

# Creating a Paperless SHIP Program

*Presented By:*

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Michael Chaney

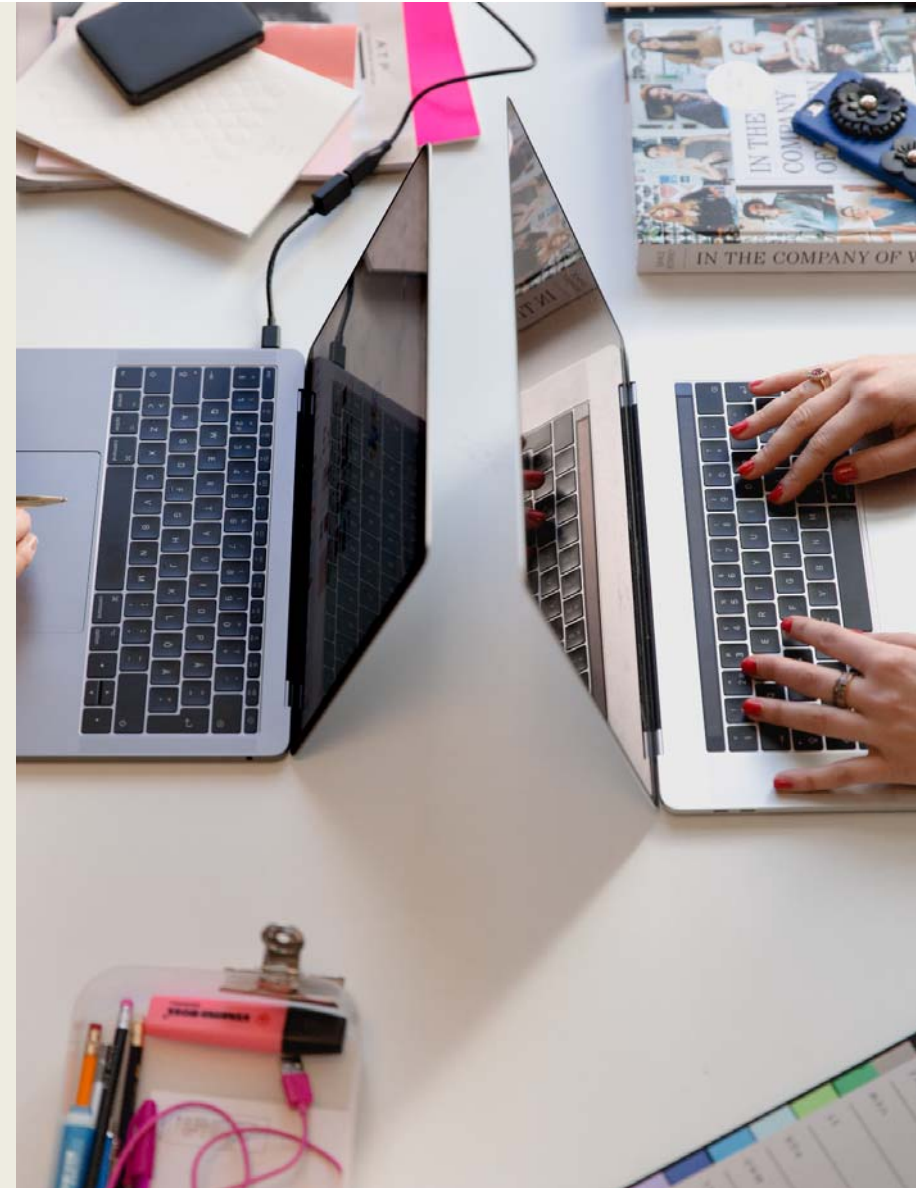
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FLORIDA HOUSING COALITION



# 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 [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!

THE FLORIDA HOUSING COALITION



# Our Thanks to the Florida Housing Finance Corporation Catalyst Program



**AFFORDABLE HOUSING CATALYST PROGRAM**

**Sponsored by the Florida Housing  
Finance Corporation**



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THE FLORIDA HOUSING COALITION



# Catalyst Training Schedule



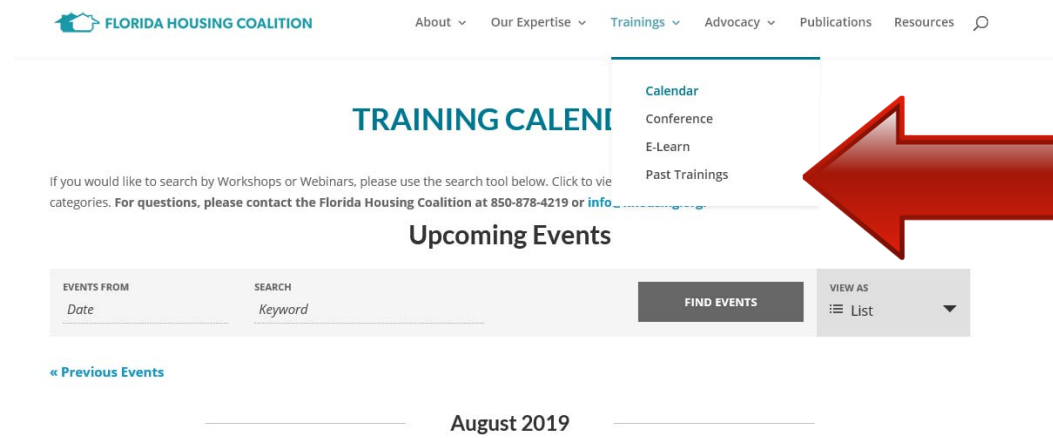
The Coalition is Florida's affordable housing training and technical assistance provider.

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

THE FLORIDA HOUSING COALITION



# Catalyst Trainings



The screenshot shows the Florida Housing Coalition website's navigation bar with links for About, Our Expertise, Trainings, Advocacy, Publications, and Resources. The 'Trainings' dropdown menu is open, displaying options: Calendar, Conference, E-Learn, and Past Trainings. A large red arrow points to the 'Past Trainings' option. Below the menu, the 'Upcoming Events' section is visible, featuring search filters for 'EVENTS FROM' (Date) and 'SEARCH' (Keyword), a 'FIND EVENTS' button, and a 'VIEW AS' dropdown set to 'List'. A link for « Previous Events' is also present.

## ‘Past Catalyst Trainings’

THE FLORIDA HOUSING COALITION



# Presenters

THE FLORIDA HOUSING COALITION





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Bureau of Archives and Records Management  
500 S. Bronough Street  
Tallahassee, FL 32399-0250**

THE FLORIDA HOUSING COALITION



FLORIDA DEPARTMENT *of* STATE



DIVISION OF  
**LIBRARY** and  
**INFORMATION SERVICES**

# Records Management for Florida Public Agencies





# Organization



Bureau of Archives and Records Management



R.A. Gray Building, Tallahassee, FL

# *Florida Statutes*, Chapter 119, Public Records

- Defines the term “public records.” 119.011(4), F.S.
- Dictates that agencies must comply with the retention and disposition rules adopted by the Division of Library and Information Services. 119.021(2)(b), F.S.
- Establishes the right of the public to inspect records unless there is an exemption or restriction. 119.07, F.S.

## The 2019 Florida Statutes

[Title X](#)      [Chapter 119](#)      [View Entire Chapter](#)  
PUBLIC OFFICERS, EMPLOYEES, AND RECORDS      PUBLIC RECORDS  
**CHAPTER 119**  
**PUBLIC RECORDS**



# Public Records

- Are created or received in **connection with agency business**.
- Are defined by their **content**, not their format.
- Can be **open to inspection OR restricted** by law.
- Must be **retained for the minimum time frame** set by the Division of Library and Information Services.

# Record Series

A **record series** is a grouping of related public records that have common characteristics or relate to the same subject or activity.

Each record series is described by **four** elements:

- **Title:** name of record series.
- **Item number:** method of identification along with title.
- **Description:** types of records and information included, examples, relevant statutes.
- **Retention:** minimum time frame required to maintain.

# Record Series

Four elements of a record series:

Record series title	<b>EQUIPMENT/VEHICLE USAGE RECORDS</b>	<b>Item #224</b>	Item number
Description	This record series documents use of agency equipment and vehicles, including, but not limited to, vehicle logs indicating driver, destination, fuel/service stops, and odometer readings and/or total trip mileage; equipment usage logs and/or reports; and other usage documentation.		
Retention	<b>RETENTION:</b> 1 calendar year.		

# Records Retention Schedules

## Records retention schedules:

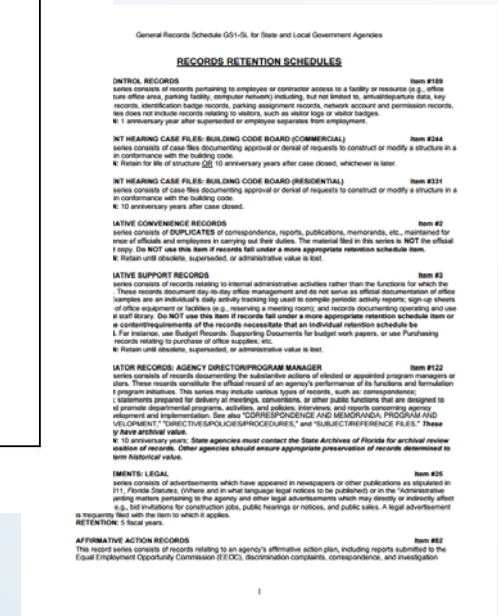
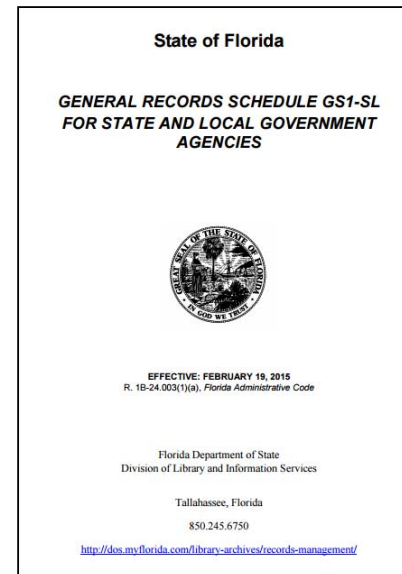
- Two types of schedules: **General** and **Individual**.
- Describe **record series**.
- Set **MINIMUM** periods of time records must be retained before final disposition (i.e., **retention**).

