Preparing for Deadlines & Annual Reports

SHIP

housing a stronger Florida

sponsored by
Florida Housing Finance Corporation Catalyst Program

Presenter: Michael Chaney   chaney@flhousing.org

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Our Thanks to the Florida Housing Catalyst Program

AFFORDABLE HOUSING CATALYST PROGRAM

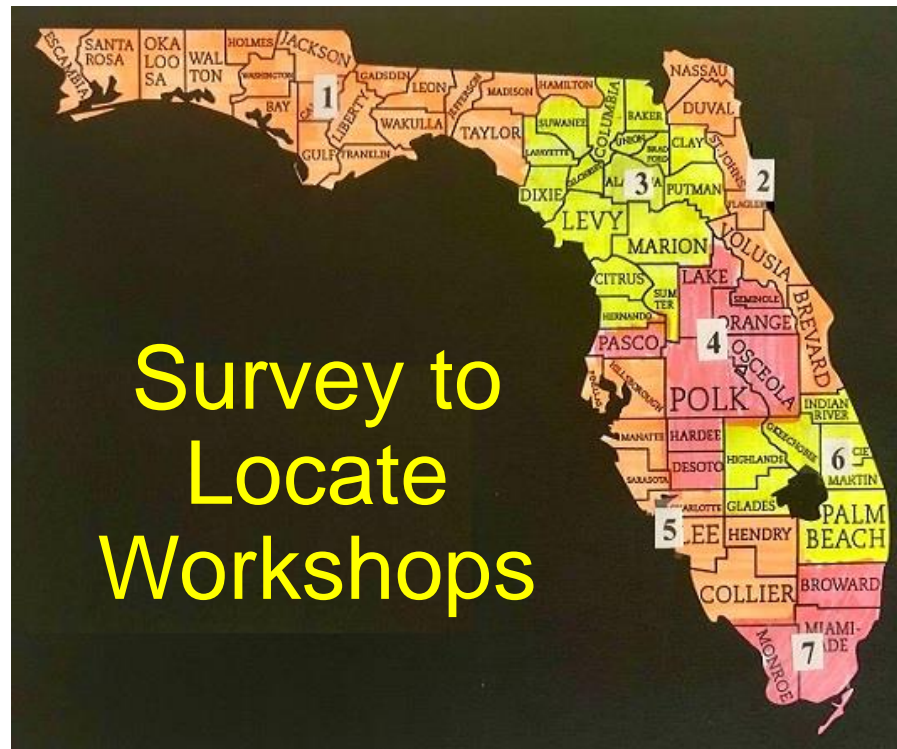## Sponsored by the Florida Housing Finance Corporation

Florida Housing
Finance Corporation

we make housing affordable™

Survey to Locate Workshops

Training Location Survey https://www.surveymonkey.com/r/TTLZ866

- Use the numbered regions to select locations
- Workshops will start in December or January
- Dates and locations will soon be posted to www.flhousing.org
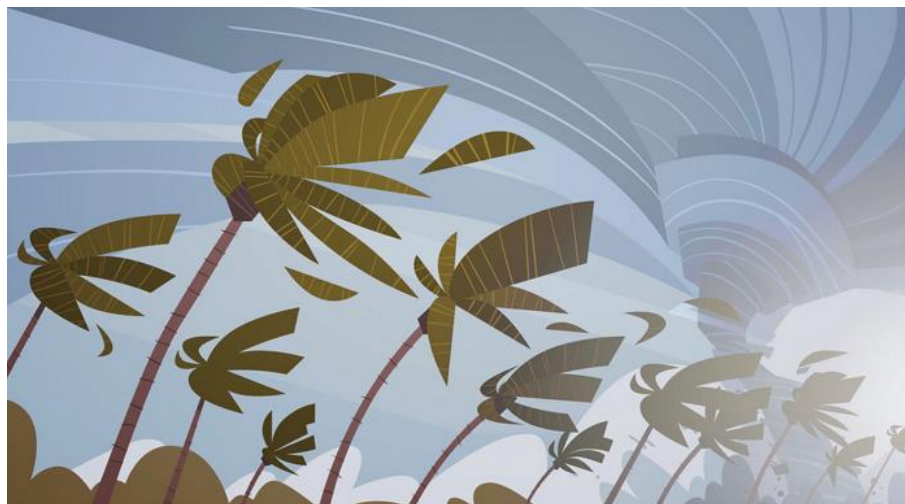
Implementing a Successful AHAC

