

# Title: SHIP Annual Report

Report Status: Unsubmitted

Hernando County FY 2019/2020 Closeout

orm 1

## SHIP Distribution Summary

### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	DP Existing	\$15,388.00	1				
1	DP Existing w / Rehab	\$357,383.02	15				
2	DP Existing	\$144,114.66	15				
6	Emergency Repair	\$62,545.00	5				
10	DP Construction	\$38,941.01	4				
10	Non-Profit Construction	\$116,724.31	3				

**Homeownership Totals:**      **\$735,096.00**      **43**

### Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
12	Special Needs Rehab	\$18,034.00	1				
21	Multi-Family Afford. Housing	\$100,000.00	1				

**Rental Totals:**      **\$118,034.00**      **2**

**Subtotals:**      **\$853,130.00**      **45**

### Additional Use of Funds

Use	Expended
Administrative	\$40,587.00
Homeownership Counseling	
Admin From Program Income	\$25,536.00
Admin From Disaster Funds	

<b>Totals:</b>	<b>\$919,253.00</b>	<b>45</b>	<b>\$ .00</b>	<b>\$ .00</b>
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**Total Revenue (Actual and/or Anticipated) for Local SHIP Trust Fund**

Source of Funds	Amount
State Annual Distribution	\$405,874.00
Program Income (Interest)	\$34,563.48
Program Income (Payments)	\$476,161.71
Recaptured Funds	\$0.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$2,653.81
<b>Total:</b>	<b>\$919,253.00</b>

**\* Carry Forward to Next Year: \$.00**

NOTE: This carry forward amount will only be accurate when all revenue amounts and all expended, encumbered and unencumbered amounts have been added to Form 1

**Form 2**

**Rental Unit Information**

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
ELI	370	400	543	711	879
VLI	616	660	791	914	1,020
LOW	985	1,055	1,266	1,462	1,631
MOD	1,479	1,584	1,899	2,194	2,448
Up to 140%	1,725	1,848	2,215	2,560	2,856

**Recap of Funding Sources for Units Produced ("Leveraging")**

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$853,130.00	20.96%
Public Moneys Expended		.00%
Private Funds Expended	\$3,217,000.00	79.04%
Owner Contribution		.00%
Total Value of All Units	\$4,070,130.00	100.00%

**SHIP Program Compliance Summary - Home Ownership/Construction/Rehab**

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$735,096.00	\$408,527.81	179.94%	65%
Construction / Rehabilitation	\$693,627.34	\$408,527.81	169.79%	75%

**Program Compliance - Income Set-Asides**

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$14,980.00	1.63%
Very Low	\$329,551.31	35.85%
Low	\$508,598.69	55.33%
Moderate	\$ .00	.00%
Over 120%-140%	\$ .00	.00%
<b>Totals:</b>	<b>\$853,130.00</b>	<b>92.81%</b>

**Project Funding for Expended Funds Only**

Income Category	Total Funds Mortgages, Loans & DPL's	Mortgages, Loans & DPL Unit #s	Total Funds SHIP Grants	SHIP Grant Unit #s	Total SHIP Funds Expended	Total # Units
Extremely Low	\$14,980.00	1		0	\$14,980.00	1
Very Low	\$329,551.31	13		0	\$329,551.31	13
Low	\$508,598.69	31		0	\$508,598.69	31
Moderate		0		0	\$ .00	0
Over 120%-140%		0		0	\$ .00	0
<b>Totals:</b>	<b>\$853,130.00</b>	<b>45</b>	<b>\$ .00</b>	<b>0</b>	<b>\$853,130.00</b>	<b>45</b>

**Form 3**

**Number of Households/Units Produced**

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
DP Existing	Unincorporated		2	13			15
DP Construction	Unincorporated		1	3			4
DP Existing w / Rehab	Unincorporated		2	13			15
Emergency Repair	Unincorporated	1	4				5
Non-Profit Construction	Unincorporated		2	1			3
Special Needs Rehab	Unincorporated		1				1
DP Existing	Brooksville			1			1
Multi-Family Afford. Housing	Brooksville		1				1
<b>Totals:</b>		<b>1</b>	<b>13</b>	<b>31</b>			<b>45</b>

**Characteristics/Age (Head of Household)**

Description	List Unincorporated and Each Municipality	List Unincorporated and Each Municipality				Total
		0 - 25	26 - 40	41 - 61	62+	
DP Existing	Unincorporated		6	8	1	15
DP Construction	Unincorporated	1	2	1		4
DP Existing w / Rehab	Unincorporated	2	6	4	3	15
Emergency Repair	Unincorporated			2	3	5
Non-Profit Construction	Unincorporated		3			3
Special Needs Rehab	Unincorporated				1	1
DP Existing	Brooksville		1			1
Multi-Family Afford. Housing	Brooksville			1		1
<b>Totals:</b>		<b>3</b>	<b>18</b>	<b>16</b>	<b>8</b>	<b>45</b>

**Family Size**

Description	List Unincorporated and Each Municipality	List Unincorporated and Each Municipality			Total
		1 Person	2-4 People	5+ People	
DP Existing	Unincorporated	1	10	4	15
DP Construction	Unincorporated		4		4
DP Existing w / Rehab	Unincorporated	3	12		15
Emergency Repair	Unincorporated		5		5
Non-Profit Construction	Unincorporated		3		3
Special Needs Rehab	Unincorporated		1		1
DP Existing	Brooksville		1		1
Multi-Family Afford. Housing	Brooksville	1			1
<b>Totals:</b>		<b>5</b>	<b>36</b>	<b>4</b>	<b>45</b>

**Race (Head of Household)**

Description	List Unincorporated and Each Municipality	List Unincorporated and Each Municipality						Total
		White	Black	Hispanic	Asian	Amer-Indian	Other	
DP Existing	Unincorporated	8	4	3				15
DP Construction	Unincorporated	3	1					4
DP Existing w / Rehab	Unincorporated	15						15
Emergency Repair	Unincorporated	4		1				5
Non-Profit Construction	Unincorporated	3						3
Special Needs Rehab	Unincorporated	1						1

DP Existing	Brooksville	1						1
Multi-Family Afford. Housing	Brooksville	1						1
<b>Totals:</b>		<b>36</b>	<b>5</b>	<b>4</b>				<b>45</b>

**Demographics (Any Member of Household)**

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
DP Existing	Unincorporated			1	1
DP Construction	Unincorporated				0
DP Existing w / Rehab	Unincorporated				0
Emergency Repair	Unincorporated			2	2
Non-Profit Construction	Unincorporated				0
Special Needs Rehab	Unincorporated			1	1
DP Existing	Brooksville				0
Multi-Family Afford. Housing	Brooksville				0
<b>Totals:</b>				<b>4</b>	<b>4</b>

**Special Target Groups for Funds Expended (i.e. teachers, nurses, law enforcement, fire fighters, etc.) Set Aside**

Description	Special Target Group	Expended Funds	Total # of Expended Units

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**Status of Incentive Strategies**

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Adopted	2014
Ongoing review process		Required	Adopted	2014
Impact fee modifications		AHAC Review	Adopted	2017
Flexible densities		AHAC Review	Adopted	2017
Reservation of infrastructure		AHAC Review	Adopted	2017
Allowance of accessory dwelling units		AHAC Review	Adopted	2017
Reduction of parking and setbacks		AHAC Review	Adopted	2017
Allowance of flexible lot sizes		AHAC Review	Adopted	2017
Modification of street requirements		AHAC Review	Adopted	2017

Printed inventory of public  
 owned lands

AHAC Review Adopted 2017

**Support Services**

Hernando County offered First Time Home Buyer classes free of charge to all down payment assistance applicants.

**Other Accomplishments**

N/A

**Availability for Public Inspection and Comments**

Copies of the SHIP Annual Report are available at the office of the Hernando County Housing Authority located at 621 W. Jefferson St., Brooksville, FL 34601 and on the housing Authority's website.

**Life-to-Date Homeownership Default and Foreclosure**

Total SHIP Purchase Assistance Loans: 130

**Mortgage Foreclosures**

- A. Very low income households in foreclosure: 1
- B. Low income households in foreclosure: 3
- C. Moderate households in foreclosure: 2
- Foreclosed Loans Life-to-date: 6
- SHIP Program Foreclosure Percentage Rate Life to Date: 4.62

**Mortgage Defaults**

- A. Very low income households in default: 0
- B. Low income households in default: 0
- C. Moderate households in default: 0
- Defaulted Loans Life-to-date: 0
- SHIP Program Default Percentage Rate Life to Date: 0.00

**Strategies and Production Costs**

Strategy	Average Cost
DP Construction	\$9,735.25
DP Existing	\$9,968.92
DP Existing w/Rehab	\$23,825.53
Emergency Repair	\$12,509.00
Multi-Family Afford. Housing	\$100,000.00
Non-Profit Construction	\$38,908.10
Special Needs Rehab	\$18,034.00

## Expended Funds

Total Unit Count: 45

Total Expended Amount: \$853,130.00

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
DP Existing	Ashley Williams	5425 Vardon Ct	Spring Hill	34609	\$4,114.66	
DP Existing	Manuel Berdecia	4540 Tiburon Ave	Spring Hill	34608	\$10,000.00	
DP Existing	Joseph Nix	12176 Katherwood St	Spring Hill	34608	\$10,000.00	
DP Existing	Matthew West	12192 Topaz St	Spring Hill	34608	\$10,000.00	
DP Existing	Betzaida Lopez	6072 Shannon Ave	Spring Hill	34606	\$10,000.00	
DP Existing	Marvin McIntosh	1192 Tyler Ave	Spring Hill	34609	\$15,388.00	
DP Construction	Christene Gilmore	2204 Rio Circle	Spring Hill	34608	\$8,941.01	
DP Existing w/Rehab	Shawn Smallwood	669 Winthrop	Spring Hill	34609	\$18,362.36	
DP Construction	ShaQuan Mayo	6599 Seaway Dr	Brooksville	34604	\$10,000.00	
DP Existing w/Rehab	Jessica Marchese	12000 Kerridale Ave	Spring Hill	34608	\$18,128.00	
DP Existing w/Rehab	Joseph Hunt	9690 Elgin Blvd	Spring Hill	34606	\$29,965.00	
DP Construction	Misty White	16143 Daytona Street	Brooksville	34604	\$10,000.00	
DP Existing w/Rehab	Destiney Kelley	2153 Rio Circle	Spring Hill	34608	\$15,915.00	
DP Existing w/Rehab	Sherri Silva	1115 Linden Dr	Spring Hill	34609	\$17,805.00	
DP Existing w/Rehab	Nico Fevoli	14586 Essex Lane	Spring Hill	34606	\$29,778.00	
DP Construction	Ofelia Cochado	16137 Daytona St	Spring Hill	34601	\$10,000.00	
DP Existing w/Rehab	Cesar Rivera	1509 Bishop Rd	Spring Hill	34608	\$28,560.17	
DP Existing w/Rehab	Marcia Sobrado	11123 Linden Dr	Spring Hill	34609	\$18,130.00	
DP Existing w/Rehab	Garth Button	10245 Elgin Blvd	Spring Hill	34608	\$30,000.00	
DP Existing w/Rehab	Steven Barone	6242 Skyline Ct	Spring Hill	34606	\$19,100.00	
DP Existing w/Rehab	Ivan Romano	110 Callaway Ave	Spring Hill	34606	\$26,150.00	
DP Existing w/Rehab	Kayla Leamon	13062 Montego St	Spring Hill	34609	\$21,324.00	
DP Existing w/Rehab	Susan Potkin	3248 Abeline Rd	Spring Hill	34608	\$24,165.49	

Emergency Repair	Cesar Rivera	1509 Bishop Rd	Spring Hill	34608	\$10,000.00	
DP Existing	Leanne Johnson	6003 Airmont Dr	Spring Hill	34606	\$10,000.00	
Non-Profit Construction	Jazmin Rivera	16169 Daytona St	Brooksville	34604	\$20,000.00	
Non-Profit Construction	Mid Florida Community Serv.	16160 La Bella St	Brooksville	34604	\$50,000.00	
Non-Profit Construction	Mid Florida Community Serv.	16154 La Bella St	Brooksville	34604	\$46,724.31	
Special Needs Rehab	Misty Hall	4612 Crescent Rd	Spring Hill	34606	\$18,034.00	
DP Existing w/Rehab	Brittany Elarde	437 Edgehill Ave	Spring Hill	34606	\$30,000.00	
DP Existing w/Rehab	Tyler Burke	8251 Idle Time Rd	Brooksville	34601	\$30,000.00	
DP Existing	Tamica Martinez	3391 Mariner Blvd	Spring Hill	34609	\$10,000.00	
DP Existing	Pamela Silvers	1234 Trellis Ave	Spring Hill	34606	\$10,000.00	
DP Existing	Donnie Lassiter	5136 Landover	Spring Hill	34609	\$10,000.00	
DP Existing	Lori Gorman	7222 Pinehurst Dr	Spring Hill	34606	\$10,000.00	
DP Existing	Leslie Hunter	5336 Baldock Ave	Spring Hill	34608	\$10,000.00	
DP Existing	Kashanda Jackson	8039 Spring Hill Dr	Spring Hill	34606	\$10,000.00	
DP Existing	Wendy Wood	512 North Ave. West	Brooksville	34601	\$10,000.00	
DP Existing	Mandisa Ingram	9035 Bonnett Way	Weeki Wachee	34613	\$10,000.00	
DP Existing	Martinsi Salvatore	7400 Pinehurst Dr	Spring Hill	34606	\$10,000.00	
Emergency Repair	Margaret Riley	5175 Suwanee E Rd	Weeki Wachee	34607	\$15,000.00	
Emergency Repair	Louise Granat	5375 Barrien Ave	Spring Hill	34608	\$11,450.00	
Emergency Repair	Patricia Dorvee	3394 Stephens Blvd	Spring Hill	34606	\$14,980.00	
Emergency Repair	Raymond Poirier	12511 Mountan Dove Rd	Weeki Wachee	34614	\$11,115.00	
Multi-Family Afford. Housing	Rochester Park	1410 Candlelight Blvd	Brooksville	34601	\$100,000.00	

### Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Hernando County Housing Authority	Governmental	All	All	\$66,123.00

### Program Income

Program Income Funds	
Loan Repayment:	\$476,161.71



Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$34,563.48
<b>Total:</b>	<b>\$510,725.19</b>

**Number of Affordable Housing Applications**

Number of Affordable Housing Applications	
Submitted	
Approved	
Denied	

**Explanation of Recaptured funds**

Description	Amount
<b>Total:</b>	<b>\$ .00</b>

**Rental Developments**

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By
Rochester Park	Rochester Park, LTD	1410 Candlelight Blvd	Brooksville	34601	\$100,000.00	2	

**Single Family Area Purchase Price**

The average area purchase price of single family units:

Or

Not Applicable

**Special Needs Breakdown**

**SHIP Expended and Encumbered for Special Needs Applicants**

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
1	DP Existing				
1	DP Existing w/Rehab	\$91,393.49	4		
2	DP Existing	\$30,000.00	3		
6	Emergency Repair	\$14,980.00	1		
10	DP Construction	\$10,000.00	1		
10	Non-Profit Construction				
12	Special Needs Rehab	\$18,034.00	1		

**Special Needs Category Breakdown by Strategy**

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(2) DP Existing	Receiving Social Security Disability Insurance	\$30,000.00	3		
(1) DP Existing w/Rehab	Receiving Social Security Disability Insurance	\$61,393.49	3		
(10) DP Construction	Receiving Social Security Disability Insurance	\$10,000.00	1		
(1) DP Existing w/Rehab	Receiving Veterans Disability Benefits	\$30,000.00	1		
(12) Special Needs Rehab	Developmental Disabilities	\$18,034.00	1		
(6) Emergency Repair	Receiving Social Security Disability Insurance	\$14,980.00	1		

**Provide a description of efforts to reduce homelessness:**

Work with local agencies to workshop and get program information out to the community.

**Interim Year Data**

**Interim Year Data**

<b>Interim Year 1</b>		
State Annual Distribution		
Program Income	\$608,475.51	
Program Funds Expended	\$270,008.00	
Program Funds Encumbered	\$393,275.69	
Total Administration Funds Expended		
Total Administration Funds Encumbered		
Homeownership Counseling		
Disaster Funds		
65% Homeownership Requirement	\$323,283.69	N/A
75% Construction / Rehabilitation	\$463,275.69	N/A
30% Very & Extremely Low Income Requirement	\$393,275.69	64.63%
30% Low Income Requirement	\$110,008.00	18.08%
20% Special Needs Requirement	\$25,000.00	N/A
<b>Carry Forward to Next Year</b>		

**LG Submitted Comments:**