

# **Title: SHIP Annual Report**

**Hernando County FY 2018/2019 Closeout**

**Report Status: Approved**

**Form 1**

## SHIP Distribution Summary

### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	DP Assistance Const.	\$420,336.42	21				
2	DP Assistance Existing	\$275,077.82	28				
3	Home Owner Rehab	\$9,645.00	1				
10	DP Assistance Const.	\$20,000.00	2				

**Homeownership Totals:** **\$725,059.24** **52**

### Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
12	Special Needs Rehab.	\$75,000.00	5				

**Rental Totals:** **\$75,000.00** **5**

**Subtotals:** **\$800,059.24** **57**

### Additional Use of Funds

Use	Expended
Administrative	\$32,000.60
Homeownership Counseling	\$6,000.00
Admin From Program Income	\$23,819.40
Admin From Disaster Funds	\$ .00

**Totals:** **\$861,879.24** **57** **\$ .00** **\$ .00**

### Total Revenue (Actual and/or Anticipated) for Local SHIP Trust Fund

Source of Funds	Amount
State Annual Distribution	\$360,447.00
Program Income (Interest)	\$29,323.22
Program Income (Payments)	\$486,203.89
Recaptured Funds	\$ .00
Disaster Funds	
Other Funds	
Carryover funds from previous year	-\$7,397.66
<b>Total:</b>	<b>\$868,576.45</b>

**\* Carry Forward to Next Year: \$6,697.21**

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

## Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
ELI	351	387	533	699	864
VLI	586	628	753	870	971
LOW	936	1,003	1,203	1,391	1,552
MOD	1,407	1,507	1,809	2,088	2,331
Up to 140%	1,641	1,758	2,110	2,436	2,719

## 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	\$800,059.24	11.07%
Public Moneys Expended	\$200,835.00	2.78%
Private Funds Expended	\$6,225,843.62	86.11%
Owner Contribution	\$3,000.00	.04%
Total Value of All Units	\$7,229,737.86	100.00%

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

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$725,059.24	\$353,049.34	205.37%	65%
Construction / Rehabilitation	\$524,981.42	\$353,049.34	148.70%	75%

## Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$54,173.40	6.24%
Very Low	\$236,332.81	27.21%
Low	\$509,553.03	58.67%
Moderate	\$ .00	.00%
Over 120%-140%	\$ .00	.00%
<b>Totals:</b>	<b>\$800,059.24</b>	<b>92.11%</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	\$54,173.40	3		0	\$54,173.40	3
Very Low	\$236,332.81	17		0	\$236,332.81	17
Low	\$509,553.03	37		0	\$509,553.03	37
Moderate		0		0	\$ .00	0
Over 120%-140%		0		0	\$ .00	0
<b>Totals:</b>	<b>\$800,059.24</b>	<b>57</b>	<b>\$ .00</b>	<b>0</b>	<b>\$800,059.24</b>	<b>57</b>

## Form 3

### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
DP Assistance Const.	Unincorporated	1	5	16			22
DP Assistance Existing	Unincorporated		6	21			27
Home Owner Rehab	Unincorporated	1					1
DP Assistance Existing	Brooksville		1				1
DP Assistance Const.	Brooksville	1					1
Special Needs Rehab.	Unincorporated		5				5
<b>Totals:</b>		<b>3</b>	<b>17</b>	<b>37</b>			<b>57</b>

### Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
DP Assistance Const.	Unincorporated		12	7	3	22
DP Assistance Existing	Unincorporated	6	10	9	2	27
Home Owner Rehab	Unincorporated				1	1
DP Assistance Existing	Brooksville		1			1
DP Assistance Const.	Brooksville		1			1
Special Needs Rehab.	Unincorporated				5	5
<b>Totals:</b>		<b>6</b>	<b>24</b>	<b>16</b>	<b>11</b>	<b>57</b>

### Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
DP Assistance Const.	Unincorporated	6	14	2	22
DP Assistance Existing	Unincorporated	9	17	1	27
Home Owner Rehab	Unincorporated	1			1
DP Assistance Existing	Brooksville		1		1
DP Assistance Const.	Brooksville			1	1
Special Needs Rehab.	Unincorporated	5			5
<b>Totals:</b>		<b>21</b>	<b>32</b>	<b>4</b>	<b>57</b>

### Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
DP Assistance Const.	Unincorporated	13	3	6				22
DP Assistance Existing	Unincorporated	16	1	9		1		27
Home Owner Rehab	Unincorporated	1						1
DP Assistance Existing	Brooksville		1					1
DP Assistance Const.	Brooksville	1						1
Special Needs Rehab.	Unincorporated	5						5
<b>Totals:</b>		<b>36</b>	<b>5</b>	<b>15</b>		<b>1</b>		<b>57</b>

### Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
DP Assistance Const.	Unincorporated			1	1
DP Assistance Existing	Unincorporated			1	1
Home Owner Rehab	Unincorporated			1	1
DP Assistance Existing	Brooksville				0
DP Assistance Const.	Brooksville				0
Special Needs Rehab.	Unincorporated			5	5
<b>Totals:</b>				<b>8</b>	<b>8</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
DP Assistance Const.	Military Veteran	16,225.00	1

## 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 offers First Time Homebuyers 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 offices of the Hernando County Housing Authority located at 621 W. Jefferson Street Brooksville, Florida and on the Housing Authority's web site.

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

Total SHIP Purchase Assistance Loans: **104**

#### 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: **5.77**

### 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 Assistance Const.	\$19,145.06
DP Assistance Existing	\$9,824.21
Home Owner Rehab	\$9,645.00
Special Needs Rehab.	\$15,000.00

### Expended Funds

Total Unit Count: **57**

Total Expended Amount: **\$800,059.24**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
DP Assistance Const.	Brian Dodd	7252 Spring Hill Drive	Spring Hill	34606	\$27,647.81	
DP Assistance Const.	Antonio Reyes	27308 Thrush Avenue	Brooksville	34602	\$19,875.00	
DP Assistance Const.	Allen Nance	8448 Spring Hill Drive	Spring Hill	34608	\$11,625.00	
DP Assistance Const.	Lori Dobrinin	2284 Marietta Avenue	Spring Hill	34608	\$29,812.24	
DP Assistance Const.	Candace Mickens	29054 Lake Lindsey Road	Brooksville	34601	\$22,410.00	
DP Assistance Const.	Azia Tillman	9013 Senior Way	Brooksville	34613	\$10,000.00	
DP Assistance Const.	Wendy Nestrud	1485 Deborah Drive	Spring Hill	34609	\$10,205.00	
DP Assistance Const.	Maria Sanchez	4415 Tiffin Avenue	Spring Hill	34609	\$29,388.00	
DP Assistance Const.	Jessica Blodgett-Leggiere	4141 Dristol Avenue	Spring Hill	34609	\$28,596.53	
DP Assistance Const.	Angela Bailey	9500 Southern Charm Circle	Brooksville	34613	\$15,370.00	

DP Assistance Const.	Juan Cintron	13071 Scissorbill Avenue	Brooksville	34614	\$10,000.00	
DP Assistance Const.	Wellington Macado	27339 Thrush Avenue	Brooksville	34602	\$16,500.00	
DP Assistance Const.	Robin Barry	1297 Lodge Circle	Spring Hill	34606	\$12,175.00	
DP Assistance Existing	Lon Johnson	1375 Kenlake Avenue	Spring Hill	34606	\$10,000.00	
DP Assistance Existing	Abigail Correa	1124 Hallcrest Avenue	Spring Hill	34608	\$10,000.00	
DP Assistance Existing	Ernesto Ocon	9273 Swiss Road	Spring Hill	34606	\$10,000.00	
DP Assistance Existing	Theresa Casey	13004 Drysdale Street	Spring Hill	34609	\$10,000.00	
DP Assistance Existing	Elvis Cruz	11212 Blythville Road	Spring Hill	34608	\$10,000.00	
DP Assistance Existing	Angel Ramos	2070 Meadow Lark Road	Spring Hill	34608	\$10,000.00	
DP Assistance Existing	Pedro Mederios	4326 Talco Avenue	Spring Hill	34609	\$10,000.00	
DP Assistance Existing	Roberto Matheus	4312 Gondolier Road	Spring Hill	34609	\$10,000.00	
DP Assistance Existing	Axel Cruz	1072 Nodding Shade Drive	Brooksville	34604	\$10,000.00	
DP Assistance Existing	Gustavo Garriz	9265 Northcliffe Boulevard	Spring Hill	34606	\$8,577.82	
DP Assistance Existing	Brandon Burgess	200 Hague Court	Spring Hill	34606	\$10,000.00	
DP Assistance Existing	Tawnie Conklin	9256 Chase Street	Spring Hill	34606	\$10,000.00	
DP Assistance Existing	Nicholas Austin	5220 Juliet Court	Spring Hill	34606	\$10,000.00	
DP Assistance Existing	John Mara	5368 Baldock Avenue	Spring Hill	34608	\$10,000.00	
DP Assistance Existing	Andrew Oakes	708 Buena Vista Avenue	Brooksville	34601	\$6,500.00	
DP Assistance Existing	Michael Reiter	7324 Lagoon Road	Spring Hill	34606	\$10,000.00	
DP Assistance Existing	Carmela Manno	27135 Frampton Avenue	Brooksville	34602	\$10,000.00	
DP Assistance Existing	Andres Solivan	1043 Stillwater Avenue	Spring Hill	34606	\$10,000.00	
DP Assistance Existing	Freddie Rodriguez	11413 Regent Lane	Spring Hill	34609	\$10,000.00	
DP Assistance Existing	Joel Sloan	5016 Cynthia Lane	Spring Hill	34606	\$10,000.00	
DP Assistance Existing	Kevin Rubio	9490 Century Drive	Spring Hill	34608	\$10,000.00	
DP Assistance Existing	Stephen Puskas	4354 Goldcoast Avenue	Spring Hill	34609	\$10,000.00	
Home Owner Rehab	Denise Brown	2263 Bishop Road	Spring Hill	34608	\$9,645.00	



DP Assistance Existing	Valentin Popoca	13474 Triton Drive	Spring Hill	34609	\$10,000.00	
DP Assistance Existing	Shaniqua King	77A Street	Brooksville	34601	\$10,000.00	
DP Assistance Existing	Erin D'Acunto	8010 Timberlake Avenue	Spring Hill	34606	\$10,000.00	
DP Assistance Existing	Thomas Masson	11086 Belltower Street	Spring Hill	34608	\$10,000.00	
DP Assistance Const.	Carol Shad	16113 Daytona Street	Brooksville	34604	\$10,000.00	
DP Assistance Const.	Nadine Callaci	6226 Radford Street	Spring Hill	34606	\$29,490.00	
DP Assistance Const.	Stacy Flint	7406 Nightwalker Road	Weeki Wachee	34613	\$22,762.00	
DP Assistance Const.	Luis Rodriguez	11059 Claymore Street	Spring Hill	34608	\$17,480.00	
DP Assistance Const.	Alverta Leeper	1403 Henry Avenue	Spring Hill	34608	\$18,265.00	
DP Assistance Const.	Steven Barone	6242 Skyline Court	Spring Hill	34606	\$19,100.00	
DP Assistance Const.	David Roberts	9363 Bay Avenue	Spring Hill	34608	\$12,221.44	
DP Assistance Const.	Juan Rivera	8283 Dora Street	Spring Hill	34608	\$24,925.00	
DP Assistance Const.	Milton VanSandt	1519 June Avenue	Brooksville	34601	\$26,263.40	
DP Assistance Const.	Adnala Meyers	12476 Eddington Road	Spring Hill	34609	\$16,225.00	
DP Assistance Existing	Danielle Ford	2019 Daytona Street	Brooksville	34602	\$10,000.00	
DP Assistance Existing	Karla Hernandez	122557 Elgin Boulevard	Spring Hill	34609	\$10,000.00	
Special Needs Rehab.	Alison Hayward	4256 Gondolier Raod	Spring Hill	34608	\$15,000.00	
Special Needs Rehab.	Robyn Hayward	4256 Gondolier Raod	Spring Hill	34608	\$15,000.00	
Special Needs Rehab.	Steffani Pryor	4256 Gondolier Raod	Spring Hill	34608	\$15,000.00	
Special Needs Rehab.	Terry Neblett	4256 Gondolier Raod	Spring Hill	34608	\$15,000.00	
Special Needs Rehab.	Judith Norwood	4256 Gondolier Raod	Spring Hill	34608	\$15,000.00	

### Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Hernando County Housing Authority	Government	All	All	\$55,820.00

### Program Income

Program Income Funds

Loan Repayment:	\$486,203.89
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$29,323.22
<b>Total:</b>	<b>\$515,527.11</b>

### Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	25
Approved	17
Denied	1

### 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:

130,844.00

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 Assistance Const.	\$119,722.65	6		
2	DP Assistance Existing	\$40,000.00	4		
10	DP Assistance Const.	\$10,000.00	1		
12	Special Needs Rehab.	\$75,000.00	5		

### Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(1) DP Assistance Const.	Receiving Social Security Disability Insurance	\$103,497.65	5		
(2) DP Assistance Existing	Receiving Social Security Disability Insurance	\$40,000.00	4		
(10) DP Assistance Const.	Receiving Social Security Disability Insurance	\$10,000.00	1		
(1) DP Assistance Const.	Receiving Veterans Disability Benefits	\$16,225.00	1		
(12) Special Needs Rehab.	Developmental Disabilities	\$75,000.00	5		

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

County staff continue to work with and support agencies to reduce homelessness in the County. The Hernando County Housing Authority continues to partner with the FHFC to help homeless school children through the TBRA program.

## Interim Year Data

## Interim Year Data

Interim Year 1		
State Annual Distribution	\$405,874.00	
Program Income	\$510,725.19	
Program Funds Expended		
Program Funds Encumbered	\$358,941.01	
Total Administration Funds Expended	\$37,587.03	
Total Administration Funds Encumbered	\$28,535.54	
Homeownership Counseling	\$4,500.00	
Disaster Funds		
65% Homeownership Requirement	\$358,941.01	88.44%
75% Construction / Rehabilitation	\$328,941.01	81.05%
30% Very & Extremely Low Income Requirement	\$140,000.00	15.27%
30% Low Income Requirement	\$218,941.01	23.89%
20% Special Needs Requirement	\$130,000.00	32.03%
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