

Title: SHIP Annual Report
Hernando County FY 2022/2023 Closeout

Report Status: Unsubmitted

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Down Payment Assistance	\$146,745.00	4				
2	Down Payment Assistance	\$760,000.00	30				
3	Owner Occupied Rehab	\$1,081,211.00	16				
5	Disaster Assistance	\$32,516.50	2				
6	Emergency Repair	\$416,015.50	30				
10	Non Profit Construction	\$50,000.00	1				

Homeownership Totals: \$2,486,488.00 83

Rentals

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

Subtotals: \$2,486,488.00 83

Additional Use of Funds

Use	Expended	Percentage
Administrative	\$189,641.30	10.00 %
Homeownership Counseling	\$.00	
Admin From Program Income	\$39,731.53	4.99 %
Admin From Disaster Funds	\$.00	-
Admin From HHRP	\$.00	#Error

Totals: \$2,715,860.83 83 \$.00 \$.00

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

Source of Funds	Amount
State Annual Distribution	\$1,896,413.00
Program Income (Interest)	\$13,417.48
Program Income (Payments)	\$781,231.62
Recaptured Funds	\$.00
Disaster Funds	
HHRP Funds	
Carryover funds from previous year	\$12,812.29
Total:	\$2,703,874.39

*** Carry Forward to Next Year: -\$11,986.44**

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	456	488	621	814	1,007
VLI	761	815	978	1,130	1,261
LOW	1,216	1,303	1,563	1,807	2,016
MOD	1,827	1,957	2,349	2,712	3,027
Up to 140%	2,131	2,283	2,740	3,164	3,531

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	\$2,486,488.00	29.98%
Public Moneys Expended	\$0.00	.00%
Private Funds Expended	\$5,806,501.00	70.02%
Owner Contribution	\$0.00	.00%
Total Value of All Units	\$8,292,989.00	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$2,486,488.00	\$1,909,225.29	130.24%	65%
Construction / Rehabilitation	\$1,986,488.00	\$1,909,225.29	104.05%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *	Totals of Percentages
Extremely Low	\$480,994.00	17.79%	EL+VL: 40.60%
Very Low	\$616,736.00	22.81%	
Low	\$930,338.00	34.41%	EL+VL+L: 75.01%
Moderate	\$458,420.00	16.95%	
Over 120%-140%	\$0.00	.00%	
Totals:	\$2,486,488.00	91.96%	

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	\$459,011.00	10	\$21,983.00	4	\$480,994.00	14
Very Low	\$592,185.00	13	\$24,551.00	3	\$616,736.00	16
Low	\$930,338.00	30	\$.00	0	\$930,338.00	30
Moderate	\$458,420.00	23	\$.00	0	\$458,420.00	23
Over 120%-140%	\$.00	0	\$.00	0	\$.00	0
Totals:	\$2,439,954.00	76	\$46,534.00	7	\$2,486,488.00	83

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 121-140%	Total
Owner Occupied Rehab	Unincorporated	5	5	5	1		16
Emergency Repair	Unincorporated	8	8	9	5		30
Disaster Assistance	Unincorporated	1		1			2
Down Payment Assistance	Unincorporated		3	14	17		34
Non Profit Construction	Unincorporated			1			1
Totals:		14	16	30	23		83

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Owner Occupied Rehab	Unincorporated			2	14	16
Emergency Repair	Unincorporated			8	22	30
Disaster Assistance	Unincorporated			1	1	2
Down Payment Assistance	Unincorporated	3	22	5	4	34
Non Profit Construction	Unincorporated			1		1
Totals:		3	22	17	41	83

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Owner Occupied Rehab	Unincorporated	9	7		16
Emergency Repair	Unincorporated	19	11		30

Disaster Assistance	Unincorporated		2		2
Down Payment Assistance	Unincorporated	5	27	2	34
Non Profit Construction	Unincorporated			1	1
Totals:		33	47	3	83

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Owner Occupied Rehab	Unincorporated	10	4	2				16
Emergency Repair	Unincorporated	21	5	4				30
Disaster Assistance	Unincorporated	1					1	2
Down Payment Assistance	Unincorporated	25	4	5				34
Non Profit Construction	Unincorporated		1					1
Totals:		57	14	11			1	83

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Owner Occupied Rehab	Unincorporated			13	13
Emergency Repair	Unincorporated			17	17
Disaster Assistance	Unincorporated			1	1
Down Payment Assistance	Unincorporated			1	1
Non Profit Construction	Unincorporated				0
Totals:				32	32

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
Emergency Repair	Nurse/Healthcare	27,478.00	2
Emergency Repair	Government Employee	19,224.00	1
Emergency Repair	Military Veteran	10,000.00	1
Emergency Repair	Service Industry	7,065.00	1
Down Payment Assistance	Service Industry	20,000.00	1

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Implemented, in LHAP	2025
Ongoing review process		Required	Implemented, in LHAP	2014

Support Services

You Thrive, formerly Mid Florida provides Hernando County residents with a variety of supportive services through the CSBG program. Hernando County staff also works closely with Mid Florida Homeless Coalition. As a new entitlement community, Hernando County is now providing funding to our local non-profits for services provided to low to moderate income residents to assist with homelessness, the disabled community, domestic violence shelters, seniors and job training services.

