

Preparing and Submitting the SHIP Annual Report



Sponsored by:
Florida Housing Finance Corporation
Catalyst Program



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Our Thanks to the Florida Housing Catalyst Program



AFFORDABLE HOUSING CATALYST PROGRAM

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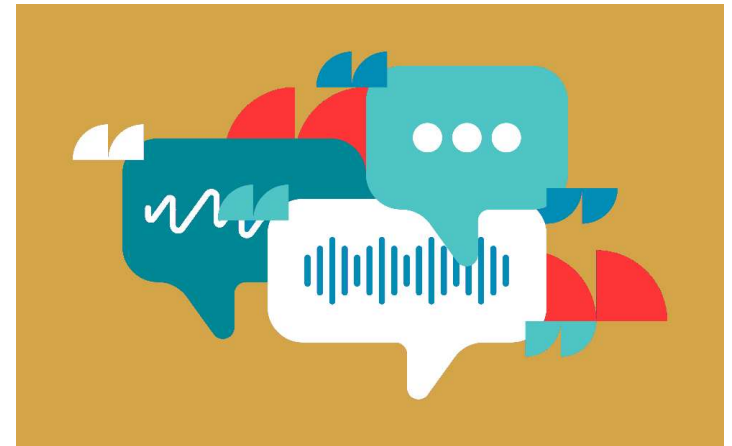
we make housing affordable™

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Webinar Logistics

- Participants are muted
- Enter your questions in the box in your webinar panel
- If non typing capability, click raise your hand button
- Handouts are available for your review.
- This webinar is being recorded and will be available at www.flhousing.org
- Use headphones for best audio
- A survey will immediately follow the webinar; *please* complete it! Thanks!



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Review 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



Catalyst Training Schedule



Fine Tune Your SHIP Program
REGISTER NOW FOR

CATALYST TRAINING

Register Now for SHIP Catalyst Training!



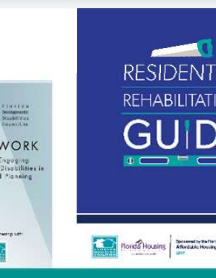
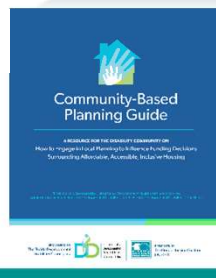
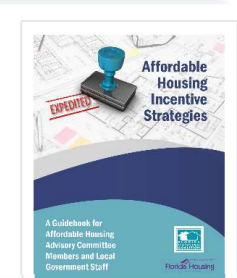
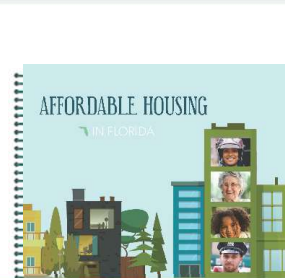
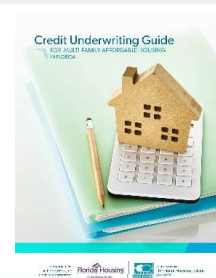
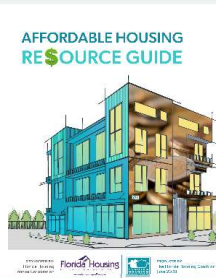
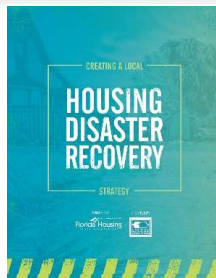
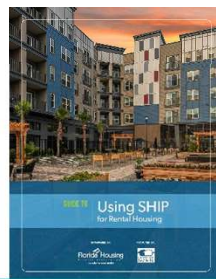
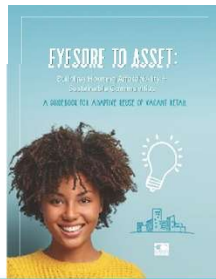
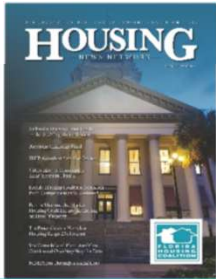
The Coalition is Florida's affordable housing training and technical assistance provider.

Hotline: 1-800-677-4548

www.flhousing.org

FLORIDA HOUSING COALITION PUBLICATIONS

Access these valuable resources and more under the Publications tab at Flhousing.org



Timeline for Tracking and Reporting

20/21 | _____ | _____ | _____ |

July 1, 2021

June 30, 2024

21/22 | _____ | _____ | _____ |

22/23 | _____ | _____ | _____ |

23/24 | _____ | _____ | _____ |

24/25 | _____ | _____ | _____ |

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

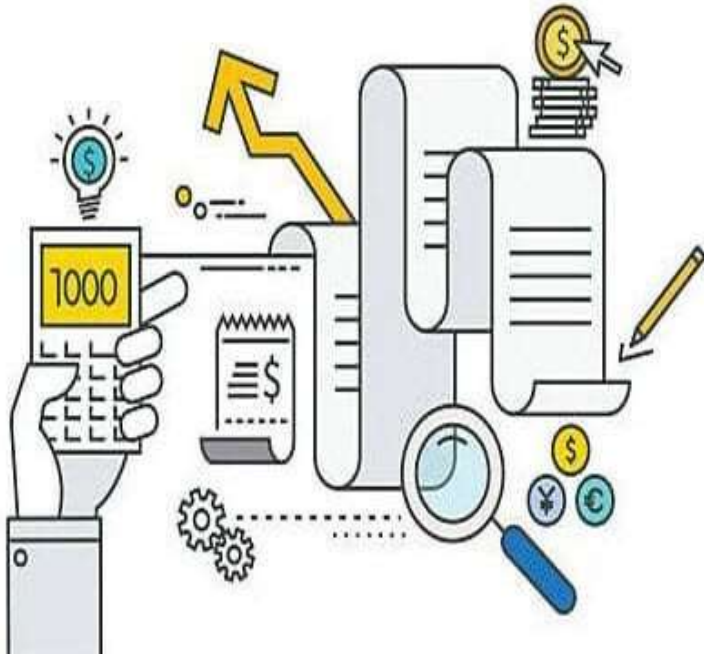
June 30, 2024: Encumbrance & Expenditure Deadline

- FY 21/22 (Close-out) all funds must be **expended**
- FY 22/23 (Interim 1) funds must be **expended or encumbered**
- FY 23/24 funds may be **expended, encumbered or unencumbered**. These funds are not reported on this year’s annual report



**No extension for submitting Annual Reports
Due Sunday, September 15th, 2024**

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

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 Robert.Dearduff@floridahousing.org



Access Report Website Today



Log In

Email

Password

Remember me?

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

- First, staff person who has admin rights should try to access.

- Further assistance with "Access Denied":

robert.dearduff@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
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SHIP Contact Information

Primary Program (non-public) Contact Information

This is the name of the individual whom Florida Housing will contact regarding all program issues. This should be the staff person responsible for program management and compliance. This will be the person contacted via email on all statewide group information.

Contact Name:	<input type="text" value="Kelly Canady"/>	<input type="button" value="Save Changes"/>
Email Address:	<input type="text" value="kelly_canady@bradfordcountyfl.gov"/>	
Telephone Number:	<input type="text" value="904-966-6382"/>	

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Resources on the 'Annual Report Forms' Tab

Annual Report
Certification

Tracking
Spreadsheets

Past
Annual Reports

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) Version 21-22.1 (for use in 2021/2022)
Instructions for completing and uploading the SHIP AR Data Upload Excel workbook	SHIP Annual Report and SHIPDATA Instructions.pdf

Certification Document

- 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, which is the 23/24 State Fiscal Year
 - Estimate housing cost increases
- Signed by Chief Elected Official or Designee

State Housing Initiatives Partnership (SHIP) Program
Annual Report and Local Housing Incentives Certification

On Behalf of _____ (Local Government), I hereby certify that:

1. The Annual Report information submitted electronically to Florida Housing Finance Corporation is true and accurate for the closeout year _____ and interim years _____.
2. The local housing incentives or local housing incentive plan have been implemented or are in the process of being implemented. Including, at a minimum:
 - a. Permits as defined in s.163.3164 (15) and (16) for affordable housing projects are expedited to a greater degree than other projects; and
 - b. 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 per housing unit, from these actions is estimated to be \$ _____.
4. The cumulative cost per rehabilitated housing per housing unit, from these actions is estimated to be \$ _____.

Staff Member responsible for submitting annual report to FHFC: _____

Witness Signature Date

Chief Elected Official or Designee Signature Date

Witness Printed Name

Chief Elected Official or Designee Printed Name

Witness Signature Date

Witness Printed Name

or

ATTEST (Seal)

Signature Date

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

Chief Elected Official or Designee

Date_____

Research for the Certification Form



Ask Planning Department and staff working with Elected Officials:

- Was there an increase in impact fees?
- Were any new building requirements added last year?
 - Example: new requirement to plant 2 trees for each newly constructed home
- Did Fees increase for Roof Permits or any other permits?

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

- 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/shipdataupload21-22d5f09dc2fb0d6fb69bf3ff00004a6e0f.xlsx?sfvrsn=d1fdf27b_2
- Add data for Close Out allocation (21/22), as well as interim year 1 (22/23)
- Include activity through June 30, 2024

Applicant Level Data TAB

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

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

Applicant Information

Applicant Information						
First Name	Last Name	Street Address	City	Zip	City/ Unincorporated	Structure Type

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
						Closeout	
						Closeout	2013-2014
						Closeout	2014-2015
						Closeout	2015-2016
						Interim 1	2016-2017
						Interim 1	2017-2018
						Interim 1	2018-2019
						Closeout	2019-2020
						Interim 1	2020-2021
						Closeout	2021-2022
						Closeout	2022-2023
						Closeout	2023-2024
							2024-2025

- 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 19/20 (\$60,000) and 20/21 (\$30,000). Click 'Unit Counted' on 20/21 amount to indicate 19/20 was involved.

Rental Development TAB

Rental Developments Assited with SHIP Funds											
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

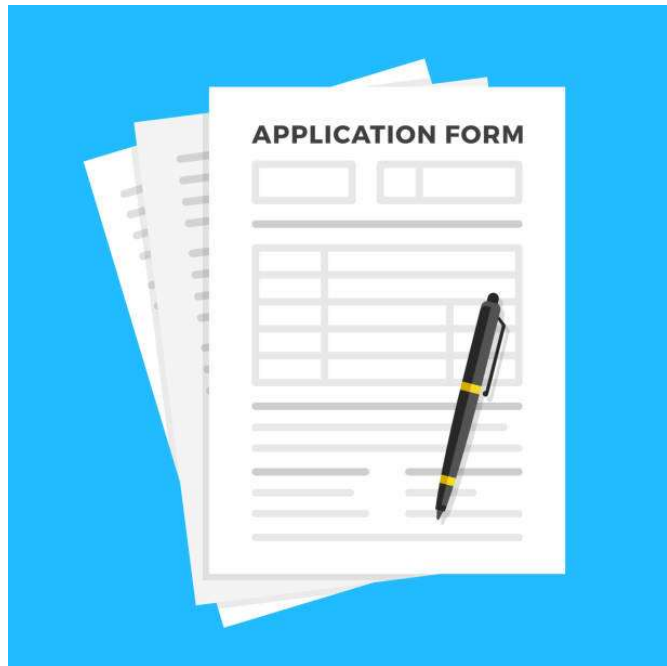
- The annual report pulls expenses from 'Applicant Level Data' so include per unit expense
- Total expense divided by # of units = Per Unit Expense

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



Report the Number of SHIP Applications on the Annual Report



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.

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

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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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Questions?



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			
<input type="checkbox"/> SHIP A/R Data Excel Form Upload			

Interim Year Information

Input 22/23 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:



Foreclosures by income category:

VLI:	<input type="text" value="1"/>
Low:	<input type="text" value="3"/>
Mod:	<input type="text" value="0"/>
Total:	4

Defaults by income category:

VLI:	<input type="text" value="0"/>
Low:	<input type="text" value="0"/>
Mod:	<input type="text" value="0"/>
Total:	0

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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: 07

Foreclosures by income category:

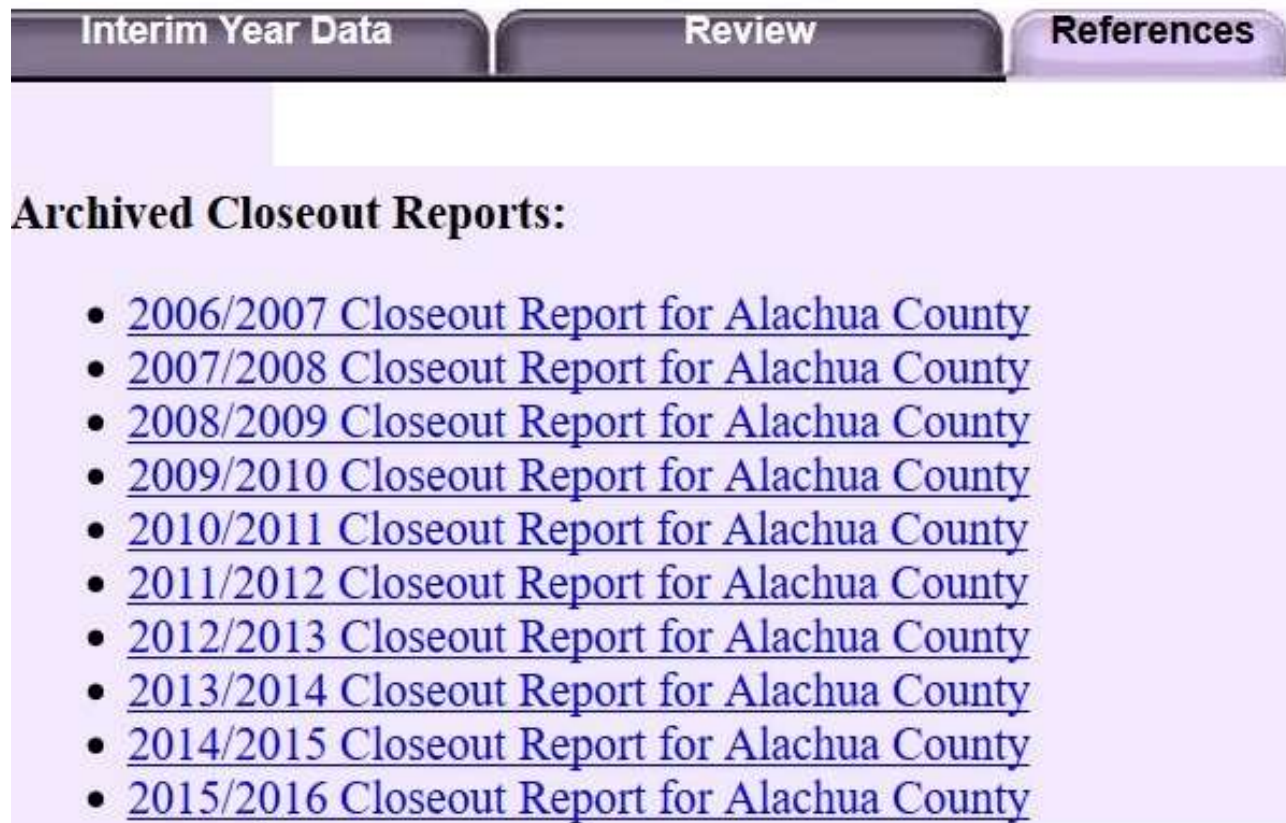
VLI:	1
Low:	3
Mod:	0
Total:	4

Defaults by income category:

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

Estimating “Total SHIP PA Loans”

The References Tab has 15 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.”

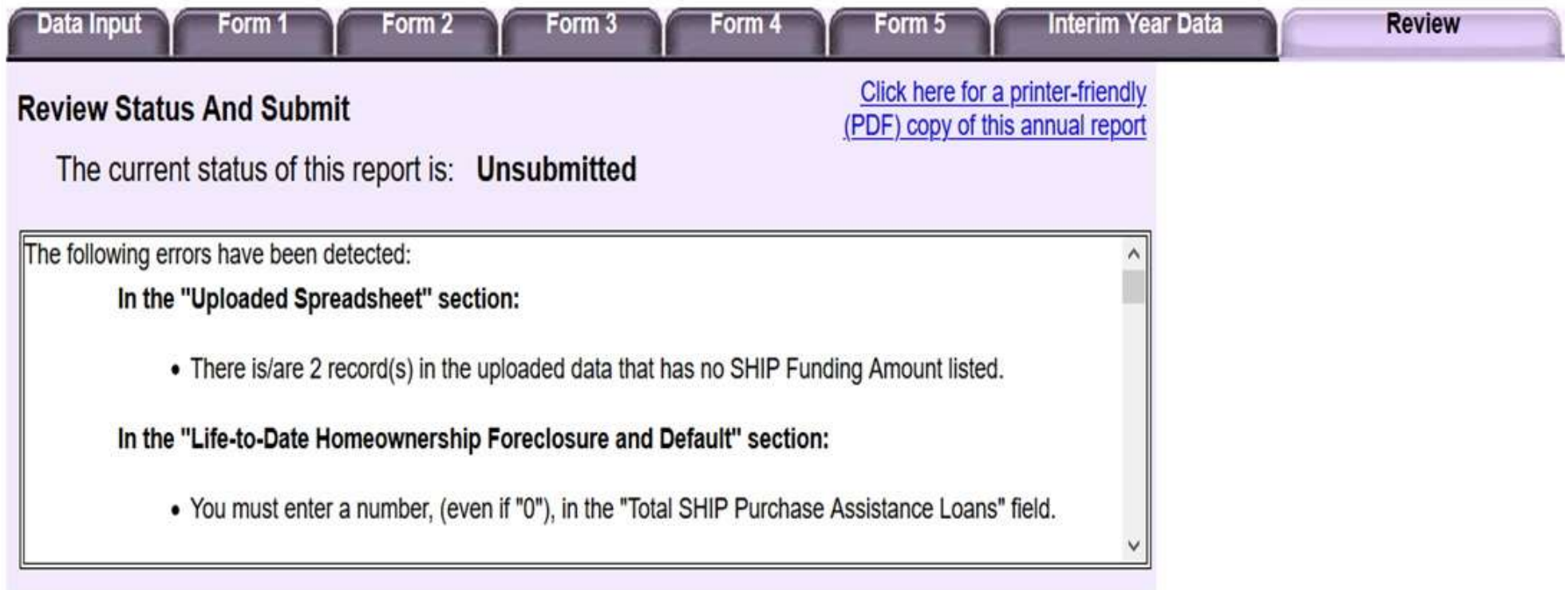
☐ Availability for Public Inspection and Comments

Availability for Public Inspection and Comments:



Validation Errors

Do not review this until SHIPDATA is uploaded and "Data Input" is filled out



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.

The background features a stack of papers with various financial charts and tables. On the left, a bar chart shows data points for months 0 through 12. Below it, a pie chart has a slice labeled '9.3%' and a segment labeled '698'. In the center-right, a table for 'Q4' shows two rows of data: the first row has values 368, 408, and 504; the second row has values 200, 504, and 1,254. At the bottom right, a bar chart shows a value of 10,000 above a bar and 8,000 below it.

Demonstration of the Annual Report



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- ❖ Site Visits

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for:

- ❖ Workshops
- ❖ Webinars

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Questions?

**Please
Complete
Evaluation**

