

# Tracking SHIP Activity Throughout the Year

May 22, 2023 at 2pm



Sponsored by  
Florida Housing  
Finance Corporation's  
Catalyst Program



Presented by:  
Michael Chaney  
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# Presenter

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# Our Thanks to the Florida Housing Catalyst Program



## AFFORDABLE HOUSING CATALYST PROGRAM

Sponsored by the  
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we make housing affordable™

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# What will be covered

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

# 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**

# Data to collect for SHIP Annual Report

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Expenses

Encumbrances

Set-aside Compliant  
Expenses

Demographic  
Information

Dates  
(for Tracking Deadlines)

Special Needs

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# 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

- 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

# SHIPDATA Spreadsheet Demonstration

AutoSave ☐ Off SHIPARdataupload - Excel

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

Clipboard Font Alignment Number Styles

O10

	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

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# Tracking & Reporting Timing

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## June – September 15, 2023:

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

## October 2023:

- Create a new SHIPDATA spreadsheet for 21/22 Close Out. Start adding 22/23 activity

# Tracking “Interim 2 Year”

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## October 2023

- Also create a spreadsheet to track 23/24 Interim 2 Year activity
- Use the most updated SHIPDATA spreadsheet available

**Reason:** SHIPDATA only tracks Closeout and Interim 1. For the 2024 report: 21/22 Close Out and 22/23 Interim 1 Year

# Tracking is a Two-Step Process

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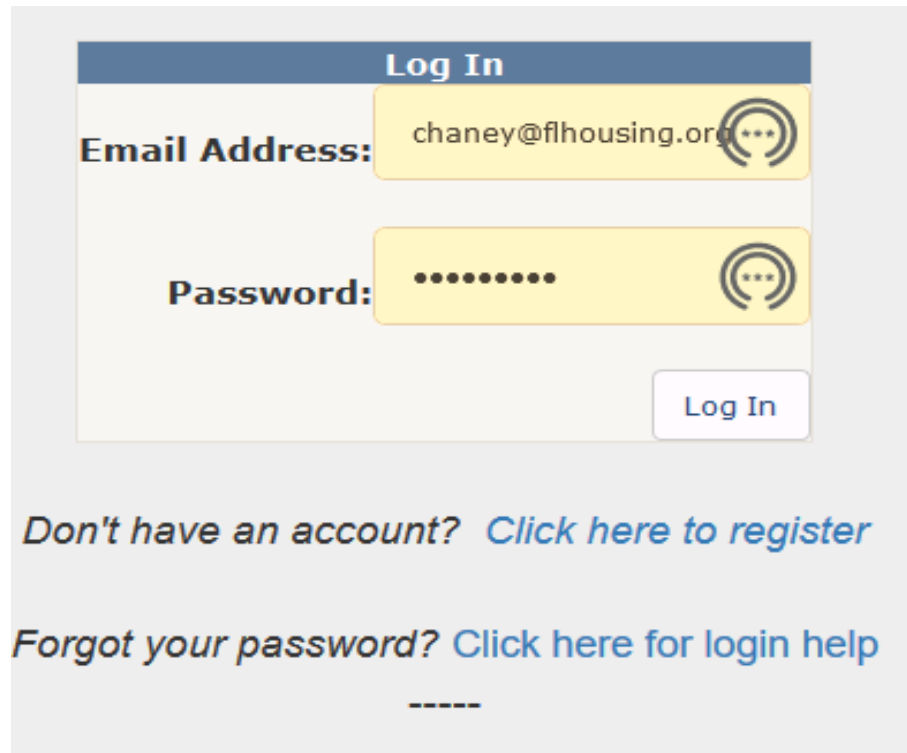


- First enter the amount encumbered for each household.
- Later in the process, enter expenditure information
- Sometimes there is more than one draw
- Update Tracking daily

ANY  
QUESTIONS  
?

# Access Report Website Today

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The screenshot shows a web browser window with a login form. The form has a title bar that says "Log In". Below the title bar, there are two input fields: "Email Address:" and "Password:". The "Email Address:" field contains the text "chaney@flhousing.org" and has a small circular icon with three dots to its right. The "Password:" field contains a series of dots and also has a small circular icon with three dots to its right. Below the input fields is a button labeled "Log In". At the bottom of the form, there are two links: "Don't have an account? Click here to register" and "Forgot your password? Click here for login help". Below the links is a dashed line.

