

# COVID-19 Emergency SHIP Assistance for Renters

Sponsored by the Florida Housing Finance  
Corporation's Catalyst Program

Michael Chaney  
[Chaney@flhousing.org](mailto:Chaney@flhousing.org)

Amanda Rosado  
[Rosado@flhousing.org](mailto:Rosado@flhousing.org)

Aida Andujar  
[Andujar@flhousing.org](mailto:Andujar@flhousing.org)

Florida Housing Coalition



# Our Thanks to the Florida Housing Catalyst Program



**AFFORDABLE HOUSING CATALYST PROGRAM**

**Sponsored by the Florida Housing  
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# Overview

- SHIP COVID-19 Topics
- Frequently Asked Questions
- Review of SHIP Rental Rules
- Preparing for Emergency Rent Assistance
- Offering Emergency Assistance

# SHIP COVID-19 Topics

# Catalyst Training is Adaptable

- Webinar series replaces each cancelled workshop
- Today is first of many COVID-19 Training Webinars
- Phone and Email Support Available
- Weekly Webinar: COVID-19 Response for Housing and Homelessness in Florida

# COVID-19 Training Webinars

- Helping Homeowners with COVID-19 Emergency Assistance
- Assisting Homeless and Special Needs Populations through COVID-19
- Virtual SHIP: Moving Your Government Functions Online
- Request Other Topics
  - Write “Topic:\_\_\_” in question box
  - Add ideas to End of Webinar Evaluation

# Phone and Email Support Available

- Creating emergency assistance program
- Calculating current Set-Aside compliance
- Guidance on outreach
- Eligibility determination for specific cases
- Guidance for contracting with nonprofit partners
- What other needs?

# Webinars Replace Workshops

## **Rehabilitation PART 1**

April 9 at 10:00 am Register:

<https://attendee.gotowebinar.com/register/1143447418711292428>

## **Rehabilitation PART 2**

April 13 at 2 pm Register:

<https://attendee.gotowebinar.com/register/6425705787710000140>

## **Rehabilitation PART 3**

April 14 at 2 pm Register:

<https://attendee.gotowebinar.com/register/5246698369735841547>

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# Webinars Replace Workshops

## **Pre- and Post- Disaster Recovery with SHIP**

April 15 at 2 pm

<https://attendee.gotowebinar.com/register/3209746426652937227>

April 20 at 2 pm

<https://attendee.gotowebinar.com/register/5970069268672976907>

April 22 at 2 pm

<https://attendee.gotowebinar.com/register/3222575528325867787>

## **Preparing for the SHIP Monitor**

May 21 at 2 pm

<https://attendee.gotowebinar.com/register/2930146117267720203>

May 26 at 2 pm

<https://attendee.gotowebinar.com/register/6562858868160656651>

May 27 at 2 pm

<https://attendee.gotowebinar.com/register/3224951572953691403>

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# Please complete SHIP Survey

<https://www.surveymonkey.com/r/CX2DL2V>

- What is the status of your SHIP program?
- What is your plan for emergency assistance?
- We will soon provide survey results to all who request them

# COVID-19 Response of Housing and Homelessness in Florida Weekly Webinars

March 19 recording <https://vimeo.com/398952048>

March 26 recording <https://vimeo.com/401098142>

April 2 at 1:30 pm REGISTER

<https://attendee.gotowebinar.com/register/1026069054829416715>

These webinars are posted COVID-19 page:

<https://www.flhousing.org/covid-19-housing-related-resources/>

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# Ways SHIP Assists COVID-19 Response

- Temporary Rent and Utility Payments
- Eviction Prevention
- Mortgage and Utility Payments
- Foreclosure Prevention Payments
- Foreclosure Counseling