Schedule Type	Usage	Series contained
<b>General Schedules</b>	Established for <b>all or multiple</b> government agencies	Records that are <b>common</b> between similar types of agencies
<b>Individual Schedules</b>	Established for a <b>specific</b> agency	Records that <b>are not</b> covered by a general schedule

# General Schedules

Most of your agency's records will be covered by a series ("item") in one or several of the general schedules.

This is the first place to look.



# General Schedules

## **GS1-SL State and Local Government Agencies**

**GS2** Law Enforcement, Correctional Facilities and District Medical Examiners

**GS3** Election Records

**GS4** Public Health Care Facilities and Providers

**GS5** Public Universities and Colleges

**GS7** Public Schools Pre-K-12 and Adult and Career Education

**GS8** Fire Department Records

**GS9** State Attorneys

**GS11** Clerks of Court Records (*only* county administrative records)

**GS12** Property Appraisers

**GS13** Tax Collectors

**GS14** Public Utilities

**GS15** Public Libraries

\*The GS6 and GS10 are no longer in use





Example from the  
GS1-SL

**ACCESS CONTROL RECORDS****Item #189**

This record series consists of records pertaining to employee, contractor or subscriber access to a facility or resource (e.g., office building, secure office area, parking facility, computer network) including, but not limited to, arrival/departure data, key assignment records, identification badge records, parking assignment records, network account and permission records, etc. This series does not include records relating to visitors, such as visitor logs or visitor badges. See also "VISITOR/ENTRY RECORDS."

**RETENTION:** 1 anniversary year after superseded or access rights terminated.

**ADDRESS REQUEST RECORDS****Item #415**

This record series consists of requests for addresses for properties that previously did not have an address assigned to them. The series includes an address request form providing such information as name of person making request, identifying information regarding the parcel and subdivision, and the type of address requested (residential, commercial, other). The series may also include supporting documentation such as copies of site maps and floor plans.

**RETENTION:** 5 fiscal years.

**ADVERSE ADJUSTMENT HEARING CASE FILES: BUILDING CODE BOARD (COMMERCIAL)****Item #244**

This record series consists of case files documenting approval or denial of requests to construct or modify a commercial structure in a manner not in conformance with the building code.

**RETENTION:** Retain for life of structure OR 10 anniversary years after case closed, whichever is later.

**ADJUSTMENT HEARING CASE FILES: BUILDING CODE BOARD (RESIDENTIAL)****Item #331**

This record series consists of case files documenting approval or denial of requests to construct or modify a residential structure in a manner not in conformance with the building code.

**RETENTION:** 10 anniversary years after case closed.

**ADMINISTRATIVE CONVENIENCE RECORDS****Item #2**

This record series consists of **DUPLICATES** of public records maintained for the convenience of officials and employees in carrying out their duties. These records are **NOT** the official file or record (master) copy. **Do NOT use this item if records fall under a more appropriate retention schedule item.**

**RETENTION:** Retain until obsolete, superseded, or administrative value is lost.

**ADMINISTRATIVE SUPPORT RECORDS****Item #3**

This record series consists of records relating to internal administrative activities rather than the functions for which the



# Electronic Records



# 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.



# Retention of Electronic Records

The **record series** for an electronic record is based on its **CONTENT**.

*Format is irrelevant.*

For example:

A **procedure guide** and a **vendor invoice** might both be in **PDF format**, but belong to **different record series**.

# Electronic Recordkeeping

When keeping records electronically:

- **Must allow** for compliance with **retention schedules** and **disposition requirements**.
- **Cannot impair** the **right of the public** to inspect or copy records.
- **Must protect** confidential and/or exempt **information**.



Technician operating analog computer manufactured by Milgo Electronic Corp., Miami, 1965

# Scanning Records into Electronic Format

## Before Scanning Your Records

Identify records by series type

Determine best storage option

Consider factors:

Level of use

Volume of records

Length of retention

Cost of scanning in-house vs.  
hiring a vendor

For **long-term** and **permanent records**:

- Scanning must comply with requirements found in Rule 1B-26.003, F.A.C.
  - Scan at a minimum of **300 PPI** (300 DPI).
  - Store in an **ISO** open standard image format.
    - Examples: PDF, PDF/A, TIFF.

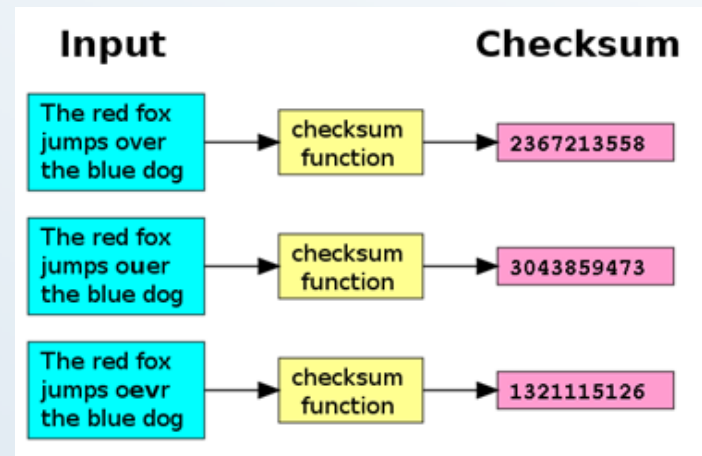
# Maintenance of Electronic Records

- Back up records on a regular basis.
- Test **a sample annually** to identify and correct any information loss.
- Test **permanent/long-term** records for permanent errors **every 10 years** (every 5-7 years is recommended).
- **Migrate** records to new hardware and software as needed.

## Long-term testing example: Checksum

Checksums are used to detect errors in digital data.

If any data changes, the checksum will be different.





# Records Storage: Electronic Long-Term/Permanent Records

## Standards in 1B-26.003, F.A.C.

Scan at minimum of 300 PPI (300 DPI)

Store in ISO open standard format

Ex: PDF, PDF/A, TIFF

Do not use floppy discs, audio cassettes,  
or VHS-format video cassettes

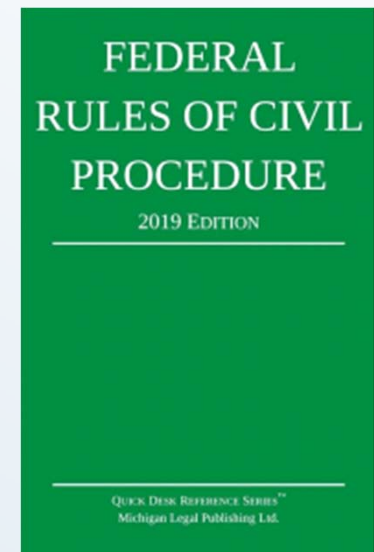


Miami-Dade Community College South Campus students  
working with a Jeppesen Slide Graphic Computer, Kendall, 1974



# Electronic Records: E-Discovery

**Electronic discovery (e-discovery)** – Identification, collection and production of electronically stored information (ESI) in response to a request in legal proceedings.



# Electronic Records: E-Discovery

If there is active or anticipated litigation concerning an **electronic record or records**, they must be kept in their “ordinarily maintained” format or in a “reasonably usable” format to allow for **e-discovery**.

Rule 34(b)(2), Fed. R. Civ. P.

This is to preserve the records’ **metadata**.

- Metadata: data that provides information about various aspects of electronic records.
- Ex: file size, creation date, license terms.



Miami-Dade Junior College administrators with a new IBM-1620 computer system, 1960s

# DOS Records Management Resources

info.florida.gov

FLORIDA DEPARTMENT OF STATE | Corporations | Cultural Affairs | Elections | Historical Resources | Library and Information Services

**DIVISION OF LIBRARY and INFORMATION SERVICES**

The Division manages the State Library and Archives, supports public libraries, directs records management services, and is the designated information resource provider for the state of Florida.

