

# FREQUENTLY ASKED SHIP QUESTIONS

## State Housing Initiatives Partnership Program

**QUESTION:** HB7103, enacted into law in 2019, is a housing bill from the last legislative session which provided a definition for “essential service personnel” (ESP). Our Local Housing Assistance Plan (LHAP) includes a locally created ESP definition. Do we now have to use the HB7103 definition in our LHAP? HB7103 addresses the Affordable Housing Advisory Committee (AHAC). Is it the case that all AHAC representatives must meet the HB7103 ESP definition?

**ANSWER:** You do not have to change the ESP definition in your current LHAP. The definitional change in HB7103 only affects certain state programs run by the Florida Housing Finance Corporation; it does not affect AHACs or LHAPs. Furthermore, HB7103 does not require all your AHAC members be ESP. If you do have an ESP representative on your AHAC, that definition is based on your LHAP’s definition.

**QUESTION:** Signatures we collect for SHIP income verification and certification are not notarized. Are there any SHIP documents that require a notary in addition to the signatures of applicants and household members?

**ANSWER:** Chapters 3 and 5 of the HUD Handbook 4350.3 provide guidance on income qualification and do not require third party verifications to be notarized if they are mailed or faxed. However, Chapter 5, Section 5-13, B. 1. d. does require a notary in cases when family certifications of income are used, and household signatures are not witnessed by housing staff.

Staff from Florida Housing Finance Corporations’ asset management team have attended HUD training on 4350.3 which included a clarification about income verifications relying on self-verification. When self-verifications are used to establish program eligibility, HUD expects them to be notarized or be witnessed by the housing staff in lieu of a

notarized signature. This topic surfaced during a recent SHIP monitoring visit where an income certification form was signed, mailed, and not witnessed by a SHIP Administrator. The SHIP monitors concluded that such a scenario requires a notary. In cases when income certifications are mailed out for signature, the credibility of the process is weakened when there is uncertainty about who signed the form. Obtaining household signatures provides credibility to the application process and improves the integrity of the program. .

**QUESTION:** What can I do now to prepare my community for the possibility of future disaster?

**ANSWER:** The Florida Housing Coalition has many resources to help you prepare for future disasters, including onsite assistance, an upcoming workshop and webinar, and the Florida Housing Coalition’s newest publication, the “Hurricane Season Toolkit.” This guide addresses topics at the intersection of disaster

preparedness and affordable housing. It is sponsored by the Florida Housing Finance Corporation’s Catalyst program and may be downloaded at <https://www.flhousing.org/publications/>.

Several sections of the Toolkit will help with your disaster preparations. The Toolkit offers information on disaster mitigation to prepare your community’s housing stock and provides examples of integrating housing resilience features into a variety of SHIP strategies. The Toolkit also offers disaster preparation best practices like comparing the work of your organization to communities with staff who regularly train with local emergency management staff and prepare housing plans for disaster response. Finally, the Toolkit includes checklists and materials designed to aid local government housing administrators and planners, including a guide



to using Opportunity Fund investment dollars in disaster recovery scenarios.

There is more training to come on disaster preparedness:

**Workshop:** Register at [www.flhousing.org](http://www.flhousing.org) for “Pre- and Post-Disaster Recovery with SHIP”, a full-day training scheduled for April 16, 2020 in Tallahassee.

**Webinar:** A 90-minute webinar presentation on “Pre- and Post-Disaster Recovery with SHIP” will be provided on May 4, 2020 at 2:00 pm. Register at [www.flhousing.org](http://www.flhousing.org).

**Larger publication:** The Hurricane Season Toolkit is part of a larger publication coming in December called “Creating a Local Disaster Housing Strategy.” The full guide offers instructions on working with local emergency operations staff on disaster housing plans, an activity that involves SHIP staff, planners, volunteer agencies, and other community partners. The guide will help with navigating jargon, deadlines, and

program goals during housing and emergency management meetings. It will also provide a disaster housing plan template suitable for emergency management and SHIP administrators.

**Onsite Assistance:** In addition, please contact [chaney@flhousing.org](mailto:chaney@flhousing.org) to let us know how the Florida Housing Coalition can support your disaster preparation goals.

### Benefit from Catalyst Training and Assistance

The Catalyst Program funds a variety of SHIP training and technical assistance. The Affordable Housing Catalyst Program in Section 420.531 of the Florida Statutes is designed to provide specialized technical support to local governments and community-based organizations to implement HOME, SHIP and other affordable housing programs. Visit [www.flhousing.org/events](http://www.flhousing.org/events) to register for upcoming Catalyst workshops and webinars. Contact [chaney@flhousing.org](mailto:chaney@flhousing.org) to request customized training for your office or region.

**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). Find SHIP by selecting Programs and then Special Programs from the pull-down menu.

### QUESTIONS 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.



MICHAEL CHANEY

**Michael Chaney** is a Technical Advisor for the Florida Housing Coalition, specializing in SHIP, homebuyer counseling, and foreclosure prevention programs. He has 21 years of experience providing technical assistance to local government, nonprofit housing professionals, and consumers throughout Florida. Michael holds a Bachelor’s degree from Loyola University in New Orleans and a Master’s of Social Work Administration from Florida State University, where he has served as an adjunct faculty member of the housing department

**Thank You Platinum Partners for Better Housing**  
for your commitment to improving housing conditions in Florida



JPMORGAN CHASE & CO.



SYNOVUS®

