

Title: SHIP Annual Report

Levy County FY 2019/2020 Closeout

Report Status: Unsubmitted

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Purchase Assistance	\$52,000.00	2				
2	Purchase Assistance	\$101,221.38	4				
3	Owner Occupied Rehabilitation	\$231,838.00	9				

Homeownership Totals: \$385,059.38 15

Rentals

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

Subtotals: \$385,059.38 15

Additional Use of Funds

Use	Expended
Administrative	\$35,000.00
Homeownership Counseling	
Admin From Program Income	\$8,645.21
Admin From Disaster Funds	

Totals: \$428,704.59 15 \$0.00 \$0.00

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

Source of Funds	Amount
State Annual Distribution	\$350,000.00
Program Income (Interest)	\$324.47
Program Income (Payments)	\$86,127.64
Recaptured Funds	\$0.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$923.39
Total:	\$437,375.50

*** Carry Forward to Next Year: \$8,670.91**

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	319	375	543	684	766
VLI	462	495	595	686	766
LOW	740	792	951	1,098	1,226
MOD	1,110	1,189	1,428	1,648	1,839
Up to 140%	1,295	1,387	1,666	1,923	2,145

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	\$385,059.38	36.27%
Public Moneys Expended		.00%
Private Funds Expended	\$662,970.00	62.45%
Owner Contribution	\$13,580.00	1.28%
Total Value of All Units	\$1,061,609.38	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$385,059.38	\$350,923.39	109.73%	65%
Construction / Rehabilitation	\$385,059.38	\$350,923.39	109.73%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$90,000.00	20.58%
Very Low	\$55,945.00	12.79%
Low	\$167,429.88	38.28%
Moderate	\$71,684.50	16.39%
Over 120%-140%	\$.00	.00%
Totals:	\$385,059.38	88.04%

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	\$90,000.00	3		0	\$90,000.00	3
Very Low	\$55,945.00	2		0	\$55,945.00	2
Low	\$167,429.88	7		0	\$167,429.88	7
Moderate	\$71,684.50	3		0	\$71,684.50	3
Over 120%-140%		0		0	\$.00	0
Totals:	\$385,059.38	15	\$.00	0	\$385,059.38	15

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality						Total
		ELI	VLI	Low	Mod	Over 140%	
Owner Occupied Rehabilitation	Chiefland		1	1			2
Owner Occupied Rehabilitation	Unincorporated	1	1	2			4
Owner Occupied Rehabilitation	Williston	1					1
Owner Occupied Rehabilitation	Yankeetown	1					1
Purchase Assistance	Williston			1	2		3
Purchase Assistance	Unincorporated			2	1		3
Owner Occupied Rehabilitation	Inglis			1			1
Totals:		3	2	7	3		15

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality					Total
		0 - 25	26 - 40	41 - 61	62+	
Owner Occupied Rehabilitation	Chiefland				2	2
Owner Occupied Rehabilitation	Unincorporated			1	3	4
Owner Occupied Rehabilitation	Williston			1		1
Owner Occupied Rehabilitation	Yankeetown			1		1
Purchase Assistance	Williston	1	1	1		3
Purchase Assistance	Unincorporated		3			3
Owner Occupied Rehabilitation	Inglis				1	1
Totals:		1	4	4	6	15

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Owner Occupied Rehabilitation	Chiefland	1	1		2
Owner Occupied Rehabilitation	Unincorporated	3		1	4
Owner Occupied Rehabilitation	Williston	1			1
Owner Occupied Rehabilitation	Yankeetown		1		1
Purchase Assistance	Williston	2	1		3
Purchase Assistance	Unincorporated	1	2		3
Owner Occupied Rehabilitation	Inglis	1			1
Totals:		9	5	1	15

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Owner Occupied Rehabilitation	Chiefland	1	1					2
Owner Occupied Rehabilitation	Unincorporated	3	1					4
Owner Occupied Rehabilitation	Williston		1					1
Owner Occupied Rehabilitation	Yankeetown	1						1
Purchase Assistance	Williston	2	1					3
Purchase Assistance	Unincorporated	2					1	3
Owner Occupied Rehabilitation	Inglis	1						1
Totals:		10	4				1	15

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Owner Occupied Rehabilitation	Chiefland			2	2
Owner Occupied Rehabilitation	Unincorporated			2	2
Owner Occupied Rehabilitation	Williston				0
Owner Occupied Rehabilitation	Yankeetown				0
Purchase Assistance	Williston				0

Purchase Assistance	Unincorporated				0
Owner Occupied Rehabilitation	Inglis				0
Totals:					4 4

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	Implemented, in LHAP	2008
Ongoing review process		Required	Implemented, in LHAP	2008
Allowance of flexible lot sizes		AHAC Review	Adopted	2001
Allowance of accessory dwelling units		AHAC Review	Adopted	2022

Support Services

The County has partnered with various organization which provide services to SHIP applicants. The organizations include but are not limited to, the Central Florida Community Action Agency (CFCAA), real estate agencies, contractors, bankers, housing agencies and title companies. These partnership aid in maintaining a low administrative cost as well as improved working relationship. The Neighborhood Housing and Development Corporation (NHDC) has also partnered with the Levy County SHIP Program to assist with housing counselling. They provide referrals to individuals and community organizations pursuant to client applications and home buyers education.

