

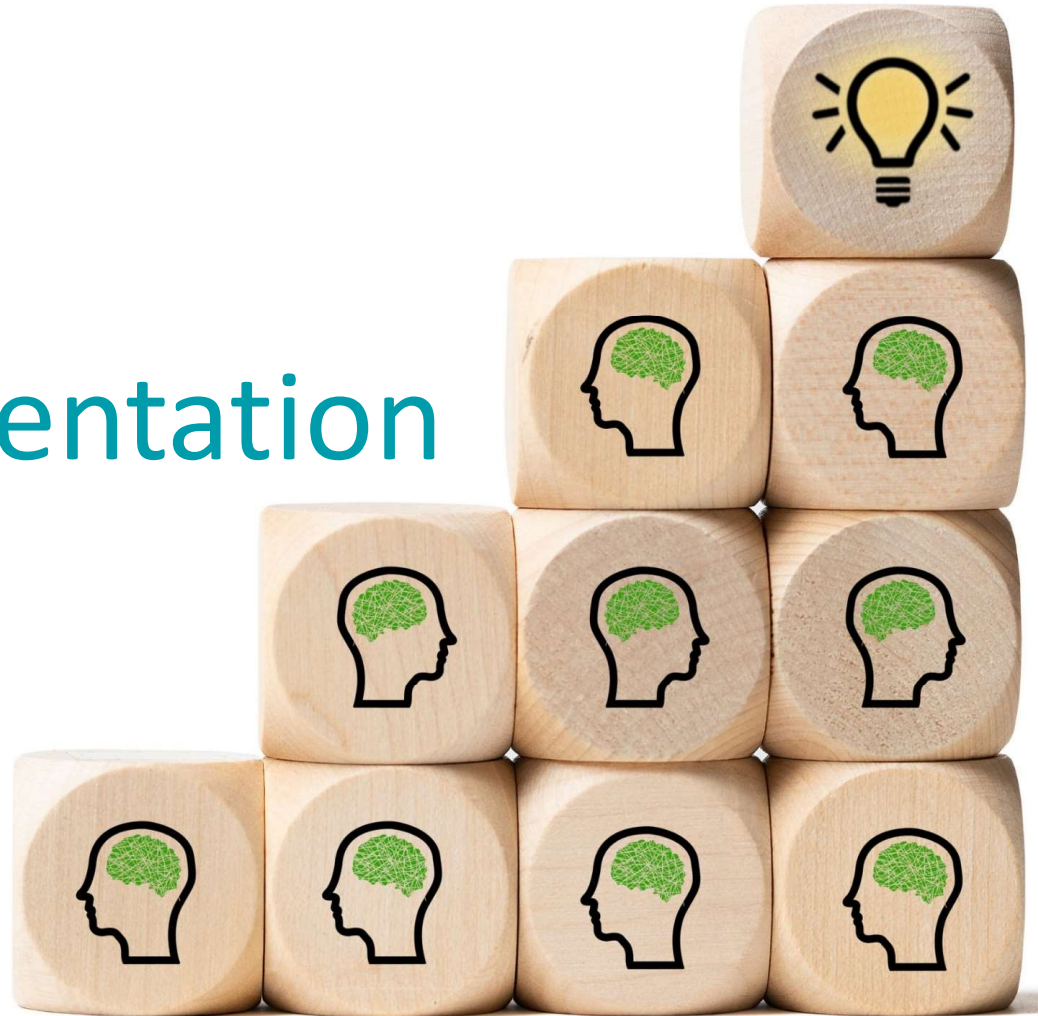


# New SHIP Staff Orientation



Sponsored by  
Florida Housing Finance Corporation's  
Catalyst Program

Presented by: Tamara West  
[west@flhousing.org](mailto:west@flhousing.org)  
Michael Chaney  
[chaney@flhousing.org](mailto:chaney@flhousing.org)



# 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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# Catalyst Training Schedule



A banner for SHIP Catalyst Training. On the left, a group of diverse professionals are smiling and working at a table. On the right, a teal background contains the text 'Fine Tune Your SHIP Program' and 'REGISTER NOW FOR CATALYST TRAINING'. The SHIP logo is on the left side of the banner.

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

SHIP  
housing a stronger Florida

Register Now for SHIP Catalyst Training!

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

**Hotline: 1-800-677-4548**  
[www.flhousing.org](http://www.flhousing.org)

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## Webinar Logistics

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- Participants are muted
- Enter your questions in the box in your webinar panel
- Forgot to ask a question or want to ask privately?

Email [west@flhousing.org](mailto:west@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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# Training Overview

- A Year in the Life of a SHIP Administrator
- Local Housing Assistance Plan
- SHIP Tracking and Reporting
- Meeting Income Set-Asides for Very Low Income and Special Needs Housing
- Income Compliance and Eligibility Determination

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# A Year in the Life of a SHIP Administrator

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## Deadlines & Responsibilities



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More Resources at:  
[www.floridahousing.org](http://www.floridahousing.org)

[HOME](#) > [HOUSING PARTNERS](#)

- + ABOUT US
- + BUSINESS & LEGAL
- + CALENDARS & NOTICES
- + DEVELOPERS
- + DISASTER RELIEF
- + EMPLOYMENT
- + FOR INVESTORS
- + FORECLOSURE PREVENTION
- + HOMEBUYERS & RENTERS
- HOUSING PARTNERS
  - Affordable Housing Study Commission
  - Elected Officials
  - + Lenders
  - + Local Governments (SHIP)

### Housing Partn

Florida Housing c  
mission of provid  
affordable housin  
maintaining part  
state and federal  
housing develop  
organizations an  
the common goa  
partnerships, fan  
the elderly, farm  
income Floridians

## Overview of Resources

- SHIP Statute and Rule
- Income Limits Chart
- Code of Fed Regulation: 24 CFR Part 5
- HUD Handbook 4350.3: Chapters 3 and 5
- LHAP and Tracking
- List of pre-qualified contractors.

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# Resources from Florida Housing Coalition

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

- Training Calendar and registration
- Past Webinar recordings
- Publications like quarterly journal
- Resources: Housing Data, Development, etc.



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Trainings ▾

Advocacy

Publications

Conference



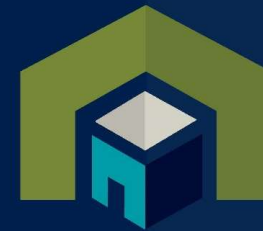
Looking for Trainings?

Visit Our Calendar of Trainings

# Resources from Florida Housing Coalition



[https://flhousing1.org/  
SHIP\\_Admin\\_Guide](https://flhousing1.org/SHIP_Admin_Guide)



GUIDEBOOK FOR  
SHIP Administrators

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# Your SHIP Mates

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- Florida Housing Finance Corporation
  - ❖ Rob Dearduff, State SHIP Administrator
  - ❖ FHFC Compliance Staff = SHIP Monitors
  - ❖ FL Housing Coalition = TA Contractor
- SHIP distributed to 67 counties and 52 CDBG entitlement cities
- Local Partners: Contractors, Sponsors and Sub Recipients



# Steps in SHIP Assistance Process

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Application

Income Qualification

Certification and Award

Record SHIP Mortgage

Provide SHIP Assistance

File Close Out



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# SHIP Activities – Spring and Summer

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- May 2, 2023 - 30 SHIP Jurisdictions update Local Housing Assistance Plans (LHAPs)
- Later in 2023 - Another 60 SHIP offices start their LHAP (and AHAC) updates to meet May 2023 deadline
- June 30, 2023 - Statutory Requirement: Expenditure deadline 19/20 funds, Encumbrance deadline 20/21 funds
- Around July 2023 - Statutory Requirement: Advertise available SHIP Funds 30 days before taking applications.



## Notice of Funding Availability

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- Advertise in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods
- At least 30 days before beginning application period.
- If funding unavailable due to a waiting list, no NOFA required.

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# According to SHIP Rule 67-37.005 (6), Advertisement Must Include

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- Projected Amount of the Distribution
- Beginning and end date of application period
- Local contact person. Where to apply

## In addition, consider adding Details per Strategy:

- Estimated amount per strategy
- Income categories assisted
- Selection criteria
- Maximum housing value

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# SHIP Annual Report Season

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- August 1, 2023 - Begin annual report
- September 1, 2023 - Annual Report Public review. Certification signed by chief elected official
- September 15, 2023 - 20/21 Close Out Annual Report, including info on 21/22 Interim Year

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# More SHIP Activities

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- December 31, 2023 - AHAC Report Deadline
- March 29, 2024 - 90 days after AHAC report, updated LHAP approved by Commission
- March 2024 (or any time) - Semi-annual mtg with finance dept: confirm SHIP tracking spreadsheet reconciles with general ledger.
- April 2024 (or any time) - Annual monitoring visit for SHIP sub recipients.
- May 2024 (or any time) - Annual review of SHIP rental development (construction or repair).


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# Get Ready for the SHIP Monitor

## Review Handout "FHFC Monitoring Checklists and Questionnaire"



 227 North Bronough Street, Suite 5000 • Tallahassee, Florida 32301 850.488.4197 • Fax: 850.488.9809 • www.floridahousing.org		SHIP Compliance Monitoring Program Local Government SHIP Administration Review Checklist 2018		
Local Government:		SHIP Fiscal Year:		
<b>Rental Developments</b>		Yes	No	N/A
1a.	Are assisted rental developments monitored per program requirements?			
1b.	Are tenant income and affordability requirements being met?			
<b>Internal Tracking System</b>		Yes	No	N/A
2a.	Is an internal tracking system utilized to track expenditures and program income?			
<b>Program Income</b>		Yes	No	N/A
3a.	Is a system in place to determine when Program Income is received?			
<b>Administrative Expenditures</b>		Yes	No	N/A
4a.	Are Admin Expenditures compliant with 67-37.007(5)?			
<b>Notice of Funding Availability (NOFA)</b>		Yes	No	N/A
5a.	Were examples of advertising provided?			
5b.	Advertised at least 30 days prior to the beginning of the application period?			
5c.	Identified the amount of funds projected to be received from the State for the fiscal year?			
5d.	Listed the beginning and ending dates of the application period?			
5e.	Provided the name of the local plan contact person and location where applicants may apply?			
<b>Notice of the Availability of the Annual Report (AR) for Public Inspection</b>		Yes	No	N/A
6a.	Did the LG provide notice of the availability of the proposed AR for public review and comment?			
6b.	Were examples of the notice provided?			
6c.	Does the notice state the public place where a copy of the AR may be obtained?			
6d.	Does each public comment identify the author by name, address, and interest affected?			
<b>Notice of LG Affordable Housing Advisory Committee to Approve AHAC Report Recommendations</b>		Yes	No	N/A
7a.	Did the LG provide notice of the time, date, and place of public meetings of the Committee?			
7b.	Was the advertising for the public hearing to approve the AHAC report provided?			
7c.	Does the notice contain a summary of the evaluation and recommendations to be considered?			
7d.	Does the notice state where a copy of the evaluation/recommendations may be obtained?			
7e.	Was copy of the final report, evaluation, and recommendations submitted to the Corporation?			
<b>Sub-Recipients</b>		Yes	No	N/A
8a.	Does the AR include information about the Sub- Recipients, including Admin Expenses?			
8b.	Is the LG monitoring the work of the Sub-Recipient to ensure compliance on SHIP activities?			
8c.	If a contract/agreement exists, does it detail the policies and procedures to be followed?			
8d.	If a contract/agreement exists, does it contain the standard Florida Single Audit Act language?			

# Avoid Common Administrative Mistakes

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## Administrative Procedures

- Exceeding maximum award
- Exceeding maximum income limits
- Lack of clear policies and procedures

## Income Calculations

- Exceeding 120-day clock
- Inaccurate or Incomplete Verifications
- Missing or incomplete Income Certification

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# File Tips

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- Keep a Log of Action
- Update a File Checklist
- Date stamp all verifications
- All documents: signed, dated

## Review Old Files

- Missing info: do additional research
- Notes on top of file

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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: Income, assets, RIC, Award letter,

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

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# File Checklist

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

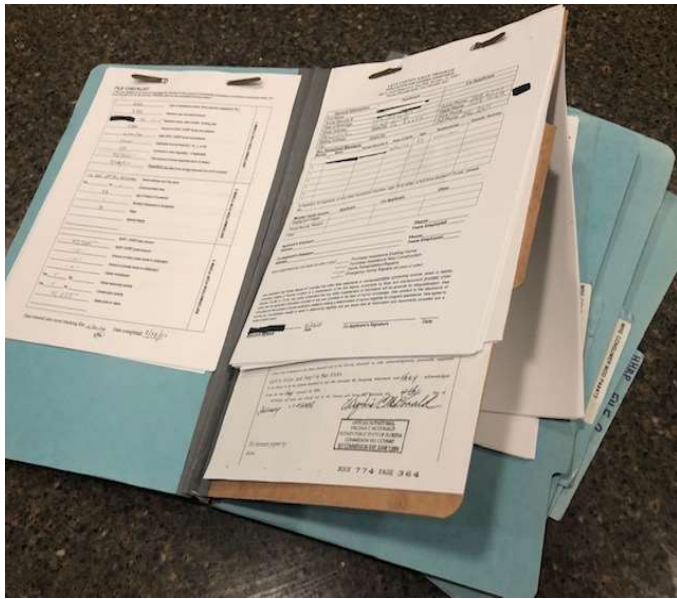


Stamp verification documents received

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# More Application Documents



- File Notes
- Proof of ownership and homestead (for rehab)
- Property eligibility (type and value limits)
- Income group, special needs documented
- Resident income certification signed by all adult household member 18 years of age or older and SHIP administrator

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# SHIP Record Retention Policy

- Keep SHIP files for 5 years after loan has been released or satisfied

*AND*

After audits released for the SHIP  
distribution that funded assistance

*Example:*

- Applicant assisted with 13/14 funds in August 2013
- Audited in 2016
- SHIP assistance loan forgiven after 10 years, 2023
- Retain the file until 2028

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# More on SHIP Record Retention Policy

- Keep applications that do not receive SHIP assistance
- For how long?
  - Determine the SHIP distribution that would have funded the application
  - Keep application for 4 years after the end of the 3-year period when closed out

## Example

- Application received 13/14
- Distribution will be closed out on June 30, 2016
- Retain file until June 30, 2020

Also retain advertisements, waiting lists until the SHIP fiscal year has been monitored and the grant closed out

# Local Housing Assistance Plan

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## Elements of the LHAP

- General information about the Local Government
- Detail of Strategies (uses of funds)
- Exhibits: Housing Delivery Goals Chart, Admin budget, Certification, Resolution, etc.
- Detail of Incentive Strategies

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# Options for Submitting LHAP

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- Courtesy reviews no longer available.
- Formal Review: provide all documents including executed certifications and resolutions
- Conditional Review: provide all but certification and resolution

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# Strategy Guidance

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- LHAP is a public document that should consist of plain language.
- Include only strategies likely to be funded.
  - ❖ Exception: Disaster Recovery
- LHAP Template and more at [www.floridahousing.org](http://www.floridahousing.org)

# Anatomy of a Strategy

- Strategy Summary
- Applicant:
  1. Income Categories, and
  2. Selection Process
- Maximum Award and Loan Terms
- The sponsor/developer selection criteria

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## Most Common Strategies

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- Purchase Assistance
- Owner-Occupied Rehabilitation
- Disaster Recovery
- Special Needs

## Less Common Strategies

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- Rental Deposit
- Assisting Veterans
- Foreclosure Prevention
- Homeless Prevention

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# Exhibits

- Administrative Budget
- Resolution
- Housing Delivery Goals Chart
- Timeline

FLORIDA HOUSING FINANCE CORPORATION											
HOUSING DELIVERY GOALS CHART											
2019-2020											
Name of Local Government:											
Estimated Funds (Anticipated allocation only):			\$ -								
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	
	Homeownership										
									\$0.00	\$0.00	
									\$0.00	\$0.00	
									\$0.00	\$0.00	
									\$0.00	\$0.00	
									\$0.00	\$0.00	
									\$0.00	\$0.00	
									\$0.00	\$0.00	
									\$0.00	\$0.00	

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# Special Needs Set-Aside Requirement

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SHIP Statute updated in 2016 to include the Special Needs set-aside requirement:

Use 20 percent of **allocation** to serve households that include one or more household members with special needs, defined in S.420.0004

Applies to all funds since the 13/14 allocation

# Types of Special Needs defined in S.420.0004

- Developmental Disabilities (DD)
- Receives SSD/SSI or other Disability Benefits
- Youth Aging Out of Foster Care
- Survivor of Domestic Violence
- Person with Disabling Condition requiring independent living services



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# Affordable Housing Advisory Committee (AHAC)

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Recommend Local Government Regulatory Reform:

- Recommend modification or repeal of **existing** policies, procedures, regulations
- Recommend the **creation of exceptions** applicable to affordable housing
- Recommend adoption of **new** policies or amendments to local **comprehensive plan**

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# AHAC Tasks

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An AHAC is required when receiving more than \$350,000 of SHIP. The AHAC recommends regulatory reform housing incentives: Florida Statute 420.9076

## Report due December 31, 2021

- "Review the established policies and procedures, ordinances, land development regulations, and adopted local government comprehensive plan...
- and **recommend initiatives to encourage or facilitate** affordable housing while **protecting the ability of the property to appreciate** in value."

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# AHAC To Do

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- Assemble 8-11 specific types of members
- Staff AHAC from departments administering planning and housing programs
- AHAC must have public meetings
- Consider affordable housing incentives in 11 areas outlined in FL Statutes
- Present report to City/County Commission
- Learn more from August 2021 AHAC Webinar recording at:  
<https://vimeo.com/583548142>



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# Tracking and Reporting

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19/20 | | |

July 1, 2020

June 30, 2023

20/21 | | |

21/22 | | |

22/23 | | |

23/24 | | |

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# Key Reporting Principles

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- 3 years to spend SHIP, so you often have money from multiple FY allocations.
- Generally, “First received, First expended”
- Strive to pay recipient’s total assistance from only one SHIP allocation
- FY 20/21 (Close-out) all funds must be **expended**
- FY 21/22 (Interim 1) funds must be **expended or encumbered**
- FY 22/23 funds may be **expended, encumbered or unencumbered**

# Track Set-Aside Compliance

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## Homeownership Set-aside

65% of Allocation + Recaptured Funds

- Housing Counseling expenditures do not count

## Construction/Rehab Set-aside

75% of Allocation + Recaptured Funds

## Income Set-aside

- a) At least 30% of all Revenue for Very Low
- b) At least 60% for VLI and Low combined

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# Program Income need not comply with the Homeownership Set-Aside

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Pay for activities including:

- Constructing Rental Units
- Repairing Transitional Housing
- Providing Rental Deposits



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## Assisting VLI to Comply with Set-Asides

- Owner Occupied Rehabilitation
- Demolition and Reconstruction
- Rental Rehabilitation
- Rental New Construction
  - 25% of SHIP allocation may be used for Rental Rehab or New Construction
- How do you assist ELI and VLI?



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# 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

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# 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, 2021, to June 30, 2022?”

# Use the SHIPDATA Spreadsheet

Available on the SHIP Annual Report website

Data InputForm 1Form 2Form 3Form 4Form 5Interim Year DataReviewReferences

## 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> (for use in SHIP Closeout reports)	<a href="#">Version 17-18.2 (for use in 2017/2018)</a> <a href="#">Version 18-19.1 (for use in 2018/2019)</a> <a href="#">Version 19-20.1 (for use in 2019/2020)</a> <a href="#">Version 20-21.1 (for use in 2020/2021)</a>
<b>Instructions for completing and uploading the SHIP AR Data Upload Excel workbook</b>	<a href="#">SHIP Annual Report and SHIPDATA Instructions.pdf</a>

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# SHIP Data 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 (20/21), as well as interim year 1 (21/22)
- Include activity through June 30, 2023

# Applicant Level Data TAB

	A	B	C	D	E	F
1						
2	<b>Local Government:</b>					<b>Close</b>
3						
4	<b>Applicant Information</b>					
5	<b>First Name</b>	<b>Last Name</b>	<b>Street Address</b>	<b>City</b>	<b>Zip</b>	<b>City/ Unincorporated</b>
6						
7						

Ready

Applicant Level Data | Rental Developments | (+)

- Primary tab: Enter expenditure/encumbrance data and related assistance details
- One row per household assisted

# Guidance on 20/21 SHIP Revenue

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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



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# 20/21 Scenarios

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- Scenario 1: A community with only a small amount of program income **Carry forward to 21/22**
- 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**

# SHIP Annual Reports must reconcile with the General Ledger

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Required by Florida's Single Audit Act

- State financial assistance provided to non-state entities is subject to audit that parallels federal requirements



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# Compare SHIP Tracking to General Ledger

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Sum of Unencumbered plus  
Unspent Encumbered money on  
Tracking Spreadsheet

Compared With

Current balance of the  
SHIP Local Housing Trust Fund



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# Administrative Costs

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- Advertising
- Outreach and Pre-screening
- Applications and Eligibility Determination
- Office Space, Utilities, Copier, Computers
- Tracking and Reporting
- LHAP Work
- Prep for the Monitor



# Paying for Program Administration

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- Administration Budget – 10% of allocation
- General Revenue subsidy
- A portion of Program Income
- Don't pay Program Costs with Admin Dollars



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# Admin from Program Income

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5% of Program Income for: Counties that are not a 'small county' with an unincarcerated population of 75,000 or less.

10% of Program Income for: Small counties and eligible municipalities receiving up to \$350,000, according to section 67-37.007 (5)(f) of the SHIP Rule.

# Program Costs

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Costs for specific activities that do **not** count toward the administrative cap.

## Rehabilitation:

- Initial Inspection
- Work Write Up/Cost Estimate
- Construction inspections/oversight

## Outsource to 3<sup>rd</sup> Party:

- Service Delivery Fee

## Purchase Assistance:

- Housing Counseling
- Inspection



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# Income Qualification

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Review recording of  
February 2021

Income Compliance webinar:

<https://vimeo.com/508348264>



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# Income Qualification Resources

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- Code of Fed Regulation: 24 CFR Part 5
- Income inclusions and exclusions
- HUD Handbook 4350.3: Chapter 5, Appendices 3 and 6C
- Income and rent limit chart

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# Count Foster Children

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## HUD Handbook 4350.3 Chapter 3:

“The owner must also count all anticipated children. Anticipated children include the following:

- Foster children who will reside in the unit;”
- ALSO: “g. The owner must count foster adults living in the unit.”

## HUD Handbook 4350.3 Chapter 5:

- “Payments received by the family for the care of foster children or foster adults are not counted.”

## Go Fund Me



*Go fund me ONLY converts to an asset if it is deposited into a checking or savings account.*

FHFC Guidance: Monitor the amount in a GoFundMe account

If GoFundMe account plus household's other assets total \$5000 or greater, require the GoFundMe balance be deposited into a bank account so imputed income from assets may be properly calculated.

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# Counting a Social Security Debit Card as an Asset

*First, a related topic:* count the monthly social security benefit as household income

HUD Hot Topics, April 2015:

Handle a Direct Express Debit Card as a savings account

- Current balance is the cash value of the asset



## More about Social Security Debit Card

- Applicant provides an account balance no more than 120 days old from an ATM, through the online account service, or a paper statement.
- Verification document must identify the account and the account holder
- There is no actual income from this asset. If household assets exceed \$5,000, calculate imputed income

*Source: HUD Archives Multifamily Housing 2013 website*



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# Income Verification Process

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Verify:

- Employment including overtime and tips
- Social Security
- Child Support/Alimony
- Regular Cash Contributions
- Unemployment Compensation

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# Income Certification Quiz: When to Use Which Income Limits

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## **FLORIDA HOUSING FINANCE CORPORATION**

227 North Bronough Street, Suite 5000, Tallahassee, Florida 32301-1329; (850) 488-4197; Fax (850) 488-9809

### **RESIDENT INCOME CERTIFICATION - HOME OWNER State Housing Initiatives Partnership (SHIP) Program**

Effective Date:  Allocation Year:

**A. Recipient Information (select one)**

- a. ☐ Current homeowner
- b. ☐ Home buyer ☐ Existing Dwelling ☐ Newly Constructed Dwelling

**B. Subsidy Use (check all that apply)**

- ☐ Down Payment Assistance ☐ Principal Buy Down
- ☐ Closing Costs ☐ Rehabilitation

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# QUIZ: When to Use Which Income Limits

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March 6, 2019 - **2019 Income Limits Posted**

Jan 27, 2020 - Completed application

Feb 18, 2020 - All verifications received

March 26, 2020 - Income calculations completed

March 28, 2020 - **2020 Income Limits Posted**

April 8, 2020 - Administrator Signed Cert

April 9, 2020 - Adult HH members Signed Cert

April 9, 2020 - Award Letter mailed

**Effective Date on the Certification Form? Use 2019 or 2020 Income Limits?**

**Any activity completed "Out of Order?"**

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Looking for Trainings?

Visit Our Calendar of Trainings

## Technical Assistance is Available

Available Daily: 1 (800) 677-4548

Options for Further Assistance Include:

- ❖ Phone and Email consultation
- ❖ Site Visits

Register at [www.flhousing.org](http://www.flhousing.org) for:

- ❖ Workshops
- ❖ Webinars

**Questions?**