<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

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# 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
<b>SHIP Contact Information</b>			
Use this page to update the agency's contact information.			
<b>Report Contact Information</b>			
This is the name of the individual whom Florida Housing may contact regarding Annual Report information/preparation.			
Contact Name:	<input type="text" value="Stephen Weeks"/>		<input type="button" value="Save Change"/>
Email Address:	<input type="text" value="sweeks@alachuacounty.us"/>		
Telephone Number:	<input type="text" value="(352)337-6285"/>		
<b>SHIP Contacts</b>			
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:	<input type="text" value="Mr. v"/>	<input type="button" value="Save Change"/>	
Contact Name:	<input type="text" value="Stephen Weeks"/>		
Title:	<input type="text" value="Housing Program Manager"/>		

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# Resources on the 'References' Tab

Annual Report  
Certification

Tracking  
Spreadsheets

Past  
Annual Reports

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

Related Links and Files

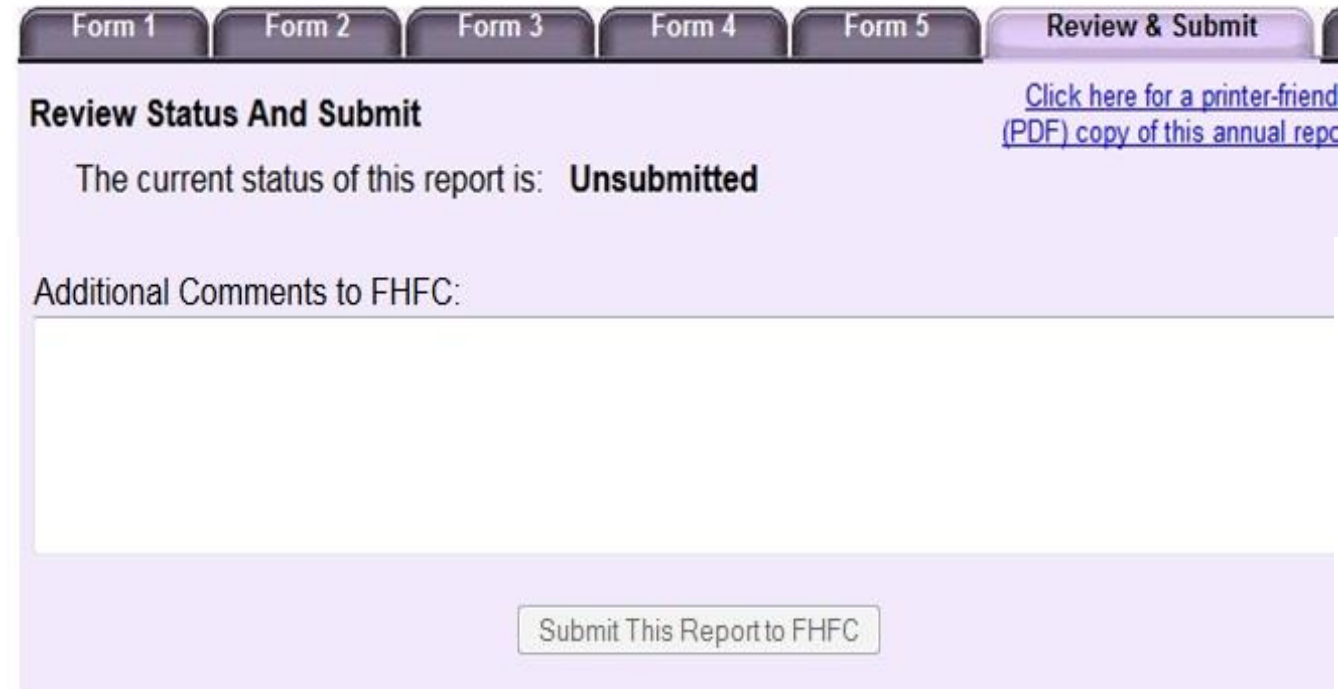
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# General Report Guidance

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- 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



The screenshot displays the 'Review & Submit' tab of a report submission system. At the top, a navigation bar includes tabs for 'Form 1', 'Form 2', 'Form 3', 'Form 4', 'Form 5', and 'Review & Submit'. The 'Review & Submit' tab is active. Below the navigation bar, the section 'Review Status And Submit' shows the current status as 'Unsubmitted'. A link to a printer-friendly PDF copy of the annual report is provided. A text area for 'Additional Comments to FHFC:' is visible, and a 'Submit This Report to FHFC' button is at the bottom.

