Creating a Paperless SHIP Program

*Presented By:*
Aida Andujar  
Technical Advisor  
Florida Housing Coalition  
andujar@flhousing.org

Michael Chaney  
Technical Advisor  
Florida Housing Coalition  
Chaney@flhousing.org
Webinar Logistics

• Participants are muted

• Enter your questions in the box in your webinar panel

• Forgot to ask a question or want to ask privately?
  Email andujar@flhousing.org or chaney@flhousing.org

• This webinar is being recorded and will be available at www.flhousing.org

• A survey will immediately follow the webinar; please complete it! Thanks!
Our Thanks to the Florida Housing Finance Corporation Catalyst Program

AFFORDABLE HOUSING CATALYST PROGRAM

Sponsored by the Florida Housing Finance Corporation
Catalyst Training Schedule

Fine Tune Your SHIP Program
REGISTER NOW FOR

CATALYST TRAINING

The Coalition is Florida’s affordable housing training and technical assistance provider.

www.flhousing.org

THE FLORIDA HOUSING COALITION
Catalyst Trainings

‘Past Catalyst Trainings’
Records Management for Florida Public Agencies
Organization

R.A. Gray Building, Tallahassee, FL
Florida Statutes, Chapter 119, Public Records

- Defines the term “public records.” 119.011(4), F.S.

- Dictates that agencies must comply with the retention and disposition rules adopted by the Division of Library and Information Services. 119.021(2)(b), F.S.

- Establishes the right of the public to inspect records unless there is an exemption or restriction. 119.07, F.S.
Public Records

- Are created or received in connection with agency business.
- Are defined by their content, not their format.
- Can be open to inspection OR restricted by law.
- Must be retained for the minimum time frame set by the Division of Library and Information Services.
A **record series** is a grouping of related public records that have common characteristics or relate to the same subject or activity.

Each record series is described by **four** elements:

- **Title**: name of record series.
- **Item number**: method of identification along with title.
- **Description**: types of records and information included, examples, relevant statutes.
- **Retention**: **minimum** time frame required to maintain.
**EQUIPMENT/VEHICLE USAGE RECORDS**

<table>
<thead>
<tr>
<th>Item number</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Item #224</td>
<td>This record series documents use of agency equipment and vehicles, including, but not limited to, vehicle logs indicating driver, destination, fuel/service stops, and odometer readings and/or total trip mileage; equipment usage logs and/or reports; and other usage documentation.</td>
</tr>
</tbody>
</table>

**Retention:**

RETENTION: 1 calendar year.
Records Retention Schedules

Records retention schedules:

- Two types of schedules: **General** and **Individual**.
- Describe **record series**.
- Set **MINIMUM** periods of time records must be retained before final disposition (i.e., **retention**).

<table>
<thead>
<tr>
<th>Schedule Type</th>
<th>Usage</th>
<th>Series contained</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>General Schedules</strong></td>
<td>Established for <strong>all or multiple</strong> government agencies</td>
<td>Records that are <strong>common</strong> between similar types of agencies</td>
</tr>
<tr>
<td><strong>Individual Schedules</strong></td>
<td>Established for a <strong>specific</strong> agency</td>
<td>Records that <strong>are not</strong> covered by a general schedule</td>
</tr>
</tbody>
</table>
Most of your agency’s records will be covered by a series ("item") in one or several of the general schedules.

This is the first place to look.
General Schedules

**GS1-SL State and Local Government Agencies**

**GS2** Law Enforcement, Correctional Facilities and District Medical Examiners

**GS3** Election Records

**GS4** Public Health Care Facilities and Providers

**GS5** Public Universities and Colleges

**GS7** Public Schools Pre-K-12 and Adult and Career Education

**GS8** Fire Department Records

**GS9** State Attorneys

**GS11** Clerks of Court Records (*only* county administrative records)

**GS12** Property Appraisers

**GS13** Tax Collectors

**GS14** Public Utilities

**GS15** Public Libraries

*The GS6 and GS10 are no longer in use*
ACCESS CONTROL RECORDS
This record series consists of records pertaining to employee, contractor or subscriber access to a facility or resource (e.g., office building, secure office area, parking facility, computer network) including, but not limited to, arrival/departure data, key assignment records, identification badge records, parking assignment records, network account and permission records, etc. This series does not include records relating to visitors, such as visitor logs or visitor badges. See also "VISITOR/ENTRY RECORDS."
RETENTION: 1 anniversary year after superseded or access rights terminated.

ADDRESS REQUEST RECORDS
This record series consists of requests for addresses for properties that previously did not have an address assigned to them. The series includes an address request form providing such information as name of person making request, identifying information regarding the parcel and subdivision, and the type of address requested (residential, commercial, other). The series may also include supporting documentation such as copies of site maps and floor plans.
RETENTION: 5 fiscal years.

ADVERSE ADJUSTMENT HEARING CASE FILES: BUILDING CODE BOARD (COMMERCIAL)
This record series consists of case files documenting approval or denial of requests to construct or modify a commercial structure in a manner not in conformance with the building code.
RETENTION: Retain for life of structure OR 10 anniversary years after case closed, whichever is later.

ADJUSTMENT HEARING CASE FILES: BUILDING CODE BOARD (RESIDENTIAL)
This record series consists of case files documenting approval or denial of requests to construct or modify a residential structure in a manner not in conformance with the building code.
RETENTION: 10 anniversary years after case closed.

ADMINISTRATIVE CONVENIENCE RECORDS
This record series consists of DUPLICATES of public records maintained for the convenience of officials and employees in carrying out their duties. These records are NOT the official file or record (master) copy. Do NOT use this item if records fall under a more appropriate retention schedule item.
RETENTION: Retain until obsolete, superseded, or administrative value is lost.

ADMINISTRATIVE SUPPORT RECORDS
This record series consists of records relating to internal administrative activities rather than the functions for which the
Electronic Records
Photographic/Electronic Record Copies

In most cases, Section 92.29, F.S. permits agencies to maintain a photographic reproduction or electronic record as the record copy of a record.
Retention of Electronic Records

The record series for an electronic record is based on its CONTENT.

Format is irrelevant.

For example:

A procedure guide and a vendor invoice might both be in PDF format, but belong to different record series.
Electronic Recordkeeping

When keeping records electronically:

• **Must allow** for compliance with retention schedules and disposition requirements.

• **Cannot impair** the right of the public to inspect or copy records.

• **Must protect** confidential and/or exempt information.

Technician operating analog computer manufactured by Milgo Electronic Corp., Miami, 1965
Scanning Records into Electronic Format

For **long-term** and **permanent records**:
- Scanning must comply with requirements found in Rule 1B-26.003, F.A.C.
  - Scan at a minimum of **300 PPI** (300 DPI).
  - Store in an **ISO** open standard image format.
    - Examples: PDF, PDF/A, TIFF.

**Before Scanning Your Records**

<table>
<thead>
<tr>
<th>Identify records by series type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Determine best storage option</td>
</tr>
</tbody>
</table>

Consider factors:
- Level of use
- Volume of records
- Length of retention
- Cost of scanning in-house vs. hiring a vendor
Maintenance of Electronic Records

• Back up records on a regular basis.

• Test a sample annually to identify and correct any information loss.

• Test permanent/long-term records for permanent errors every 10 years (every 5-7 years is recommended).

• Migrate records to new hardware and software as needed.

Long-term testing example: Checksum

Checksums are used to detect errors in digital data. If any data changes, the checksum will be different.
Records Storage: Electronic Long-Term/Permanent Records

Standards in 1B-26.003, F.A.C.

- Scan at minimum of 300 PPI (300 DPI)
- Store in ISO open standard format
  - Ex: PDF, PDF/A, TIFF
- Do not use floppy discs, audio cassettes, or VHS-format video cassettes

Miami-Dade Community College South Campus students working with a Jeppesen Slide Graphic Computer, Kendall, 1974
Electronic discovery (e-discovery) – Identification, collection and production of electronically stored information (ESI) in response to a request in legal proceedings.
Electronic Records: E-Discovery

If there is active or anticipated litigation concerning an electronic record or records, they must be kept in their “ordinarily maintained” format or in a “reasonably usable” format to allow for e-discovery. 

Rule 34(b)(2), Fed. R. Civ. P.

This is to preserve the records’ metadata.

- Metadata: data that provides information about various aspects of electronic records.
- Ex: file size, creation date, license terms.

