

# Tracking SHIP Activity Throughout the Year



*Sponsored by the Florida Housing Finance  
Corporation's Affordable Housing Catalyst Program*

THE FLORIDA HOUSING COALITION



# Presenter

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# Our Thanks to the Florida Housing Catalyst Program



**AFFORDABLE HOUSING CATALYST PROGRAM**

**Sponsored by the Florida Housing  
Finance Corporation**



we make housing affordable™

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# What will be covered

- SHIP Tracking and Reporting Overview
- Current focus: Create a SHIP Data Spreadsheet
- Other priority tasks

# Tracking and Reporting

18/19

| | |

July 1, 2019

June 30, 2022

19/20

| | |

20/21

| | |

21/22

| | |

22/23

| | |

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# Key Reporting Principles

- 3 years to spend SHIP, so you often have money from multiple FY allocations.
- Generally, “First received, First expended”
- Most attention is on close out allocation
- Strive to pay recipient’s total assistance from only one SHIP allocation

# Tracking & Reporting Timing

**June 30:** Encumbrance & Expenditure Deadline.  
Report activity through June

- FY 19/20 (close-out) all funds must be **expended**
- FY 20/21 funds must be **expended or encumbered**
- FY 21/22 funds may be **expended, encumbered or unencumbered**
- Encumber for real, eligible applicants

# Data to collect for SHIP Annual Report

- Expenses
- Encumbrances,
- Set-aside compliant expenses,
- Demographic information,
- Dates (for tracking Deadlines),
- Special Needs



# SHIPDATA Spreadsheet

	A	B	C	D	E	F	G	H
1								
2	Local Government:					Closeout Year:		
3								
4	Applicant Information							
5	First Name	Last Name	Street Address	City	Zip	City/ Unincorporated	Structure Type	Income Category
6								
7								

- Add data for Close Out allocation (19/20), as well as interim year 1 and 2 (20/21 and 21/22)
- Include activity through June 30, 2022

# SHIPDATA Spreadsheet is a Handout

It is also available on the SHIP Annual Report website

Form 3

Form 4

Form 5

Interim Year Data

Review

References

**Related Links and Files**

Annual Report Files and Links

Document/Website	Download Link
SHIP Webpage at Florida Housing Finance Corporation:	<a href="#">Florida Housing SHIP Page</a>
<b>Certification Document</b> <a href="#">Click here for guidance on the certification</a>	<a href="#">Certification Document</a>
<b>SHIP AR Data Upload Excel workbook</b> (version 16-17.1 for use in 2016/2017 Closeout report) Last updated on 7/19/2019	<a href="#">SHIPDataUploadTemplate_V-01_2019-07-19.xlsx</a>
<b>SHIP AR Data Upload Excel workbook</b> (Version 17-18.2 for use in 2017/2018 Closeout report) Last updated on 6/11/2020	<a href="#">SHIPARdataupload17-18.2.xlsx</a>
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Archived Closeout Reports:

Select a closeout year to download

Download Selected Report

# SHIPDATA Spreadsheet Demonstration

AutoSave ☐ Off SHIPARdataupload - Excel

File Home Insert Draw Page Layout Formulas Data Review View Help ACROBAT Search

Paste Calibri 11 B I U Wrap Text Merge & Center \$ % , .00 .00

Clipboard Font Alignment Number Styles

O10 X ✓ fx

	A	B	C	D	E	F	G	H
1								
2	Local Government:					Closeout Year:		
3								
4	Applicant Information							
5	First Name	Last Name	Street Address	City	Zip	City/ Unincorporated	Structure Type	Income Category
6								
7								

# Tracking & Reporting Timing

## June – September 15, 2022:

- Create and upload SHIPDATA spreadsheet with 19/20, 20/21 and 21/22 data
- Certification form signed by Chief Elected Official or Designee

**October 2022:** Create a new SHIPDATA spreadsheet for 20/21 Close Out. Start adding 22/23 activity

# Tracking is a Two-Step Process

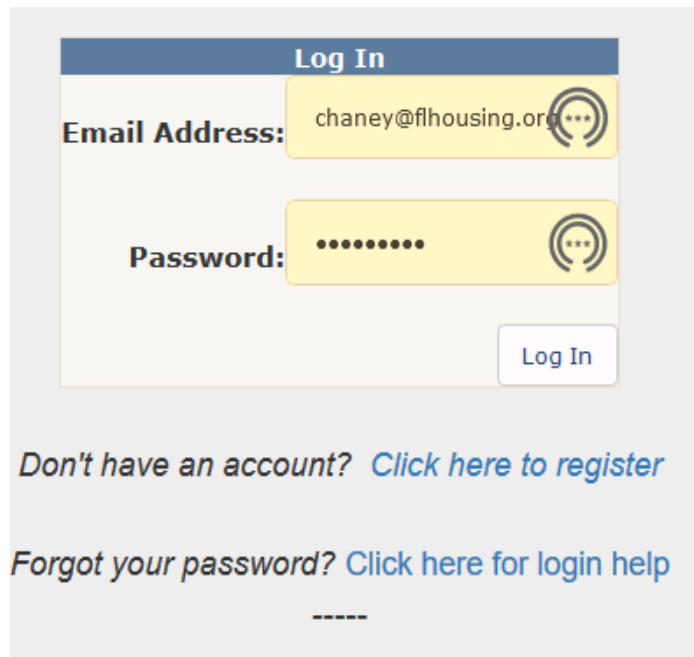
- First enter the amount *encumbered* for each household.
- Later on in the process, enter *expenditure* information
- Sometimes there is more than one draw
- Update Tracking daily

ANY  
QUESTIONS  
?

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# Access Report Website Today



The screenshot shows a login form titled "Log In" with a blue header. It contains two input fields: "Email Address:" with the text "chaney@flhousing.org" and a password icon, and "Password:" with masked dots and a password icon. A "Log In" button is located below the password field. Below the form, there are two links: "Don't have an account? Click here to register" and "Forgot your password? Click here for login help". A dashed line "-----" is at the bottom of the form area.

<http://www.FloridaHousing.org/SHIPAR>

- First, staff person who has admin rights should try to access.
- Further assistance with “Access Denied”:

[Cameka.Gardner@floridahousing.org](mailto:Cameka.Gardner@floridahousing.org)

- Do not use “Click here to register”
- First Task: Update SHIP Contact and Program information

# Resources on the 'References' Tab

- Annual Report Certification
- Tracking spreadsheets
- Past Annual Reports

Form 3 Form 4 Form 5 Interim Year Data Review **References**

Document/Website	Download Link
SHIP Webpage at Florida Housing Finance Corporation:	<a href="#">Florida Housing SHIP Page</a>
<b>Certification Document</b> <a href="#">Click here for guidance on the certification</a>	<a href="#">Certification Document</a>
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Archived Closeout Reports:

Select a closeout year to download



# General Report Guidance

- Do not request an extension on or after September 15. Instead, notify FHFC 3 months before June 30
- Use the “comments” page to note any unusual situations such as awards over the maximum
- Avoid reporting assistance that exceeds the maximum award in the applicable LHAP

Report: 2013-2014 Interim-2 (Unsubmitted)

Form 1

Form 2

Form 3

Form 4

Form 5

Review & Submit

## Review Status And Submit

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

[Click here for a printer-friendly \(PDF\) copy of this annual report](#)

Additional Comments to FHFC:

Submit This Report to FHFC

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# Guidance on 20/21 SHIP Revenue



There was no 20/21 Allocation, but other sources of 20/21 revenue include:

- Bank interest
- Monthly SHIP Loan Repayment
- SHIP Lien Triggers Repayment
- Reimbursements from CRF are 20/21 Program Income
- Recaptured funds

# 20/21 Scenarios

- **Scenario 1:** A community with only a small amount of program income- **Carry it forward to the next allocation**
- **Scenario 2:** A community with enough program income revenue to assist only one household- **Set-asides still apply, so assist a VLI household**
- **Scenario 3:** A community receives over \$100,000 of program income- **Staff has 3 years to fully expend this**

# Does 20/21 SHIP Revenue require an Advertisement?

DEPENDS ON:

**Amount of Revenue:** some have lots of 20/21 program income or recaptured funds

**Waiting List:** do not advertise strategies for which you already have a significant waiting list

Only advertise in a newspaper of general circulation if you have more money than you have applicants on your waiting list

# **Timeline: What To Do NOW**

## **NOW:**

Reconcile with the General Ledger  
Expend & Encumber  
Achieve Set-Aside Compliance  
Research 'Ongoing Review'

# What To Do NOW

## Reconcile with the General Ledger Work with Finance Department

- Establish a process for you and Finance Department to periodically reconcile your independent tracking of SHIP expenditures
- Ask Finance Department to place applicant's name or client number on expense record.
- Related Common Problem: Discrepancies between file docs and tracking spreadsheet

# Navigating through Two Different Fiscal Years

- Local Fiscal Year: October-September  
State Fiscal Year: July-June
- Be specific about dates when communicating with Finance Department
  - Example “What was the interest on the local housing trust fund from July 1, 2018, to June 30, 2019?”