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

# 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



# 20/21 Scenarios

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

# What to do Now

Expend: Line up  
several projects to  
expend final 20/21  
funds and beyond.

## Encumber

- Commit 21/22 and 22/23
- Also, the 23/24 allocation  
is coming soon

# The difference between Encumbered and Expended

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## “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?

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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 20/21 Expenditure Deadline was due March 30

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# Meet your Set-Asides

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## What to do Now

### 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

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# The Income Set-Aside

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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

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# Manufactured Housing Tracking

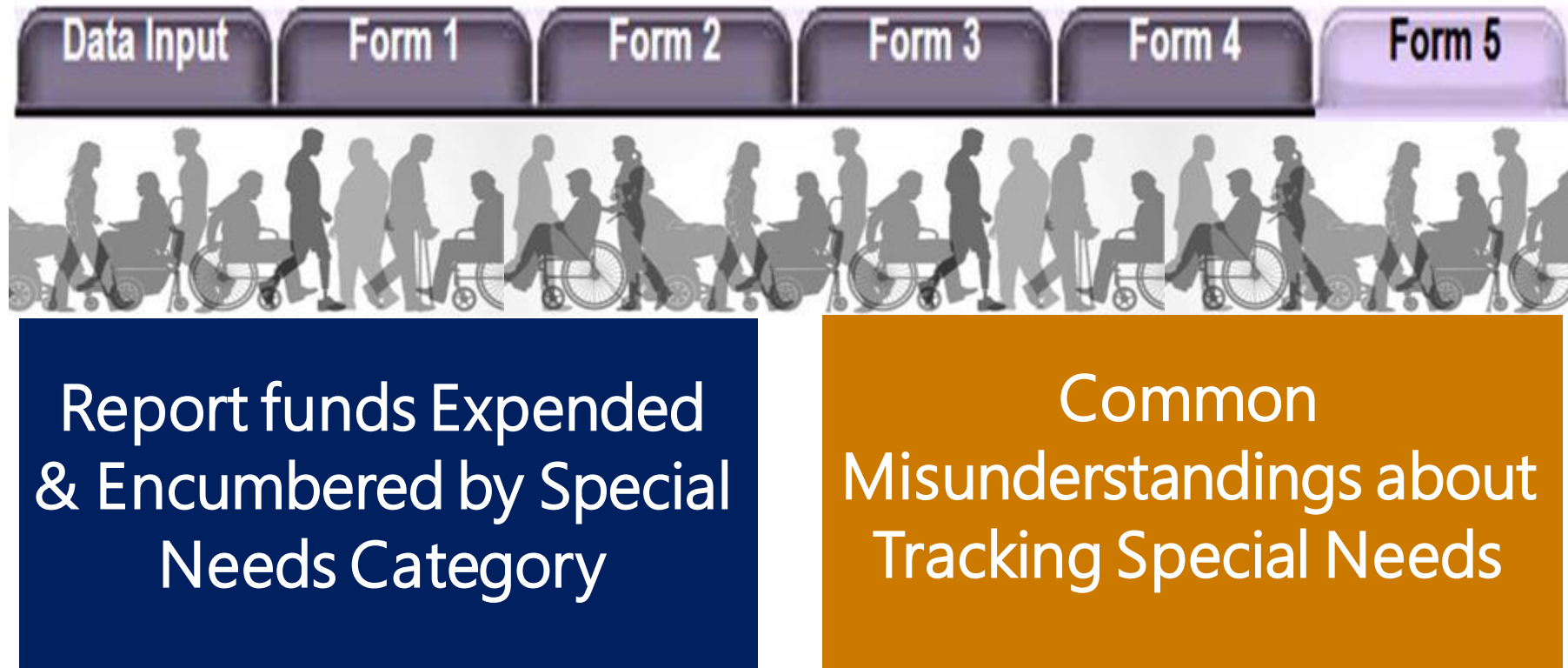
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- If you assist manufactured housing, track to ensure that 20% is not exceeded
- Only assist manufactured homes constructed after July 1994
- Consider a local policy to limit to newer manufactured housing



# Track Special Needs Compliance

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# Reconcile with General Ledger and Work with Finance Department

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## What to do Now

- 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

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- 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, 2020, to June 30, 2021?”



