

Title: SHIP Annual Report

Report Status: Submitted

Seminole County FY 2017/2018 Closeout

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Purchase Assistance	\$30,000.00	1				
2	Purchase Assistance	\$53,750.00	2				
3	Rehab / Reconstruct	\$12,146.00	1				
4	Rehab / Reconstruct	\$1,731,453.01	11				
6	Minor Repair	\$67,617.00	4				
10	New Construction Home Ownership	\$157,823.09	1				

Homeownership Totals: \$2,052,789.10 20

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
14	Rental Rehabilitation	\$11,570.00	1				
16	Minor Repair	\$173,553.95	12				
23	DEPOSIT ASSISTANCE	\$1,129.00	1				
26	Rapid Re-Housing	\$86,979.94	29				

Rental Totals: \$273,232.89 43

Subtotals: \$2,326,021.99 63

Additional Use of Funds

Use	Expended
Administrative	\$194,220.00
Homeownership Counseling	
Admin From Program Income	\$14,824.52
Admin From Disaster Funds	\$21,400.00

Totals: \$2,556,466.51 63 \$0.00 \$0.00

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

Source of Funds	Amount
State Annual Distribution	\$1,942,204.00
Program Income (Interest)	\$62,447.56
Program Income (Payments)	\$337,814.95
Recaptured Funds	\$0.00
Disaster Funds	\$214,000.00
Other Funds	
Carryover funds from previous year	\$0.00
Total:	\$2,556,466.51

*** Carry Forward to Next Year: \$0.00**

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	336	373	519	681	843
VLI	560	600	720	831	927
LOW	895	958	1,150	1,328	1,482
MOD	1,344	1,440	1,728	1,995	2,226
Up to 140%	1,568	1,680	2,016	2,327	2,597

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	\$2,326,021.99	70.50%
Public Moneys Expended	\$60,000.00	1.82%
Private Funds Expended	\$903,559.00	27.39%
Owner Contribution	\$9,700.00	.29%
Total Value of All Units	\$3,299,280.99	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$2,052,789.10	\$2,156,204.00	95.20%	65%
Construction / Rehabilitation	\$2,184,163.05	\$2,156,204.00	101.30%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	Total Available Funds % *
Extremely Low	\$52,153.97	2.04%
Very Low	\$1,491,961.25	58.36%
Low	\$771,906.77	30.19%
Moderate	\$10,000.00	.39%
Over 120%-140%		.00%
Totals: \$2,326,021.99		90.99%

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	\$52,153.97	17	\$52,153.97	17
Very Low	\$1,327,429.11	10	\$164,532.14	19	\$1,491,961.25	29
Low	\$659,312.99	6	\$112,593.78	10	\$771,906.77	16
Moderate	\$10,000.00	1		0	\$10,000.00	1
Over 120%-140%		0		0	\$0.00	0
Totals: \$1,996,742.10		17	\$329,279.89	46	\$2,326,021.99	63

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Purchase Assistance	Sanford		1				1
Purchase Assistance	Oviedo			1			1
Purchase Assistance	Unincorporated				1		1
Rehab / Reconstruct	Unincorporated		5	3			8
Rehab / Reconstruct	Sanford		3	1			4
Minor Repair	Winter Park			1			1
Minor Repair	Unincorporated		3	2			5
Minor Repair	Casselberry		1	1			2
Minor Repair	Sanford		4	2			6
Minor Repair	Winter Springs			1			1
Minor Repair	Longwood		1				1
Rental Rehabilitation	Winter Park		1				1
New Construction Home Ownership	Oviedo			1			1
Rapid Re-Housing	Altamonte Springs	2	4				6

Rapid Re-Housing	Oviedo	1	1				2
Rapid Re-Housing	Winter Springs		1				1
Rapid Re-Housing	Sanford	13		3			16
DEPOSIT ASSISTANCE	Unincorporated		1				1
Rapid Re-housing	Orlando		2				2
Rapid Re-housing	Casselberry		1				1
Rapid Re-housing	Unincorporated	1					1
Totals:		17	29	16	1		63

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Purchase Assistance	Sanford			1		1
Purchase Assistance	Oviedo		1			1
Purchase Assistance	Unincorporated			1		1
Rehab / Reconstruct	Unincorporated			6	2	8
Rehab / Reconstruct	Sanford			3	1	4
Minor Repair	Winter Park				1	1
Minor Repair	Unincorporated			3	2	5
Minor Repair	Casselberry			1	1	2
Minor Repair	Sanford			1	5	6
Minor Repair	Winter Springs			1		1
Minor Repair	Longwood				1	1
Rental Rehabilitation	Winter Park		1			1
New Construction Home Ownership	Oviedo		1			1
Rapid Re-Housing	Altamonte Springs	1	4	1		6
Rapid Re-Housing	Oviedo		1	1		2
Rapid Re-Housing	Winter Springs		1			1
Rapid Re-Housing	Sanford	1	7	8		16
DEPOSIT ASSISTANCE	Unincorporated		1			1
Rapid Re-housing	Orlando		2			2
Rapid Re-housing	Casselberry		1			1
Rapid Re-housing	Unincorporated		1			1
Totals:		2	21	27	13	63

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Purchase Assistance	Sanford		1		1
Purchase Assistance	Oviedo		1		1
Purchase Assistance	Unincorporated	1			1
Rehab / Reconstruct	Unincorporated	5	3		8
Rehab / Reconstruct	Sanford	3	1		4
Minor Repair	Winter Park	1			1
Minor Repair	Unincorporated	2	3		5
Minor Repair	Casselberry	2			2
Minor Repair	Sanford	4	2		6
Minor Repair	Winter Springs		1		1
Minor Repair	Longwood	1			1
Rental Rehabilitation	Winter Park	1			1
New Construction Home Ownership	Oviedo	1			1
Rapid Re-Housing	Altamonte Springs		5	1	6
Rapid Re-Housing	Oviedo		1	1	2
Rapid Re-Housing	Winter Springs			1	1
Rapid Re-Housing	Sanford		10	6	16
DEPOSIT ASSISTANCE	Unincorporated		1		1
Rapid Re-housing	Orlando		1	1	2
Rapid Re-housing	Casselberry		1		1
Rapid Re-housing	Unincorporated		1		1
Totals:		21	32	10	63

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Purchase Assistance	Sanford			1				1
Purchase Assistance	Oviedo		1					1
Purchase Assistance	Unincorporated	1						1
Rehab / Reconstruct	Unincorporated		7	1				8
Rehab / Reconstruct	Sanford		4					4
Minor Repair	Winter Park		1					1
Minor Repair	Unincorporated	1	3	1				5
Minor Repair	Casselberry	2						2
Minor Repair	Sanford		5	1				6

Minor Repair	Winter Springs	1					1
Minor Repair	Longwood			1			1
Rental Rehabilitation	Winter Park	1					1
New Construction Home Ownership	Oviedo		1				1
Rapid Re-Housing	Altamonte Springs	1	5				6
Rapid Re-Housing	Oviedo		2				2
Rapid Re-Housing	Winter Springs		1				1
Rapid Re-Housing	Sanford	5	9	1		1	16
DEPOSIT ASSISTANCE	Unincorporated		1				1
Rapid Re-housing	Orlando		1	1			2
Rapid Re-housing	Casselberry	1					1
Rapid Re-housing	Unincorporated			1			1
Totals:		13	41	8		1	63

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Purchase Assistance	Sanford				0
Purchase Assistance	Oviedo				0
Purchase Assistance	Unincorporated				0
Rehab / Reconstruct	Unincorporated			2	2
Rehab / Reconstruct	Sanford			1	1
Minor Repair	Winter Park			1	1
Minor Repair	Unincorporated			2	2
Minor Repair	Casselberry			1	1
Minor Repair	Sanford			5	5
Minor Repair	Winter Springs				0
Minor Repair	Longwood			1	1
Rental Rehabilitation	Winter Park				0
New Construction Home Ownership	Oviedo				0
Rapid Re-Housing	Altamonte Springs		6		6
Rapid Re-Housing	Oviedo		2		2
Rapid Re-Housing	Winter Springs		1		1
Rapid Re-Housing	Sanford		16		16
DEPOSIT ASSISTANCE	Unincorporated				0
Rapid Re-housing	Orlando		2		2

Rapid Re-housing	Casselberry		1		1
Rapid Re-housing	Unincorporated		1		1
Totals:			29	13	42

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
Purchase Assistance	Educator/School Employee	30,000.00	1
Rapid Re-Housing	Educator/School Employee	455.00	1
Rapid Re-Housing	Nurse/Healthcare	6,580.83	2
Rapid Re-Housing	Retail Sales	11,507.09	4

Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Implemented, in LHAP	2016
Ongoing review process		Required	Implemented, in LHAP	2016
Printed inventory of public owned lands		AHAC Review	Implemented, in LHAP	2016
Other	Tax Credit Local Commitment	AHAC Review	Implemented, in LHAP	2016
Other	Technical Training	AHAC Review	Implemented, in LHAP	2016

Support Services

Through the Purchase Assistance strategy, counseling is provided to future homeowners in the program process and the program requirements through the approved lenders that have completed the required certification workshop offered by Community Development. In addition, applicants are required to attend a HUD approved homebuyer counseling class.

Homeowners being served through the Housing Rehabilitation strategy are counseled on the program process and program requirements through the Community Development Division.

With regard to mid-to large-size rental projects, developers are encouraged to locate such developments near shopping and schools facilities and public transportation.

Other support services provided for income-eligible households that meet program guidelines include subsidized child care, dental, rental/mortgage, training scholarships, and utility assistance.

Other Accomplishments

Seminole County partnered with Inspire of Central Florida to rehabilitate a group home for adults with developmental disabilities. The group home is open and now houses 6 adults.

Availability for Public Inspection and Comments

The Annual Report was made available to the public at no cost (hard copy or digital format). A display advertisement was published in the Orlando Sentinel on August 16, 2020. Comments were accepted through September 4, 2020. In addition the SHIP APR was presented to the Board of County Commissioners on September 8, 2020 at a public Commission meeting. The public is given the opportunity to comment on agenda items. To date, no comments or question were received from the public. Any additional comments received will be forwarded to the Florida Housing Finance Corporation.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **1695**

Mortgage Foreclosures

- A. Very low income households in foreclosure: **0**
- B. Low income households in foreclosure: **15**
- C. Moderate households in foreclosure: **0**

Foreclosed Loans Life-to-date: **15**

SHIP Program Foreclosure Percentage Rate Life to Date: **0.88**

Mortgage Defaults

- A. Very low income households in default: **0**
- B. Low income households in default: **333**
- C. Moderate households in default: **0**

Defaulted Loans Life-to-date: **333**

SHIP Program Default Percentage Rate Life to Date: **19.65**

Strategies and Production Costs

Strategy	Average Cost
DEPOSIT ASSISTANCE	\$1,129.00
Minor Repair	\$15,073.18
New Construction Home Ownership	\$157,823.09
Purchase Assistance	\$27,916.67
Rapid Re-housing	\$2,999.31
Rehab/Reconstruct	\$145,299.92
Rental Rehabilitation	\$11,570.00

Expended Funds

Total Unit Count: **63**

Total Expended Amount: **\$2,326,022.00**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Purchase Assistance	Mirosol Rios	805 Northlake Dr. #805	Sanford	32771	\$43,750.00	

Purchase Assistance	Tiffany Davis	1044 Burnett Street	Oviedo	32765	\$30,000.00	
Purchase Assistance	Samuel Waters	159 Lewfield Cr	Winter Park	32792	\$10,000.00	
Rehab/Reconstruct	Willie Long	2361 Dolarway	Sanford	32773	\$173,275.27	
Rehab/Reconstruct	Glory Wright	1214 W 16th St	Sanford	32771	\$175,000.00	
Rehab/Reconstruct	Bernadette Merthie	136 Carver Av	Sanford	32771	\$154,344.52	
Rehab/Reconstruct	Jimmy Inman	1307 Olive Av	Sanford	32771	\$140,450.00	
Rehab/Reconstruct	Jacqueline Cooks	1813 Roseberry Lane	Sanford	32771	\$160,625.88	
Rehab/Reconstruct	Virginia Demps	904 E 10th Street	Sanford	32771	\$136,955.12	
Rehab/Reconstruct	Rebecca Greene	2580 SR 46 E	Sanford	32771	\$155,620.49	
Rehab/Reconstruct	Wanda Davis	1801 Roseberry Lane	Sanford	32771	\$165,976.71	
Rehab/Reconstruct	Shannon Raynor	2811 Midway Ave	Sanford	32771	\$164,205.64	
Rehab/Reconstruct	Teretha Jones	2230 Church Street	Sanford	32771	\$152,019.35	
Rehab/Reconstruct	Clara Mendoza	1424 Madrid Way	Winter Springs	32708	\$12,146.00	
Minor Repair	Katrina Baker	2415 Dominica Rd	Winter Park	32792	\$13,288.34	
Minor Repair	Mary Hampton	2170 Dixie Ave	Sanford	32771	\$14,220.00	
Minor Repair	Francis Scott	4531 McKay St	Lake Monroe	32747	\$19,845.00	
Minor Repair	Valerie Riddle	3430 Hunt Lane	Oviedo	32765	\$14,164.59	
Minor Repair	Johnny Long	251 Mockingbird Lane	Casselberry	32707	\$12,265.33	
Minor Repair	Virginia Wells	807 Valencia St	Sanford	32771	\$12,860.00	
Minor Repair	Maria Wyatt	279 Clydesdale Cir	Sanford	32773	\$5,210.00	
Minor Repair	Vivan Singleton	1103 Orange Ave	Sanford	32771	\$20,000.00	
Minor Repair	Elioenay Ramos	701 Citrus Tree Dr	Altamonte Spr	32701	\$19,540.00	
Minor Repair	Wesley O'Neal	1610 Merthie Dr	Sanford	32771	\$14,114.00	
Minor Repair	Christine Kaelin	1008 Turkey Hollow Cir	Winter Springs	32708	\$15,551.69	
Minor Repair	Maria Gonzalez	634 E Palmetto Ave	Longwood	32750	\$17,198.00	
Minor Repair	Elizabeth Dale	504 Brighton Way	Casselberry	32707	\$16,175.00	
Minor Repair	Cathy McGill	102 Sterling Ct	Sanford	32771	\$18,759.00	
Minor Repair	Vianca Guilarte	2711 W Airport Blvd	Sanford	32771	\$15,485.00	
Minor Repair	Minnie Thomas	825 Campello St	Altamonte Spr	32701	\$12,495.00	
Rental Rehabilitation	Thomas M	3023 Moss Valley	Winter Park	32792	\$11,570.00	

New Construction Home Ownership	Tiffany Davis	1044 Burnett	Oviedo	32765	\$157,823.09	
Rapid Re-Housing	Autumn Saunders	128 Waterfront Way Apt 240	Altamonte Springs	32701	\$3,896.00	
Rapid Re-Housing	Gail Hunter	257 Academy Place	Oviedo	32764	\$455.00	
Rapid Re-Housing	Keyondra Nathan	126 Lori Anne Lane	Winter Springs	32708	\$4,916.33	
Rapid Re-Housing	Angil Burke	10301 Fox Quarry Lane	Sanford	32773	\$3,607.26	
Rapid Re-Housing	Nichelle Scott	2635 Mystic Lake Drive #205	Oviedo	32765	\$4,416.34	
Rapid Re-Housing	Theresa Marchetta	2745 Bungalow Blvd	Sanford	32771	\$5,401.50	
Rapid Re-Housing	Coretha Gaines	1307 W. 14th St #B	Sanford	32771	\$6,147.06	
Rapid Re-Housing	Megan Spearance	2408 Southwest Rd	Sanford	32771	\$4,894.50	
Rapid Re-Housing	Jonathan Amador	314 E 18th Street	Sanford	32771	\$4,963.90	
Rapid Re-Housing	Markia Bellamy	287 Loraine Drive #125	Altamonte Springs	32714	\$3,506.50	
Rapid Re-Housing	Cara Marceski	2202 Lake Jennie Drive	Sanford	32773	\$2,637.52	
Rapid Re-Housing	Ebony Davis-Martin	930 Lake Destiny Road #H	Altamonte Springs	32714	\$4,498.00	
Rapid Re-Housing	Jumika Robinson	1306 Shepherd Avenue	Sanford	32771	\$4,457.00	
Rapid Re-Housing	Mona Horne	1005A Pine Avenue	Sanford	32771	\$1,696.00	
Rapid Re-Housing	Tecoria Jones	1305 W. 14th Street #B	Sanford	32771	\$3,314.61	
Rapid Re-Housing	Olympia Frazier	2760 Ridgewood Avenue #90	Sanford	32773	\$4,003.00	
Rapid Re-Housing	Tiesha Russell	292 Wymore Road #104	Altamonte Springs	32714	\$2,189.48	
Rehab/Reconstruct	Bessie Hardy	4651 Gilbert Street	Sanford	32747	\$152,980.03	
DEPOSIT ASSISTANCE	Erica Beveritt	737 Cross Bow Lane	Sanford	32773	\$1,129.00	
Rapid Re-housing	Victoria Ferguson	6780 Magnolia Pointe Cir	Orlando	32810	\$291.50	
Rapid Re-housing	Kimberly Ceballos	4814 Sanoma Village	Orlando	32808	\$2,225.00	
Rapid Re-housing	Kaley Celentano	914 Osceola Trail	Casselberry	32707	\$1,824.00	
Rapid Re-housing	Brittany Smith	2776 Rdigewood Ave #121	Sanford	32773	\$1,664.50	
Rapid Re-housing	April Davis	2750 Ridgewood Ave #70	Sanford	32773	\$1,609.00	
Rapid Re-housing	Mahagony Singletary	605 S Northalke Blvd #55	Altamonte Springs	32701	\$2,948.00	
Rapid Re-housing	Katonia Shapiro	259 Petunia Terrace #309	Sanford	32771	\$804.50	