How can we serve you?  Search

► About Us | Research | Archives | Records Management | Services for Libraries | Contact Us

Para español, seleccione de la lista  Select Language  Powered by Google Translate

**Native American Images From the State Archives**

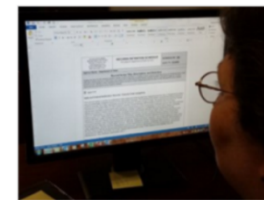
RESEARCH	RECORDS MANAGEMENT	SERVICES FOR LIBRARIES
<a href="#">Research at the State Archives</a>	<a href="#">General Records Schedules</a>	<a href="#">Grants</a>
<a href="#">Services for State Employees</a>	<a href="#">Records Management Liaison Officers</a>	<a href="#">Continuing Education</a>
<a href="#">Search Our Catalogs</a>	<a href="#">Dispose of Public Records</a>	<a href="#">Community Engagement</a>
<a href="#">Get a Library Card</a>	<a href="#">Training</a>	<a href="#">Florida Library Services</a>
<a href="#">Preserve Your Collections</a>	<a href="#">Forms and Publications</a>	<a href="#">Find a Florida Library</a>
<b>MORE IN RESEARCH</b>	<b>MORE IN RECORDS MANAGEMENT</b>	<b>MORE IN SERVICES FOR LIBRARIES</b>

Department of State / Division of Library and Information Services / Records Management

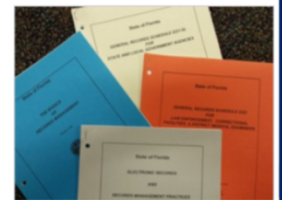
## Records Management



General Records Schedules



Records Management Liaison Officers



Forms and Publications



Records Management Training



Dispose of Public Records



State Records Center



# Records Management Program Contact Information

## **Records Management:**

Recmgt@DOS.MyFlorida.com | 850.245.6750, Option 2

## **Records Management Training:**

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Stephanie.Boggs@DOS.MyFlorida.com | 850.245.6745

Tim Few:

Tim.Few@DOS.MyFlorida.com | 850.245.6746





## FLORIDA DEPARTMENT *of* STATE

Ron DeSantis, Governor  
Laurel M. Lee, Secretary of State  
Florida Department of State  
Division of Library and Information Services

Some of the programs featured in this presentation are funded under the provisions of the Library Services and Technology Act, from the Institute of Museum and Library Services. Florida's LSTA program is administered by the Department of State's Division of Library and Information Services.



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## Creating a Paperless SHIP Program

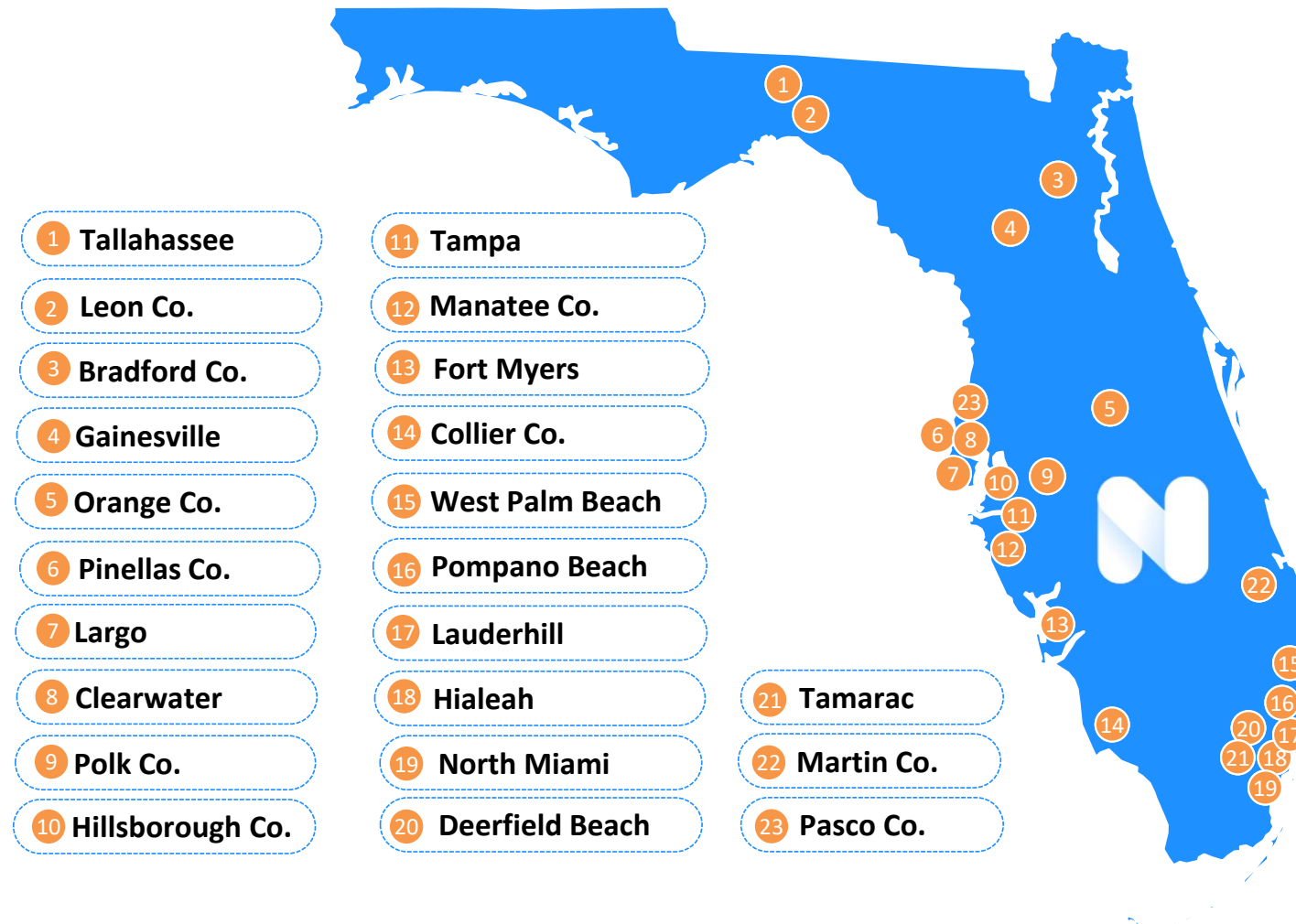
Is your organization ready to go  
paperless?



 Neighborly Software

# A Special Thank You to Our Florida Clients!

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# Comprehensive Solution for all CPD Stakeholders

## Administrators

- Enroll and qualify program applicants
- Manage projects and funding
- Monitor program compliance
- Track and manage deferred, forgivable and amortized loans
- Generate standard and ad-hoc reports

## Beneficiaries/Local

- Apply for Comm. Dev. programs
- Attest to annual program compliance
- Check loan balances/ forgiveness events

## Sub-Recipients

- Apply for public service grants
- Complete accomplishment reports
- Manage/track budget
- Make Draw requests

## Contractor/Developer

- Register and update information
- Submit const. bids
- Make draw requests

## Inspectors

- Complete home inspections (mobile)
- Develop bid specifications



## Is Your Organization Ready to go Paperless?

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- Answer the following ten best practice questions... note it is ok, even preferable, to nod your head and/or scream out “Yes” to any questions.



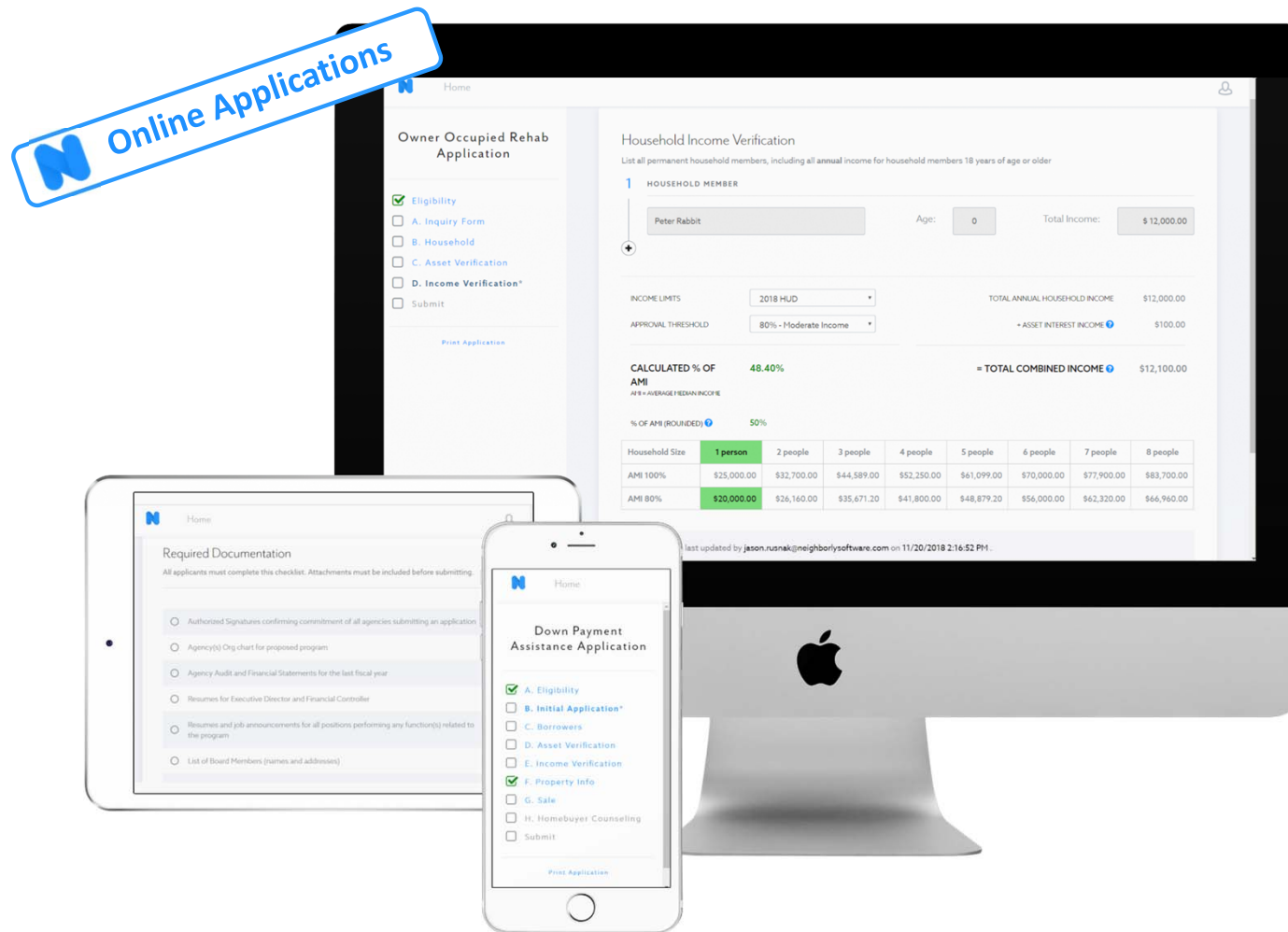
## #10 – Overrun with Paper Applications

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Do you want to significantly reduce your printing, paper and storage costs...and put that money back in your community?