# Timeline of Federal and State Action

- **March 13 – National Emergency Declaration**
  - Unlocks Stafford Act allows the federal Disaster Relief Fund to be used
  - FEMA allows Public Assistance activities reimbursement; also includes other measures related to public health and safety
- **March 25 - [FL Major Disaster Declaration](#)**
  - Makes FEMA Public Assistance available and now FEMA offers crisis counseling
- **March 31 - [FEMA Non-Congregate Shelter Announcement](#)**
  - Local governments can submit for non-congregate shelter assistance from FEMA

# Federal Response

## Three Big Relief Packages

1. Coronavirus Preparedness and Response Supplemental Appropriations Act, 2020 (3/6)
2. Families First Coronavirus Response Act (3/11)
3. **CARES Act (3/27)**



# Federal Response and SHIP, Ctd.

- Several funding sources are being made available and it changes continuously
  - Federal (CARES Act), Lenders, Philanthropy, State
- BIG Money!
  - ESG Funds are coming \$4B
  - FY2019 Allocation - \$280M total
  - Register for April 8 Webinar on this topic

## [Assisting Homeless and Special Needs Populations through COVID-19](#)

- Coordinate and Plan Now
  - Continuums of Care, Nonprofits, Local Government, Housing Providers

## **Prior Planning Prevents Poor Performance**

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# Review of the SHIP FAQ



- Comply with the Income Set-Asides
- Recently Unemployed Applicants
- Signatures on Income Certification Form
- Income Verification Methods
- Electronic Signatures
- And more...



# Recently Unemployed Applicants

- Applicants do not know when or if they will be re-hired (temporary or permanent)
- Estimate 12 months of income based on current circumstances
- Recipients: keep SHIP Office updated on the status of their income on a monthly basis





## Income Verification Methods

Collect written third-party verifications with electronic signatures when available

Guidance from SHIP Monitors:

- Self-Certification is sometimes allowed by HUD Handbook 4350.3, however...
- Delay in obtaining verifications/signatures is not reason enough to skip to self-certification



# Guidance from SHIP Monitors: Income Verification Methods

- As per HUD 4350.3 guidance it's acceptable to resort to the Family Certification method (self-certification) if the information **cannot** be verified by another acceptable verification method.
- In these instances, include in the file a description of the attempts first made to obtain the actual third-party verification documents.



# Income Verification Methods MORE

- Extenuating circumstances that might **delay actual execution of a document is not reason enough to skip directly to Family Certification.**
- HUD requires a Family Certification to be notarized and include a statement to the veracity of the information provided;
- **HUD allows signatures to be witnessed in lieu of notarization.**
- This same allowance will apply to LG staff administering SHIP.



## Applicant Signatures

- Use the mail
- Scan, take photos and/or email

Electronic signatures are acceptable

- The LG would need to ensure that the electronic signature attributable to the person was the act of the person

# Guidance from SHIP Monitors: Signing Income Certification Form

- Florida Housing’s SHIP Compliance Monitoring section will emulate HUD and apply the extenuating circumstances principals to **postpone execution of all verification and certification documents.**
  1. The LG must document the extenuating circumstances for the delay of signatures in the file (“Applicant/resident did not sign due to COVID-19 risk.”) and
  2. The LG will indicate how and when the applicant/resident will provide the proper signature.
  3. Use the date when the original signature was actually obtained.



# 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.

## The 2019 Florida Statutes

Title VII  
EVIDENCE

Chapter 92  
WITNESSES, RECORDS, AND DOCUMENTS

[View Entire Chapter](#)

**92.29 Photographic or electronic copies.**—Photographic reproductions or reproductions through electronic recordkeeping systems made by any federal, state, county, or municipal governmental board, department or agency, in the regular course of business, of any original record, document, paper or instrument in writing or in an electronic recordkeeping system, which is, or may be, required or authorized to be made, filed, or recorded with that board, department or agency shall in all cases and in all courts and places be admitted and received as evidence with a like force and effect as the original would be, whether the original record, document, paper, or instrument in writing or in an electronic recordkeeping system is in existence or not.

**History.**—s. 1, ch. 20866, 1941; s. 7, ch. 94-348.



# Electronic Files

- The LG can maintain electronic tenant files as long as both parties agree to the use of electronic means in conducting the transaction, and as long as the **LG has implemented control processes and procedures to ensure adequate integrity, security, confidentiality, and auditability of the records.**
- The LG would also need to ensure the electronic record stored and retained accurately reflects the record when it was first generated



# Review of SHIP Rental Rules

# Amount of SHIP Available for Rental Assistance

100 % Allocation

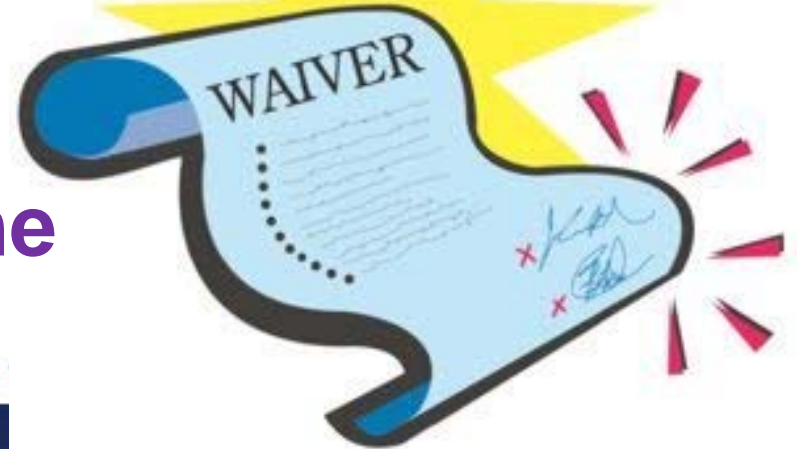
- 75% Construction Set aside
- 10% Admin

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**15% of Allocation Available for  
Rental Assistance**

**PLUS all Program Income**

**Spend a  
larger % by  
requesting  
a Waiver**



# Ways that SHIP Assists Rental Housing

## Rental Development:

- New Construction or Repair

## Rental Assistance:

- Eviction Prevention
- Rent Deposit
- Disaster (Rent and Utilities)
- Rent Subsidies for VLI Homeless or Special Needs

# COVID-19 Rent Assistance is Disaster-Related Aid



In the past, SHIP has helped residents displaced by disasters

- Pay rent for a month to month rental, or
- Shelter in a hotel, \$100 or more daily with no discounts

COVID-19 assistance recipients are not displaced

- SHIP may pay the rent where eligible applicants currently live

# COVID-19 Rent Assistance is NOT “Rent Subsidies”

COVID-19 Rent Payments are available to eligible SHIP households of all income categories

“Rent Subsidies” are reserved only for **very-low-income** households in which:

- At least one adult is a person with **special needs** or
- A person is **homeless**

# Rent Affordability Rules do NOT apply to COVID-19 Rent Assistance

County (Metro)	Percentage Category	Income Limit by Number of Persons in Household										Rent Limit by Number of Bedrooms in Unit					
		1	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5
Marion County (Ocala MSA)  Median: 51,500	30%	12,060	16,240	20,420	24,600	27,450	29,500	31,500	33,550	Refer to HUD		301	353	510	650	737	813
	50%	17,800	20,350	22,900	25,400	27,450	29,500	31,500	33,550	35,560	37,592	445	476	572	660	737	813
	80%	28,500	32,550	36,600	40,650	43,950	47,200	50,450	53,700	56,896	60,147	712	763	915	1,057	1,180	1,301
	120%	42,720	48,840	54,960	60,960	65,880	70,800	75,600	80,520	85,344	90,221	1,068	1,144	1,374	1,585	1,770	1,951
	140%	49,840	56,980	64,120	71,120	76,860	82,600	88,200	93,940	99,568	105,258	1,246	1,335	1,603	1,849	2,065	2,276

Rent Limit by Number of Bedrooms in Unit						
0	1	2	3	4	5	
301	353	510	650	737	813	
445	476	572	660	737	813	
712	763	915	1,057	1,180	1,301	
1,068	1,144	1,374	1,585	1,770	1,951	
1,246	1,335	1,603	1,849	2,065	2,276	

Rent Limits Chart lists Maximum Rent by Number of Bedrooms and by Income Category

# Rent Limits do not apply to all ways SHIP is used for Rental

- **YES:** Rental Development: new construction or repair
- **YES:** Eviction Prevention
- **NOT** for Disaster Assistance, including COVID-19 Rent Assistance
- **NOT** for Rent Deposit

# Preparing for Emergency Rent Assistance

- Identify Unencumbered Funds
- Assess Deadline Compliance
- Update Strategies
- Request Set-Aside Waivers
- Request Advertising Waiver
- Plan for Outreach



# How Much Funding

Identify Unencumbered Funds from:

- 17/18: \$ \_\_\_\_\_
- 18/19: \$ \_\_\_\_\_
- 19/20: \$ \_\_\_\_\_

Assess Expenditure & Encumbrance  
Deadline Compliance

- 17/18 expended by June 30, 2020
- 18/19 encumbered by June 30, 2020

# Ask Tough Questions about Encumbered Funds

What Encumbered Projects will be quickly completed?

- Rehab Projects
- New Construction Projects
- Purchase Assistance
- Reassign delayed projects to 20/21 allocation, Shift funds to Rent/Mortgage Assistance

# Expenditure Deadline Extension

- **FIRST:** decide whether to shift funds to Rent/Mortgage Assistance before June 30
- **If Necessary: Waiver Requests Template** includes request for an expenditure deadline extension
  - ✓ Amount of funds not expended or not encumbered
  - ✓ Plan for how funds will be expended
  - ✓ Anticipated completion date

# Update the Disaster Strategy

President's March 13  
Emergency Order  
activates SHIP  
Disaster Strategy



Make a technical revision to the Disaster  
Strategy to offer COVID-19 Support

- ✓ Requires FHFC approval...
- ✓ DOES NOT require approval from  
Elected Officials

# Text for Technical Revision

## Update SHIP Disaster Strategy

SHIP disaster funds may be used for items such as, but not limited to:

Temporary rent and utility payments for up to 12 months for tenants financially impacted by COVID-19

Temporary mortgage and utility payments for up to 12 months for homeowners financially impacted by COVID-19

# Waiver of Set-Asides

Rental assistance does not comply with:

- 65% Homeownership Set-aside
- 75% Construction/Rehab Set-aside

Waiver provided when FHFC approves technical revision of SHIP strategy

HANDOUT: Waiver Requests Template

- Set-aside waiver for which SHIP Allocation(s)?
- Status of the SHIP Allocation(s)

# Advertising Requirement

Outreach to renters while requesting a waiver of Advertising Requirements

- Must be published in Newspaper of general circulation
- Wait 30 days before accepting applications

Waiver provided when FHFC approves technical revision of SHIP strategy

Waiver Requests Template includes request to waive advertising requirements

# Plan for Outreach

- Add to Local Government Website
- State Senators/Representatives
- Local government social media outlets
- Local government television channel
- Part of local government's regular COVID update email
- Share with stakeholder to post on social media, websites
- Continuum of Care organizations
- Landlord registry if local government has one
- School districts can share information
- 211



# Offering Emergency Assistance

Why use SHIP if evictions are suspended and utilities will not be shut off? REASON: The bills will come due

# Priority to Consider

First, categorize by:

1. Was SHIP Eligible before COVID Period
2. Was not SHIP Eligible before COVID Period  
(Requires an EXTRA income calculation)

Next, prioritize by 'Income with Current Circumstances':

1. Very Low Income
2. Low Income

# Order of Assistance

## Income Set-Aside is still Active

1. Highest Priority: Very Low Income with current circumstances\*
2. Low Income with current circumstances\*
3. Lowest Priority: Was not SHIP Eligible before COVID Period

