

INCOME QUALIFICATION CONSIDERATIONS WHEN WORKING WITH HOMELESS APPLICANTS

Sponsored by the Florida Housing
Finance Corporation's Catalyst
Program

THE FLORIDA HOUSING COALITION



CATALYST TRAINING SCHEDULE



Fine Tune Your SHIP Program
REGISTER NOW FOR

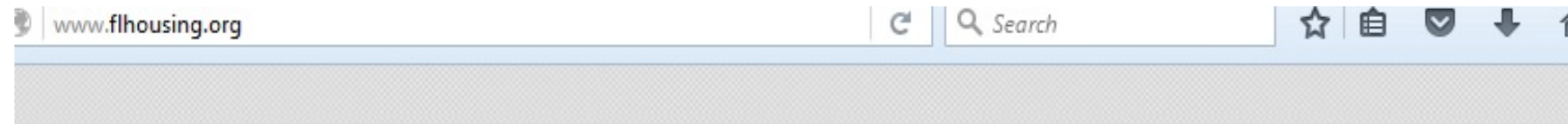
**CATALYST
TRAINING**

www.flhousing.org

THE FLORIDA HOUSING COALITION



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Home

About

Programs

Training

Advocacy

Publications

Resources

Training Calendar

Annual Conference

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SHIP Training

FREE TECHNICAL ASSISTANCE

FOR FLORIDA'S CONTINUUMS OF CARE
AVAILABLE NOW

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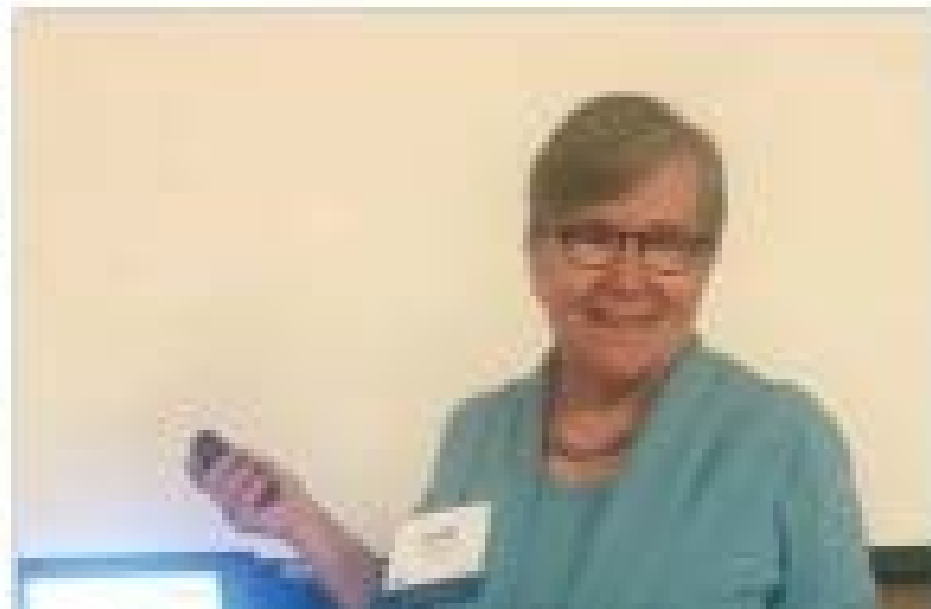
'Past Catalyst Trainings'

THE FLORIDA HOUSING COALITION



REQUEST A SITE VISIT

- Call (800) 677-4548
- Up to 6 hours of training in your office
- Review of Files, Staffing, Procedures
- Discuss new and existing strategies



**MARK YOUR CALENDARS FOR THE 30TH
ANNUAL AFFORDABLE HOUSING CONFERENCE!
SEPTEMBER 10-13, 2017
ROSEN CENTRE HOTEL – ORLANDO, FL**

www.flhousingconference.org

FHC 2017 CONFERENCE

Register for the 2017 Conference
09/10 — 09/13/17

time left
124 days 11 hrs 52 min 41 sec

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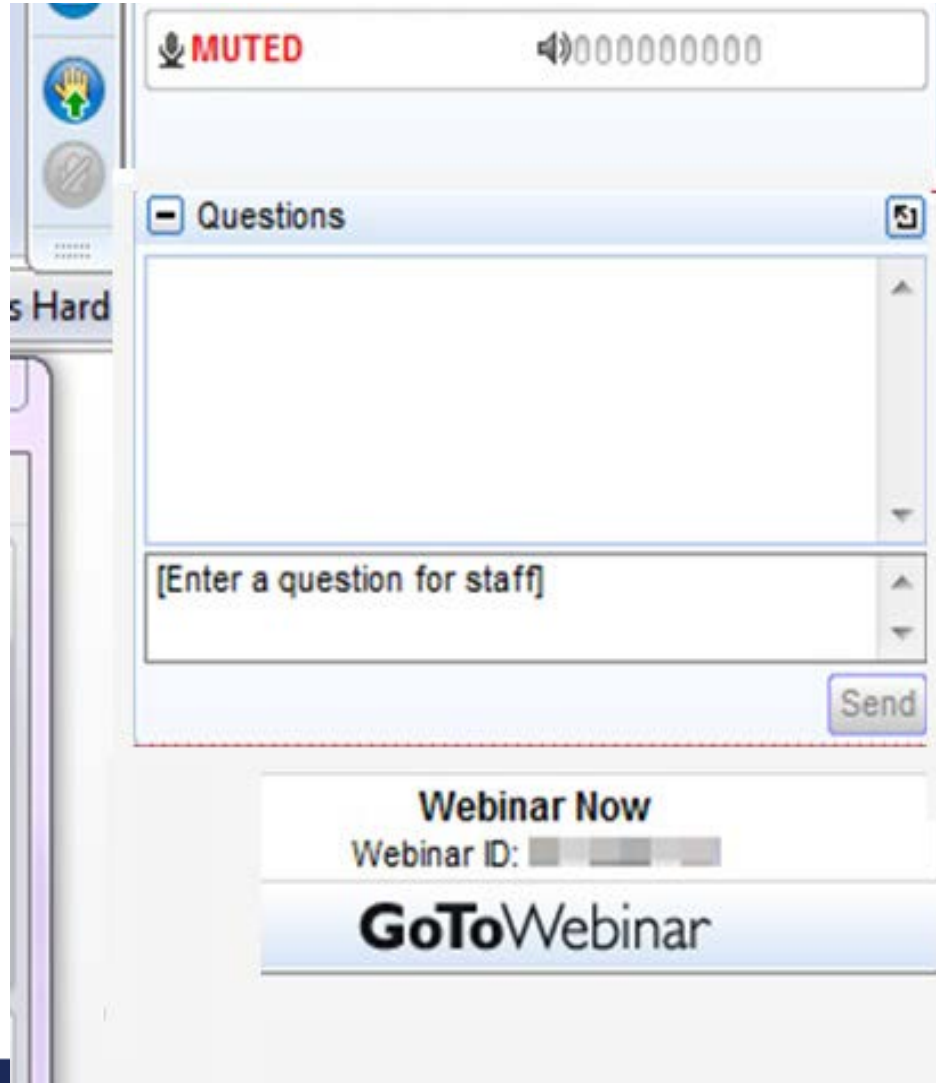
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housing
professionals**



TYPE IN YOUR QUESTIONS



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Questions

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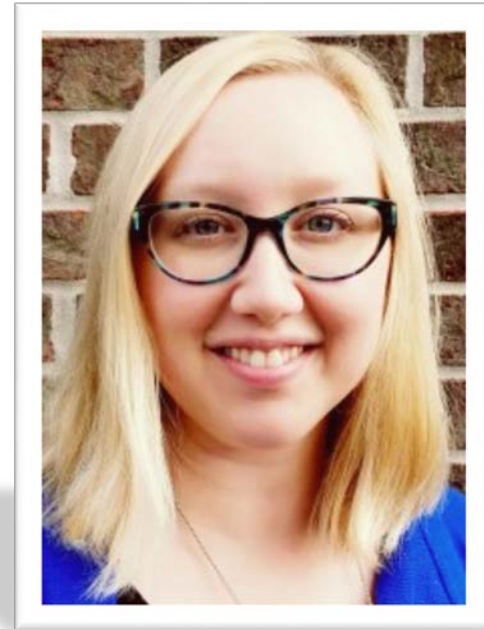
GoToWebinar

Florida Housing Coalition Technical Advisors

Aida Andujar



Amanda Rosado



HOMELESS EXPERTS ON OUR TEAM

Susan Pourciau, Director of Homeless Training and Technical Assistance

Amanda Rosado, Technical Advisor

Expertise include the work of ending homelessness, systems change, and nonprofit capacity building. Specific focus areas in the homelessness arena include housing first and rapid rehousing, Continuum of Care (CoC) governance, homeless system design, data-driven management, and funding streams to end homelessness. In terms of capacity building, expertise in financial management, governance, leadership, grant writing, and collaboration.

TRAINING AND TECHNICAL ASSISTANCE OPPORTUNITIES

- The Florida Housing Coalition is presently provide training and technical assistance to Florida's Continuums of Care. This training and technical assistance is provided pursuant to a contract with the Florida Department of Economic Opportunity (DEO).
- FHC provides Technical Assistance to Continuums of Care in 3 ways:
- **Just call us!** We have a dedicated toll-free line to answer your questions – **Call 844-280-2683**, Monday-Friday from 9 a.m. to 5 p.m.
- **Email us** at pourciau@flhousing.org or Rosado@flhousing.org – Send us your question and we'll respond by e-mail or telephone with an answer.
- **We can come to you.** We provide on-site technical assistance. To request a one-day site visit, email us at pourciau@flhousing.org or Rosado@flhousing.org and we'll set up a convenient time to meet with you and your staff.
- **Workshops** – We provide [workshops](#) throughout the state throughout the year.
- **Webinars** – We deliver [webinars](#) on various topics throughout the year.

THE FLORIDA HOUSING COALITION



2 RECENT WEBINARS POSTED ON OUR WEBSITE ON USING **SHIP** FUNDS FOR THE HOMELESS

1

- March 28, 2017
- **Best Practices for Providing SHIP Rental Assistance to Special Needs and Homeless Households**
- <https://vimeo.com/210491114>

2

- March 23, 2017
- **Introduction to SHIP Rent Subsidies 2017**
- <https://vimeo.com/209802313>

NEW INCOME LIMITS AND RENT LIMITS HAVE BEEN PUBLISHED

[Go to FHFC website:](#)

HUD released 4/14/2017

FHFC Posted : 4/17/2017

2017 Income Limits and Rent Limits Florida Housing Finance Corporation SHIP Program

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
Alachua County (Gainesville MSA) Median: 65,200	30%	13,650	16,240	20,420	24,600	28,780	32,960	37,140	41,320	Refer to HUD		341	373	510	667	824	980
	50%	22,750	26,000	29,250	32,450	35,050	37,650	40,250	42,850	45,430	48,026	568	609	731	843	941	1,038
	80%	36,350	41,550	46,750	51,900	56,100	60,250	64,400	68,550	72,688	76,842	908	973	1,168	1,350	1,506	1,661
	120%	54,600	62,400	70,200	77,880	84,120	90,360	96,600	102,840	109,032	115,262	1,365	1,462	1,755	2,025	2,259	2,493
	140%	63,700	72,800	81,900	90,860	98,140	105,420	112,700	119,980	127,204	134,473	1,592	1,706	2,047	2,362	2,635	2,908
Baker County (Baker County HMFA; Jacksonville MSA) Median: 59,100	30%	12,450	16,240	20,420	24,600	28,780	32,960	36,650	39,050	Refer to HUD		311	358	510	667	824	946
	50%	20,700	23,650	26,600	29,550	31,950	34,300	36,650	39,050	41,370	43,734	517	554	665	768	857	946
	80%	33,150	37,850	42,600	47,300	51,100	54,900	58,700	62,450	66,192	69,974	828	887	1,065	1,230	1,372	1,514
	120%	49,680	56,760	63,840	70,920	76,680	82,320	87,960	93,720	99,288	104,962	1,242	1,330	1,596	1,845	2,058	2,271
	140%	57,960	66,220	74,480	82,740	89,460	96,040	102,620	109,340	115,836	122,455	1,449	1,552	1,862	2,152	2,401	2,649
Bay County (Panama City-Lynn Haven- Panama City Beach MSA) Median: 56,700	30%	12,060	16,240	20,420	24,600	28,780	32,900	35,200	37,450	Refer to HUD		301	353	510	667	822	908
	50%	19,850	22,700	25,550	28,350	30,650	32,900	35,200	37,450	39,690	41,958	496	531	638	737	822	908
	80%	31,750	36,300	40,850	45,350	49,000	52,650	56,250	59,900	63,504	67,133	793	850	1,021	1,179	1,316	1,451
	120%	47,640	54,480	61,320	68,040	73,560	78,960	84,480	89,880	95,256	100,699	1,191	1,276	1,533	1,770	1,974	2,179
	140%	55,580	63,560	71,540	79,380	85,820	92,120	98,560	104,860	111,132	117,482	1,389	1,489	1,788	2,065	2,303	2,542
Bradford County	30%	12,060	16,240	20,420	24,600	28,780	31,100	33,250	35,400	Refer to HUD		301	353	510	667	777	858
	50%	18,800	21,450	24,150	26,800	28,950	31,100	33,250	35,400	37,520	39,664	470	503	603	696	777	858

THE FLORIDA HOUSING COALITION



SHIP DEFINITION OF ELIGIBLE PERSON

- **420.9071 Definitions (10)** “Eligible person” or “eligible household” means one or more natural persons or a family determined by the county or eligible municipality to be of very low income, low income, or moderate income according to the income limits adjusted to family size published annually by the United States Department of Housing and Urban Development based upon the annual gross income of the household.

DEFINITION OF INCOME IN THE SHIP STATUTE

- **420.9071 Definitions (4) “Annual gross income”** means annual income as defined under the Section 8 housing assistance payments programs in 24 C.F.R. part 5; annual income as reported under the census long form for the recent available decennial census; or adjusted gross income as defined for purposes of reporting under Internal Revenue Service Form 1040 for individual federal annual income tax purposes or as defined by standard practices used in the lending industry as detailed in the local housing assistance plan and approved by the corporation. **Counties and eligible municipalities shall calculate income by annualizing verified sources of income for the household as the amount of income to be received in a household during the 12 months following the effective date of the determination.**

SHIP INCOME RULES FOR HOMELESS APPLICANTS

- The same rules apply for homeless applicants as for all other SHIP applicants
- No exception or other methods allowed unless outlined in the LHAP and approved by FHFC
- Cannot apply exceptions allowed by other programs
- Must properly document household eligibility

This webinar will focus on best practices
on qualifying homeless applicants

WEBINAR NEXT WEEK ON INCOME CERTIFICATION FOR SHIP APPLICANTS

- Thursday, May 18, 2017
- 10:00 AM - 11:30 AM
- http://www.flhousing.org/?post_type=tribe_events

TENANT PROVIDED DOCUMENTS

- Paystubs
- employer termination letter
- SSA benefit letter
- bank statements
- TANF letters or print out
- unemployment letter of benefits or print out
- *Is it original, current and complete*
- *Dated within the last 120 days*
- *May be in possession of the applicant*
- *Considered third party verification because they are generated from third party source*

- 1) Verbal third party verifications are acceptable
- 2) If the household has no income or assets, you can use
 - Affidavit of zero income
 - Affidavit of zero assets
- 3) Rely on service providers to get required information



SOCIAL SECURITY CARDS

- Not required in SHIP File
- Use another identifier for household members



FL Statutes Section 119.071(5)(a)2.a., (I) and (II): “an agency may not collect an individual’s social security number (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... as prescribed by law.

INCOME VERIFICATION

- Application and income certification signed by all households member 18 years of age or older
- Signed release of information forms
- Date stamp forms
- 120 day clock

INCOME CERTIFICATION FORM

FLORIDA HOUSING FINANCE CORPORATION

227 North Bronough Street, Suite 5000, Tallahassee, Florida 32301-1329; (850) 488-4197; Fax (850) 488-9809

RESIDENT INCOME CERTIFICATION - RENTAL HOUSING

State Housing Initiatives Partnership (SHIP) Program

A. Certification Information (select one)

<input type="checkbox"/> Initial Certification (IC)	Effective Date: <input type="text"/>
<input type="checkbox"/> Annual Recertification (AR)	Effective Date: <input type="text"/>

B. Subsidy Use (check all that apply)

<input type="checkbox"/> Multifamily Rental	<input type="checkbox"/> Other
<input type="checkbox"/> Transitional Housing	

C. Household Information: Include all household members

Member	Full Name	Relationship to Head	Age
1	<input type="text"/>	HEAD	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>
6	<input type="text"/>	<input type="text"/>	<input type="text"/>
7	<input type="text"/>	<input type="text"/>	<input type="text"/>

http://apps.floridahousing.org/StandAlone/FHFC_ECM/ContentPage.aspx?PAGE=0132

THE FLORIDA HOUSING COALITION



BOB HEBERT



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- Charlotte County Human Services
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- 941- 833-6565 – FAX
- Robert.Hebert@charlottecountyfl.gov

CHARLOTTE COUNTY “TRANSITIONAL” HOUSING PROGRAM

Florida Housing Coalition Webinar

May 11, 2017

THE FLORIDA HOUSING COALITION



THE START

- SHIP Sub-contractor closed after operation since 1997
- A number of properties under lease with option to buy
- Most tenants were unqualified and would probably not ever qualify or had any interest in purchase –
OCCUPANCY WAS THEIR PRIORITY
- Took over a year to evict, not renew leases or help move out tenants
- Did sell some properties to tenants with commercial mortgages within 6 months
- Many houses were severely damaged with an average cost to rehab of \$6 TO \$10,000.

PROGRAM STRUCTURE

- Funding sources were mostly SHIP with NSP 1 & NSP 3
- New Leases with terms of 3,6 or 12 months
- Lease term and renewal dependent on tenant situation, plans and success potential
- Close to a supportive housing program without A “forever” commitment
- Rents are based on income and family size
- Utilities are sometimes included dependent on available personal funds

ELIGIBILITY

- APPLICATION ACCEPTED AS PROPERTIES ARE AVAILABLE OR PENDING – NO WAITING LIST
- ELIGIBILITY REQUIREMENTS ARE THE SAME AS THE SHIP PROGRAM
- MINIMUM ANNUAL RE-CERTIFICATION OR AT LEASE TERM
- ALL REQUIREMENTS FOR APPLICATION SUPPORT DOCUMENTATION SAME AS SHIP
- INCOME IS VERIFIED
- IN ALL CASES A LEASE MUST BE IN PLACE – WITH SECURITY DEPOSIT REQUIRED

TENANT CONTINUANCE

- AS PART OF THE LEASE THE OCCUPANTS ARE DECLARED AND CANNOT DEVIATE
- HOUSE IS INSPECTED AT MINIMUM QUARTERLY – HOUSE MUST BE KEPT CLEAN AND LIVABLE
- PROGRESS TOWARDS SELF-SUFFICIENCY – MONITORED BY STAFF
- CREDIT COUNSELING PARTICIPATION
- MAINTENANCE OF EMPLOYMENT

NOTE: PAYING RENT IS NOT ALWAYS A CRITERIA FOR CONTINUANCE

RENT REALITIES

- LOWEST RENT - \$150.00
- HIGHEST RENT - \$450.00
- ABOUT ONE THIRD HAVE THE UTILITIES INCLUDED
- MOST PAY RENT OR PART OF THE RENT EACH MONTH
- RENT CAN BE WAIVED IF CIRCUMSTANCES WARRANTED
- **THE PHILOSOPHY OF THE PROGRAM IS TO PROVIDE HOUSING AND THE OPPORTUNITY BECOME SELF SUFFICIENT. WE PROVIDE HOUSING FOR ABOUT 40 INDIVIDUALS IN THIS PROGRAM THAT WOULD BE HOMELESS OR AT RISK OF HOMELESSNESS**

ALL OCCUPIED

- NSP 3



NSP



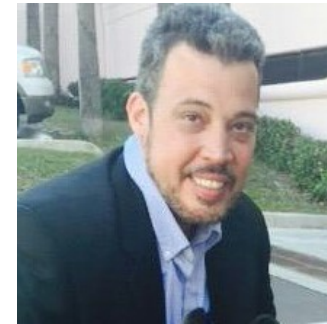
SHIP



THE FLORIDA HOUSING COALITION



ARMANDO FANA



- **Armando Fana, Director**
- **Housing and Community Development**
- **City of West Palm Beach**
- **(561) 822-1250**
- **Afana@wpb.org**

LINDA BYARS

- Housing Finance Coordinator
- City of St Petersburg
- Linda.Byars@stpete.org
- 727-892-5572



CITY OF ST. PETERSBURG

HOUSING AND COMMUNITY DEVELOPMENT

SHIP

INCOME QUALIFICATION CONSIDERATIONS WHEN WORKING WITH
HOMELESS APPLICANTS

www.stpete.org/housing

Linda Byars
Housing Finance Coordinator
May 11, 2017



THE FLORIDA HOUSING COALITION



WORKING WITH HOMELESS APPLICANTS

- **CREATION OF PUBLIC-PRIVATE PARTNERSHIPS TO PRODUCE & PRESERVE AFFORDABLE HOUSING**

- **Challenges**

- Identifying and understanding the more restrictive regulation when administering funding from different sources

Definitions

Rent Limits

Income verification and

Documentation

- **Solutions**

- Instruct and identify information sources
- Provide sample documentation
- Establish a clear process for certification

WORKING WITH HOMELESS APPLICANTS

- **Screening, application intake and processing**
 - **Challenges**
 - Understanding the application process, income limits, stipulations and timeline
 - Gathering accurate information
 - Determining household size
 - Obtaining third party verification of income
 - Availability of affordable rental housing
 - Documenting citizenship
 - **Solutions**
 - Have all applicants sign “statement of understanding”
 - Do not accept application with missing or questionable information
- VERIFY with HUD-9987 consent @
www.hud.gov/offices/reac/products/prodtass.cfm
- Ask for documentation during screening process
 - Use alternate documentation as last option
 - Contact landlords who participated in the “Workforce Housing Rental Assistance” pilot program

WORKING WITH HOMELESS APPLICANTS

In F/Y 2014-15 the city of St. Petersburg created a pilot “Workforce Housing Rental Assistance Program” to assist current tenants facing eviction or those pending homelessness because of hardship with first and last months rent; utility deposits and security deposit. We received 69 applications; denied 14 and assisted 55 families. After 6 months 16 families were facing eviction or delinquent with their rent.

- **Some of the challenges and reason for denial**
 - **Determining household composition**
 - **Loss of Job prior to renting**
 - **Insufficient income to sustain rents**
 - **Inadequate hardship**
 - **Incomplete application**
 - **No verifiable income**
 - **Property outside of city limits**
 - **Delinquent utility accounts**
 - **Uncooperative landlord**
 - **Failed property inspection**
 - **Over crowding**

HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT

THANK YOU

Linda Byars

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CITY OF ST PETERSBURG

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AMANDA ROSADO, TECHNICAL ADVISOR



COMPONENTS OF AN EFFECTIVE
HOUSING CRISIS
Response System



UNDERSTANDING RAPID RE-HOUSING

Housing intervention designed to help individuals and families quickly exit homelessness and return to permanent housing.

Offered without preconditions

Resources provided are tailored to the needs of the household

Type of Household		# of Households	Length of Time Homeless (Lifetime Cumulative; Average)	VI-SPDAT Score (Average)	SPDAT Score (Average)	Have re-turned to Homelessness ¹
Single Households		412	27 months	8.3	33.9	11.7% (48)
Non-Veterans	Chronic	89	33 months	8.1	34.2	13.5% (12)
	Non-Chronic	213	21 months	8.3	32.8	10.8% (23)
Veterans	Chronic	34	37 months	8.2	34.7	11.8% (4)
	Non-Chronic	76	31 months	8.3	31.9	11.8% (9)

Study from OrgCode, 2014

THE FLORIDA HOUSING COALITION



Traditional Homelessness Funds

- ESG
- COC

Other Government Sources

- TANF
- HOME
- Housing Trust Funds
- FEMA (EFSP)
- CDBG (in limited cases)
- SSVF

Private/Other

- Foundations & Private Donors
- Faith Groups
- Businesses

COLLABORATE WITH YOUR CoC!

- Your Continuum of Care is mandated by HUD to strategically prevent and end homelessness. They **need** your partnership
- Don't double your efforts – Coordinated Entry can help
- Do you know who your CoC is prioritizing for Rapid Re-housing in your community?



PRO TIPS



- ✓ Be Flexible! Steer clear of a “One Size Fits All” approach
- ✓ Utilize CoC and HMIS Lead Agencies
- ✓ Celebrate successes
- ✓ Let go of your judgment – high barrier folks will surprise you
- ✓ Don’t dwell on the difficulties
- ✓ Collaborate, Collaborate, Collaborate

OUR THANKS TO THE FLORIDA HOUSING CATALYST PROGRAM



AFFORDABLE HOUSING CATALYST PROGRAM

**Sponsored by the Florida Housing
Finance Corporation**



we make housing affordable™

THE FLORIDA HOUSING COALITION



QUESTIONS?

THANK YOU FOR JOINING US

- Please e-mail your questions or ideas for future webinars, clinics and workshops to Andujar@flhousing.org; Rosado@flhousing.org
- Please complete the online survey!