# SHIP Annual Reports must reconcile with the 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**



# Reasons for Being “Out of Balance”

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- 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 System

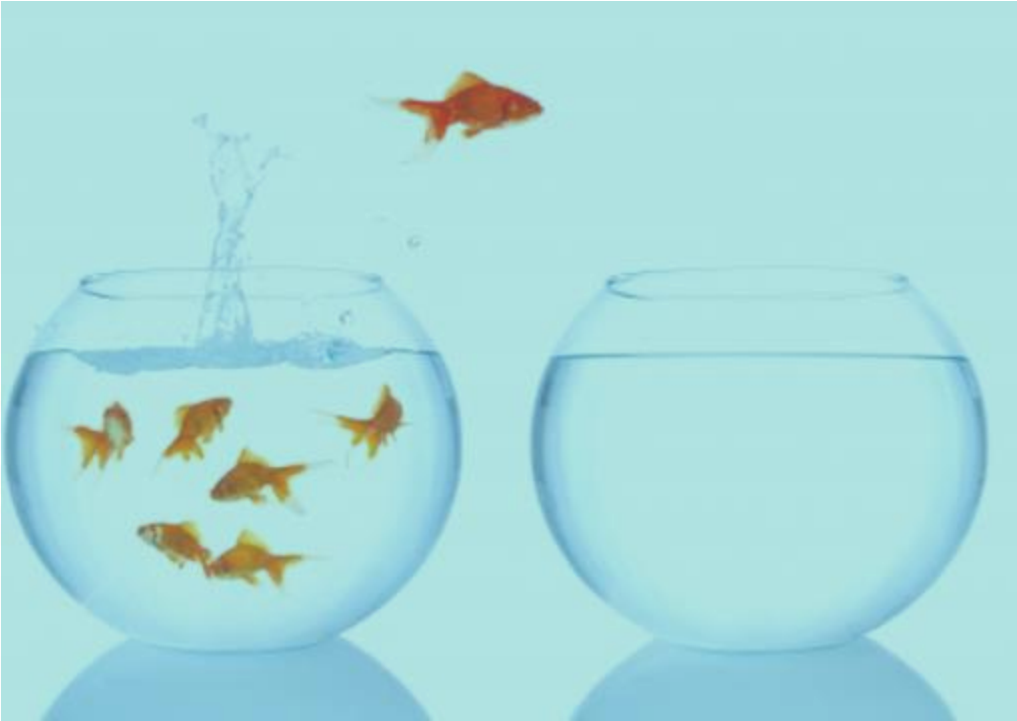


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# Correcting Set-aside and Deadline Errors: Re-assigning a project from one allocation to another.