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 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: **203**

Mortgage Foreclosures

A. Very low income households in foreclosure: **1**

B. Low income households in foreclosure: **4**

C. Moderate households in foreclosure: **2**

Foreclosed Loans Life-to-date: **7**

SHIP Program Foreclosure Percentage Rate Life to Date: **3.45**

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
Disaster Assistance	\$16,258.25

Down Payment Assistance	\$26,668.97
Emergency Repair	\$13,867.18
Non Profit Construction	\$50,000.00
Owner Occupied Rehab	\$67,575.69

Expended Funds

Total Unit Count: **83**

Total Expended Amount: **\$2,486,488.00**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Owner Occupied Rehab	Aida Martinez	4550 Crescent Road	Spring Hill	34606	\$85,975.00	
Owner Occupied Rehab	Philbert David	6233 Hillview Road	Spring Hill	34606	\$89,895.00	
Owner Occupied Rehab	Patricia Prolux	4456 Hoffman Ave	Spring Hill	34606	\$40,875.00	
Owner Occupied Rehab	Sharon Todd	8020 Wabash Trail	Spring Hill	34606	\$52,361.50	
Owner Occupied Rehab	Norma Badger	1405 Hathaway Ave.	Spring Hill	34608	\$40,096.00	
Owner Occupied Rehab	Ofelia Peters	1219 Glowood Ave	Spring Hill	34609	\$80,974.00	
Owner Occupied Rehab	Judith Reynolds	6478 Spring Hill Drive	Spring Hill	34606	\$89,645.00	
Owner Occupied Rehab	James Reardon	13155 Santee Street	Spring Hill	34609	\$70,795.00	
Emergency Repair	Judith Roselli	6486 Spring Hill Dr.	Spring Hill	34606	\$15,075.00	
Owner Occupied Rehab	Ida Douglas	27127 Roper Rd.	Spring Hill	34602	\$72,611.50	
Emergency Repair	Bonnie Allord	34803 Hibiscus Dr.	Ridge Manor	33523	\$23,000.00	
Owner Occupied Rehab	Kathy Smith	821 Schoolhouse St.	Brooksville	34601	\$89,895.00	
Owner Occupied Rehab	Henry Galen	10174 Horizon Dr.	Spring Hill	34608	\$22,945.00	
Emergency Repair	Henry Benjamin	2162 Meredith Dr.	Spring Hill	34608	\$24,908.50	
Owner Occupied Rehab	Corine Washington	920 Josephine St.	Brooksville	34604	\$69,542.50	
Owner Occupied Rehab	Susan Marten	13128 Bamboo St.	Spring Hill	34609	\$36,333.00	
Owner Occupied Rehab	Gloria Nolan	1373 Medford Ave.	Spring Hill	34606	\$89,795.00	
Owner Occupied Rehab	Margaret Kusnierczak	1476 Apollo Lane	Spring Hill	34608	\$61,577.50	
Emergency Repair	Severino Duran	12314 Deep Creek Dr.	Spring Hill	34609	\$4,875.00	
Emergency Repair	Vasiliki Klonaridis	11845 Linden Dr.	Spring Hill	34608	\$16,347.00	

Emergency Repair	Roy & Mary Fallon	15496 Marsh Quail	Weeki Wachee	34614	\$22,871.50	
Emergency Repair	Susan Graham	5265 Colchester Ave	Spring Hill	34608	\$9,941.50	
Disaster Assistance	William & Shirley Barnes	26158 Atlantis Lane	Brooksville	34601	\$24,596.50	
Down Payment Assistance	Orval Bawgus	1108 Godfrey Avenue	Spring Hill	34609	\$20,000.00	
Emergency Repair	Frances Dargenio	2261 Ardenwood Drive	Spring Hill	34609	\$24,218.50	
Emergency Repair	Stuart Jackson	2134 Meredith Drive	Spring Hill	34608	\$13,386.50	
Down Payment Assistance	Savannah Hamilton	4507 Tiburon Ave.	Spring Hill	34608	\$30,000.00	
Down Payment Assistance	Monica Laskowski	PO Box 341031	Tampa	33694	\$68,025.00	
Down Payment Assistance	Charles Uchytel	13546 Banyan Road	Spring Hill	34609	\$20,000.00	
Down Payment Assistance	Cody Burdick	3439 Deltona Blvd.	Spring Hill	34606	\$30,000.00	
Down Payment Assistance	Tiffany Hannah	3195 Montague Avenue	Spring Hill	34608	\$20,000.00	
Down Payment Assistance	Shawna Oneil	31255 Stoney Brook Drive	brooksville	34602	\$20,000.00	
Down Payment Assistance	Garis Sutton	10091 Bannister St.	Spring Hill	34608	\$20,000.00	
Down Payment Assistance	Wendy & Jeremy Comstock	1318 Altoona Ave.	Spring Hill	34609	\$28,720.00	
Down Payment Assistance	Brittany & Robert Dwyer/Claffey	16456 Manor Rd.	Weeki Wachee	34614	\$20,000.00	
Down Payment Assistance	Erika & Christopher Millett	13542 Drayton Dr.,	Spring Hill	34609	\$20,000.00	
Down Payment Assistance	Brian & Sam Parks	15279 Stone House Dr.	brooksville	34604	\$20,000.00	
Down Payment Assistance	Esteban Jiminez	8639 Heather Blvd.	Weeki Wachee	34613	\$30,000.00	
Down Payment Assistance	Jennifer Delvalle	601 Sea Holly Dr.	Brooksville	34604	\$20,000.00	
Down Payment Assistance	Wesley LaVelle	18044 Nicholas Ave.	Brooksville	34604	\$20,000.00	
Down Payment Assistance	Brandon Nuby	5011 Glenburne Dr.	Spring Hill	34609	\$20,000.00	
Down Payment Assistance	Adrianna Bennett	1569 Larkin Rd.	Spring Hill	34608	\$30,000.00	
Down Payment Assistance	Caleb & Brianca Miley	2270 Amherst Avenue	Spring Hill	34609	\$30,000.00	
Down Payment Assistance	Lauren Hull	14045 Red Marlin Ave.	Brooksville	34614	\$30,000.00	
Emergency Repair	James Sadler	514 Sharon St.	Brooksville	34601	\$25,000.00	

Emergency Repair	Romielee Kincade	713 Hazel Ave.	Brooksville	34601	\$5,768.00	
Disaster Assistance	Jaime Gazabon	851 Moonlight Lane	Brooksville	34601	\$7,920.00	
Emergency Repair	JoAnn North	269 Dan River Drive	Spring Hill	34606	\$5,961.50	
Emergency Repair	Eleonor Ramirez	1230 Gatewood Ave.	Spring Hill	34608	\$3,420.00	
Emergency Repair	Lori Kasprack	4930 Larkenheath Dr.	Spring Hill	34609	\$16,466.50	
Emergency Repair	Samuel Bowsby	4126 Arrowhead Dr.	Spring Hill	34606	\$11,500.00	
Emergency Repair	Robin Gregory	11298 Peach Blossom Rd.	Brooksville	34601	\$19,224.00	
Emergency Repair	Adona Pearson	3124 Dothan Ave.	Spring Hill	34609	\$10,000.00	
Emergency Repair	Fanny Rojas	6092 Kelvin Court	Spring Hill	34606	\$7,065.00	
Emergency Repair	Richard Block	11710 Linden Drive	Spring Hill	34608	\$19,893.50	
Owner Occupied Rehab	Maria Nowak	12208 Katherwood St.	Spring Hill	34608	\$87,895.00	
Emergency Repair	George Dietlein	2244 Maximilian Ave.	Spring Hill	34609	\$12,986.50	
Down Payment Assistance	Patrick & Katie McNally & Long	3430 Lambert Dr.	Spring Hill	34608	\$30,000.00	
Emergency Repair	Regina Kyle	1281 Antilles Lane	Spring Hill	34608	\$11,878.50	
Emergency Repair	Cynthia Williams	2249 Lema Drive	Spring Hill	34609	\$21,826.50	
Down Payment Assistance	Steven Kanyer	13190 Drysdale St.	Spring Hill	34609	\$20,000.00	
Down Payment Assistance	Gary Kraatz	5031 Essex Lane	Spring Hill	34606	\$50,000.00	
Down Payment Assistance	Taylor Butler	286 Royal Palm Way	Spring Hill	34608	\$20,000.00	
Down Payment Assistance	Addie Schwerringhaus	4465 Bromley Ave.	Spring Hill	34609	\$30,000.00	
Down Payment Assistance	Terrell Lawton Richardson	355 Royal Palam Way	Spring Hill	34608	\$20,000.00	
Down Payment Assistance	Sherrell Carroll	9053 Nakoma Way	Weeki Wachee	34613	\$20,000.00	
Down Payment Assistance	Breanna Hernandez	3234 Morven Drive	Spring Hill	34609	\$20,000.00	
Down Payment Assistance	Jessica Rinier	13323 La Casita Ave.	Spring Hill	34609	\$30,000.00	
Emergency Repair	Claudia Olson	10371 Cheever Road	Brooksville	34601	\$12,916.50	
Emergency Repair	Sheena Whipple	1519 Piper Road	Spring Hill	34608	\$5,611.50	
Down Payment Assistance	Douglas Ramon Calero Sanchez	485 Stillwater Ave.	Spring Hill	34606	\$50,000.00	

Emergency Repair	Maria Corrales	2245 Arrow Ave.	Spring Hill	34609	\$5,586.50	
Emergency Repair	Cynthia Molloy	4354 Union Springs Road	Spring Hill	34608	\$13,766.50	
Emergency Repair	Mary Bononetti	4478 Plumosa St.	Spring Hill	34607	\$10,983.50	
Emergency Repair	Ashley Brown	14058 Oleta St.	Spring Hill	34609	\$17,536.50	
Emergency Repair	Patricia Miljkovic	14450 Coronado Dr.	Spring Hill	34609	\$16,515.00	
Emergency Repair	Dora Coope	6375 Pinestand Ct.	Spring Hill	34606	\$7,486.00	
Down Payment Assistance	Christopher/Scott Weber/Gentry	6339 Holiday Drive	Spring Hill	34606	\$20,000.00	
Down Payment Assistance	Jabari & Madison Dean	3539 Moscato Drive	Brooksville	34602	\$30,000.00	
Non Profit Construction	MidFlorida YouThrive	16077 Melbourne St.	Brooksville	34604	\$50,000.00	
Down Payment Assistance	Ashley Sharpe	4570 Essex Lane	Spring Hill	34606	\$30,000.00	
Down Payment Assistance	Christian Perez	10484 Tucker Road	Weeki Wachee	34613	\$20,000.00	
Down Payment Assistance	Thomas & Michael Kuzilla - Anderson	6766 Treehaven Drive	Spring Hill	34606	\$20,000.00	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Local Government				\$229,372.83

Program Income

Program Income Funds	
Loan Repayment:	\$781,231.62
Refinance:	\$0.00
Foreclosure:	\$0.00
Sale of Property:	
Interest Earned:	\$13,417.48
Total:	\$794,649.10

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	200
Approved	119
Denied	33

Explanation of Recaptured funds

Description	Amount
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Total: \$00

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:

243,148.00

Or

Not Applicable

Special Needs Breakdown

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units	% of Allocation
2	Down Payment Assistance	\$30,000.00	1			
3	Owner Occupied Rehab	\$480,386.50	6			
5	Disaster Assistance	\$7,920.00	1			
6	Emergency Repair	\$128,383.00	10			
	Total:	\$646,689.50	18			34.10%

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Owner Occupied Rehab	Person with Disabling Condition (not DD)	\$179,540.00	2		
(3) Owner Occupied Rehab	Receiving Social Security Disability Insurance	\$211,051.50	3		
(6) Emergency Repair	Receiving Supplemental Security Income	\$59,803.00	5		
(3) Owner Occupied Rehab	Receiving Supplemental Security Income	\$89,795.00	1		
(6) Emergency Repair	Receiving Social Security Disability Insurance	\$50,007.00	3		
(5) Disaster Assistance	Receiving Supplemental Security Income	\$7,920.00	1		
(6) Emergency Repair	Developmental Disabilities	\$12,986.50	1		
(2) Down Payment Assistance	Developmental Disabilities	\$30,000.00	1		
(6) Emergency Repair	Person with Disabling Condition (not DD)	\$5,586.50	1		

Provide a description of efforts to reduce homelessness:

A new position of homeless coordinator was created and staffed in 2025 to work closely with the Mid Florida Homeless Coalition and the community linking those in need to services. Hernando County is a new entitlement community receiving HOME funding through HUD and are working to implement TBRA.

Interim Year Data

Interim Year Data

Revenue	
State Annual Distribution	\$2,331,068.00
SHIP Disaster Funds	
HHRP Allocation	\$884,000.00
Program Income	\$287,800.00
Total Revenue:	\$3,502,868.00

Expenditures/Encumbrances	
Program Funds Expended	\$630,381.50
Program Funds Encumbered	\$2,965,000.00
Total Administration Funds Expended	\$0.00
Total Administration Funds Encumbered	\$247,496.00
Homeownership Counseling	\$0.00
Total Expenditures/Encumbrances:	\$3,842,877.50

Set-Asides		Percentage
65% Homeownership Requirement	\$3,595,381.50	111.83%
75% Construction / Rehabilitation	\$2,915,381.50	90.68%
30% Very Low Income Requirement	\$2,065,381.50	58.96%
60% Very Low + Low Income Requirements	\$3,120,381.50	89.08%
20% Special Needs Requirement	\$820,000.00	25.50%

LG Submitted Comments: