

# Title: SHIP Annual Report

Report Status: Unsubmitted

Hernando County FY 2020/2021 Closeout

Form 1

## SHIP Distribution Summary

### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Down Payment Assistance Construction	\$70,000.00	3				
1	Down Payment New Construction	\$25,000.00	1				
2	Down Payment Assistance Existing	\$275,893.34	13				
2	Down Payment Existing	\$20,000.00	1				
6	Emergency Repairs	\$37,480.00	3				
10	Non Profit Construction	\$100,000.00	1				
10	Special Needs New Construction	\$75,000.00	1				
10	New Construction	\$25,000.00					

**Homeownership Totals:** **\$628,373.34** **23**

### Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
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**Rental Totals:**

**Subtotals:** **\$628,373.34** **23**

## Additional Use of Funds

Use	Expended
Administrative	
Homeownership Counseling	\$ .00
Admin From Program Income	\$30,423.00
Admin From Disaster Funds	\$ .00

<b>Totals:</b>	<b>\$658,796.34</b>	<b>23</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	\$ .00
Program Income (Interest)	\$7,783.80
Program Income (Payments)	\$619,976.51
Recaptured Funds	\$ .00
Disaster Funds	
Other Funds	
Carryover funds from previous year	-\$632.73
<b>Total:</b>	<b>\$627,127.58</b>

**\* Carry Forward to Next Year: -\$31,668.76**

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	388	416	549	719	889
VLI	646	692	831	960	1,071
LOW	1,033	1,107	1,328	1,535	1,712
MOD	1,551	1,662	1,995	2,304	2,571
Up to 140%	1,809	1,939	2,327	2,688	2,999

### 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	\$628,373.34	100.00%
Public Moneys Expended		.00%
Private Funds Expended		.00%
Owner Contribution		.00%
Total Value of All Units	\$628,373.34	100.00%

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

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$628,373.34	-\$632.73	-99311.45%	65%
Construction / Rehabilitation	\$332,480.00	-\$632.73	-52546.90%	75%

### Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$ .00	.00%
Very Low	\$192,480.00	30.69%
Low	\$290,893.34	46.39%
Moderate	\$145,000.00	23.12%
Over 120%-140%	\$ .00	.00%
<b>Totals:</b>	<b>\$628,373.34</b>	<b>100.20%</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		0		0	\$ .00	0
Very Low	\$192,480.00	5		0	\$192,480.00	5
Low	\$290,893.34	11		0	\$290,893.34	11
Moderate	\$145,000.00	7		0	\$145,000.00	7
Over 120%-140%		0		0	\$ .00	0
<b>Totals:</b>	<b>\$628,373.34</b>	<b>23</b>	<b>\$ .00</b>	<b>0</b>	<b>\$628,373.34</b>	<b>23</b>

## Form 3

### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Down Payment Assistance Construction	Unincorporated				3		3
Down Payment Assistance Existing	Unincorporated		1	9	3		13
Down Payment Existing	Unincorporated				1		1
Down Payment New Construction	Unincorporated			1			1
Non Profit Construction	Unincorporated			1			1
Special Needs New Construction	Unincorporated		1				1
Emergency Repairs	Unincorporated		3				3
<b>Totals:</b>			<b>5</b>	<b>11</b>	<b>7</b>		<b>23</b>

### Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Down Payment Assistance Construction	Unincorporated		3			3
Down Payment Assistance Existing	Unincorporated	3	5	5		13
Down Payment Existing	Unincorporated			1		1
Down Payment New Construction	Unincorporated		1			1
Non Profit Construction	Unincorporated		1			1
Special Needs New Construction	Unincorporated		1			1
Emergency Repairs	Unincorporated		1	1	1	3
<b>Totals:</b>		<b>3</b>	<b>12</b>	<b>7</b>	<b>1</b>	<b>23</b>

## Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Down Payment Assistance Construction	Unincorporated		2	1	3
Down Payment Assistance Existing	Unincorporated	2	9	2	13
Down Payment Existing	Unincorporated		1		1
Down Payment New Construction	Unincorporated		1		1
Non Profit Construction	Unincorporated		1		1
Special Needs New Construction	Unincorporated	1			1
Emergency Repairs	Unincorporated	1	2		3
<b>Totals:</b>		<b>4</b>	<b>16</b>	<b>3</b>	<b>23</b>

## Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hisp- anic	Asian	Amer- Indian	Other	Total
Down Payment Assistance Construction	Unincorporated	1		2				3
Down Payment Assistance Existing	Unincorporated	9	3	1				13
Down Payment Existing	Unincorporated	1						1

Down Payment New Construction	Unincorporated	1						1
Non Profit Construction	Unincorporated	1						1
Special Needs New Construction	Unincorporated	1						1
Emergency Repairs	Unincorporated	3						3

**Totals:** 17 3 3 23

### Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Down Payment Assistance Construction	Unincorporated				0
Down Payment Assistance Existing	Unincorporated				0
Down Payment Existing	Unincorporated				0
Down Payment New Construction	Unincorporated				0
Non Profit Construction	Unincorporated				0
Special Needs New Construction	Unincorporated				0
Emergency Repairs	Unincorporated			1	1

**Totals:** 1 1

### 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

### Support Services

Hernando County worked in conjunction with Solita's House to provide the First Time Home Buyer Workshop at no charge to clients.

### 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: **125**

### 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: **4.80**

### 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
Down Payment Assistance Construction	\$17,500.00
Down Payment Assistance Existing	\$19,706.67
Down Payment Existing	\$20,000.00
Down Payment New Construction	\$25,000.00
Emergency Repairs	\$9,370.00
New Construction	\$25,000.00
Non Profit Construction	\$50,000.00
Special Needs New Construction	\$75,000.00

## Expended Funds

Total Unit Count: **23**

Total Expended Amount: **\$628,373.34**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Down Payment Assistance Construction	Krystal Perez	13011 Pipit Ave.	Weeki Wachee	34614	\$20,000.00	
Down Payment Assistance Construction	Jazmin Rivera	16149 Daytona St.	Brooksville	34604	\$5,000.00	2019-2020
down Payment Assistance Construction	Jorge Colon	14091 Dusky Warbler	Weeki Wachee	34614	\$20,000.00	
Down Payment Assistance Construction	Nicole Griswold	16160 LaBella St	Brooksville	34604	\$25,000.00	
Down Payment Assistance Existing	Anthony Bravo	6790 Treehaven Dr.	Spring Hill	34606	\$25,000.00	
Down Payment Assistance Existing	Julie Hartman	9223 Gerona St.	Spring Hill	34608	\$20,000.00	
Down Payment Assistance Existing	Donetta Walker	7360 Hiawatha Parkway	Spring Hill	34606	\$20,000.00	
Down Payment Assistance Existing	Brian Huff	4362 Union Springs Rd.	Spring Hill	34608	\$20,000.00	
Down Payment Assistance Existing	Michelle Johnson	162 Grand Ave.	Brooksville	34604	\$8,008.00	
Down Payment Assistance Existing	Sasha Crisantemi	7180 Cascade St.	Spring Hill	34606	\$10,000.00	
Down Payment Assistance Existing	Timothy Heal	1659 Larkin Road	Spring Hill	34608	\$25,000.00	
Down Payment Assistance Existing	Christian Quiles	433 Hollyhock Lane	Spring Hill	34606	\$12,000.00	
Down Payment Assistance Existing	Michelle Loring	4539 Essex Lane	Spring Hill	34606	\$20,000.00	
Down Payment New Construction	Kelsey Dewoody	13066 Convent Garden Road	Brooksville	34613	\$25,000.00	
Down Payment Assistance Existing	Ashley Williams	5425 Vardon Court	Spring Hill	34609	\$5,885.34	2019-2020
Down Payment Assistance Existing	Santa Rodriguez	6236 Dalton Street	Spring Hill	34606	\$25,000.00	
Down Payment Assistance Existing	Sally Semeta	1264 Deltona Blvd.	Spring Hill	34606	\$25,000.00	

Down Payment Assistance Existing	Reign Gemza Puentes	1438 Newhope Road	Spring Hill	34606	\$25,000.00	
Down Payment Assistance Existing	Michael Minges	7379 Wabash Trail	Spring Hill	34606	\$25,000.00	
Down Payment Assistance Existing	Mary Ann Tucker	7557 Holiday Drive	Spring Hill	34608	\$30,000.00	
Non Profit Construction	Habitat for Humanity	16149 Daytona St.	Spring Hill	34604	\$50,000.00	
Non Profit Construction	Mid Florida Community Services	16148 LaBella St	Brooksville	34604	\$50,000.00	2019-2020
Special Needs New Construction	Fuller Center ARC Nature Coast	7945 Serene St.	Brooksville	34604	\$75,000.00	
Emergency Repairs	Penny Walsh	9415 Carthage Rd	Spring Hill	34608	\$9,900.00	
Emergency Repairs	Caesar Rivera	1509 Bishop Road	Spring Hill	34606	\$4,500.00	2019-2020
Emergency Repairs	Rosa Lane	634 Holley Street	Brooksville	34601	\$12,500.00	
Emergency Repairs	Gina Powell	2195 Bishop Road	Spring Hill	34606	\$10,580.00	
New Construction	MID FLORIDA	16154 LaBella St.	Brooksville	34604	\$25,000.00	2019-2020

### Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Hernando County Housing Authority	Governmental	All	All	\$30,423.00

### Program Income

Program Income Funds	
Loan Repayment:	\$619,976.51
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$7,783.80

**Total: \$627,760.31**

### Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	43
Approved	21
Denied	0



### Explanation of Recaptured funds

Description	Amount
<b>Total:</b>	<b>\$0.00</b>

### Rental Developments

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By

### Single Family Area Purchase Price

The average area purchase price of single family units:

Or

Not Applicable

## Form 5

### Special Needs Breakdown

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

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
1	Down Payment Assistance Construction	\$25,000.00	1		
1	Down Payment New Construction				

#### Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(1) Down Payment Assistance Construction	Person with Disabling Condition (not DD)	\$25,000.00	1		

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

Outreach to local homeless agencies to combine efforts.

### Interim Year Data

## Interim Year Data

Interim Year 1		
State Annual Distribution	\$1,326,972.00	
Program Income	\$1,193,775.00	
Program Funds Expended	\$691,135.50	
Program Funds Encumbered	\$1,922,000.00	
Total Administration Funds Expended	\$59,689.00	
Total Administration Funds Encumbered	\$73,008.20	
Homeownership Counseling		
Disaster Funds		
65% Homeownership Requirement	\$2,538,135.50	191.27%
75% Construction / Rehabilitation	\$2,189,137.33	164.97%
30% Very & Extremely Low Income Requirement	\$1,224,651.00	48.58%
30% Low Income Requirement	\$810,177.64	32.14%
20% Special Needs Requirement	\$649,651.00	48.96%
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