

Preparing and Submitting the SHIP Annual Report



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Florida Housing Finance Corporation
Catalyst Program



Presented by:
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Presenter

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Prepare Now to Create an AHAC Report



"AHAC Orientation Part 1": <https://vimeo.com/747963163>

"AHAC Orientation Part 2": <https://vimeo.com/750422266>

"Creating an Annual Schedule for AHAC Reports": <https://vimeo.com/734504738>

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Initial Training in May

“Tracking SHIP Activity Throughout the Year” Webinar



Recording: <https://vimeo.com/829491336?share=copy>

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Review Two Handouts

CHAPTER EIGHT:

Tracking and Annual Reporting

Submitting annual reports of SHIP program progress is an essential element of program administration. In order to receive future funding, all jurisdictions must annually report on local affordable housing program expenditures, leveraging, beneficiary demographics and more. Since 2006, this reporting has been completed online with Florida Housing's annual reporting website.

When SHIP staff discuss 'the Annual Report', they actually to submit a report with errors or that is incomplete, so staff

TRAKSHIP is a spreadsheet to help:

- Track Set-Aside compliance
- Track Admin Expenses
- Review total expenses per strategy
- The Guidebook includes TRASHIP instructions on page 85



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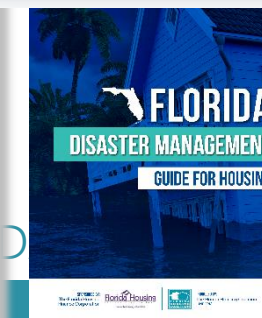
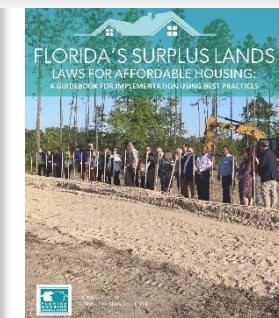
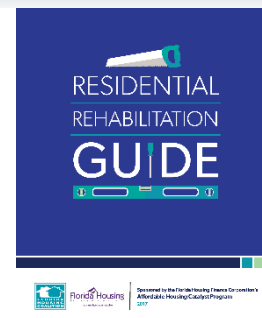
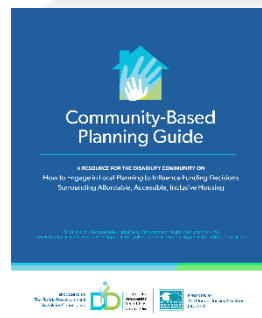
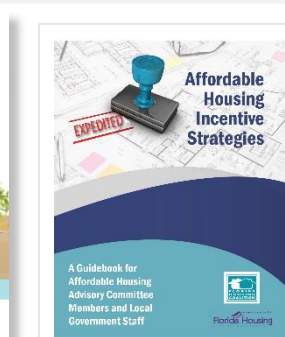
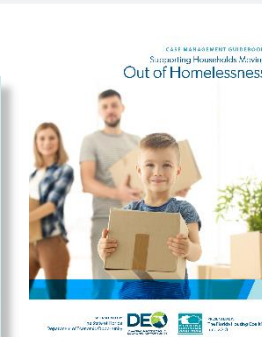
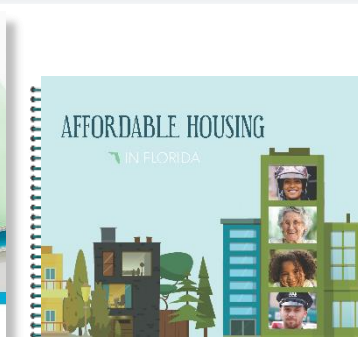
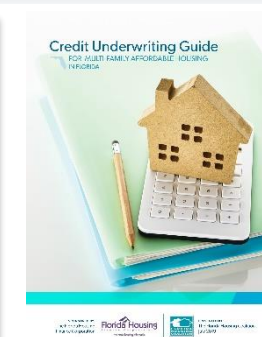
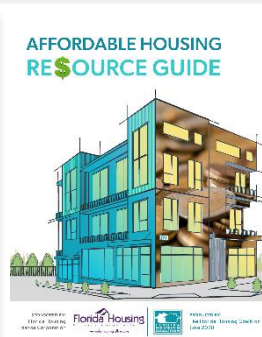
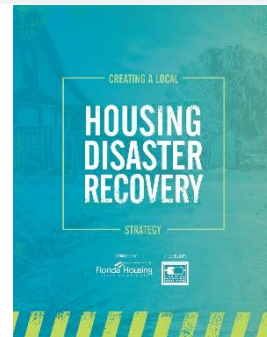
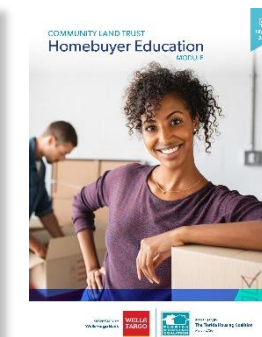
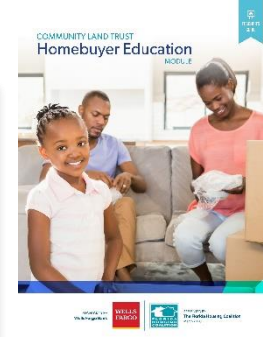
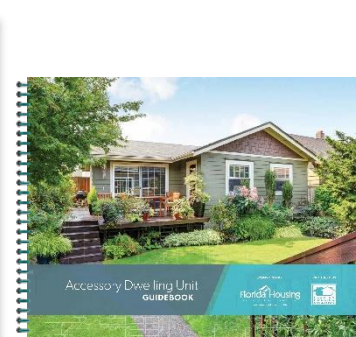
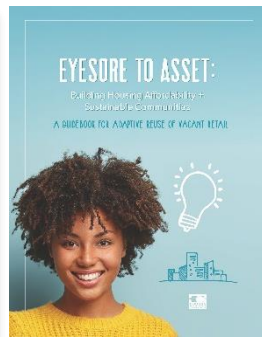
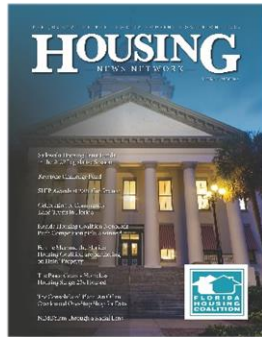
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JUNE 2018

FLORIDA HOUSING COALITION PUBLICATIONS

Access these valuable resources and more under the Publications tab at [Flhousing.org](https://flhousing.org)



Timeline for Tracking and Reporting

19/20 | | |

July 1, 2020

June 30, 2023

20/21 | | |

21/22 | | |

22/23 | | |

23/24 | | |

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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”
- Strive to pay recipient’s total assistance from only one SHIP allocation
- **June 30:** Encumbrance & Expenditure Deadline
- 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**

Don't Miss the
DEADLINE!

**No extension for submitting Annual Reports
Due Friday, September 15th, 2023**

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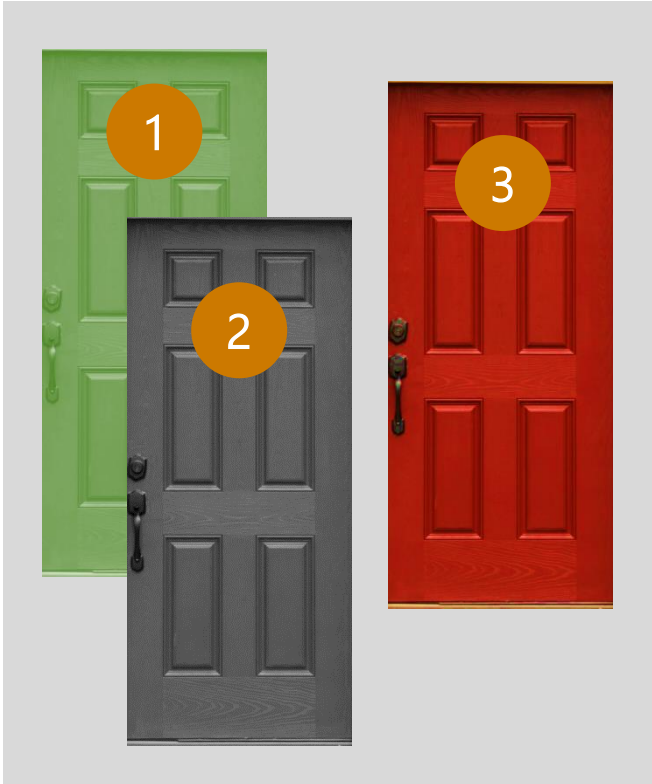
Guidance on 20/21 SHIP Revenue

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

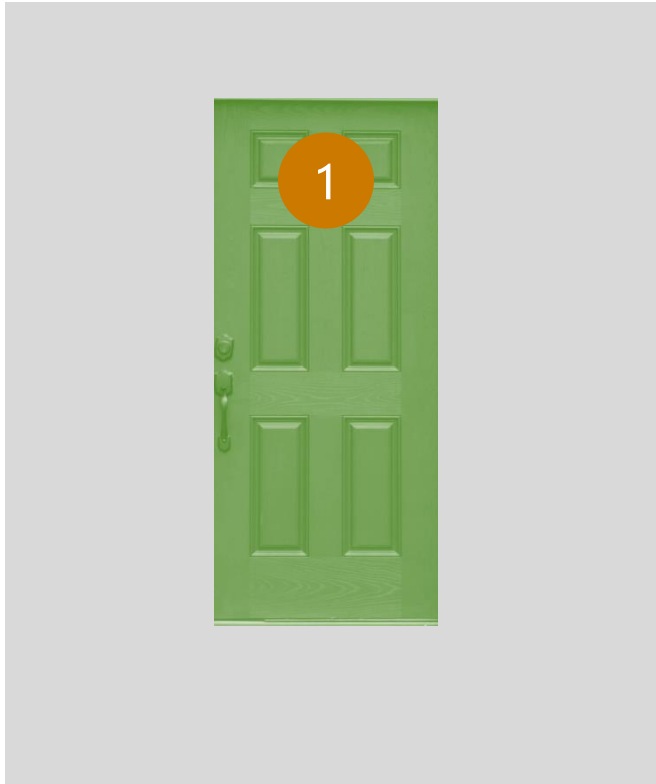


20/21 Scenarios



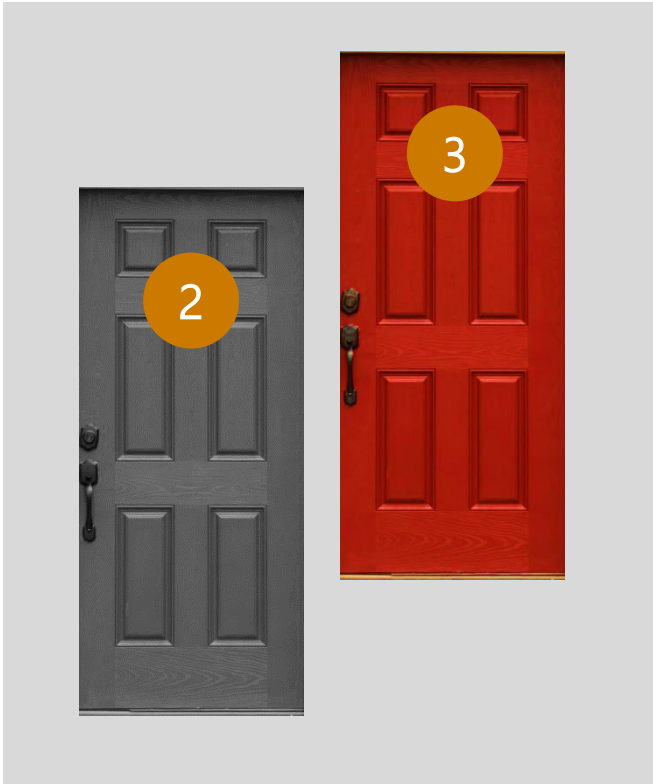
- **Scenario 1:** A community with only a small amount of program income
- **Scenario 2:** A community with enough program income revenue to assist only one household
- **Scenario 3:** A community receives over \$100,000 of program income

Scenario 1: Only a small amount of program income



- If insufficient 20/21 funds to fully assist a household:
 - Do not split a household between two allocations
 - Instead, carry forward all 20/21 funds and report zero households assisted
 - Do not expend any admin from program income
- Upload a SHIP data spreadsheet showing that 21/22 funds are encumbered
- Email Cameka.Gardner@floridahousing.org to accept the report

Scenarios 2 or 3: One or more households assisted



- If there is only enough program income revenue to assist one household, **assist a VLI household**
- You cannot submit report because of this validation error: *"In the "Additional Use of Funds" section: There must be some dollar amount in the "Administrative" section."*
- Email Cameka Gardner
Cameka.Gardner@floridahousing.org who will remove the error so you can submit the report

For All 20/21 Reports

Additional Use of Funds	
Administrative Funds:	0.00
Administrative Program Income:	0.00
Administrative from disaster:	0.00
Homeownership counseling:	0.00

- Do not spend “Administrative Funds” since there is no allocation with its 10% administrative budget
- If no households were assisted, leave 0.00 for all fields of the “Additional Use of Funds” table
- If one or more households were assisted, charge “Administrative Program Income” to pay for implementation

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



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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

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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.”

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"
- Email to Cameka Gardner Cameka.Gardner@floridahousing.org
- Source: http://apps.floridahousing.org/StandAlone/FHFC_ECM/ContentPage.aspx?PAGE=0132

SHIP Data Spreadsheet

The screenshot shows an Excel spreadsheet titled 'SHIPARdataupload - Excel'. The ribbon is set to 'Home'. The spreadsheet layout is as follows:

	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

- This is a handout. You can also download it from https://www.floridahousing.org/docs/default-source/programs/special-programs/ship---state-housing-initiatives-partnership-program/ship-annual-report/shipardataupload2020-2021.xlsx?sfvrsn=a013f47b_2
- Add data for Close Out allocation (20/21), as well as interim year 1 (21/22)
- Include activity through June 30, 2023

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Applicant Level Data TAB

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

Ready

Applicant Level Data | Rental Developments | (+)

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

Applicant Information

4	Applicant Information						
5	First Name	Last Name	Street Address	City	Zip	City/ Unincorporated	Structure Type
6							
7							

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

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

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

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 or similarly unit assisted by 2 strategies on same report
- Report this for the smaller amount provided.
- Example: Ms. Smith’s replacement home was paid by 18/19 (\$60,000) and 19/20 (\$30,000). Click ‘Unit Counted’ on 19/20 amount to indicate 18/19 was involved.

Rental Development TAB

	A	B	C	D	E	F	G	H	I	J	K	L
1	Rental Developments Assited 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	Fundi Amou
4												
5												

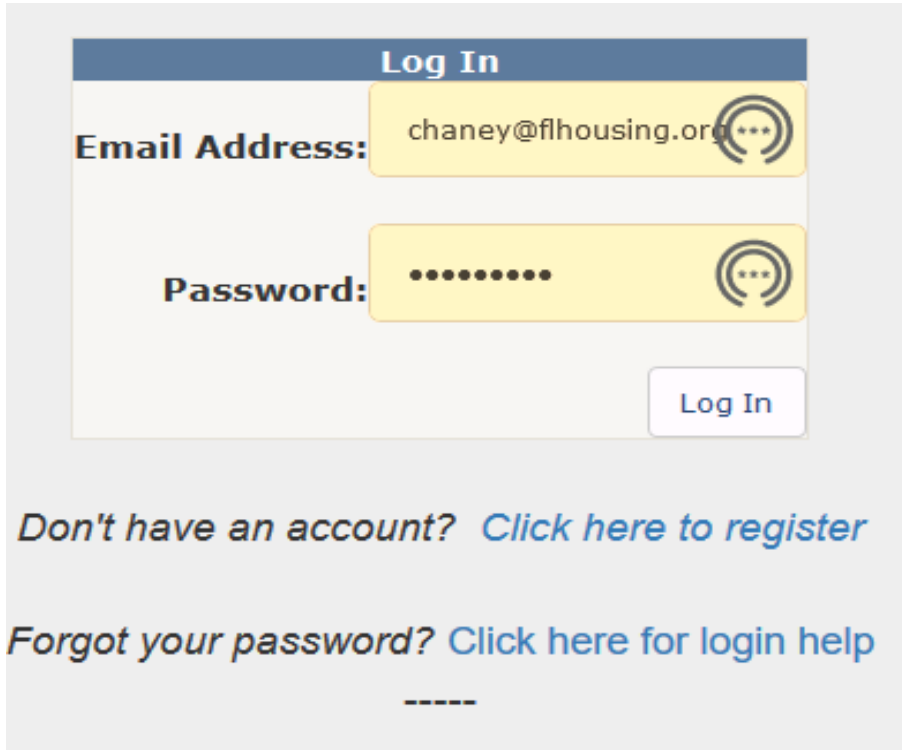
Applicant Level Data Rental Developments

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

One New Spreadsheet Every Year

- Track 2 allocations on data upload spreadsheet
- In October after completing Annual Report
 - Start new spreadsheet using updated version of the spreadsheet
 - Copy 21/22 projects to new spreadsheet, which will be called the 21 22 Close Out Data spreadsheet
 - Don't paste over any formulas or pull-down menus (e.g. Structure Type, Income Category)
 - Add additional 21/22 and 22/23 data

Access Report Website Today



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 circular icon with three dots to its right. The "Password:" field contains a series of dots and also has a 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.

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](#)

<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
- 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
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:	<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"/>		
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:	<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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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.

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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

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

“New Annual Reporting of SHIP Applications” Webinar



Recording: <https://vimeo.com/831642822>

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ANY
QUESTIONS
?

ON



Resources on the 'References' Tab

Annual Report
Certification

Tracking
Spreadsheets

Past
Annual Reports

Data Input Form 1 Form 2 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:	Florida Housing SHIP Page
Certification Document Click here for guidance on the certification	Certification Document
SHIP AR Data Upload Excel workbook (for use in SHIP Closeout reports)	Version 17-18.2 (for use in 2017/2018) Version 18-19.1 (for use in 2018/2019) Version 19-20.1 (for use in 2019/2020) Version 20-21.1 (for use in 2020/2021)
Instructions for completing and uploading the SHIP AR Data Upload Excel workbook	SHIP Annual Report and SHIPDATA Instructions.pdf

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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 \$_____.

Chief Elected Official or Designee

Date_____

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Data Input

- Rent Limits Per Unit automatically added
- “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.

Data Input	Form 1	Form 2	Form 3	
<input type="checkbox"/> Additional Use of Funds				
<input type="checkbox"/> Average Area Purchase Price				
<input type="checkbox"/> Rent Limits Per Unit				
<input type="checkbox"/> Recap of Funding Sources for Units Produced (Leveraging)				
<input type="checkbox"/> Life-to-Date Homeownership Foreclosure and Default				
<input type="checkbox"/> Incentive Strategies				
<input type="checkbox"/> Administration by Entity				
<input type="checkbox"/> Program Income				
<input type="checkbox"/> Explanation of Recaptured Funds				
<input type="checkbox"/> Description of Support Services:				
<input type="checkbox"/> Other Accomplishments				
<input type="checkbox"/> Availability for Public Inspection and Comments				
<input type="checkbox"/> Efforts to Reduce Homelessness				
<input type="checkbox"/> Interim Year Data				

Interim Year Information

Input 21/22 Data

Interim Year Data

Interim-1 Year Data Values

Total Administration Funds Expended	<input type="text"/>
Total Administration Funds Encumbered	<input type="text"/>
Homeownership Counseling	<input type="text"/>

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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

Foreclosure and Default (Continued)

☐ Life-to-Date Homeownership Foreclosure and Default

Total SHIP PA Loans:



Foreclosures by income category:

VLI:

Low:

Mod:

Total: 4

Defaults by income category:

VLI:

Low:

Mod:

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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- 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
 - 24×1.5 purchase assistance households assisted per year = 36 PA Loans

"Total SHIP PA Loans"

Life-to-Date Homeownership Foreclosure and Default

Total SHIP PA Loans: 307

Foreclosures by income category:

