

# SHIP File Documentation Part 1

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# Our Thanks to the Florida Housing Finance Corporation Catalyst Program



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# Catalyst Training Schedule



Fine Tune Your SHIP Program  
REGISTER NOW FOR  
**CATALYST  
TRAINING**

Register Now for SHIP Catalyst Training!

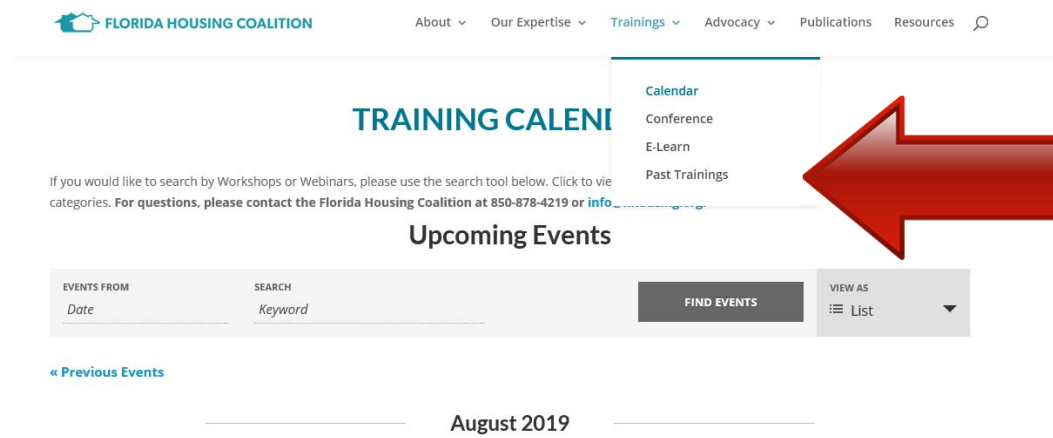
The Coalition is Florida's affordable housing training and technical assistance provider.

[www.flhousing.org](http://www.flhousing.org)

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# Catalyst Trainings



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## TRAINING CALENDAR

- Calendar
- Conference
- E-Learn
- Past Trainings

If you would like to search by Workshops or Webinars, please use the search tool below. Click to view categories. For questions, please contact the Florida Housing Coalition at 850-878-4219 or [info@fhc.org](#)

### Upcoming Events

EVENTS FROM *Date* SEARCH *Keyword* **FIND EVENTS** VIEW AS *List* ▾

[« Previous Events](#)

August 2019

## ‘Past Catalyst Trainings’

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# 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 us at [andujar@flhousing.org](mailto:andujar@flhousing.org) or [chaney@flhousing.org](mailto:chaney@flhousing.org)

- This webinar is being recorded and will be available at [www.flhousing.org](http://www.flhousing.org)
- A survey will immediately follow the webinar; ***please*** complete it!  
Thanks!

