

Title: SHIP Annual Report

Report Status: Unsubmitted

Hernando County FY 2019/2020 Closeout

Form 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	\$329,283.02	14				
2	DP Existing	\$164,114.66	16				
6	Emergency Repair	\$67,045.00	5				
10	DP Construction	\$38,941.01	4				
10	Non Profit Construction	\$50,000.00	1				
11	Special Needs	\$18,034.44	1				

Homeownership Totals: **\$682,806.13** **42**

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
12	Special Needs Rehab	\$75,000.00	1				
21	Multi Family Construction	\$100,000.00	2				

Rental Totals: **\$175,000.00** **3**

Subtotals: **\$857,806.13** **45**

Additional Use of Funds

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

Totals: **\$923,929.13** **45** **\$0.00** **\$0.00**

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	\$6,697.21
Total:	\$923,296.40

*** Carry Forward to Next Year: -\$632.73**

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	\$857,806.13	21.05%
Public Moneys Expended		.00%
Private Funds Expended	\$3,217,000.00	78.95%
Owner Contribution		.00%
Total Value of All Units	\$4,074,806.13	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$682,806.13	\$412,571.21	165.50%	65%
Construction / Rehabilitation	\$678,303.47	\$412,571.21	164.41%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$14,980.00	1.62%
Very Low	\$275,193.00	29.81%
Low	\$547,633.13	59.31%
Moderate	\$20,000.00	2.17%
Over 120%-140%	\$.00	.00%
Totals:	\$857,806.13	92.91%

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	\$275,193.00	11		0	\$275,193.00	11
Low	\$547,633.13	32		0	\$547,633.13	32
Moderate	\$20,000.00	1		0	\$20,000.00	1
Over 120%-140%		0		0	\$.00	0
Totals:	\$857,806.13	45	\$.00	0	\$857,806.13	45

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	1		16
DP Construction	Unincorporated		1	3			4
DP Existing w / Rehab	Unincorporated		1	13			14
Emergency Repair	Unincorporated	1	4				5
Special Needs Rehab	Unincorporated		1				1
Special Needs	Unincorporated			1			1
Multi Family Construction	Brooksville		2				2
DP Existing	Brooksville			1			1
Non Profit Construction	Unincorporated			1			1
Totals:		1	11	32	1		45

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
DP Existing	Unincorporated		6	9	1	16
DP Construction	Unincorporated	1	2	1		4
DP Existing w / Rehab	Unincorporated	2	6	3	3	14
Emergency Repair	Unincorporated			2	3	5
Special Needs Rehab	Unincorporated			1		1
Special Needs	Unincorporated		1			1
Multi Family Construction	Brooksville				2	2
DP Existing	Brooksville		1			1
Non Profit Construction	Unincorporated		1			1
Totals:		3	17	16	9	45

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
DP Existing	Unincorporated	2	10	4	16
DP Construction	Unincorporated		4		4
DP Existing w / Rehab	Unincorporated	3	11		14
Emergency Repair	Unincorporated		5		5
Special Needs Rehab	Unincorporated		1		1
Special Needs	Unincorporated		1		1
Multi Family Construction	Brooksville	2			2
DP Existing	Brooksville		1		1
Non Profit Construction	Unincorporated			1	1
Totals:		7	33	5	45

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
DP Existing	Unincorporated	8	5	3				16
DP Construction	Unincorporated	3	1					4
DP Existing w / Rehab	Unincorporated	14						14
Emergency Repair	Unincorporated	4		1				5

Special Needs Rehab	Unincorporated	1						1
Special Needs	Unincorporated	1						1
Multi Family Construction	Brooksville	1	1					2
DP Existing	Brooksville	1						1
Non Profit Construction	Unincorporated		1					1
Totals:		33	8	4				45

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			3	3
Emergency Repair	Unincorporated			3	3
Special Needs Rehab	Unincorporated				0
Special Needs	Unincorporated				0
Multi Family Construction	Brooksville			2	2
DP Existing	Brooksville				0
Non Profit Construction	Unincorporated				0
Totals:				9	9

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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Form 4

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	\$10,558.98
DP Existing w/Rehab	\$23,520.22

Emergency Repair	\$13,409.00
Multi Family Construction	\$50,000.00
Non Profit Construction	\$50,000.00
Special Needs	\$18,034.44
Special Needs Rehab	\$75,000.00

Expended Funds

Total Unit Count: **44**

Total Expended Amount: **\$846,356.13**

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	Leanne Johnson	6003 Airmont Dr.	Spring Hill	34606	\$10,000.00	
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	\$14,500.00	
DP Existing	S Martinisi	7400 Pinehurst Dr.	Spring Hill	34606	\$10,000.00	
Special Needs Rehab	Keith Maxant (ARC Rental)	4612 Crescent Rd	Spring Hill	34606	\$75,000.00	
Special Needs	White Misty	16143 Daytona St.	Spring Hill	34604	\$18,034.44	
Multi Family Construction	Nellie Williams	1410 Candlelight Blvd #105	Brooksville	34601	\$50,000.00	
Multi Family Construction	Raymond Breault	1410 Candlelight Blvd #127	Brooksville	34601	\$50,000.00	
DP Existing w/Rehab	Brittany Elarde	437 Edgehill Ave	Spring Hill	34606	\$21,000.00	
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	
Emergency Repair	Margaret Riley	5175 Suwanee E Rd	Weeki Wachee	34607	\$15,000.00	
Emergency Repair	Louise Granat	5375 Barrien Ave	Spring Hill		\$11,450.00	
Emergency Repair	Patricia Dorvee	3394 Stephens Blvd	Spring Hill	34606	\$14,980.00	
Emergency Repair	Raymond Poirier	12511 Mountain Dove Road	Weeki Wachee	34614	\$11,115.00	
DP Existing	Lisa Reyes	4277 Pallas Ave.	Spring Hill	34606	\$20,000.00	
Non Profit Construction	Habitat for Humanity	16154 Labella	Brooksville	34604	\$50,000.00	

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
Total:	\$510,725.19

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	
Approved	
Denied	

Explanation of Recaptured funds

Description	Amount
Total:	\$0.00

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	FL	\$100,000.00	84	

Single Family Area Purchase Price

The average area purchase price of single family units:

217,750.00

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	\$72,293.49	3		
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				
11	Special Needs	\$18,034.44	1		
12	Special Needs Rehab	\$75,000.00	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	\$42,293.49	2		
(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	\$75,000.00	1		
(11) Special Needs	Receiving Social Security Disability Insurance	\$18,034.44	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

Interim Year 1		
State Annual Distribution		
Program Income	\$608,475.51	
Program Funds Expended	\$555,097.65	
Program Funds Encumbered	\$150,000.00	
Total Administration Funds Expended		
Total Administration Funds Encumbered		
Homeownership Counseling		
Disaster Funds		
65% Homeownership Requirement	\$630,097.65	N/A
75% Construction / Rehabilitation	\$349,204.31	N/A
30% Very & Extremely Low Income Requirement	\$264,204.31	43.42%
30% Low Income Requirement	\$235,893.34	38.77%
20% Special Needs Requirement	\$100,000.00	N/A
Carry Forward to Next Year		

LG Submitted Comments:

Edits made to the report by the LG resulted in report status being changed back to "Unsubmitted"

APPROVED AS TO FORM AND
LEGAL SUFFICIENCY:

By: Melissa Tartaglia
County Attorney's Office