Other Accomplishments

N/A

Availability for Public Inspection and Comments

The annual report will be made available to the public for review and comments at the Levy County SHIP office located at 612 E. Hathaway Avenue, Bronson Florida 32621 for a period of one week after it has been approved by FHFC. A notice will be placed in the local newspaper indicating its available for the period November 14-18, 2022. The Levy County SHIP office will provide responses to queries etc. and submit the same to FHFC.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **506**

Mortgage Foreclosures

A. Very low income households in foreclosure: 1
 B. Low income households in foreclosure: 3
 C. Moderate households in foreclosure: 0
 Foreclosed Loans Life-to-date: 4
 SHIP Program Foreclosure Percentage Rate Life to Date: 0.79

Mortgage Defaults

A. Very low income households in default: 1
 B. Low income households in default: 2
 C. Moderate households in default: 0
 Defaulted Loans Life-to-date: 3
 SHIP Program Default Percentage Rate Life to Date: 0.59

Strategies and Production Costs

Strategy	Average Cost
Owner Occupied Rehabilitation	\$25,759.78
Purchase Assistance	\$25,536.90

Expended Funds

Total Unit Count: 15 Total Expended Amount: \$385,059.38

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Owner Occupied Rehabilitation	Margaret Hiers	308 SE 2nd Street	Chiefland	32626	\$28,860.00	
Owner Occupied Rehabilitation	Bernice Williams	7548 NE 182nd Terrace	Williston	32696	\$30,000.00	
Owner Occupied Rehabilitation	Betty Buie	316 SW 3rd Street	Chiefland	32626	\$14,991.00	
Owner Occupied Rehabilitation	Robert Treder	6591 NW 150th Street	Chiefland	32626	\$27,085.00	
Owner Occupied Rehabilitation	Cammeron Smith	1106 NE 3rd Avenue	Williston	32696	\$30,000.00	
Owner Occupied Rehabilitation	Kellyn Pedraza	9 59th Street	Yankeetown	34498	\$30,000.00	
Purchase Assistance	Emrick Walker	432 NE 2nd Street	Williston	32696	\$25,000.00	
Purchase Assistance	Jessica Jazokoff	396 E Country Club Drive	Williston	32696	\$25,000.00	
Purchase Assistance	Robert Loubet	11330 NW 109 Court	Chiefland	32626	\$24,536.88	
Purchase Assistance	Latifah Robinson	21161 NE 35th Street	Williston	32696	\$27,000.00	

Purchase Assistance	Michael Boatwright	4210 NE 208 Terrace	Williston	32696	\$30,000.00	
Purchase Assistance	Austin Etheridge	51 NW 5th Place	Williston	32696	\$21,684.50	
Owner Occupied Rehabilitation	Sandra Herrin	15670 NE 7th Place	Williston	32696	\$29,920.00	
Owner Occupied Rehabilitation	Diane Loux	125 SE Hammock Road	Inglis	34449	\$25,982.00	
Owner Occupied Rehabilitation	Tracy Haley	16596 NE 25th Lane	Williston	32696	\$15,000.00	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Levy County BOCC	Local Government	Owner Occupied Rehabilitation; Purchase Assistance with/ without Rehab	100%	\$43,645.21

Program Income

Program Income Funds	
Loan Repayment:	\$86,127.64
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$324.47
Total:	\$86,452.11

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

Single Family Area Purchase Price

The average area purchase price of single family units:

133,948.33

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
2	Purchase Assistance	\$30,000.00	1		
3	Owner Occupied Rehabilitation	\$57,005.00	2		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Owner Occupied Rehabilitation	Receiving Social Security Disability Insurance	\$27,085.00	1		
(2) Purchase Assistance	Receiving Social Security Disability Insurance	\$30,000.00	1		
(3) Owner Occupied Rehabilitation	Developmental Disabilities	\$29,920.00	1		

Provide a description of efforts to reduce homelessness:

The County has partnered with various organization which provide services to SHIP applicants. The organizations include but are not limited to, the Central Florida Community Action Agency (CFCAA), real estate agencies, contractors, bankers, housing agencies and title companies. These partnership aid in maintaining a low administrative cost as well as improved working relationship. The Neighborhood Housing and Development Corporation (NHDC) has also partnered with the Levy County SHIP Program to assist with housing counselling. They provide referrals to individuals and community organizations pursuant to client applications and home buyers education.

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution		
Program Income	\$50,601.00	
Program Funds Expended	\$34,106.00	
Program Funds Encumbered	\$30,000.00	
Total Administration Funds Expended	\$0.00	
Total Administration Funds Encumbered		
Homeownership Counseling		
Disaster Funds		
65% Homeownership Requirement	\$64,106.00	N/A
75% Construction / Rehabilitation	\$64,106.00	N/A
30% Very & Extremely Low Income Requirement	\$19,306.00	38.15%
30% Low Income Requirement	\$44,800.00	88.54%
20% Special Needs Requirement	\$30,000.00	N/A
Carry Forward to Next Year		

LG Submitted Comments: