

FREQUENTLY ASKED SHIP QUESTIONS

State Housing Initiatives Partnership Program

QUESTION: I know that SHIP funds may be spent to repair or purchase mobile homes. My jurisdiction is considering mobile home assistance. Please provide more details to help guide our decision.

ANSWER: Since 2009, mobile homes—also known as manufactured housing—built after 1994 have been included in SHIP’s definition of eligible housing, section 420.9071 (8) of the Florida Statutes: “Eligible housing means ... residential units that are designed to meet the standards of the Florida Building Code...or manufactured housing constructed after June 1994 and installed in accordance with the installation standards for mobile or manufactured homes contained in rules of the Department of Highway Safety and Motor Vehicles.”

Manufactured housing is also addressed in section 420.9075 (5) c of the SHIP Statute: “Not more than 20 percent of the funds made available in each county and eligible municipality from the local housing distribution may be used for manufactured housing.”

Each SHIP jurisdiction should make a decision about whether or not to assist manufactured housing. If it is assisted, the local housing assistance plan (LHAP) should specify whether to provide home repair, purchase assistance, or both. Furthermore, a jurisdiction’s LHAP could distinguish manufactured housing from modular housing. Unlike manufactured housing, modular homes are built in factories according to the Florida Building Code, and so they have always been eligible for SHIP assistance. They include a gold or silver sticker—often located under the kitchen sink—that confirms construction to the Florida code.

Sometimes, the first step in providing manufactured housing assistance is to determine exactly when a manufactured home was constructed. All units built after July 13, 1994 are constructed to a standard requiring greater wind resistance, and they are eligible for SHIP assistance. Information on whether a unit has been properly installed on the ground is also necessary for SHIP assistance. An information sheet—which may be located on the electrical panel or in a closet—will include the construction date and may be accompanied by

an installation sticker. The SHIP file should include a copy of the information sheet and installation sticker or other documentation of the unit’s installation on the ground.

It is common practice to place liens on properties whenever SHIP assistance is provided, and the same applies to manufactured housing, where a lien may be recorded regardless of whether the manufactured home is personal property or real property. It is important to distinguish between the two, however, and the LHAP should indicate whether either or both may receive SHIP assistance. A manufactured home is personal property when it has a title under the Florida Department of Motor Vehicle’s system. Such homes are often located on land owned by someone other than the home owner. A lien on such a home is filed in the local county tax collector’s office against the title, and is inferior to any purchase liens on the home. If both the manufactured home and

the land on which it is installed belong to the owner, the manufactured home becomes real property and the title is “retired.” The unit becomes inextricably bound to the land, and the combined land and home are subject to real estate taxes. A lien placed on such a unit is filed with the Clerk of Court in the county land record.



QUESTION: I am new to SHIP. My next task is to create the annual reports. I know I must create these online, but I cannot

access the SHIP annual report website.

ANSWER: The SHIP annual report website is located at: <https://apps.floridahousing.org/StandAlone/SHIPAnnualReporting/>.

The login page has links to help if you do not have an account or if you have forgotten your password. If you need any further assistance to access the site, contact Terry.Auringer@floridahousing.org.

The first step to completing the reports is to gain access to the website. You are right to start early, since SHIP annual reports are due September 15, 2017, regardless of whether or not your funds are expended or encumbered in compliance with the SHIP deadlines. Some who are new to these reports are surprised at the amount of research involved in completing them, so allow plenty of time for your work.

The second step to completing the reports is to update the information on the “SHIP Contact Info” tab, which is next to the “Annual Reporting” tab. The staff contacts and SHIP strategy assistance details that you provide here are included in Florida Housing’s statewide directory of SHIP programs, so please ensure that all data included is current.

QUESTION: I anticipate that our advisory committee will complete its meetings and public hearing in time to provide the AHAC report to the County Commissioners at their September 20 meeting. This is before the December 31 report deadline. Will September 20 mark the start of our 90-day clock for the Board to adopt any incentives or do we still have until March 31 of next year?

ANSWER: Your 90-day clock begins when the advisory committee submits its report to the governing body. The last day allowed by statute to submit the AHAC report is December 31, making the 90-day deadline March 31 of the following year. According to Florida Statutes, section 420.9076 (6), “Within 90 days after the date of receipt of the local housing incentive strategies recommendations from the advisory committee, the governing body of the appointing local government shall adopt an amendment to its local housing assistance plan to incorporate the local housing incentive strategies it will implement within its jurisdiction.”

MORE GUIDANCE IN TECHNICAL BULLETINS | Florida Housing Finance Corporation provides SHIP-specific written guidance in Technical Bulletins. Some of the most recent bulletins have addressed the subjects of record retention, NOFA advertisements, and SHIP audit and monitoring requirements. You may access the bulletins on Florida Housing’s website, www.floridahousing.org. Find SHIP by selecting Programs and then Special Programs from the pull-down menu.

Have More Questions about the Affordable Housing Advisory Committee (AHAC)?

There are often many questions when a local government assembles an AHAC to recommend regulatory reform in support of affordable housing. The Florida Housing Coalition is announcing a new resource to help. A new publication is available from our website entitled “Affordable Housing Incentive Strategies.” It is a guide to affordable housing advisory committee members and local government staff who assist them. The guidebook introduces members to their statutorily required responsibilities, and to the importance of regulatory incentives that facilitate private-sector development of affordable housing. The guidebook also includes an AHAC report template and instructions to guide the AHAC on each step of their process. All SHIP staff may benefit from reviewing the guidebook’s Frequently Asked Questions (FAQ) section, which includes Q&A, plus more information helpful to assist AHACs. [HNN](#)



MICHAEL CHANEY

Michael Chaney is a Technical Advisor for the Florida Housing Coalition. Chaney’s responsibilities include providing training and technical assistance through workshops, on-site visits, and telephone consultation on a variety of affordable housing topics, including capacity building for housing nonprofits; financial tracking of housing funds; fair housing; compliance with housing program requirements (SHIP, HOME, CDBG); operational/administrative procedures, housing rehabilitation strategies, and energy efficiency topics. He has also served as an adjunct faculty member of the housing department at Florida State University.



DO YOU HAVE A QUESTION ABOUT THE SHIP PROGRAM?

Free telephone technical assistance is available to help you successfully implement your SHIP funded work.

Call the Florida Housing Coalition’s SHIP hotline at (800) 677-4548, Mon.-Fri. 8:30-5:00.