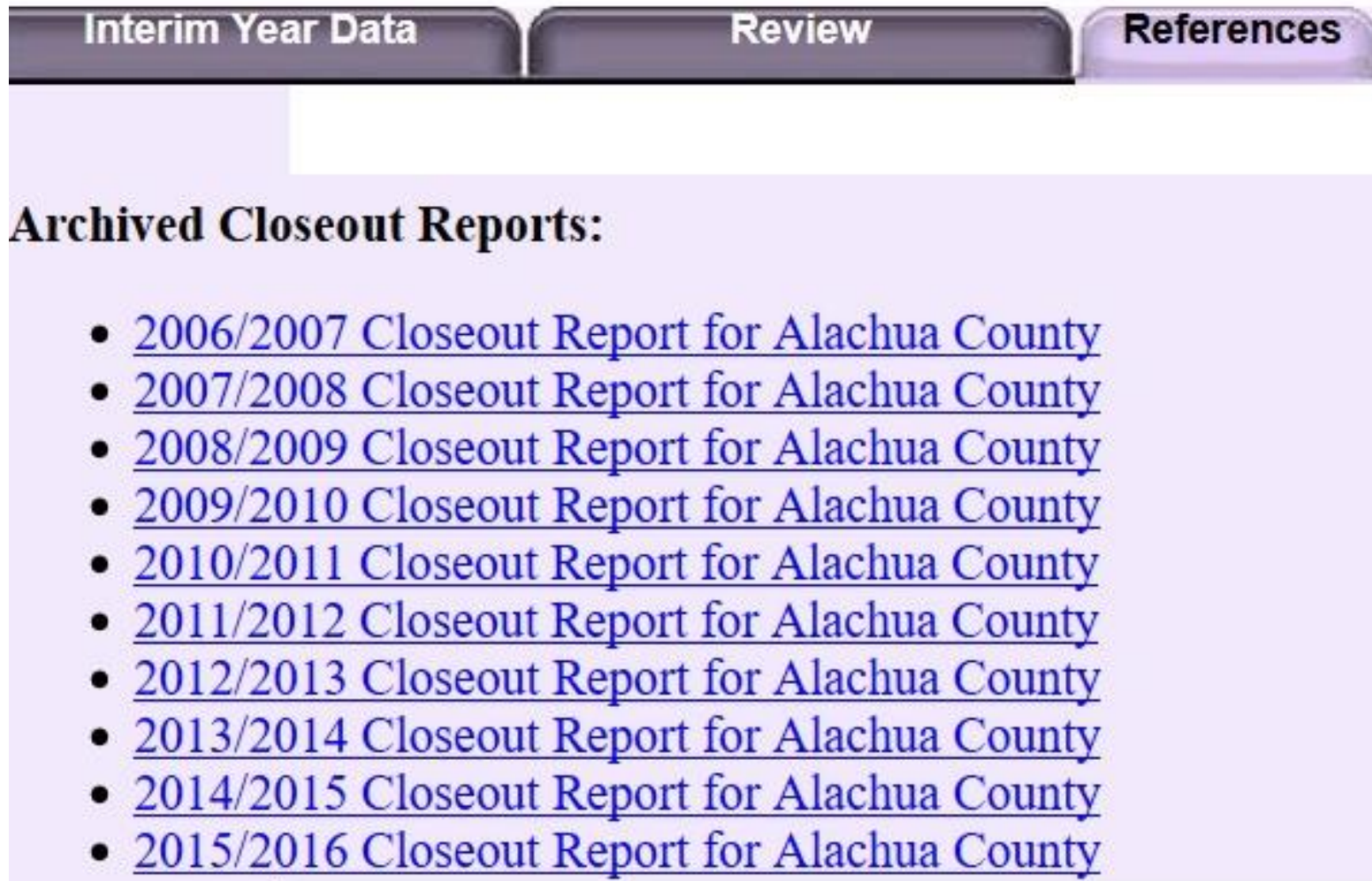
VLI:	1
Low:	3
Mod:	0
Total:	4

Defaults by income category:

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

Estimating “Total SHIP PA Loans”

The References Tab has 14 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](#)

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)

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.

Demonstration of the Annual Report

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Options for Further Assistance Include:

- ❖ Phone and Email consultation
- ❖ Site Visits

Register at www.flhousing.org for:

- ❖ Workshops
- ❖ Webinars

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Please
Complete
Evaluation