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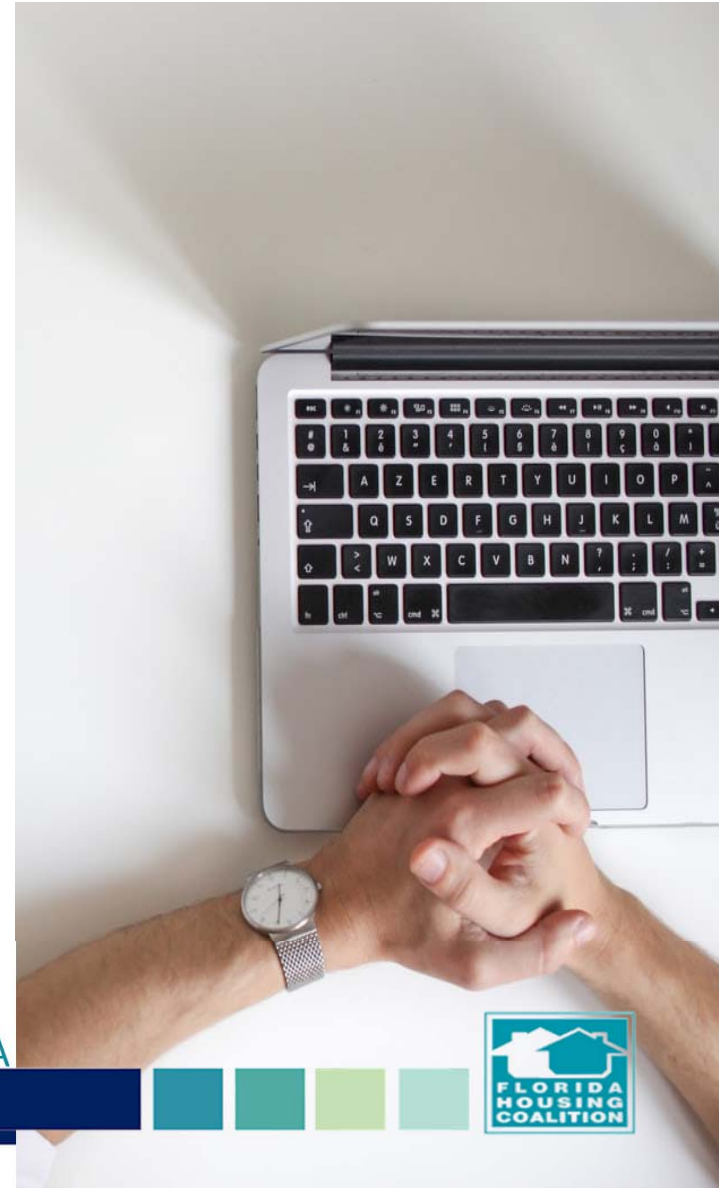


# Overview of Resources

- SHIP Rule
- SHIP Statute
- FHFC Monitoring Checklist
- FHFC SHIP Procedures Manual
- SHIP Administrators Guide

# Local Housing Assistance Plan

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# LHAP Documents

1. Approved LHAP, amendments and technical revisions with exhibits
2. Commission Resolution approving LHAP
3. LHAP Certification
4. Advertisement for LHAP public comment
5. Public comments received
6. FHFC approval of LHAP
7. AHAC committee incentive report
8. AHAC committee proof of public hearing
9. Proof of report submission to Commission
10. Proof of report submission to FHFC

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# Approved LHAP

- The LHAP must be approved by FHFC and your commission
- LHAP may have several revisions before it is approved as a final
- Final LHAP is submitted to FHFC as a PDF with all exhibits to be posted on FHFC website
- LHAP certification must be submitted to FHFC in electronic form

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# LHAP Amendments and Technical Revisions

- Each time the LHAP is amended or revised it triggers approval from FHFC and a commission resolution approving changes to LHAP
- Housing Delivery goal chart usually requires updating
- Final approved document must be submitted to FHFC in PDF form for posting on FHFC website
- Keep records of submissions and approvals

# Advertise LHAP for public comments

- LHAP must be put out for public comment
- There are no specific requirements in the SHIP rule or statute related to the public comment period (timing, where to advertise)
- The LHAP **does** specify how the local government will put the document out for public comment

G. Public Input: Public input was solicited through face to face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

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# AHAC Committee

- AHAC committee is appointed and committee members are identified as meeting the required designations
- All meetings of the AHAC committee are public meetings
- Normally keep agenda and minutes of meetings held
- The report with the recommendations must be submitted to FHFC before May 2
- The report must be presented to the commission and the commission has 90 days before LHAP is due to review
- Meeting where the committee adopts the recommendations to the commission must be advertised as a public hearing

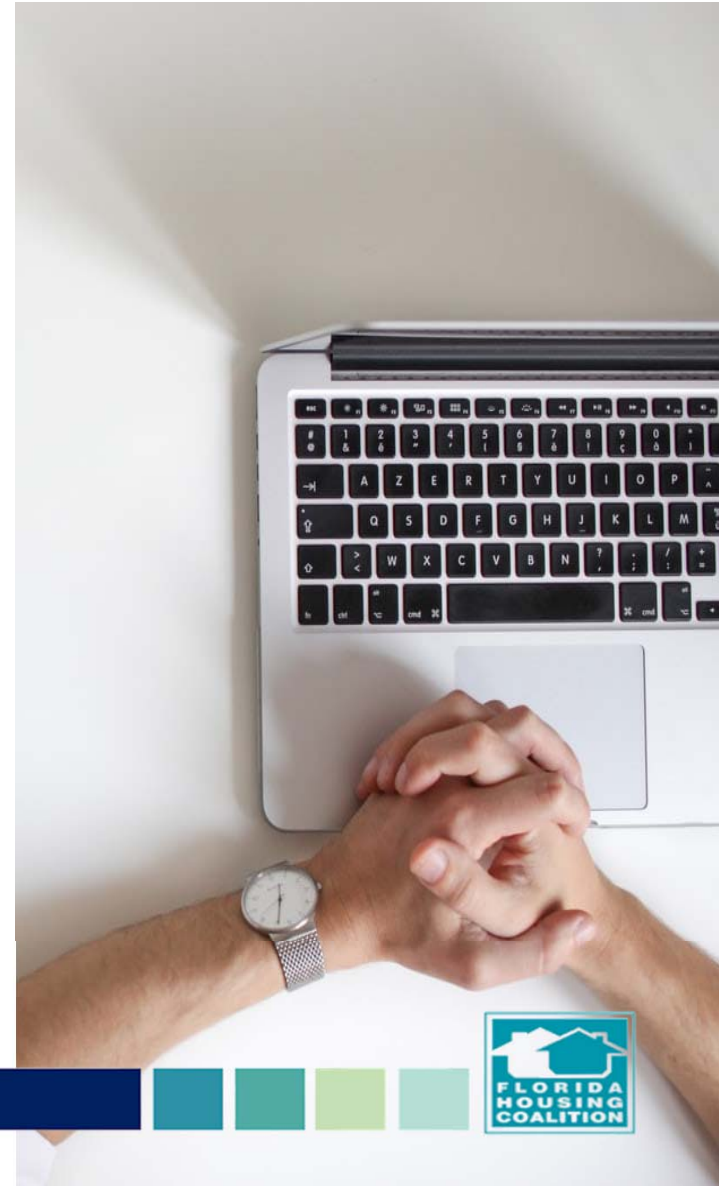
# Committee Report Advertisement

- The approval by the advisory committee of its local housing incentive strategies recommendations and its review of local government implementation of previously recommended strategies must be made by affirmative vote of a majority of the membership of the advisory committee taken at a public hearing.
- Notice of the time, date, and place of the public hearing of the advisory committee to adopt its evaluation and final local housing incentive strategies recommendations must be published in a newspaper of general paid circulation in the county.
- The notice must contain a short and concise summary of the evaluation and local housing incentives strategies recommendations to be considered by the advisory committee.
- The notice must state the public place where a copy of the evaluation and tentative advisory committee recommendations can be obtained by interested persons.

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# Advertising and Waiting List



# Advertising Documents

Proof of Advertising for applicant participation  
**67-37.005** (3)(a) Each county or eligible municipality shall advertise a notice of funding availability of SHIP funds at least **30 days before** the beginning of the application period in a newspaper of general circulation and periodicals serving ethnically and racially diverse populations unless a waiting list of applicants exists that will exhaust all allocated funding.

# Advertising Required Documents

1. The advertisement **shall**:

- a. Identify the amount of the distribution projected to be received from the state for the fiscal year;
- b. List the **beginning** and **end date** of the application period;
- c. Provide the name of the local plan contact person and other pertinent information including where applicants may apply for assistance.