Rapid Re-housing	Veronica Newton	6013 Island Bay Circle	Sanford	32771	\$3,271.64	
Rapid Re-housing	Alex Smith	2776 Ridgewood #101	Sanford	32773	\$1,852.50	
Rapid Re-housing	Sasha Arias-Giraldo	3308 Palmway Dr	Sanford	32773	\$2,000.00	
Rapid Re-housing	Angela Shoop	1011 Willner Circle	Sanford	32771	\$2,187.00	
Rapid Re-housing	Crystal Poalk	581 Merritt Way #221	Altamonte Springs	32701	\$1,302.30	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Seminole County	Local Government	Administration	Administration	\$230,444.52

Program Income

Program Income Funds	
Loan Repayment:	\$337,814.95
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$62,447.56
Total:	\$400,262.51

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	
Approved	
Denied	

Explanation of Recaptured funds

Description	Amount
	\$.00
	\$.00
	\$.00
Total:	\$.00

Rental Developments

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By
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Single Family Area Purchase Price

The average area purchase price of single family units:

141,488.00

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
3	Rehab/Reconstruct	\$12,146.00	1		
4	Rehab/Reconstruct	\$483,600.52	3		
6	Minor Repair	\$35,957.00	2		
14	Rental Rehabilitation	\$11,570.00	1		
16	Minor Repair	\$88,491.02	6		
26	Rapid Re-Housing	\$19,518.40	4		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(4) Rehab/Reconstruct	Receiving Supplemental Security Income	\$483,600.52	3		
(3) Rehab/Reconstruct	Developmental Disabilities	\$12,146.00	1		
(16) Minor Repair	Developmental Disabilities	\$29,771.69	2		
(16) Minor Repair	Receiving Supplemental Security Income	\$46,454.00	3		
(16) Minor Repair	Receiving Social Security Disability Insurance	\$12,265.33	1		
(6) Minor Repair	Receiving Supplemental Security Income	\$35,957.00	2		
(14) Rental Rehabilitation	Developmental Disabilities	\$11,570.00	1		
(26) Rapid Re-Housing	Receiving Supplemental Security Income	\$19,518.40	4		

Provide a description of efforts to reduce homelessness:

On January 12, 2016, Resolution 2016-4-12 was approved and adopted for the substantial amendment to the 2013-2015 LHAP. This substantial amendment included the addition of the Rapid Re-Housing Strategy which provides short term rental assistance to homeless persons/households. The substantial amendment was previously approved by the governing body on July 22, 2014. Implementation of the Rapid Re-Housing strategy is in progress and has been successful in housing homeless persons. More recently, on April 23, 2019, LHAP Resolution 2019-R-63 was approved and adopted for the approval of the 2019-2022 LHAP. The 2019-2022 LHAP included a homeless prevention rental assistance strategy, in addition to the previously approved programmatic strategies. SHIP funds are also leveraged with federal funds from HUD to provide the required match for Emergency Solutions Grant funds.

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution	\$696,584.00	
Program Income	\$281,251.18	
Program Funds Expended	\$217,745.01	
Program Funds Encumbered	\$742,000.00	
Total Administration Funds Expended	\$48,239.74	
Total Administration Funds Encumbered		
Homeownership Counseling	\$34,037.63	
Disaster Funds		
65% Homeownership Requirement	\$827,000.00	118.72%
75% Construction / Rehabilitation	\$742,000.00	106.52%
30% Very & Extremely Low Income Requirement	\$446,599.00	45.67%
30% Low Income Requirement	\$288,239.29	29.48%
20% Special Needs Requirement	\$374,050.05	38.25%
Carry Forward to Next Year		

Interim Year 2	
State Annual Distribution	\$864,144.00
Program Funds Expended	\$92,859.37
Program Funds Encumbered	\$425,000.00

LG Submitted Comments:

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