Upcoming Webinar on August 5 at 2:00 pm

Registration: https://attendee.gotowebinar.com/register/1419952613212888847

- For SHIP staff, planning staff, AHAC members, and elected officials
- What is required of the AHAC

- How to run an effective meeting
- How to best use your AHAC as a catalyst for affordable housing policy

Upcoming Webinar

Disaster Preparation and Recovery with SHIP

July 29, 2021 from 2:00 – 3:30 pm

https://attendee.gotowebinar.com/register/4144872280330107663

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Race, Risk and Resilience: Disaster Preparedness in Vulnerable Communities

July 23, 2021 1:30 pm

Commons for Justice Project funded by the Mellon Foundation: vulnerable populations take disproportionate losses. Research and community outreach

https://attendee.gotowebinar.com/register/152029514003177140 3

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Tracking & Reporting Timing

June 30: Encumbrance & Expenditure Deadline

- FY 18/19 (close-out) all funds must be **expended**

- FY 19/20 funds must be **expended or encumbered**

- FY 20/21 funds may be **expended, encumbered or unencumbered**

- Encumber for real, eligible applicants

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HOT OFF THE PRESS!

SHIP 2021-2022   Payment #1A   7/19/2021   Total disbursement: $ 49,648,298

Local Government	County Share/ City Share	Local Government	County Share/ City Share	Local Government	County Share/ City Share
ALACHUA	337,840	FRANKLIN	350,000	ORANGE	1,806,222
Gainesville	334,345	GADSDEN	350,000	Orlando	483,613
BAKER	350,000	GILCHRIST	350,000	OSCEOLA	564,080
BAY	425,533	GLADES	350,000	Kissimmee	163,752

Projected SHIP 2021-2022 $ 146,700,000   *SHIP allocation based on SB 2500*

Local Government	County Total	County Share/ City Share		Local Government	C...
ALACHUA	1,814,478	911,957		FRANKLIN	

First 21/22 payment is earlier than expected

It's also a larger amount (this does not change your projected allocation)

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No extension for submitting Annual Reports
Due Wednesday, September 15th, 2021

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SHIP Annual Reports must reconcile with the General Ledger

Sum of Unencumbered plus Unspent Encumbered money on Spreadsheet

COMPARED WITH

Current balance of the SHIP Local Housing Trust Fund

The Florida's Single Audit Act

- A single audit is required of local governments with program funds totaling more than $750,000.

- Auditors review a percentage of all local funds, usually including SHIP

Quotes from State Projects Compliance Supplement Part 3, Section H. Reporting

- "Audit Objectives: Determine whether required reports include all activity in the reporting period"

- Suggested Audit Procedure #3: "Select a sample of reports and test specified line items for accuracy and completeness."

TO DO: Local Governments with less than $750,000 of State Funds

- If less than $750,000 cumulative from all sources of state financial assistance, FSAA is not required

- "Recipient should provide certification to the FHFC SHIP Financial Manager that a single audit was not required… The certification should be in electronic format (email, letter, memo, etc.)… The name and title of the certifier, date submitted, and name of the recipient entity should be included"
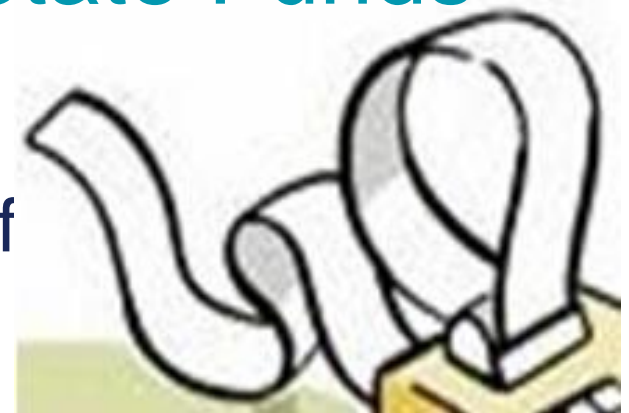
- Source: http://apps.floridahousing.org/StandAlone/FHFC_ECM/ContentPage.aspx?PAGE=0132

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SHIPDATA spreadsheet

- Add data for Close Out allocation (18/19), as well as interim year 1 and 2 (19/20 and 20/21)
- Include activity through June 30, 2021

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Applicant Level Data TAB

- Primary tab: Enter expenditure/encumbrance data and related assistance details

- One row per household assisted

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Applicant Information

	Applicant Information						
First Name	Last Name	Street Address	City	Zip	City/ Unincorporated	Structure Type	

Applicant Level Data | Rental Developments | ⊕

City/Unincorporated: You cannot tell solely by the address. Some unincorporated areas list the city in the address

Structure Type: Single Family SF Home, townhome, condo, mobile home, apartment, other

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Demographic Information

Demographic Information						
Income Category	Age HoH	Family Size	Race HoH	Special Needs	Non-Special Needs Demographic	Essential Service Personnel

- Income Category includes ELI and 121–140% AMI

- Non-Special Needs Demographic: Homeless, Farmworker, Elderly

- ESP: Nurse/Healthcare, First Responder, Educator, Building Trades, Hospitality, Retail Sales, Active Military, Veteran, Government employee, Service Industry

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Funding Information

Funding Information							
Local Strategy Name	**Strategy Code**	**Meets 75% Set-aside**	**SHIP Funding Amount**	**Funding Status**	**Funding Type**	**Funding Year**	**Unit Counted In Another Year**

- 75% Set-aside: new construction or rehabilitation
- Funding Amount: No multiple fields for draws
- Status: Expended, Encumbered
- Type: Grant, Deferred forgivable, Deferred payable, Monthly payments
- Unit Counted In Another Year: rarely used column

SHIPDATA "Unit Counted" Column

				Funding Information			
Local Strategy Name	**Strategy Code**	**Meets 75% Set-aside**	**SHIP Funding Amount**	**Funding Status**	**Funding Type**	**Funding Year**	**Unit Counted In Another Year**

- Unit Counted In Another Year: rarely used
  - Similar: unit assisted by 2 strategies on same report
- Report this for the smaller amount provided.
- Example: Ms. Smith's replacement home was paid by 17/18 ($60,000) and 18/19 ($30,000). Click 'Unit Counted' on 18/19 amount to indicate 17/18 was involved.

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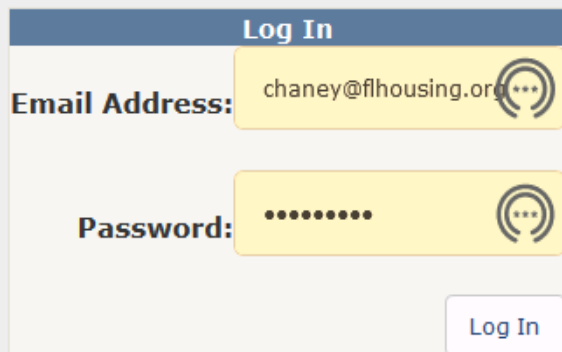
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Rental Development TAB

	A	B	C	D	E	F	G	H	I	J	K	L
1							Rental Developments Asssited with SHIP Funds					
2												
3	Development Name	Developer/Owner	Street Address	City	Zip	city/unincorp.	Strategy Name	Strategy Code	Total Units	# of SHIP Assisted Units	COO/Place in Service Date	Funding Amount
4												
5												

Applicant Level Data | **Rental Developments**

- The annual report pulls expenses from 'Applicant Level Data' so include per unit expense
- Total expense divided by # of units = Per Unit Expense

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One New Spreadsheet Every Year

- Track 3 allocations on data upload spreadsheet

- In October after completing Annual Report

  ➢ Start new spreadsheet using updated version

  ➢ Copy 19/20 and 20/21 projects (name, address)

  ➢ Don't paste over any formulas or pull-down menus (e.g. Structure Type, Income Category)

  ➢ Add additional 19/20, 20/21 and 21/22 data

Access Report Website Today

Log In

Email Address: chaney@flhousing.org

Password: ••••••••••

Log In

Don't have an account? *Click here to register*

Forgot your password? Click here for login help

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http://www.FloridaHousing.org/SHIPAR

- First, staff person who has admin rights should try to access.

- Further assistance with "Access Denied":

    robert.dearduff@floridahousing.org

- Do not use "Click here to register"

- First Task: Update SHIP Contact and Program information

Update Contact Information

Update Entire Page: Program Information, How to Apply, When are applications accepted, Lender and Contractor participation, SHIP Website

Account Maintenance	LG Selection	Annual Reporting	SHIP Contact Info

SHIP Contact Information

Use this page to update the agency's contact information.

Report Contact Information

This is the name of the individual whom Florida Housing may contact regarding Annual Report information/preparation.

Contact Name: Stephen Weeks   [Save Changes]
Email Address: sweeks@alachuacounty.us
Telephone Number: (352)337-6285

SHIP Contacts

This information will be published on the Florida Housing public website for local government contacts. Note: fields highlighted are pending changes that have not yet been approved by FHFC staff.

Contact #1
Prefix: Mr. ⌄
Contact Name: Stephen Weeks   [Save Change]
Title: Housing Program Manager

ION

SHIP Annual Report Change in HB 1339

From the 2020 Florida Legislative session: HB 1339 requires that the annual report submitted to FHFC include "**the number of affordable housing applications submitted, the number approved, and the number denied.**"

Starting with 20/21 Fiscal Year, SHIP Annual Report must include:

- The number of affordable housing applications submitted,
- The number approved, and
- Number denied.

Reasons for Tracking Applications

- It shows the need if many applications are received while fewer are approved or denied
- Shows what portion of processed applications are approved and are denied
- Discover some difference between approved and denied applications

"Show the Need"

July 2020 SURVEY Results

SHIP will now require that the report include "the number of affordable housing applications submitted, the number approved, and the number denied." After advertising a notice of funding availability, do you later close the SHIP application period?

Answered: 42   Skipped: 0
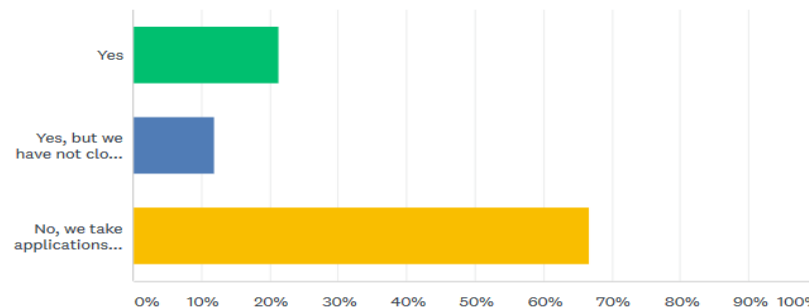
ANSWER CHOICES	RESPONSES	
Yes	21.43%	9
Yes, but we have not closed the application period in the last few years	11.90%	5
No, we take applications on an ongoing basis	66.67%	28
TOTAL		42

Local governments that close application portal during funding shortfalls may need to reconsider their system to "Show the Need"

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When is an Application Submitted?

Many SHIP communities have waiting lists:

- ❑ Some have households complete applications when added to waiting list
- ❑ Others collect a pre-screening form instead. Only when the household is next in line is an application completed

- Best Practice: collect application when household is first added to the waiting list
- Reason: All on the waiting list should be counted to document the need for housing assistance

More about Tracking SHIP Applications

Changes to the SHIP Annual Report

sponsored by
Florida Housing Finance Corporation Catalyst Program

Presenters: Michael Chaney   chaney@flhousing.org

Blaise Denton   denton@flhousing.org

- March 2021 Webinar
- Recording: https://vimeo.com/528035751

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Data Input

- Report topics have not changed, just formatted differently
- Rent Limits Per Unit automatically added

Data Input	Form 1	Form 2	Form 3

⊞ **Additional Use of Funds**

⊞ **Average Area Purchase Price**

⊞ **Rent Limits Per Unit**

⊞ **Recap of Funding Sources for Units Produced (Leveraging)**

⊞ **Life-to-Date Homeownership Foreclosure and Default**

⊞ **Incentive Strategies**

⊞ **Administration by Entity**

⊞ **Program Income**

⊞ **Explanation of Recaptured Funds**

⊞ **Description of Support Services:**

⊞ **Other Accomplishments**

⊞ **Availability for Public Inspection and Comments**

⊞ **Efforts to Reduce Homelessness**

⊞ **Interim Year Data**

⊞ **SHIP A/R Data Excel Form Upload**

"Admin by Entity"

- List the local government with the amount of admin money it expends.

- List sub recipients and sponsors and indicate if they receive any of the 10 percent administrative budget money.

⊞ **Additional Use of Funds**

⊞ **Average Area Purchase Price**

⊞ **Rent Limits Per Unit**

⊞ **Recap of Funding Sources for Units**

⊞ **Life-to-Date Homeownership Foreclo**

⊞ **Incentive Strategies**

⊞ **Administration by Entity**

⊞ **Program Income**

⊞ **Explanation of Recaptured Funds**

⊞ **Description of Support Services:**

⊞ **Other Accomplishments**

⊞ **Availability for Public Inspection and**

⊞ **Efforts to Reduce Homelessness**

⊞ **Interim Year Data**

⊞ **SHIP A/R Data Excel Form Upload**

Interim Year Information

- Input 19/20 Data

Interim Year Data

Interim-1 Year Data Values	
Total Administration Funds Expended	
Total Administration Funds Encumbered	
Homeownership Counseling	

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Foreclosure and Default

All fields here are for Life-to-Date Data

⊟ **Life-to-Date Homeownership Foreclosure and Default**

Total SHIP PA Loans: 307

Foreclosures by income category:

VLI: 1
Low: 3
Mod: 0
Total: 4

Defaults by income category:

VLI: 0
Low: 0
Mod: 0
Total: 0

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Foreclosure and Default

Life-to-Date Homeownership Foreclosure and Default

Total SHIP PA Loans: 307

Foreclosures by income category:

VLI:	1
Low:	3
Mod:	0
Total: 4	

Defaults by income category:

VLI:	0
Low:	0
Mod:	0
Total: 0	

From the Instructions:

Some communities have not in the past properly tracked program information to be able to answer these life to date questions. Since you are not able to compile information on past foreclosures and defaults, you will have to report the number of foreclosures and defaults for the current close out report as the life to date figures and then put measures in place to ensure that the information will be collected moving forward.