# Advertising Documents

2. The advertisement **may** also include information that the local governments deem necessary such as:
  - a. An estimated amount of SHIP local housing distribution per strategy;
  - b. Income set asides for each strategy along with applicable income limits;
  - c. A description of the selection criteria for each strategy;
  - d. The maximum housing value limitation for each strategy

# Waiting list Documents

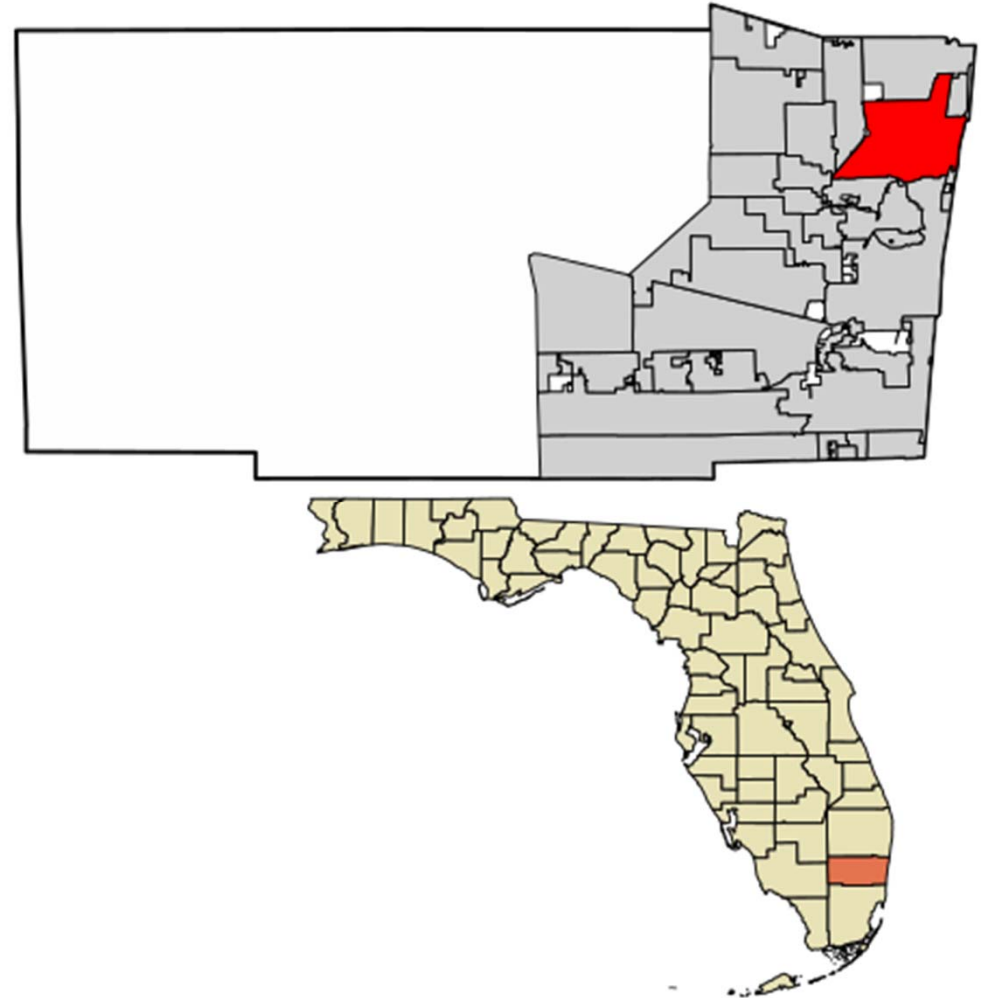
Copy of waiting list and policies related to wait list

1. For each strategy
2. For each fiscal year

# Files



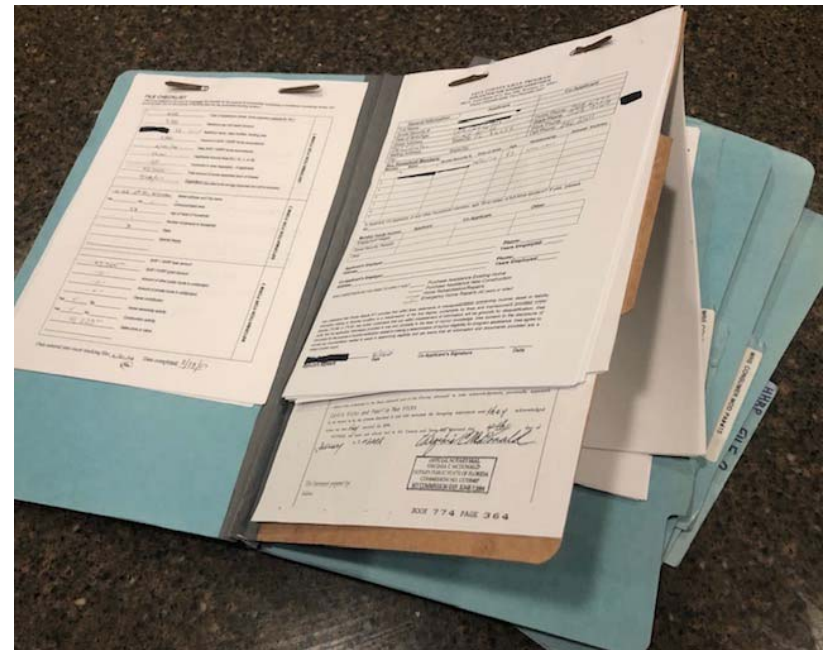
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954.786.7835 | Fax 954.786.5534  
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# Organize the File

Use folders that are sturdy since files have to be retained for 5 years after the affordability period.

Establish a numbering system for each case depending on the strategy.



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# Use folders with dividers

## Separate the file into sections



Label the tabs, but also label the important information in each section to facilitate review.

**Example:** Income Eligibility, section tab: Income, assets, RIC, Award letter, etc.

**Example:** Bids, Section tab: Invitation to bid, sign in sheet, bid award, etc.

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# How Do You Organize Your Files?



# File Organization Best Practices

- All files should be organized the same way
- Maintain the same order, even for different programs
- No loose sheets of paper, remove blank, unsigned and duplicate documents
- Verify that you have signed and/or originals
- Have a file closeout process



# File Checklist

Create a file checklist identifying the documents required for client eligibility:

1. Application
2. Release of Information
3. Public Records statement in accordance with Chapter 119, FS
4. Social Security Records Disclosure statement
5. Value limits
6. Eligible property
7. Third party verifications
8. Resident Income Certification
9. Award letter

Other Requirements:

1. Met 120-day clock
2. Stamp verification documents received

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# Application Documents

1. Application signed by all adult member 18 years of age or older
2. Release of information for all household members 18 years of age or older
3. Social Security collection signed form
4. Checklist
5. Notes
6. Proof of ownership and homestead (for rehab)
7. Property eligibility (type and value limits)
8. Proof of income
9. Proof of assets
10. Income group, special needs documented
11. Resident income certification signed by all adult household member 18 years of age or older and SHIP administrator
12. Award Letter issued or loan closed to stop the 120-day clock

# Application

- Date stamp received
- Complete
- Ask correct questions
- Signed by household members 18 years of age or older
- Include disclosures

Florida Statute 817 provides that willful **false statements** or misrepresentation concerning income, asset or liability information relating to financial condition is a **misdemeanor of the first degree**, punishable by fines and imprisonment provided under Statutes 775.082 or 775.083.

"I certify that the application information provided is **true and complete** to the best of my knowledge."

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# The Application Contains...