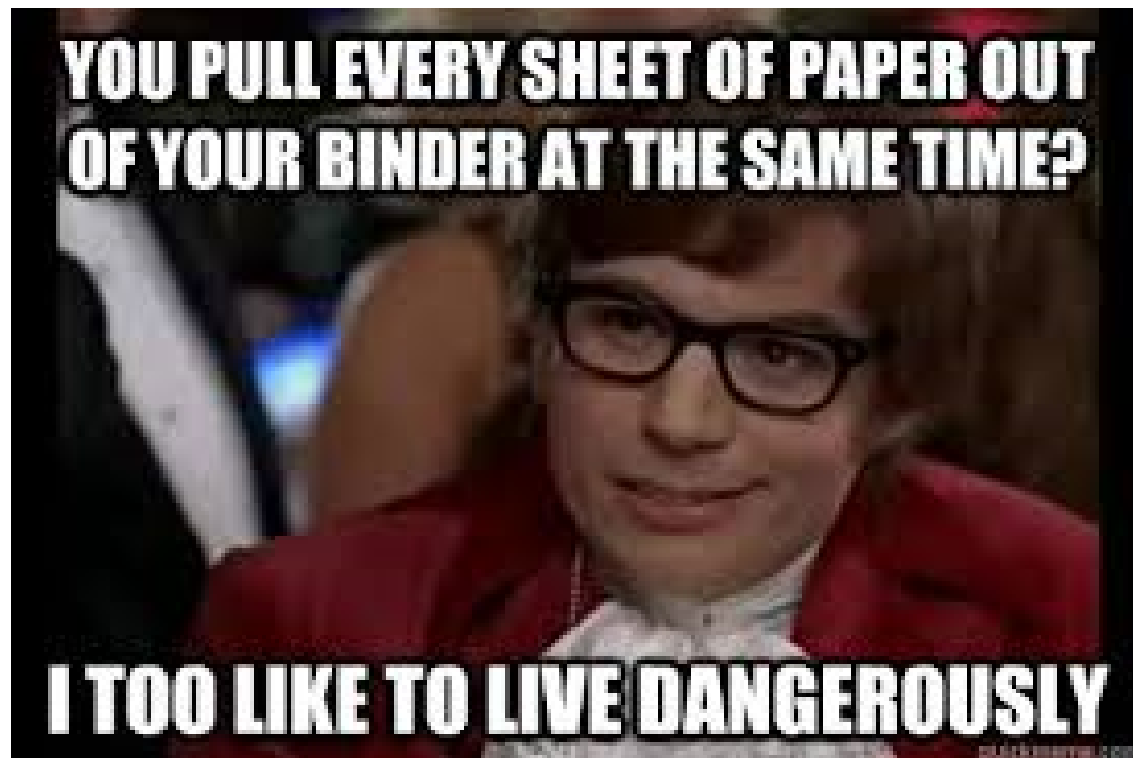
## #10 – Overrun with Paper Applications



## #9 – Scoring Binders

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Are you tired of the time, energy and paper cuts associated with providing your review committee with application/scoring binders?



## #9 – Scoring Binders

**Reviewer Scoring**

Contractors Funding Loans Reports

8	\$187,000.00	2	\$25,525.00
# Applications	Funding Requested	# Applications Funded	Funding Approved

To assign reviewers, use the checkboxes below to select the appropriate applications/cases. Then [click here](#) to assign reviewers to those cases.

[Check / Uncheck All](#)

1 ☒ 10006: AMERICORPS VISTA Application Complete

# REVIEWERS	# COMPLETED	AVERAGE SCORE	FUNDING REQUESTED	FUNDING APPROVED
3	3	90.33	\$45,000.00	\$25,500.00

2 ☒ 10050: ESR Application Complete

# REVIEWERS	# COMPLETED	AVERAGE SCORE	FUNDING REQUESTED	FUNDING APPROVED
2	0	0.00	\$11,500.00	\$0.00

3 ☒ 10014: HABITAT FOR HUMANITY Application Incomplete (10 of 12 steps completed)

javascript:Dashboard.RetrieveHtml();

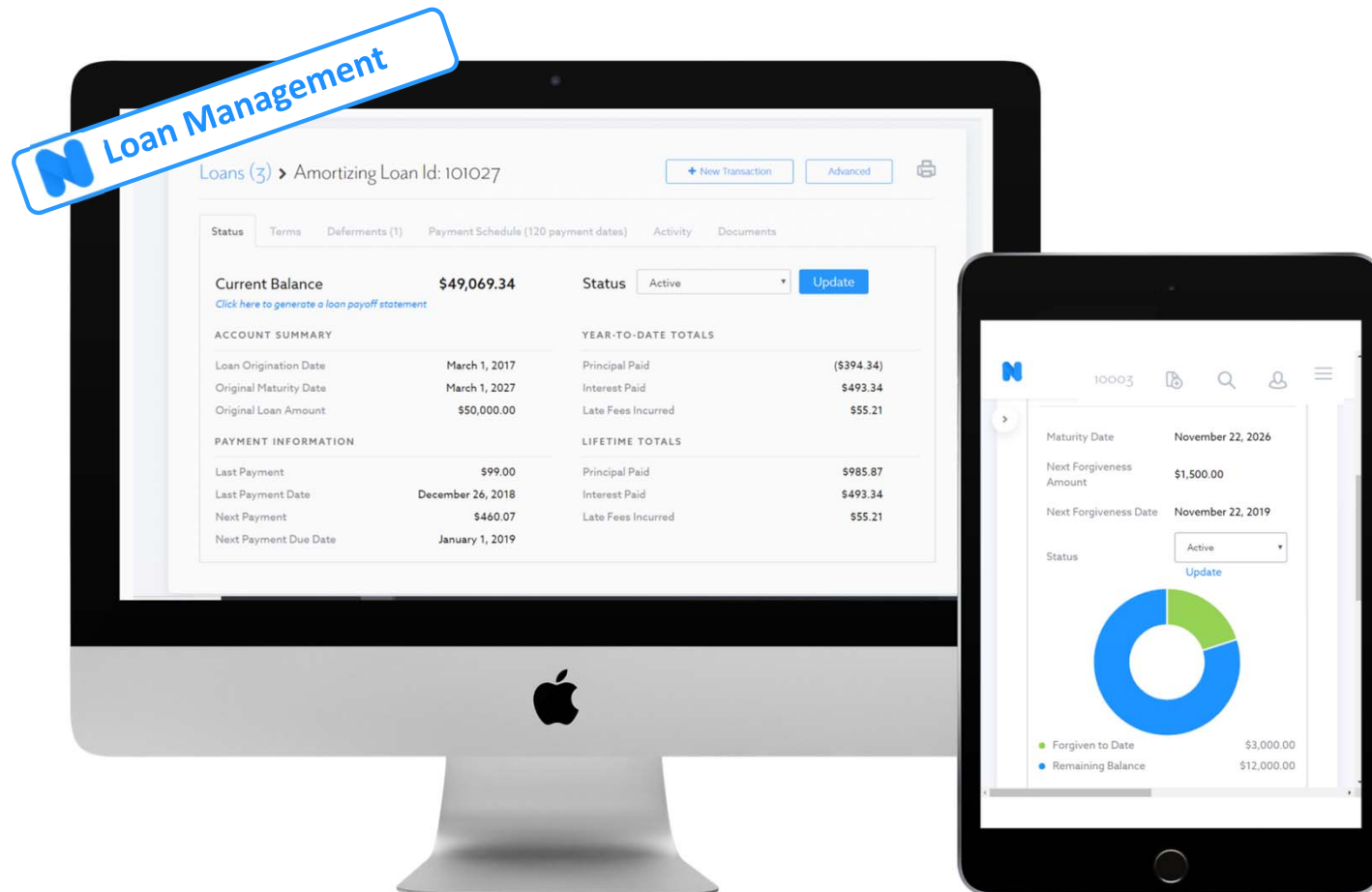
## #8 – Spreadsheets to Manage Your Spreadsheets

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Does your staff waste significant time managing and combining data from multiple spreadsheets or software point solutions?



## #8 – Spreadsheets to Manage Your Spreadsheets





## #7 – “Oh Good...the Auditors are coming”

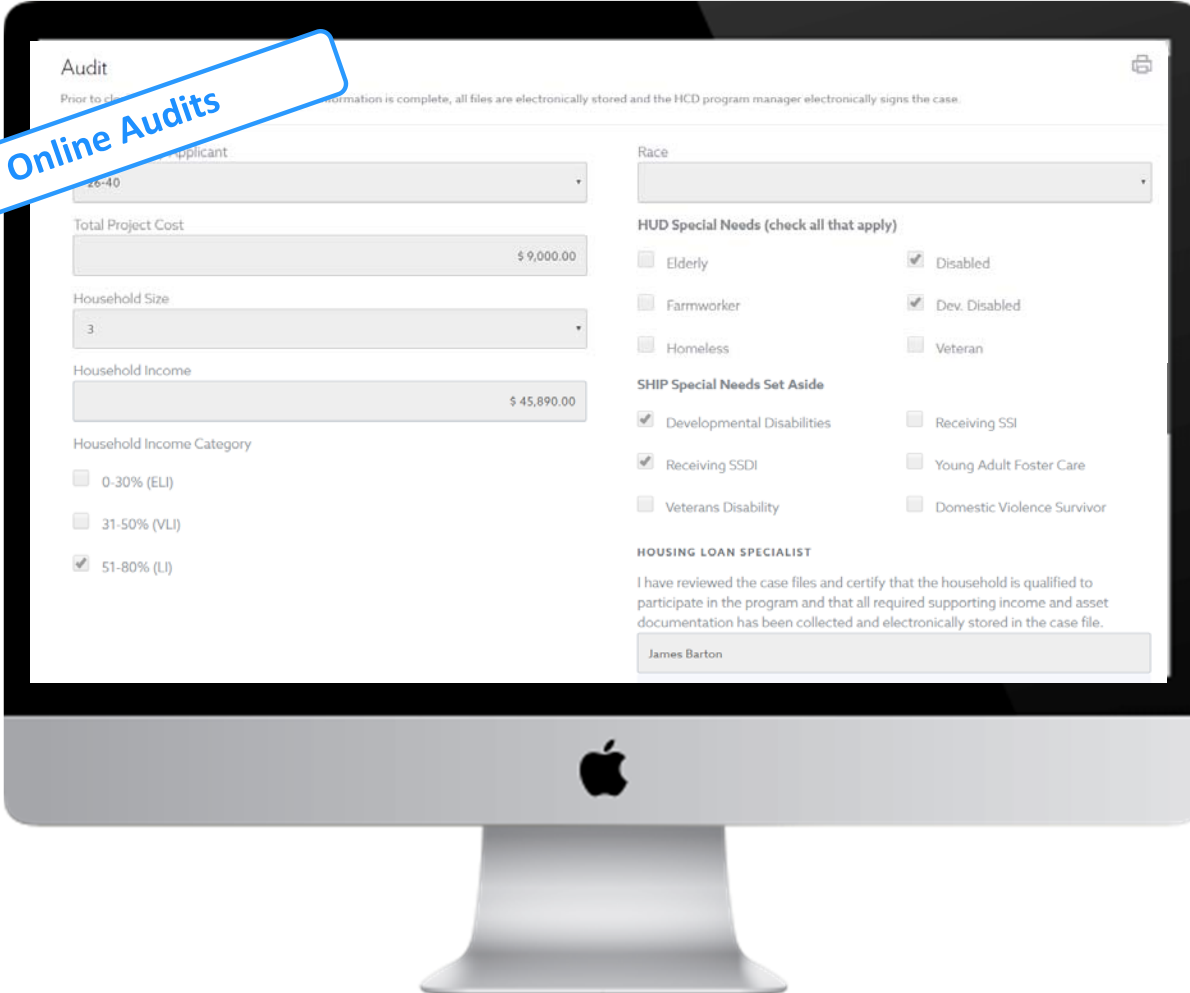
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Do you spend weeks printing out files for an audit and still feel petrified that your paper, manual processes and disparate systems leave room for error and non-compliance?



## #7 – “Oh Good...the Auditors are coming”

---



**Audit**

Prior to this audit, all information is complete, all files are electronically stored and the HCD program manager electronically signs the case.

**Online Audits**

Applicant: 26-40

Total Project Cost: \$ 9,000.00

Household Size: 3

Household Income: \$ 45,890.00

Household Income Category:

- ☐ 0-30% (ELI)
- ☐ 31-50% (VLI)
- ☒ 51-80% (LI)

Race:

**HUD Special Needs (check all that apply)**

<input type="checkbox"/> Elderly	<input checked="" type="checkbox"/> Disabled
<input type="checkbox"/> Farmworker	<input checked="" type="checkbox"/> Dev. Disabled
<input type="checkbox"/> Homeless	<input type="checkbox"/> Veteran

**SHIP Special Needs Set Aside**

<input checked="" type="checkbox"/> Developmental Disabilities	<input type="checkbox"/> Receiving SSI
<input checked="" type="checkbox"/> Receiving SSDI	<input type="checkbox"/> Young Adult Foster Care
<input type="checkbox"/> Veterans Disability	<input type="checkbox"/> Domestic Violence Survivor

**HOUSING LOAN SPECIALIST**

I have reviewed the case files and certify that the household is qualified to participate in the program and that all required supporting income and asset documentation has been collected and electronically stored in the case file.

James Barton

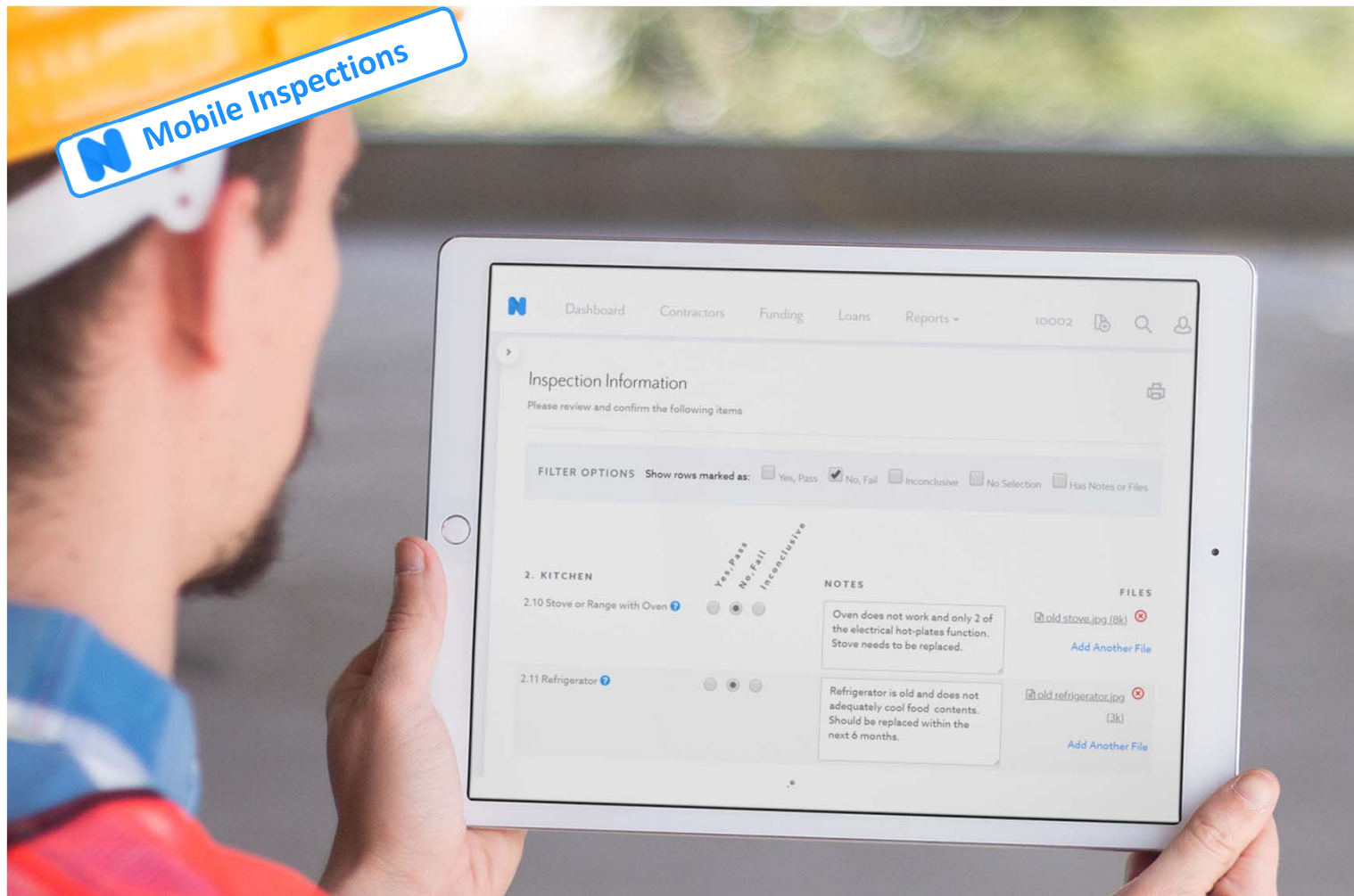
## #6 – Take the Office Anywhere

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Do your inspectors/construction staff feel they spend (waste) too much time in the office completing paper inspection forms when they could be in the field completing online inspections and work write ups?




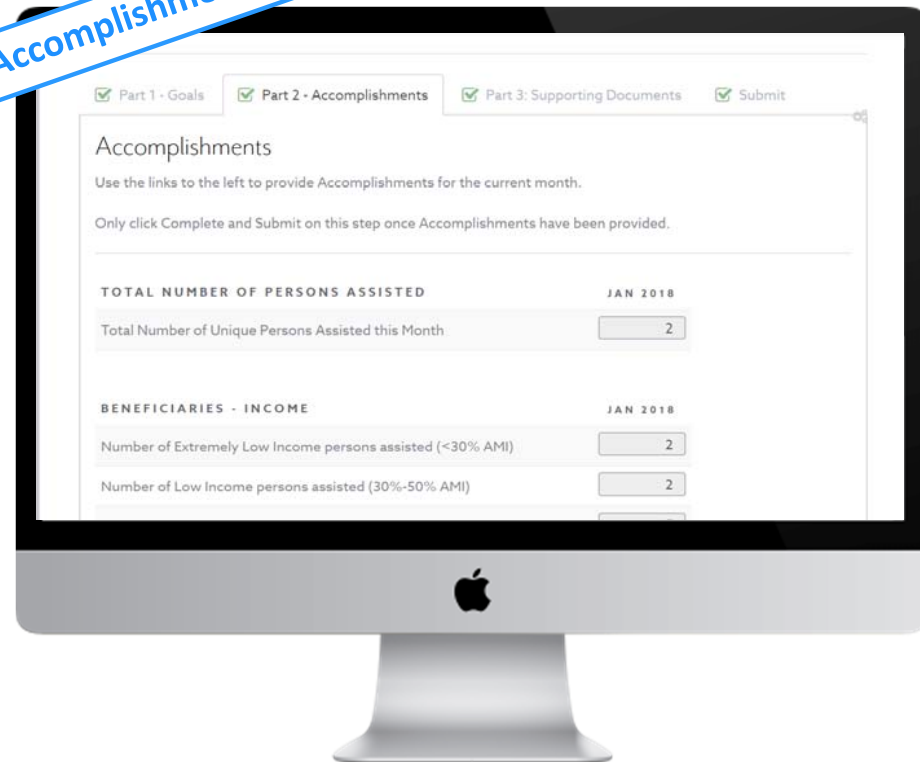
## #6 – Take the Office Anywhere



## #5 – Fun with Reporting

Do you often wonder who hates accomplishment reporting more... your staff or subrecipients?

 Accomplishment Reports



The screenshot shows a web application interface for reporting accomplishments. At the top, there are four tabs: 'Part 1 - Goals', 'Part 2 - Accomplishments' (which is active), 'Part 3: Supporting Documents', and 'Submit'. Below the tabs, the title 'Accomplishments' is displayed, followed by instructions: 'Use the links to the left to provide Accomplishments for the current month.' and 'Only click Complete and Submit on this step once Accomplishments have been provided.' The main form area contains two sections. The first section is titled 'TOTAL NUMBER OF PERSONS ASSISTED' with a sub-header 'JAN 2018'. It includes a label 'Total Number of Unique Persons Assisted this Month' and a text input field containing the number '2'. The second section is titled 'BENEFICIARIES - INCOME' with a sub-header 'JAN 2018'. It includes two labels: 'Number of Extremely Low Income persons assisted (<30% AMI)' and 'Number of Low Income persons assisted (30%-50% AMI)', each followed by a text input field containing the number '2'.

## #4 – Too many projects, too few contractors?

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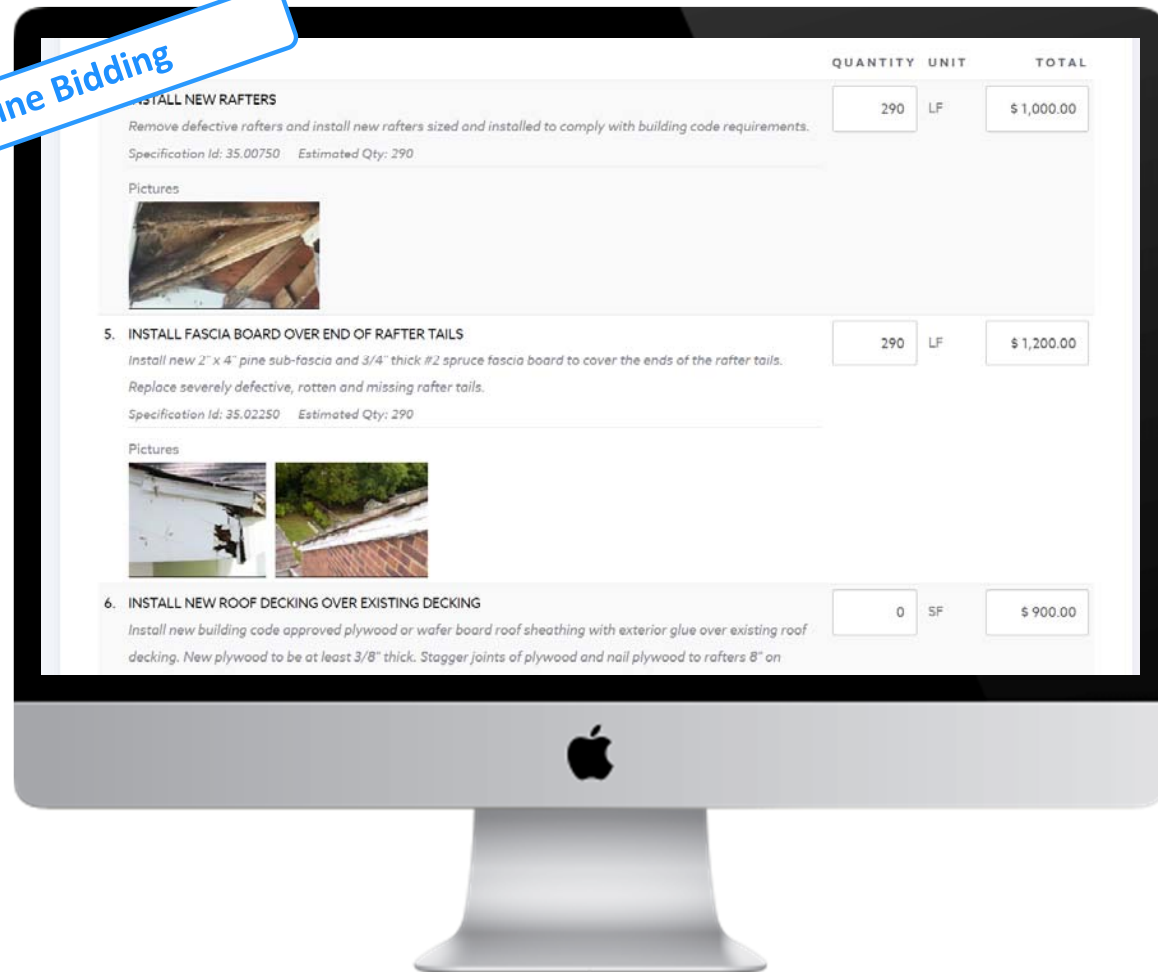
Do you struggle to attract contractors to participate in your paper intensive rehab and affordable housing development projects?



## #4 – Too many projects, too few contractors?

---

**N** Online Bidding



### #3 – Draw Requests: two sides, one story

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Is there a conflicting viewpoint on your current paper-based invoice process?

Contractor/Subrecipient Point of View



Jurisdiction Point of View





## #3 – Draw Requests: two sides, one story

**Online Draw Requests**

Contractor: Acme Construction  
Status: Disbursed  
Date Requested: 8/27/2018


Amount Requested: \$1,780.00  
Amount Disbursed: \$1,602.00

Request | Workflow (3 of 3) | Admin Fields | Audit Log Entries (12)


**SUMMARY**

Draw request for completion of roof and attic work as well as Floors and Stairs. Supporting receipts attached to file for payment.

**DOCUMENTATION**

Please upload the following documents as part of your draw request submission.  
[Construction Service Receipt .gif \(32k\)](#)   
[Add Another File](#)

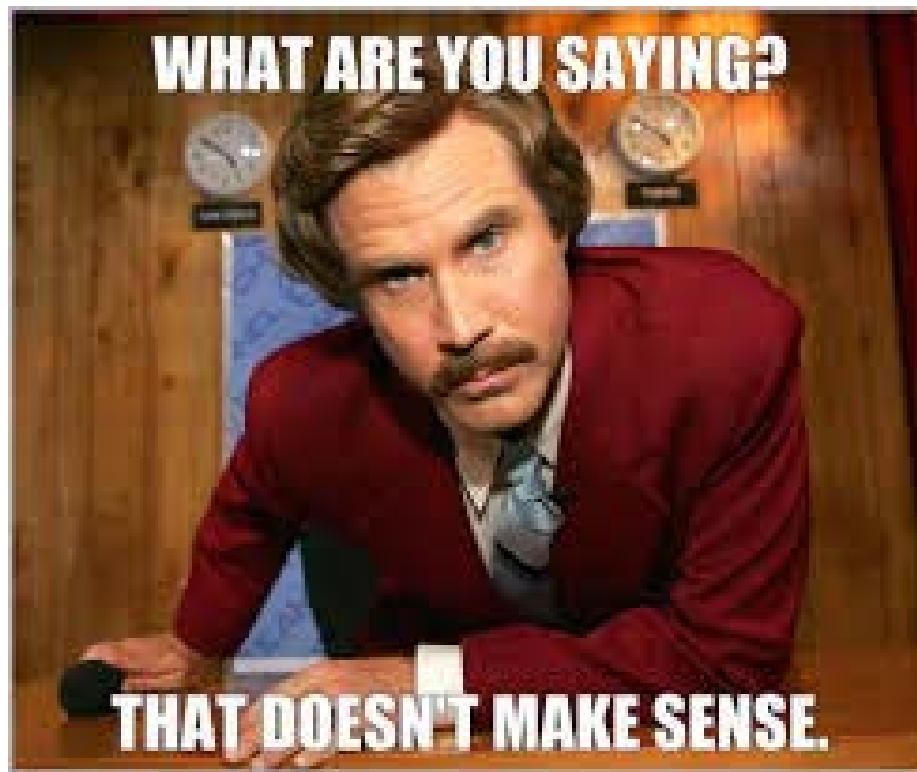
**DETAILS**

ITEM NO.	DESCRIPTION	AMOUNT REQUESTED	AMOUNT APPROVED	RETAINAGE	EARNED LESS RETAINAGE
1	General Conditions	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
2	Roof & Attic	\$ 1,400.00	\$ 1,400.00	\$ 140.00	\$ 1,260.00
3	Floors & Stairs	\$ 380.00	\$ 380.00	\$ 38.00	\$ 342.00
4	Change Order: Extra Sheetrock 	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

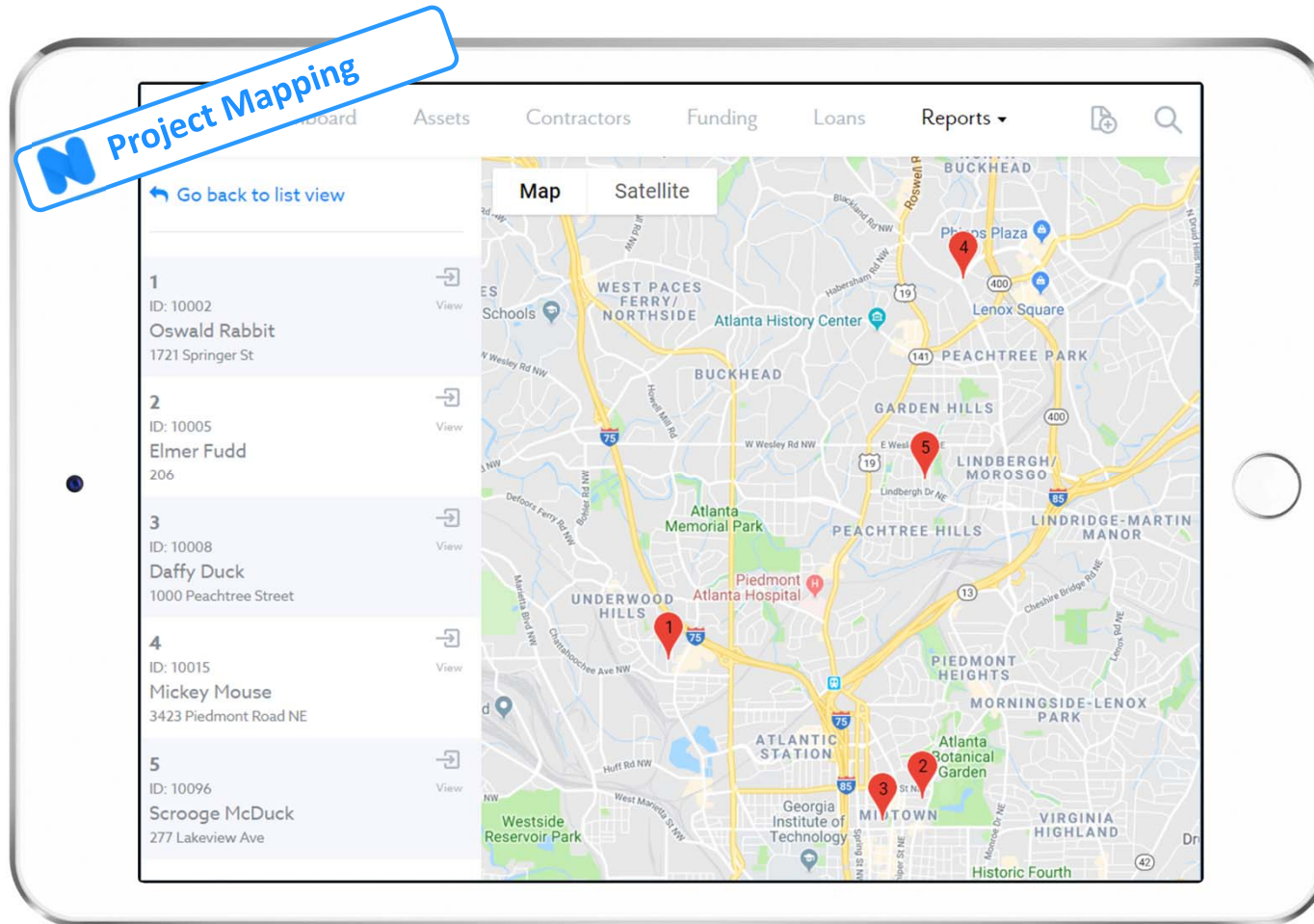
## #2 – Toot your Horn

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Does your department lack the tools (and time) to effectively communicate the results you are delivering?



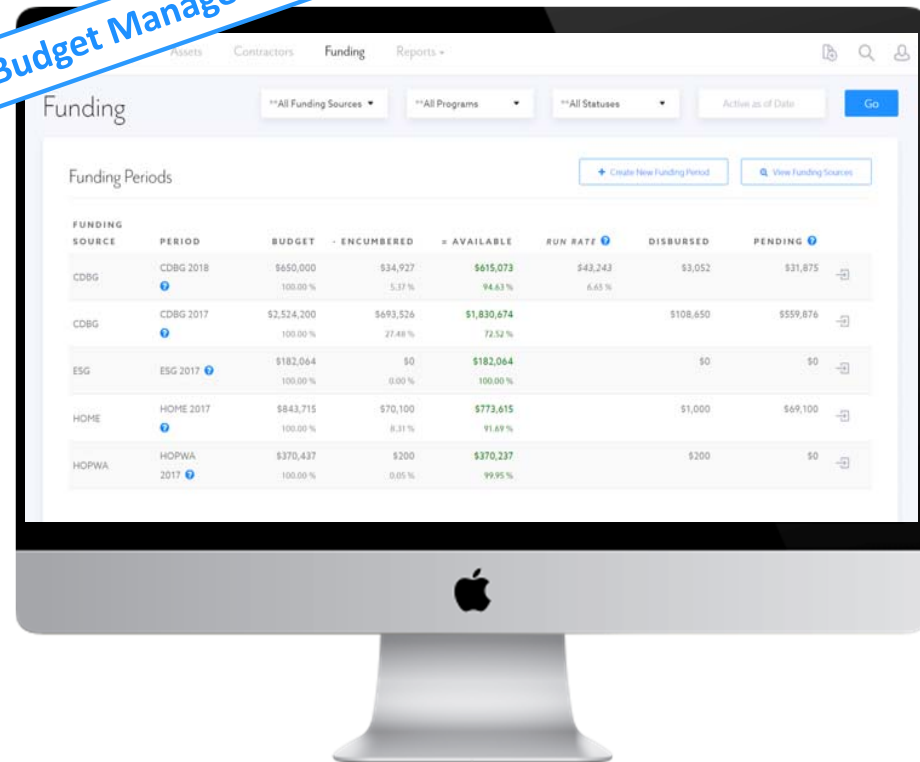
## #2 – Toot your Horn



# #1 – The “Shadow” Budget

Do you manage an offline “shadow budget” in order to have real time visibility into all of your funding, including required set-asides and subrecipient and contractor spending?

**Budget Management**



FUNDING SOURCE	PERIOD	BUDGET	ENCUMBERED	AVAILABLE	RUN RATE	DISBURSED	PENDING
CDBG	CDBG 2018	\$450,000	\$34,927	\$415,073	6.43 %	\$3,052	\$31,875
CDBG	CDBG 2017	\$2,524,200	\$693,526	\$1,830,674	72.52 %	\$108,650	\$559,876
ESG	ESG 2017	\$182,064	\$0	\$182,064	100.00 %	\$0	\$0
HOME	HOME 2017	\$843,715	\$70,100	\$773,615	91.69 %	\$1,000	\$69,100
HOPWA	HOPWA 2017	\$370,437	\$200	\$370,237	99.95 %	\$200	\$0

## Going Paperless Readiness Scale

Score ("Yes" answers)	Appropriate Response
0-2	Congratulations, you are already running a world class organization....or best practices are not your jam.
3-5	Talk with your team about ways to improve your existing operations, technology is only as good as the people and processes that support it.
6-9	<b>Schedule software demo(s) – your organization is ready for a paperless software solution.</b>
10	<b>Immediately give Jason a call to sign the client contract in his back pocket.</b>





# City of Fort Myers

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Sharon Rozier, Manager  
Community Development Department  
Housing and Real Estate Division  
1825 Hendry Street  
Fort Myers, Florida 33901  
239-321-7972

THE FLORIDA HOUSING COALITION



# FinCertify

---



**Nanette Cohen**  
**VP of Business Operations**  
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THE FLORIDA HOUSING COALITION



# Working with Industry Experts (that's you) to Design a Digital Solution for Income and Asset Verification

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Our mission is to innovate the operation of determining applicant eligibility through our digital solution for verification of applicant information.



# Perspective on Time

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**1996**

The guideline  
was written



**1995**

The Internet  
was defined

# Who's Paying Attention to Your Needs?

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No one at a high level has addressed your problem in being able to quickly and accurately determine eligibility given all the changes in consumer behavior since 1996.

There's a lot of talk and press, at the federal and state level, about finding more money for housing assistance, and finding more real estate to convert or build affordable housing.



# Who's Paying Attention to Your Needs?

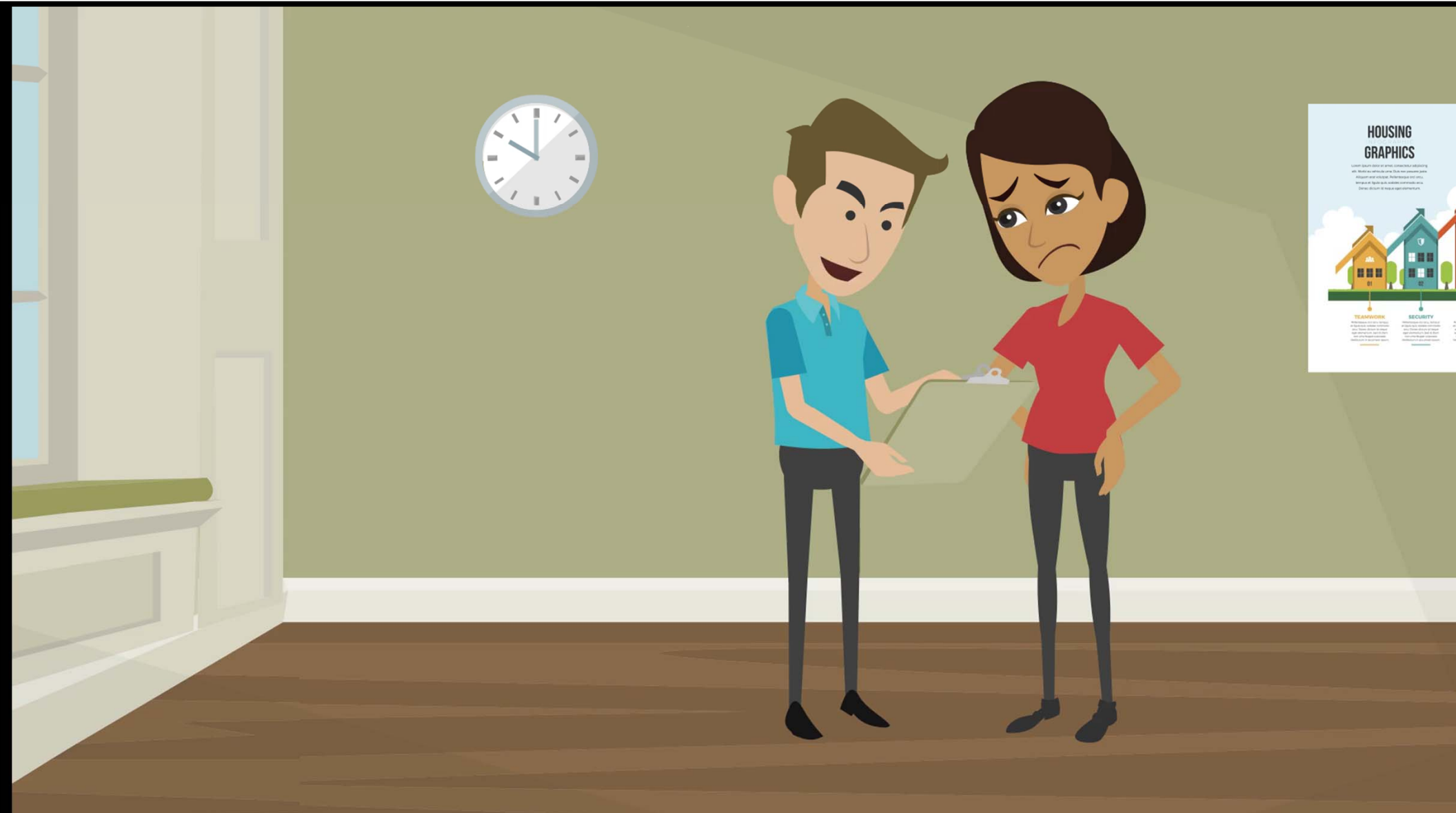
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# Money Management in 1996

YEAR

MANAGEMENT TOOL

1762

Checks

1877

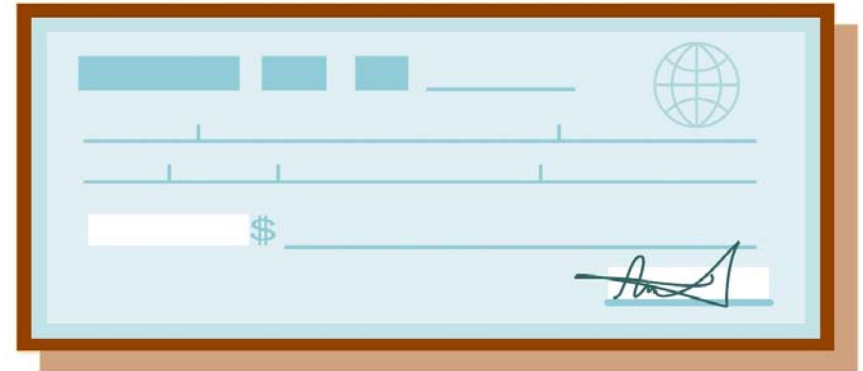
Wire Transfers

1934

Savings Accounts









1966

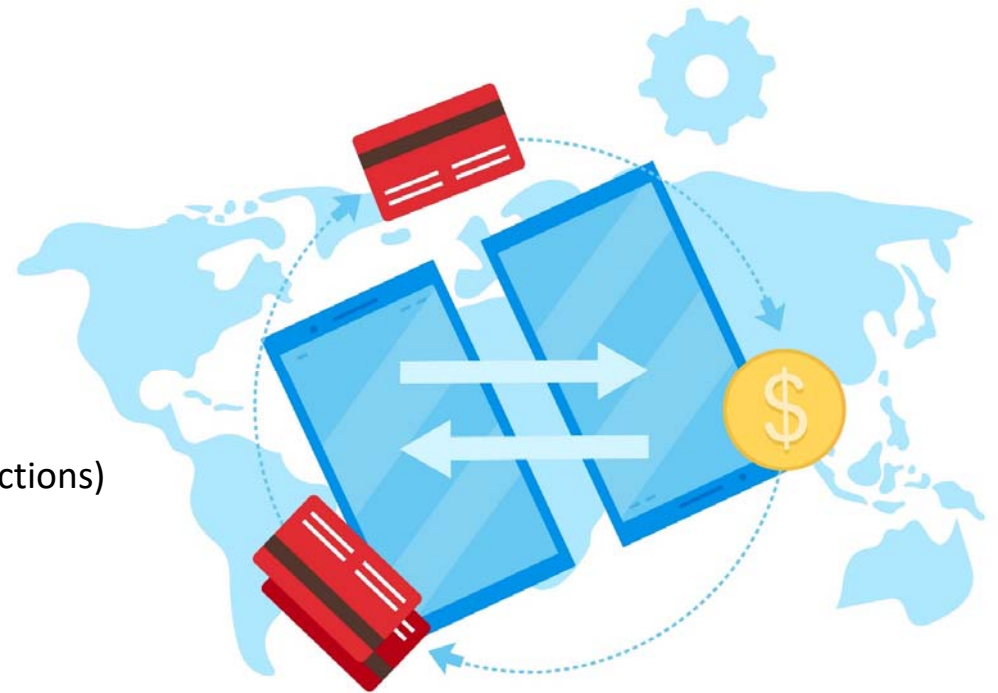
Credit Cards



# Money Management in 2020

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1762		Checks
1877		Wire Transfers
1934		Credit Cards
1966		Savings Accounts
2000		Debit Cards (33 billion transactions)
2009		PayPal
2009		Cryptocurrency
2010		Venmo/Cash App





# Standardization is Necessary

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## Technology and standardization

- decreases human errors
- decreases ambiguity
- guarantees quality
- boost productivity
- increases moral



# The Solution

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Applying an electronic process of gathering and analyzing applicant financial information.



Real-time digital financial information can show you where to look

Creating a tool that can perform an automated analysis that compares Month-Over-Month transactions for inconsistencies

Our mission is to innovate the operation of determining  
applicant eligibility through our digital solution for verification  
of applicant information...

...with 2020 data and 2020 guidelines!

# Thank you

From the  **FinCertify** Team

# Electronic Signatures

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# Chapter 668., subsection 668.50 (7) Fla. Stat.

states:

- LEGAL RECOGNITION OF ELECTRONIC RECORDS, ELECTRONIC SIGNATURES, AND
- ELECTRONIC CONTRACTS.—
- (a) A record or signature may not be denied legal effect or enforceability solely because the record or signature is in electronic form.
- (b) A contract may not be denied legal effect or enforceability solely because an electronic record was used in the formation of the contract.
- (c) If a provision of law requires a record to be in writing, an electronic record satisfies such provision.
- (d) If a provision of law requires a signature, an electronic signature satisfies such provision.

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# Florida Statutes § 668.004

**“[u]nless otherwise provided by law, an electronic signature may be used to sign a writing and shall have the same force and effect as a written signature.”** Florida Statutes § 668.006 places the burden on the agency head to implement proper protocols when using electronic commerce.<sup>1</sup>

# Security Instruments

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# Security Instruments

The best evidence rule is in the Florida Evidence Code linked here: [http://www.leg.state.fl.us/Statutes/index.cfm?App\\_mode=Display\\_Statute&Search\\_String=&URL=0000-0099/0090/Sections/0090.953.html](http://www.leg.state.fl.us/Statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0000-0099/0090/Sections/0090.953.html)

## Summary:

If the contents of a note or security instrument is at issue, only the original can be allowed in court. Duplicates will not suffice. Thus, original signed copies should be kept at all times in paper-form to be safe.

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# Other Security Documents

There may be some documents that are best if kept in paper form. For example, original promissory notes, security instruments, and negotiable instruments, should be kept in paper form regardless. Florida law requires that only the originals of these documents be admitted in a court of law under Florida's "best evidence rule."



## Bottom Line

- Check with your City or County attorney and/or Clerks office before disposing of original documents.
- Check with your funding agency whether it's federal/state/local to ensure compliance with their rules and specific requirements on record retention.

# Questions?

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*Please complete the evaluation*

Thank you for joining us!

Technical Assistance Hotline: 1-800-677-4548

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