Miami-Dade Junior College administrators with a new IBM-1620 computer system, 1960s
DOS Records Management Resources

info.florida.gov
Records Management Program Contact Information

**Records Management:**
Recmgt@DOS.MyFlorida.com | 850.245.6750, Option 2

**Records Management Training:**
RMTraining@DOS.MyFlorida.com

Stephanie Boggs:
Stephanie.Boggs@DOS.MyFlorida.com | 850.245.6745

Tim Few:
Tim.Few@DOS.MyFlorida.com | 850.245.6746
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Jason Rusnak, Co-Founder and President at Neighborly Software and Benevate Inc
https://www.neighborlysoftware.com/
3432 Piedmont Road NE
Suite 216
Atlanta, GA 30305
855-625-9738
info@neighborlysoftware.com
jason.rusnak@neighborlysoftware.com
Creating a Paperless SHIP Program

Is your organization ready to go paperless?
A Special Thank You to Our Florida Clients!
Comprehensive Solution for all CPD Stakeholders

**Administrators**
- Enroll and qualify program applicants
- Manage projects and funding
- Monitor program compliance
- Track and manage deferred, forgivable and amortized loans
- Generate standard and ad-hoc reports

**Beneficiaries/Local**
- Apply for Comm. Dev. programs
- Attest to annual program compliance
- Check loan balances/ forgiveness events

**Contractor/Developer**
- Register and update information
- Submit const. bids
- Make draw requests

**Sub-Recipients**
- Apply for public service grants
- Complete accomplishment reports
- Manage/track budget
- Make Draw requests

**Inspectors**
- Complete home inspections (mobile)
- Develop bid specifications

Neighborly Software
Is Your Organization Ready to go Paperless?

- Answer the following ten best practice questions... note it is ok, even preferable, to nod your head and/or scream out “Yes” to any questions.
#10 – Overrun with Paper Applications

Do you want to significantly reduce your printing, paper and storage costs...and put that money back in your community?

JOIN INTAKE THEY SAID

IT WILL BE FUN THEY SAID
#10 – Overrun with Paper Applications
#9 – Scoring Binders

Are you tired of the time, energy and paper cuts associated with providing your review committee with application/scoring binders?

YOU PULL EVERY SHEET OF PAPER OUT OF YOUR BINDER AT THE SAME TIME?

I TOO LIKE TO LIVE DANGEROUSLY
#9 – Scoring Binders

Reviewer Scoring

<table>
<thead>
<tr>
<th>Check / Uncheck All</th>
<th># Applications</th>
<th>Funding Requested</th>
<th># Applications Funded</th>
<th>Funding Approved</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>8</td>
<td>$187,000.00</td>
<td>2</td>
<td>$25,525.00</td>
</tr>
</tbody>
</table>

To assign reviewers, use the checkboxes below to select the appropriate applications/cases. Then click here to assign reviewers to those cases.
#8 – Spreadsheets to Manage Your Spreadsheets

Does your staff waste significant time managing and combining data from multiple spreadsheets or software point solutions?

YOU GET A SPREADSHEET AND YOU GET A SPREADSHEET

EVERYONE GETS A SPREADSHEET
#8 – Spreadsheets to Manage Your Spreadsheets
#7 – “Oh Good...the Auditors are coming”

Do you spend weeks printing out files for an audit and still feel petrified that your paper, manual processes and disparate systems leave room for error and non-compliance?
#7 – “Oh Good...the Auditors are coming”
#6 – Take the Office Anywhere

Do your inspectors/construction staff feel they spend (waste) too much time in the office completing paper inspection forms when they could be in the field completing online inspections and work write ups?
#6 – Take the Office Anywhere
#5 – Fun with Reporting

Do you often wonder who hates accomplishment reporting more... your staff or subrecipients?
#4 – Too many projects, too few contractors?

Do you struggle to attract contractors to participate in your paper intensive rehab and affordable housing development projects?
#4 – Too many projects, too few contractors?

![Online Bidding](image)
#3 – Draw Requests: two sides, one story

Is there a conflicting viewpoint on your current paper-based invoice process?

Contractor/Subrecipient Point of View

Jurisdiction Point of View
#3 – Draw Requests: two sides, one story
#2 – Toot your Horn

Does your department lack the tools (and time) to effectively communicate the results you are delivering?
#2 – Toot your Horn
Do you manage an offline “shadow budget” in order to have real time visibility into all of your funding, including required set-asides and subrecipient and contractor spending?
## Going Paperless Readiness Scale

<table>
<thead>
<tr>
<th>Score (“Yes” answers)</th>
<th>Appropriate Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-2</td>
<td>Congratulations, you are already running a world class organization….or best practices are not your jam.</td>
</tr>
<tr>
<td>3-5</td>
<td>Talk with your team about ways to improve your existing operations, technology is only as good as the people and processes that support it.</td>
</tr>
<tr>
<td>6-9</td>
<td><strong>Schedule software demo(s) – your organization is ready for a paperless software solution.</strong></td>
</tr>
<tr>
<td>10</td>
<td>Immediately give Jason a call to sign the client contract in his back pocket.</td>
</tr>
</tbody>
</table>
City of Fort Myers