\* Was SHIP Eligible before COVID Period

# Policy Decision

## Maximum Award

- Award: \$15,000 - \$30,000?
- Maximum Award based on local rents, money available, duration of assistance, and other factors

# Policy Decision: Duration of Assistance

- Do not encumber full 12 months per household. Initially commit less than max award
- Assess recipient's eligibility and need monthly
- Issue an award letter based on income certification form
- SHIP Staff confirms no income change monthly before providing further assistance
- If household income changes, recertify income

# Document Rent Assistance Need

## Document Income Reduction

### COMPARE

- Annual income before COVID Period
- Annual income with current circumstances

Collect written documentation or affidavits of reduced hours or unemployment

# Proper file documentation

- Signed application
- Income Verification
- Income Certification Form
- Award Letter
- Documentation of Rent Assistance Need
- Copy of Signed Lease with Landlord address/contact information
- Utility bill with account number
- SHIP Agreement with Applicant:  
Duplication of Benefits (HANDOUT)

# Steps in the Assistance Process

- Collect applications and prioritize
- Income eligibility determination
  - Review documentation to confirm priority
  - Includes EXTRA: Pre COVID income
- Collect program specific documents:  
Rent Assistance Need, Lease,  
Duplication of Benefits
- Mail Rent check to Landlord
- Mail Utility check to Utility Provider



# Utilizing SHIP Funds to Support the City's COVID-19 Rental Eviction Prevention Program

Jennifer Ferriol  
Director of Housing and Community Development



WEST PALM BEACH



## Initial Administrative Considerations

- Ensure that applicable LHAP had a Disaster Relief Strategy that supported our Program
- Reviewed unallocated and/or unspent FY 2018/19 and 2019/20 funds including Program Income (Total of \$220K)
- On March 16<sup>th</sup> – Emailed Florida Housing Finance Corp to seek waivers of the following SHIP program set-asides:
  - 65% homeownership requirement;
  - 75% construction requirement; and
  - 30-day requirement for Notice of Funding Availability

# Program Overview



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- One-time payment equal to a maximum of 2 months' rent
- Not to exceed \$3,000
- City will pay the landlord directly on behalf of the applicant/ tenant
- Applicant must have evidence loss of income, reduction in hours, or unemployment as a result of the COVID-19 pandemic only
- Assistance will only be provided for rents due beginning on April 1, 2020 and onward



# Program Eligibility

- Must reside within the corporate City limits
- Gross annual incomes not exceeding 80% of % AMI
- Rent must not exceed SHIP rental limits (80% AMI)
- Must have documentable information to evidence loss of income, reduction in hours, or unemployment as a direct result of the COVID-19 pandemic
- Must have a lease in their or a household member's name
- Must have capacity to meet basic needs once payment has been rendered as determined by their household budget assessment
- Must not have liquid assets that exceed two (2) months of the household's monthly expenses
- Must apply for unemployment benefits and provide support documentation

# Program Administration & Other Considerations

- Program is administered in-house by the City in close coordination with County
  - Avoid delays with selecting a project sponsor, developing agreements, City Commission approval, etc.
- Working with the County to establish a coordinated entry to receive rental assistance (i.e.; think CoCs)
  - Applicants will be entered into HMIS/ Client track
  - Develop hotline for this specific program
  - Develop FAQ for the program
- City will pay for the landlords on behalf of the tenants
  - Establish Direct Deposits with Landlords
- Review household budget to ensure self sufficiency after funding is received (i.e.; review all sources of income, unemployment benefits, federal unemployment benefits, increase in food stamps, income tax returns, etc. )
- Become familiarized with the CARES Act and other State and local resources available



# Contact Information



WEST PALM BEACH

**Jennifer Ferriol**

City of West Palm Beach

Director of Housing and Community Development

[Jferriol@wpb.org](mailto:Jferriol@wpb.org)