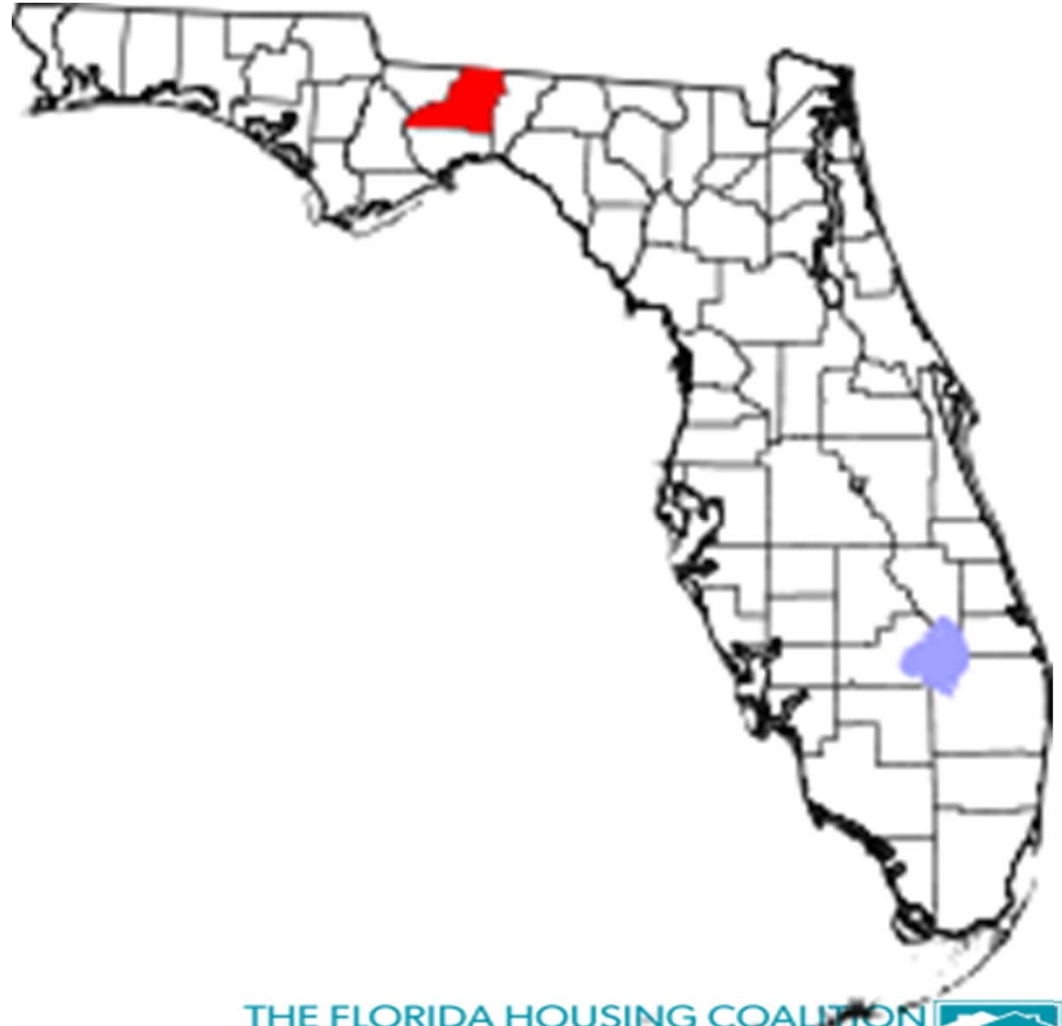
- **Public Records Statement:** Household members understand that all documents are subject to Chapter 119 of Florida's public records laws.
- **Release of Information:** Signed statement by all adult household members consenting to verification of income and asset information.
- **Social Security Number:** City/County must give written explanation of purpose and authority for collecting social security numbers.

# Signatures

- Some docs allow for a scanned or faxed signature.
- The Income Cert Form must be notarized if a household member is not able to sign in front of SHIP staff.
- Arrange for signatures for those in prison, at college, in the military, on an offshore oil rig, on the road as a trucker.

