-site visits, and telephone consultation on a variety of affordable housing topics, including capacity building for housing nonprofits; financial tracking of housing funds; fair housing; compliance with housing program requirements (SHIP, HOME, CDBG); operational/administrative procedures, housing rehabilitation strategies, and energy efficiency topics. He has also served as an adjunct faculty member of the housing department at Florida State University.



### **DO YOU HAVE A QUESTION ABOUT THE SHIP PROGRAM?**

Free telephone technical assistance is available to help you successfully implement your SHIP funded work.

**Call the Florida Housing Coalition's SHIP hotline at (800) 677-4548, Mon.-Fri. 8:30-5:00.**