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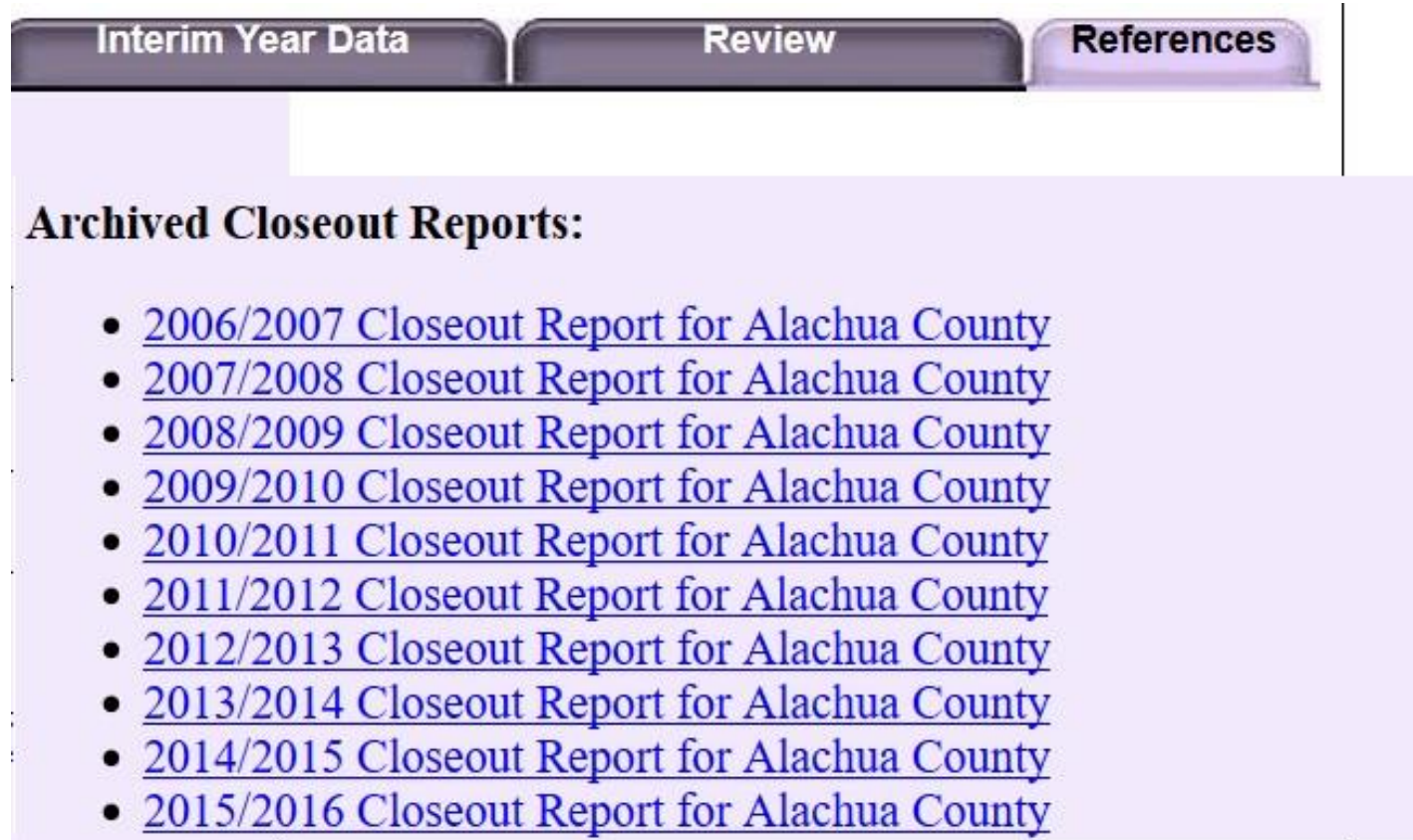
"Total SHIP PA Loans"

- PA = Purchase Assistance loans
- If you do not know the total number of PA Loans since the beginning of SHIP, estimate
- One community's estimate:
  - SHIP has been around for 24 years
  - The City has assisted an average of 3 households each year.
  - About half receive purchase assistance
  - 24 x 1.5 purchase assistance households assisted per year = 36 PA Loans

⊟ Life-to-Date Homeownership Foreclosure and Default

Total SHIP PA Loans: 3?7

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Estimating "Total SHIP PA Loans"

