



# New Annual Reporting of SHIP Applications

May 30, 2023 at 2pm



Sponsored by  
Florida Housing  
Finance Corporation's  
Catalyst Program



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

# Presenter

---

Michael Chaney  
Technical Advisor,  
Florida Housing Coalition  
850 980-1307  
[chaney@flhousing.org](mailto:chaney@flhousing.org)



THE FLORIDA HOUSING COALITION



# Our Thanks to the Florida Housing Catalyst Program



## AFFORDABLE HOUSING CATALYST PROGRAM

Sponsored by the  
Florida Housing Finance Corporation



we make housing affordable™

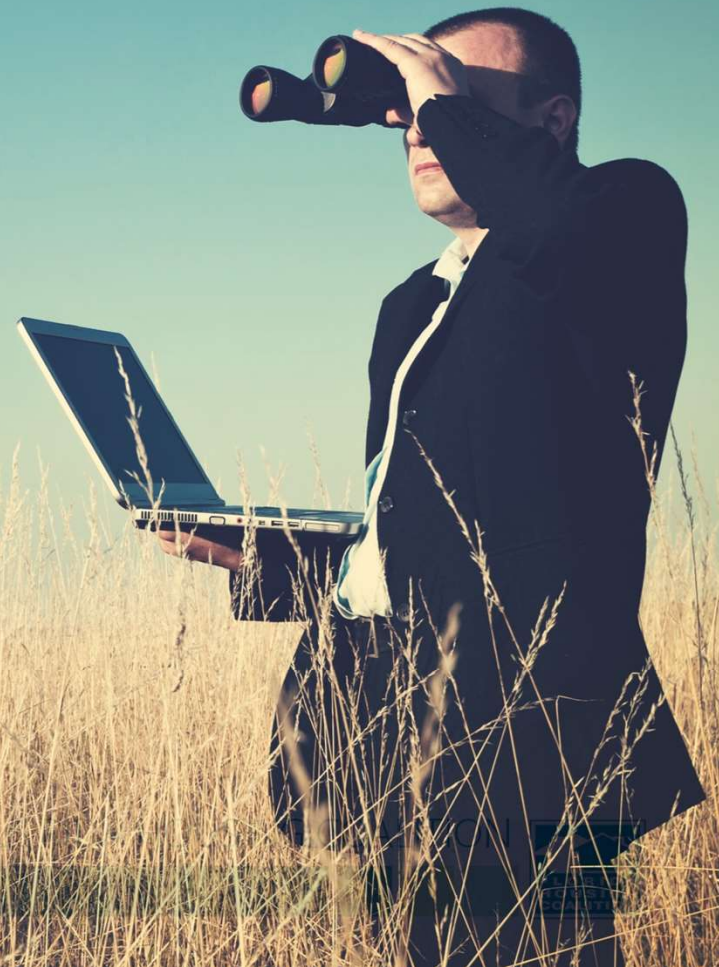
THE FLORIDA HOUSING COALITION



# Overview

---

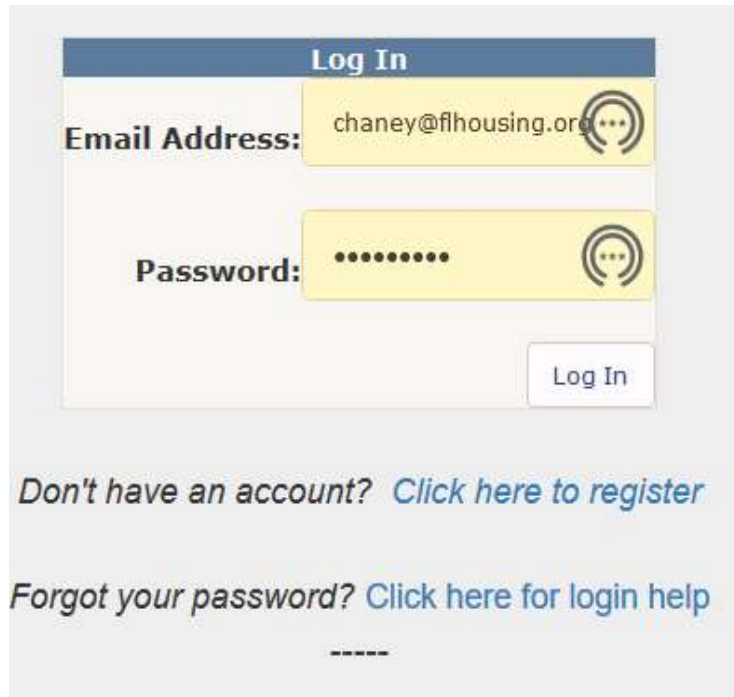
- General Report Guidance
- 20/21 SHIP Revenue
- Main Change: Reporting SHIP Applications
- Effective SHIP Outreach
- What else could you track to improve your program?
- Overview of Recent SHIP Assistance





# 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 field with masked characters ".....". Both fields have a circular icon with three dots to their right. A "Log In" button is positioned 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

THE FLORIDA HOUSING COALITION



# 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

THE FLORIDA HOUSING COALITION



# More Report Guidance

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

- Avoid copying and pasting over Data Spreadsheet cells with dropdown menus. It overrides formatting and causes errors
- The final column “Unit counted in other year” is rarely used. If an applicant is only assisted with 18/19, do not select 18/19 in this column since the unit will not be counted in the report and will cause errors

# Resources on the 'References' Tab

- Past Annual Reports
- Annual Report Certification
- Upload spreadsheets
- Coming soon: 21/22 SHIP data spreadsheet

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>
<b>SHIP AR Data Upload Excel workbook</b> (Version 18-19.1 for use in 2018/2019 Closeout report)	<a href="#">SHIPARdataupload18-19.1.xlsx</a>

Archived Closeout Reports:

Select a closeout year to download

THE FLORIDA HOUSING COALITION







The screenshot shows a software interface for data entry. At the top, there are four tabs: 'Data Input', 'Form 1', 'Form 2', and 'Form 3'. The 'Data Input' tab is currently selected. Below the tabs, there is a list of categories, each preceded by a small square icon with a plus sign. The categories are:

- 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

## Upload SHIP Data Spreadsheet to Check Compliance

---

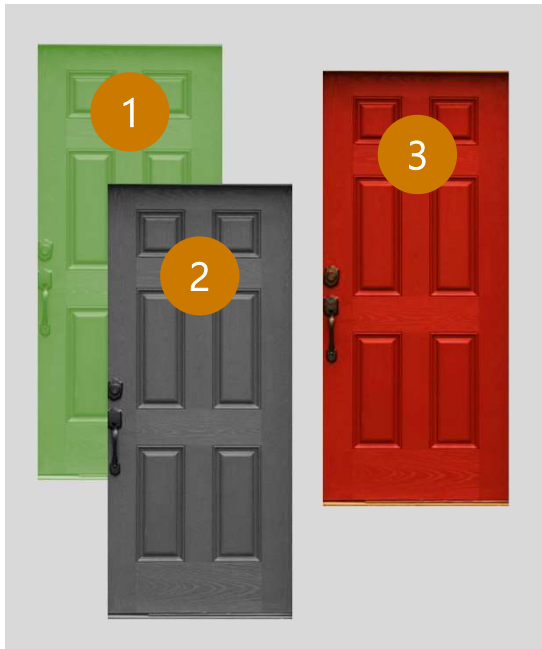
- Upload throughout the Year
- Populates Forms 1, 2, 3, and 4
- Form 2 shows Set-Aside compliance
- 'Review' Tab shows validation errors like 'Not enough dedicated to Special Needs'
- DEMONSTRATION

THE FLORIDA HOUSING COALITION



## 20/21: Upload a Data Spreadsheet in all Cases

---



Consider this Scenario: A community with only a small amount of program income

- Carry it forward to 21/22 allocation
- Email [Robert.Dearduff@floridahousing.org](mailto:Robert.Dearduff@floridahousing.org) who can override any errors and accept the report
- Upload a Spreadsheet showing all that Interim 1 (21/22) is fully encumbered

THE FLORIDA HOUSING COALITION



# More Annual Report Resources

---

- Tracking SHIP Funds, Set-Aside Compliance and Deadlines  
<https://vimeo.com/829491336?share=copy>
- Preparing and Submitting the SHIP Annual Report  
<https://vimeo.com/450213736>



THE FLORIDA HOUSING COALITION





# SHIP Annual Report Change: Report Number of Applications

---

# 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.

THE FLORIDA HOUSING COALITION





# Reasons for Tracking Applications

---



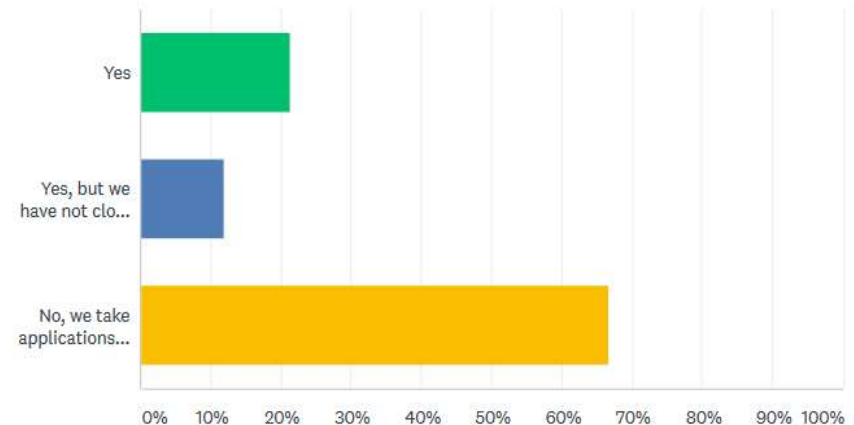
- It shows the need if many applications are received while fewer are approved or denied
- Shows what portion of processed applications are approved and are denied
- Discover some difference between approved and denied applications

# "Show the Need" July 2020 SURVEY Results

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

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

# Timeline for Reporting Applications

---

- Reporting of Applications starts with the 20/21 Close Out Report due September 15, 2023
- Report applications submitted from July 1, 2020 to June 30, 2021





## 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

# Does an incomplete application count as part of the “affordable housing applications submitted”?

---

- Yes, count as part of all applications submitted.
- An application may be incomplete when it is first submitted
- Once an application is fully processed, it will no longer be incomplete. Status will change to either Approved or Denied
- **Note:** the SHIP annual report does not ask for the number of incomplete applications.



# Affordable Housing Applications

---

☐ **Number of Affordable Housing Applications**

Number of Affordable Housing Applications	
Submitted	<input type="text"/>
Approved	<input type="text"/>
Denied	<input type="text"/>

- 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

# Status of A Submitted Application

---

- Approved
- Denied
- Not Yet Processed
  - Waiting in Line
  - Withdrawn
  - Incomplete



THE FLORIDA HOUSING COALITION



# Track Applications on the Waiting List for Each Strategy

---

These numbers are not cumulative: they are reported by state fiscal year

Identify applications received since July 1, 2020

Add incomplete/withdrawn applications

Monitors may ask to review your system of tracking applications

THE FLORIDA HOUSING COALITION



# Approved and Denied: Report in the Fiscal Year it occurred

- Applications Approved = cases encumbered during this period
  - These approved cases are often households that submitted their initial application before July 1, 2020
- Denied cases also might have applied before July 1, 2020

☐ Number of Affordable Housing Applications		
Number of Affordable Housing Applications		
Submitted		
Approved		
Denied		

# Assistance for which applicants do not apply directly to SHIP

---

There are certain types of assistance where households will not apply directly to the SHIP office:

Impact fee for a new homeownership unit

Acquisition, Rehab & Resale of a homeownership unit

Rental Housing Development

Construction subsidy:  
Subdivision of  
single-family homes

THE FLORIDA HOUSING COALITION





# Reporting Impact Fee Assistance & Acquisition, Rehab, Resale

---

When a developer requests SHIP to pay for either:

1. The Impact Fee for a newly constructed homeownership unit, or
2. The Acquisition and Rehabilitation costs of a homeownership unit to be sold to a SHIP eligible buyer

Count an application for each SHIP-funded unit the developer proposes to assist. **Count in "Applications Submitted" & "Approved"**

Do not count the applications that the developer will later receive from households who want to purchase this unit

# Reporting Rental Development

---



- Count an application for each SHIP-funded rental unit that the developer will build or repair
- Count in “Applications Submitted” and “Approved”
- Do not count the applications that the developer receives later from prospective tenants

THE FLORIDA HOUSING COALITION



# SHIP Development of a Subdivision of Single-Family Homes

Count an application for each  
SHIP-funded unit that the developer  
will build

Count in "Submitted" and "Approved"



THE FLORIDA HOUSING COALITION





## Sub Recipients and Applications

---

- Sub Recipients must track applications on their Waiting List
- This may require an amendment to your subrecipient agreements

THE FLORIDA HOUSING COALITION



# Questions ?





# Types of Tracking

---

- Track the Date of Application for “Total Applications”
  - Track on the waiting list per strategy
- Track when Case is Denied for “Denied Applications”
  - Track on the waiting list per strategy
- Track when Case is Encumbered for “Approved Applications”
  - This case is added to the SHIP Data Spreadsheet
- Track when the Case is Expended
  - SHIP Data Spreadsheet updated to show Expended

# EXAMPLE of Application Tracking

---

Harold Franklin

- **January 2021** – Applied: Counted as part of “Total Applications” on 20/21 annual report
- **February 2022** – Encumbered with 21/22 allocation: Counted as part of “Approved Applications” on 21/22 annual report
- **June 2022** – Expended: Included on 21/22 data spreadsheet and annual report

# What else could you track to improve your program?

---

- Review Denied Applications
  - Income and race of those denied
  - Reason for Denial
- Review Applications not yet assisted
- Review Incomplete Applications





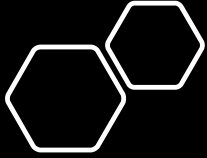
# Presentation from the City of Tampa: Best Practices for SHIP Tracking

---

Annie Guzman  
City of Tampa

[Annie.Guzman@tampagov.net](mailto:Annie.Guzman@tampagov.net)





Annie Guzman

Housing Grant Coordinator, Planning  
and Development

City of Tampa

[Annie.Guzman@tampagov.net](mailto:Annie.Guzman@tampagov.net)

813-274-7988

- Set-aside compliance
- Budgeting
- Tracking expenditures
- Source documentation
- Program Income
- Reconciliation



Tampa  
Handout  
#1: SHIP  
Summary

## SHIP Summary for FY2020 to FY2022

SHIP 20/21 12300		% Exp.	Actual Exp.	Encumbered	Balance
Administration	63,212	5%	63,212.38		-
Down Payment/Closing Costs Assistance	70,000	6%	70,000.00		-
New Construction Single Family Homes	426,799	34%	426,799.15		-
Owner Occupied Rehab (OOR)	614,465	49%	524,267.21	90,197.45	-
Security Deposit Program	89,771	7%	89,771.48		-
<b>Grand Total</b>	<b>1,264,248</b>	<b>100%</b>	<b>1,174,050.22</b>	<b>90,197.45</b>	<b>-</b>
			Entitle	0	
			PI	1,264,248	
<b>20% Special Needs</b>	<b>-</b>	<b>Subtotal</b>	<b>Difference</b>		
<b>65% Homeownership</b>	<b>-</b>	<b>1,111,264</b>	<b>1,111,264</b>		
<b>75% Construction/Rehab</b>	<b>-</b>	<b>1,041,264</b>	<b>1,041,264</b>		
<b>30% Very Low</b>	<b>379,274</b>	<b>906,006</b>			
<b>30% Low</b>	<b>379,274</b>	<b>758,549</b>	<b>Low/VL</b>		
		505,699			
		(63,212)	Admin		
		(442,487)	Mod DPA		
		<b>(0)</b>	Left Mod		
SHIP 21/22 12300		% Exp.	Actual Exp.	Encumbered	Balance
Administration	384,020	7%	352,754.53	31,265.91	-
Down Payment/Closing Costs Assistance	236,190	5%	-	236,189.53	-
Owner Occupied Rehab (OOR)	1,326,243	26%	-	1,326,243.00	-
New Construction Single Family Homes	1,571,618	30%	-	1,571,617.58	-
Security Deposit Program	100,000	2%	-	100,000.00	-
Replacement Housing	600,000	12%	-	600,000.00	-
New Construction or Rehabilitation - Renta	951,583	18%	-	951,583.27	-
<b>Grand Total</b>	<b>5,169,654</b>	<b>100%</b>	<b>352,754.53</b>	<b>4,816,899.29</b>	<b>-</b>
			Entitle	2,686,825.00	
			PI	2,482,828.82	
<b>20% Special Needs</b>	<b>537,365</b>	<b>Subtotal</b>	<b>Difference</b>		
<b>65% Homeownership</b>	<b>1,746,436</b>	<b>3,134,050</b>	<b>1,387,614</b>		
<b>75% Construction/Rehab</b>	<b>2,015,119</b>	<b>2,897,861</b>	<b>882,742</b>		
<b>30% Very Low</b>	<b>1,550,896</b>				
<b>30% Low</b>	<b>1,550,896</b>	<b>3,101,792</b>	<b>Low/VL</b>		
		2,067,862	Remaining		
		(384,020)	Admin		
		(1,683,841)	Mod DPA		
		<b>0</b>	Left Mod		



# Tampa Handout #2: SHIP Strategy

Expended by 06/30/2023		Required set a side		\$0	\$0	\$252,850
PY 20-21	Budget	Expended	Homeownership	New Const/Rehab	Special Needs	
Admin	\$63,212	\$63,212				
FTHB assistance - MAP	\$70,000	\$70,000	\$70,000			
ETBCA	\$614,465	\$524,267	\$614,465	\$614,465		\$252,850
New Construction Single Family Homes	\$426,799	\$426,799	\$426,799	\$426,799		
Security Deposit	\$89,771	\$89,771				
SHIP Program Income	\$1,264,247	\$1,174,049	\$1,111,264	\$1,041,264		\$252,850
Difference		\$90,197.79	\$1,111,264	\$1,041,264		\$0
Expended by 06/30/2024		Required set a side		\$1,746,436	\$2,015,119	\$537,365
PY 21-22	Budget	Expended	Homeownership	New Const/Rehab	Special Needs	
Admin	\$384,020	\$352,755				
FTHB assistance- MAP	\$236,190		\$236,190			
ETBCA	\$1,326,243		\$1,326,243	\$1,326,243		\$537,365
New Construction Single Family Homes	\$1,571,618		\$1,571,618	\$1,571,618		
Security Deposit	\$100,000					
Replacement Housing	\$600,000		\$600,000	\$600,000		
New Construction or Rehabilitation - Rental	\$951,583			\$951,583		
SHIP Allocation	\$5,169,654	\$352,755	\$3,734,051	\$4,449,444		\$537,365
Difference		\$4,816,899.47	\$1,987,615	\$2,434,325		\$0
Expended by 06/30/2025		Required set a side		\$2,440,299	\$2,815,730	\$750,861
PY 22-23 Expended by 06/30/2025	Budget	Expended	Homeownership	New Const/Rehab	Special Needs	
Admin	\$462,237	\$59,069	\$0	\$0		
FTHB assistance - MAP	\$175,968	\$0	\$175,968	\$0		
Single Family Owner Occupied Rehab	\$2,000,000	\$0	\$2,000,000	\$2,000,000		\$750,861
New Construction Single Family Homes	\$2,813,256	\$0	\$2,813,256	\$2,813,256		
Security Deposit Program	\$39,000	\$0	\$0	\$0		
SHIP Allocation	\$5,490,462	\$59,069	\$4,989,224	\$4,813,256		\$750,861
Difference		\$5,431,392.10	\$2,548,926	\$1,997,527		\$0

# Tampa Handout #3: FTHB Payments

Name	Address	Payment Request	Running Balance	Account String	Budget Amount
				12300.219000.549007.0000.1001476.0000000	\$ 119,688.00
Client # 1	1710 E. Chelsea St., 33610	15,000.00	696,867.83	12300.219000.549007.0000.TBD.0000000	\$ 235,312.83
Client # 2	2507 E. 29th Ave., 33605	15,000.00	681,867.83	12300.219000.549007.0000.1001795.0000000	\$ 78,433.50
Client # 3	3910 E. Clifton St.,	15,000.00	666,867.83	12300.219000.549007.0000.TBD.0000000	\$ 278,433.50
Client # 4	3307 Sanchez St.,	15,000.00	651,867.83		
Client # 5	4539 N. 19th St., 33610	14,999.00	636,868.83		
Client # 6	3313 E. Lila St., 33610	14,999.00	621,869.83		
Client # 7	8706 N. Hyaleah Rd., 33617	15,000.00	606,869.83		
Client # 8	1705 E. Emma St., 33610	14,999.00	591,870.83		
Client # 9	3024 N. 48th St.,	14,999.00	576,871.83		
Client # 10	2921 N. 46th St.,	15,000.00	561,871.83		
Client # 11	2405 E. Ida St.,	15,000.00	546,871.83		
Client # 12	4806 Rock Fist Ct., 33617	20,000.00	526,871.83		
Client # 13	8416 N. Jones Ave., Unit 2, 33604	14,999.00	511,872.83		
Client # 14		14,999.00	496,873.83		
Client # 15		15,000.00	481,873.83		
Client # 16		15,000.00	466,873.83		
Client # 17		14,999.00	451,874.83		

Tampa  
Handout  
#4:  
ETBCA  
Payments

Name	Amount	Payment Request (Draws #)	Admin Fees	Program Delivery	Total Payment Requested	Income Level	Age	Family Size	Race	Special Need	Running Balance
Client #1	24,375.00	16,562.50	1,201.42			30%	36	8	Black	Yes	1,000,000.00
Client #2	23,750.00	9,500.00	1,201.42			50%	79	1	White	Yes	1,000,000.00
Client #3	24,950.00	9,980.00	1,201.41		39,646.75	80%	67	4	Hispanic	Yes	960,353.25
Client #4	29,924.00	19,974.00	1,419.55			50%	67	1	Hispanic	Yes	960,353.25
Client #5	22,800.00	14,300.00	1,419.55			50%	45	1	Other	Yes	960,353.25
Client #6	-	8,312.50	1,419.55		46,845.15	50%	79	1	White	Yes	913,508.10
Client #7		9,950.00	922.50			50%	67	1	Hispanic	Yes	913,508.10
Client #8		8,500.00	922.50		20,295.00	50%	45	1	Other	Yes	893,213.10
Client #9		7,812.50	916.75			30%	36	8	Black	Yes	893,213.10
Client #10	7,950.00	7,950.00	916.75			80%	69	1	Black	Yes	893,213.10
Client #11		5,937.50	916.75			50%	79	1	White	Yes	893,213.10
Client #12		14,970.00	916.75		40,337.00	80%	67	4	Hispanic	Yes	852,876.10
Client #13	30,400.00	30,400.00	2,190.00			80%	60	2	White	Yes	852,876.10
Client #14	13,400.00	13,400.00	2,190.00		48,180.00	50%	70	1	White	No	804,696.10
Client #15	30,300.00	30,300.00	2,923.12			50%	51	2	Black	Yes	804,696.10
Client #16	28,162.50	28,162.50	2,923.13		64,308.75	50%	62+	1	Black	Yes	740,387.35
Client #17	30,145.00	30,145.00	2,251.00			80%	62+	1	Black	Yes	740,387.35
Client #18	14,875.00	14,875.00	2,251.00		49,522.00	80%	41-61	5	Black	Yes	690,865.35
Client #19	12,212.50	12,212.50	1,407.76			80%	62+	2	Black	Yes	690,865.35
Client #20	12,552.71	12,552.71	1,407.76			50%	62+	4	Black	Yes	690,865.35
Client #21	17,467.46	17,467.46	1,407.75		46,455.94	50%	62+	1	Black	No	644,409.41
Client #22	26,579.25	26,579.25	1,328.96	3,322.41	31,230.62	50%	62+	1	Black	Yes	613,178.79
Client #23	32,900.00	32,900.00	1,265.63	3,164.07		30%	62+	1	Hispanic	No	613,178.79
Client #24	17,725.00	17,725.00	1,265.62	3,164.06	59,484.38	80%	41-61	5	Black	Yes	553,694.41
Client #25	22,895.60	22,895.60	1,144.78	2,861.95	26,902.33	50%	62+	2	White	Yes	526,792.08
Client #26	12,212.50	12,212.50	699.92	1,749.79							526,792.08





# Additional Questions?

---

Contact:

Annie Guzman

City of Tampa

[Annie.Guzman@tampagov.net](mailto:Annie.Guzman@tampagov.net)

THE FLORIDA HOUSING COALITION



# Administrative Costs

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



THE FLORIDA HOUSING COALITION



# Paying for Program Administration

---

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



THE FLORIDA HOUSING COALITION





# Admin from Program Income

---



## 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.

THE FLORIDA HOUSING COALITION



# Program Costs

---

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



THE FLORIDA HOUSING COALITION



# Questions and Evaluation