# Leon County File Best Practices

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**Leon County**  
**Housing Services Manager**  
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**Tallahassee Florida 32310**  
**wymanm@leoncountyfl.gov**



# More about Documentation Software

- “Creating a Paperless SHIP Program” Webinar,  
February 27, 2020 at 2:00 pm
- Registration: <https://register.gotowebinar.com/register/8053837311956085761>
- Review presentations from a recent training:  
Neighborly Software: The Rehab Process Part 1 <https://vimeo.com/374547178>  
Neighborly Software: The Rehab Process Part 2 <https://vimeo.com/374631334>

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# Resident Income Certification

- Must be signed and dated by all household members over 18
- Signatures that are not witnessed by SHIP staff must be notarized
- Must be completely filled out including the information on the income chart used and income limit applicable to the household.
- SHIP administrator should sign and date it last.
- Income certification must be issued on the same date or before the award letter.
- Include income limits used



# Which Income Limits Should be Used?

March 6, 2018

January 27, 2019

Feb 18, 2019

March 28, 2019

April 8, 2019

April 9, 2019

April 9, 2019

## **2018 Income Limits Posted**

Completed application

All verifications received

## **2019 Income Limits Posted**

Administrator Signed Certification

Adult HH members Signed Cert

Award Letter mailed

Effective Date on the Certification Form?

Use 2018 or 2019 Income Limits?

Any activity completed "Out of Order?"

# Award letter

- Stops the 120-day clock
- Should have an expiration date
- Should state conditions of award
- Should be dated the same date as the income certification or later

Also stops the clock:

- Executed Contract
- Executed lease

# Proof of Ownership , Occupancy and Identity

## Ownership:

- Warranty Deed
- Quit Claim Deed
- Lady Bird Deed
- Homestead Exemption

## Occupancy:

- Utility Bills
- Car registration
- License
- Declaration of Domicile
- Voter's registration

## Identification

- Driver's license/ID
- Passport
- Naturalization documents
- Birth Certificate
- School Records

# Purchase Assistance Documents

1. Counseling Certificate if required
2. First mortgage loan commitment
3. Loan disclosures
4. Purchase contract and addendums
5. Title Insurance
6. Appraisal
7. Inspection
8. Proof of rehab work, if any **12 months before or 12 months after closing**
9. Closing documents
10. Recorded first mortgage
11. Recorded SHIP mortgage
12. Property Insurance policy, if required

# Check Requirements outlined in LHAP for PA

Specific requirements identified in the LHAP must be documented in the file and complied with regardless of whether it's in the SHIP rule or in the SHIP statute.

Examples:

- Buyer must be a FTHB
- Buyer must take a counseling course
- Buyer asset cap
- Buyer cash contribution requirements
- Front and back end ratios or loan to value requirements

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# Rehabilitation Documents

1. Initial Inspection
2. Eligible property
3. Meets value limits
4. Invitation to pre-bid
5. Pre-bid sign in sheet
6. Bid opening
7. Bids
8. Bid award
9. Contracts
10. 3 days to rescind
11. Inspections, pictures
12. Proof of Payments
13. Final payment, releases, warranty
14. Loan modification recorded

# Check Requirements outlined in the LHAP for Rehab

- Buyer must have insurance
- Cannot have City/County liens or encumbrances
- Taxes must be up to date
- Mortgage payments must be up to date
- Must take a home improvement course

# Contracts Executed with Counseling agencies, subrecipients, sponsors

- Procurement
- Selection
- Award
- Payments
- Compliance Reports



# **ASSIGNMENT:** **File Documentation Exercise**

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# File Documentation Exercise

- A 2006 HHRP File replacing an eligible household's mobile home with a stick build home.
- Some but not all of the file documents are provided.
- Do you see any errors?
- Based on what you have seen, what other documentation will you expect to find in the rest of the file?

# SHIP File Documentation Part 2

- January 22, 2020 at 2:00 pm
- Registration Link:  
<https://register.gotowebinar.com/register/8884844901694259201>

# *Please complete the evaluation!*



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