The References Tab has 12 years of reports

Interim Year Data	Review	References

Archived Closeout Reports:

- 2006/2007 Closeout Report for Alachua County
- 2007/2008 Closeout Report for Alachua County
- 2008/2009 Closeout Report for Alachua County
- 2009/2010 Closeout Report for Alachua County
- 2010/2011 Closeout Report for Alachua County
- 2011/2012 Closeout Report for Alachua County
- 2012/2013 Closeout Report for Alachua County
- 2013/2014 Closeout Report for Alachua County
- 2014/2015 Closeout Report for Alachua County
- 2015/2016 Closeout Report for Alachua County

2020 Foreclosure Question

Are the foreclosure / default questions referring to activity in the last 12 months? During that period, the federal government wouldn't allow foreclosures due to COVID

- Answer: Provide info for most recently completed state fiscal year: 20/21. Report on any SHIP recipients who have defaulted on their home's first mortgage or have lost their house to foreclosure by the first mortgage provider

- It is likely that no homeowners lost their homes to foreclosure from July 1, 2020 to June 30, 2021
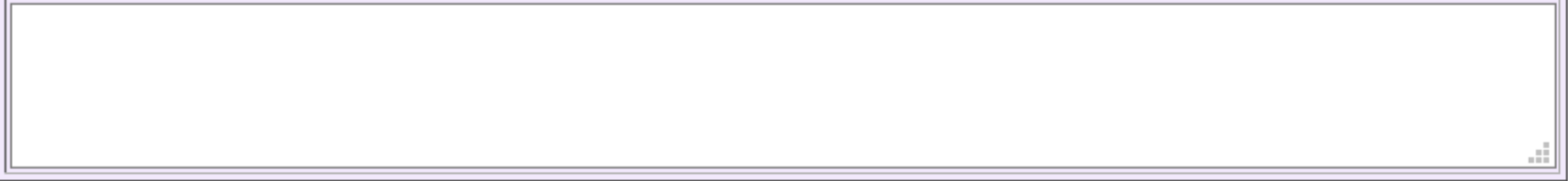
Get Public Input

Chapter 420.9075 subsection (11)

"The report shall be made available… for public inspection and comment prior to certifying the report and transmitting it to the corporation….

Members of the public may submit written comments on the report…

The county or eligible municipality shall attach a copy of all such written comments and its responses to the annual report submitted to the corporation."

⊟ **Availability for Public Inspection and Comments**

Availability for Public Inspection and Comments:

Validation Errors

Do not review this until SHIPDATA is uploaded and "Data Input" is filled out

Report: [2017-2018 ∨] *(Unsubmitted)*   Sa

| Data Input | Form 1 | Form 2 | Form 3 | Form 4 | Form 5 | Interim Year Data | Review |

Review Status And Submit

Click here for a printer-friendly (PDF) copy of this annual report

The current status of this report is: **Unsubmitted**

The following errors have been detected:

In the "Uploaded Spreadsheet" section:

- There is/are 2 record(s) in the uploaded data that has no SHIP Funding Amount listed.

In the "Life-to-Date Homeownership Foreclosure and Default" section:

- You must enter a number, (even if "0"), in the "Total SHIP Purchase Assistance Loans" field.

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Demonstration of the Annual Report

Certification Form

- Part 1: "Annual Report information submitted electronically to Florida Housing Finance Corporation is true and accurate"

- Other Parts: Regulatory Reform Certification
  - Report data for Fiscal Year ending this June 30.
  - Estimate housing cost increases

- Signed by Chief Elected Official or Designee

Research for the Certification Form

From Annual Report Certification:

There is an ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.

3) The cumulative cost per **newly constructed housing unit** from these actions is estimated to $_____.

4) The cumulative cost per **rehabilitated housing unit** from these actions is estimated to be $_____.

_____   Date_____

Chief Elected Official or Designee

QUESTIONS and Evaluation

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