Sharon Rozier, Manager
Community Development Department
Housing and Real Estate Division
1825 Hendry Street
Fort Myers, Florida 33901
239-321-7972
FinCertify

Nanette Cohen
VP of Business Operations
FinCertify
6360 NW 5th Way
Fort Lauderdale, FL 33309
Office: 954-377-9682
Cell: 970-412-9517
nanette@fincertify.com
www.fincertify.com
Our mission is to innovate the operation of determining applicant eligibility through our digital solution for verification of applicant information.
Perspective on Time

1996
The guideline was written

1995
The Internet was defined
Who’s Paying Attention to Your Needs?

There’s a lot of talk and press, at the federal and state level, about finding more money for housing assistance, and finding more real estate to convert or build affordable housing.

No one at a high level has addressed your problem in being able to quickly and accurately determine eligibility given all the changes in consumer behavior since 1996.
Who’s Paying Attention to Your Needs?

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2020 Vision for Third Party Verification
Money Management in 1996

<table>
<thead>
<tr>
<th>YEAR</th>
<th>MANAGEMENT TOOL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1762</td>
<td>Checks</td>
</tr>
<tr>
<td>1877</td>
<td>Wire Transfers</td>
</tr>
<tr>
<td>1934</td>
<td>Savings Accounts</td>
</tr>
<tr>
<td>1966</td>
<td>Credit Cards</td>
</tr>
</tbody>
</table>
## Money Management in 2020

<table>
<thead>
<tr>
<th>Year</th>
<th>Payment Method</th>
</tr>
</thead>
<tbody>
<tr>
<td>1762</td>
<td>Checks</td>
</tr>
<tr>
<td>1877</td>
<td>Wire Transfers</td>
</tr>
<tr>
<td>1934</td>
<td>Credit Cards</td>
</tr>
<tr>
<td>1966</td>
<td>Savings Accounts</td>
</tr>
<tr>
<td>2000</td>
<td>Debit Cards (33 billion transactions)</td>
</tr>
<tr>
<td>2009</td>
<td>PayPal</td>
</tr>
<tr>
<td>2009</td>
<td>Cryptocurrency</td>
</tr>
<tr>
<td>2010</td>
<td>Venmo/Cash App</td>
</tr>
</tbody>
</table>
Standardization is Necessary

Technology and standardization
- decreases human errors
- decreases ambiguity
- guarantees quality
- boost productivity
- increases moral
The Solution

Applying an electronic process of gathering and analyzing applicant financial information.

Real-time digital financial information can show you where to look

Creating a tool that can perform an automated analysis that compares Month-Over-Month transactions for inconsistencies
Our mission is to innovate the operation of determining applicant eligibility through our digital solution for verification of applicant information...

...with 2020 data and 2020 guidelines!

Thank you

From the FinCertify Team
Electronic Signatures
Chapter 668., subsection 668.50 (7) Fla. Stat.

states:
• LEGAL RECOGNITION OF ELECTRONIC RECORDS, ELECTRONIC SIGNATURES, AND ELECTRONIC CONTRACTS.—
• (a) A record or signature may not be denied legal effect or enforceability solely because the record or signature is in electronic form.
• (b) A contract may not be denied legal effect or enforceability solely because an electronic record was used in the formation of the contract.
• (c) If a provision of law requires a record to be in writing, an electronic record satisfies such provision.
• (d) If a provision of law requires a signature, an electronic signature satisfies such provision.
Florida Statutes § 668.004

“[u]nless otherwise provided by law, an electronic signature may be used to sign a writing and shall have the same force and effect as a written signature.” Florida Statutes § 668.006 places the burden on the agency head to implement proper protocols when using electronic commerce."
Security Instruments
Security Instruments


Summary:
If the contents of a note or security instrument is at issue, only the original can be allowed in court. Duplicates will not suffice. Thus, original signed copies should be kept at all times in paper-form to be safe.
Other Security Documents

There may be some documents that are best if kept in paper form. For example, original promissory notes, security instruments, and negotiable instruments, should be kept in paper form regardless. Florida law requires that only the originals of these documents be admitted in a court of law under Florida's "best evidence rule."
Bottom Line

- Check with your City or County attorney and/or Clerks office before disposing of original documents.
- Check with your funding agency whether it’s federal/state/local to ensure compliance with their rules and specific requirements on record retention.
Questions?
Please complete the evaluation

Thank you for joining us!

Technical Assistance Hotline: 1-800-677-4548