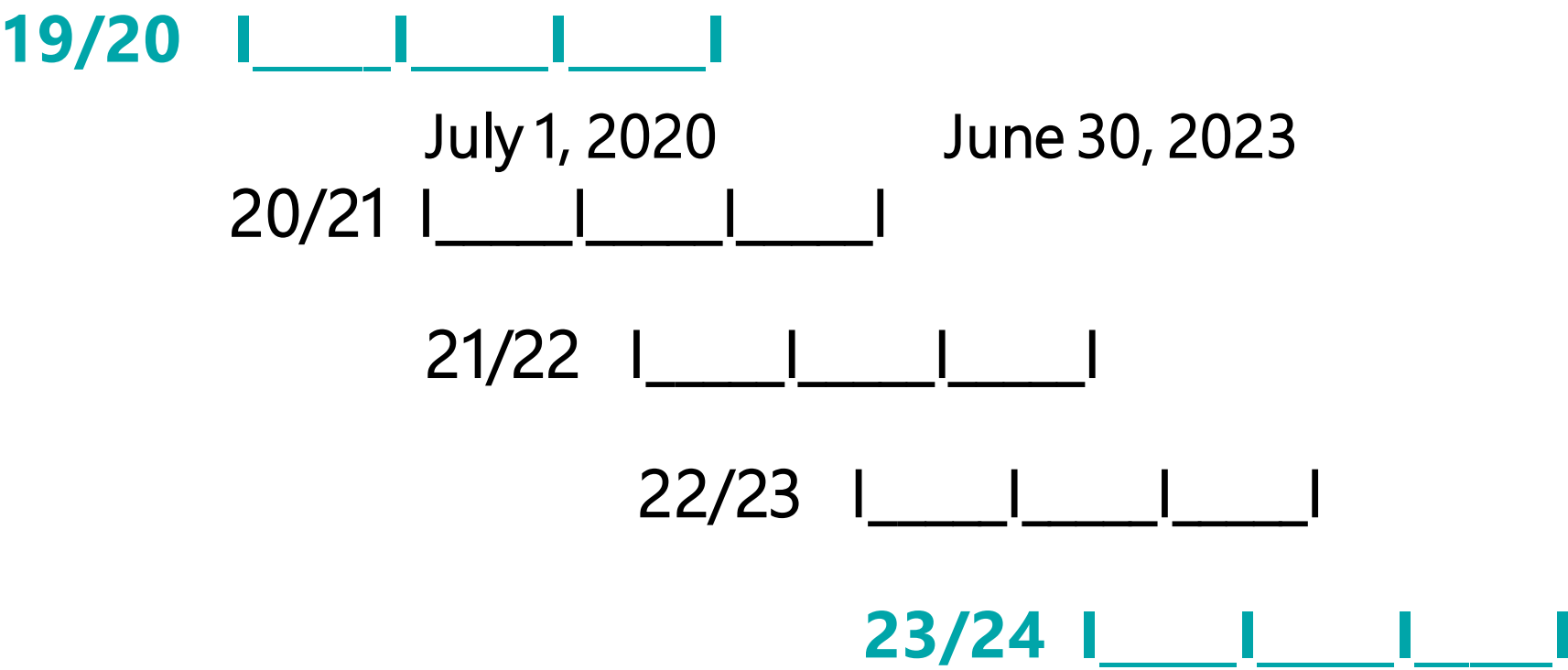
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- Fix Set-Aside or Deadline problems
- Re-Assign Expenses Example:  
Change expense from 'Closeout' to 'Interim 1' on the spreadsheet
- Jurisdiction may **choose** which distribution to spend on a project
- Finance: adjust records accordingly

# Example # 1: "Pushing Back" a Project

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## Example # 2: Meet your Set-Asides

“Help, I Haven’t Dedicated Enough 20/21 to VLI!”

Distribution	VLI Expended & Encumbered	Compliance Status
20/21	\$82,000	20% \$40,000 Short
21/22	\$28,000	22% \$12,000 Short
22/23	\$52,000	40% \$0 Short
TOTAL	\$162,000	

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# Solution: Re-Assign Expenses/Encumbrances

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## Adjusted Tracking Spreadsheets

Distribution	VLI Expended & Encumbered	Compliance Status
20/21	\$122,000	30% \$0 Short
21/22	\$40,000	30% \$0 Short
22/23	\$0	0% \$43,000 Short
TOTAL	\$162,000	

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# Additional Solution for 22/23:

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## Unencumbered Funds meet Set-Aside Compliance

Distribution	VLI Expended & Encumbered	Compliance Status
22/23	\$43,000	0% Short
TOTAL	\$162,000	

# Demonstration of Reassigning Funds



# More Common Tracking Problems Solved by Re-Assigning Expenses

- Too many moderate households assisted
- Too much spent on Administration
- More Expenses than Revenue
- Applicant's expenses span two distributions and two spreadsheets
- Too much expended on Rental Development



# Research Ongoing Review

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## What to do Now

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

\_\_\_\_\_ Date\_\_\_\_\_

\_\_\_\_\_  
Chief Elected Official or Designee

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# Track Program Income

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

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# SHIP Annual Report Change in HB 1339

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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.”

## What to do Now

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

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

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# More about Tracking SHIP Applications

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## "New Annual Reporting of SHIP Applications"

Webinar on  
May 22, 2023 at 2:00 pm



Registration:

<https://attendee.gotowebinar.com/register/9215294349555531535>

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# 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

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Please  
Complete  
Evaluation