# SHIP Annual Reports must reconcile with the General Ledger

Sum of Unencumbered plus  
Unspent Encumbered money  
on Tracking Spreadsheet

COMPARED WITH

Current balance of the SHIP  
Local Housing Trust Fund





# Reasons for Being “Out of Balance”

- Tracking expenses are not fully updated/accurate
- Track spreadsheet missing some recipients
- Finance accidentally charged HOME instead of SHIP

## NO MATTER THE REASON...

- In-depth assistance available to update SHIP Tracking Spreadsheets



# What To Do NOW

## Expend

- Line up several projects to expend final 19/20 funds and beyond.

## Encumber

- Commit 20/21 and 21/22
- Also, 22/23 allocation is coming soon

# The difference between Encumbered and Expended

## “Encumbered”

Deposits made to the local housing trust fund have been committed by contract, purchase order, or letter of commitment.

## “Expended” or “Spent”

1. Activities are complete. Certificate of Occupancy or Completion
2. The unit is occupied by an Eligible Household
3. SHIP Funds have paid for the activity

# What if you miss the deadline?

If not Expended/Encumbered by June 30:

- Provide updated annual reports showing deadline non-compliance
- Email [Robert.Dearduff@floridahousing.org](mailto:Robert.Dearduff@floridahousing.org) informing him of noncompliance
- State your timeline for fully expending/encumbering. How much by September 15<sup>th</sup>?
- Request to extend 19/20 Expenditure Deadline was due March 30

# What To Do NOW

## Meet your Set-Asides

### Homeownership Set-aside

#### 65% of Distribution + Recaptured Funds

- Housing Counseling expenditures do not count towards the Homeownership Set-Aside

### Construction/Rehab Set-aside

#### 75% of Distribution + Recaptured Funds

# The Income Set-Aside

A) At least 30% of all Revenue for Very Low

B) At least 60% for VLI and Low combined

# Special Needs Set-Aside

20% of Allocation for household meeting  
Statutory definition of Special Needs

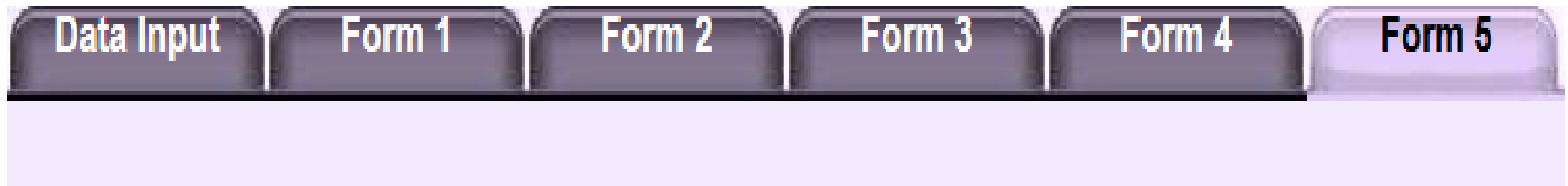
# Manufactured Housing tracking



- If you assist manufactured housing, track to ensure that 20% is not exceeded
- Only assist manufactured homes constructed after July 1994

# Track Special Needs Compliance

Report: 2019-2020 ▾ *(Unsubmitted)*



- Report funds Expended & Encumbered by Special Needs Category
- **Common Misunderstandings about tracking Special Needs**



# What To Do NOW

## Research Ongoing Review

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

# Track Program Income

- Bank Interest
- Sale of Property
- Repayment of Loans
- Refinance
- Foreclosure



# What To Do NOW

## 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.

## ☐ Number of Affordable Housing Applications

### Number of Affordable Housing Applications

Submitted	
Approved	
Denied	

- The number of submitted applications will NOT equal the SUM of Approved PLUS Denied.
- Applications that were received are often first placed on a waiting list for awhile



For more about Reporting Applications, review Webinar “Changes to the SHIP Annual Report”

March 2021 Recording:

<https://vimeo.com/528035751>

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ANY  
QUESTIONS  
?

**Please Complete  
Evaluation**

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