

FREQUENTLY ASKED SHIP QUESTIONS

State Housing Initiatives Partnership Program



BY MICHAEL CHANEY

Q. The SHIP Manual in our office is from 2008; is there a more recent version?

A. Yes. In July 2015, the SHIP Program Overview and Procedures Manual was updated for the first time since 2008. It is not available in hard copy but you can download it from the SHIP section of Florida Housing Finance Corporation’s website, www.florida-housing.org. Several things are new, including an updated format that starts by addressing fifteen facets of program implementation, and then includes as appendices guidance on income qualification, program forms and more.

The manual provides introductory information about SHIP governance, the allocation of funds, compliance monitoring, and the role of the Catalyst program in providing training and assistance to SHIP staff. The SHIP statute and Rule—both fundamental reference materials—are included as appendices. It offers several pages of frequently asked questions, and addresses new topics like the requirements for updating the Local Housing Assistance Plan and SHIP’s role in disaster recovery. There is expanded guidance on annual reports, with screenshots and instructions for Forms 1-5. Some of the recent SHIP allocations have come with additional or different requirements, and the new publication addresses SHIP restrictions by allocation years.

Download the new manual today. Reading through it will provide a valuable orientation—or refresher—to SHIP administration. And if you have any questions about anything in the manual, give us a call on the Catalyst Hotline 800-644-4548

Q. An applicant’s supervisor will not complete the third party verification of employment income that we need to compete the eligibility determination. The company where the applicant works contracts with “The Work Number” for all wage and income related matters. The Work Number charges a fee to obtain income information. Should I pay this fee? Is this considered acceptable third party income verification?

A. Yes, this is acceptable third party verification. Although it only provides year to date information rather than an estimate of income in the next 12 months, The Work Number is considered a valid third party source. HUD’s webpage on Upfront Income Verification (UIV) Tools addresses this: “An automated service that provides controlled access to a national database of almost 40 million employment and income records, The Work Number can provide quick and accurate employment and wage information.”

The Work Number is a service of Equifax Verification Services, and you may pay to obtain its data. This is a program implementation expense that may be paid with SHIP administrative funds.

You should, however, be able to obtain data from The Work Number by working with your applicant. Any employee whose employment and income information is collected by The Work Number may request a free Employment Data Report (EDR). On the website <http://www.theworknumber.com/Employees/DataReport/index.asp> the applicant may log in or print out and mail an EDR request. Alternatively, call the client service center to re-



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quest a copy of the report at 866-604-6570. View a sample EDR on this website—it includes the details you need to complete income calculations.

Q. An applicant mentioned she does not feel comfortable listing her asset account information on the SHIP application materials, since her personally identifiable financial information was compromised in the past. I know that I am required to verify the assets and I need this documentation. How do we protect the applicant’s privacy in a public record?

A. You are required to collect the asset information, but Florida’s open records law addresses the applicant’s concern. Bank account numbers and debit, charge, and credit card numbers held by an agency are exempt from public disclosure. The details are included in Section 119.0714(3)(b), Florida Statutes, which notes that the account numbers may be redacted whenever a public record is requested, if the applicant has requested this:

“If a bank account, debit, charge, or credit card number is included in an official record, such number may be made available as part of the official records available for public inspection and copying unless redaction is requested by the holder of such number or the holder’s attorney or legal guardian.”

Q. In September and again in October, we submitted 13/14 annual reports. Our SHIP funds are mostly but not yet fully expended. Should we update this report again before the next reports are due in September of 2016?

A. Yes, if your October report does not show that funds were fully expended, you should plan to update it as

soon as funds are expended. Log into the annual report website and update the 13/14 report. Scan and email a signed 13/14 report certification form to terry.auringer@floridahousing.org. Florida Housing’s staff will greatly appreciate current details, which will update information they provide during the legislative session.

Q. Since we have a new special needs requirement, we assist individuals who are victims of domestic violence. The annual report requires us to identify an applicant with this label to show set-aside compliance, but we are concerned about printing this sensitive data. Are any exemptions allowed in such a case?

A. The Florida Sunshine Manual indicates that you may redact the address and phone number of the recipient if a victim of domestic violence. See page 114, section d. on “Home or employment address, telephone number, assets”. There is no part of the annual report where an applicant’s name is listed alongside an identifier as a survivor of domestic violence. The name and address of each SHIP recipient is listed on report Form 4, along with the amount and type of assistance received. In many cases, special needs applicants may receive assistance like purchase assistance or rent deposit assistance that does not identify them as survivors of domestic violence. However, if you believe there is benefit to doing so, the sunshine manual will allow you to redact the address from Form 4. Form 5 is the section of the annual report that identifies the amount of assistance and the number of assisted survivors, as well as other households that meet the special needs definition. Form 5 does not, however, include the names or addresses of special needs recipients. **HNN**



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, M-F 8:30-5:00.