

Title: SHIP Annual Report

Levy County FY 2018/2019 Closeout

Report Status: Unsubmitted

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Purchase Assistance with Rehab	\$77,312.00	4				
2	Purchase Assistance with Rehab	\$102,171.06	4				
3	Owner Occupied Rehabilitation	\$130,734.00	6				

Homeownership Totals: \$310,217.06 14

Rentals

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

Subtotals: \$310,217.06 14

Additional Use of Funds

Use	Expended
Administrative	\$35,000.00
Homeownership Counseling	\$.00
Admin From Program Income	-\$65.20
Admin From Disaster Funds	\$.00

Totals: \$345,151.86 14 \$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)	\$218.66
Program Income (Payments)	-\$870.67
Recaptured Funds	\$.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	-\$3,272.74
Total:	\$346,075.25

*** Carry Forward to Next Year: \$923.39**

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	312	367	533	671	750
VLI	452	485	582	672	750
LOW	723	775	931	1,075	1,200
MOD	1,086	1,164	1,398	1,614	1,800
Up to 140%	1,267	1,358	1,631	1,883	2,100

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	\$310,217.06	100.00%
Public Moneys Expended	\$0.00	.00%
Private Funds Expended		.00%
Owner Contribution		.00%
Total Value of All Units	\$310,217.06	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$310,217.06	\$346,727.26	89.47%	65%
Construction / Rehabilitation	\$310,217.06	\$346,727.26	89.47%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$120,324.00	34.77%
Very Low	\$51,000.00	14.74%
Low	\$84,271.06	24.35%
Moderate	\$54,622.00	15.78%
Over 120%-140%	\$0.00	.00%
Totals:	\$310,217.06	89.64%

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	\$120,324.00	5		0	\$120,324.00	5
Very Low	\$51,000.00	2		0	\$51,000.00	2
Low	\$84,271.06	4		0	\$84,271.06	4
Moderate	\$54,622.00	3		0	\$54,622.00	3
Over 120%-140%		0		0	\$.00	0
Totals:	\$310,217.06	14	\$.00	0	\$310,217.06	14

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality						Total
		ELI	VLI	Low	Mod	Over 140%	
Purchase Assistance with Rehab	Unincorporated	1		2			3
Purchase Assistance with Rehab	Chiefland		1	1			2
Purchase Assistance with Rehab	Williston				1		1
Purchase Assistance with Rehab	Bronson	1		1			2
Owner Occupied Rehabilitation	Williston	1			1		2
Owner Occupied Rehabilitation	Unincorporated	1	1		1		3
Owner Occupied Rehabilitation	Yankeetown	1					1
Totals:		5	2	4	3		14

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality					Total
		0 - 25	26 - 40	41 - 61	62+	
Purchase Assistance with Rehab	Unincorporated	1	1	1		3
Purchase Assistance with Rehab	Chiefland	1		1		2
Purchase Assistance with Rehab	Williston	1				1
Purchase Assistance with Rehab	Bronson		1	1		2
Owner Occupied Rehabilitation	Williston				2	2
Owner Occupied Rehabilitation	Unincorporated				3	3

Owner Occupied Rehabilitation	Yankeetown			1		1
Totals:		3	2	4	5	14

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Purchase Assistance with Rehab	Unincorporated	1	1	1	3
Purchase Assistance with Rehab	Chiefland		2		2
Purchase Assistance with Rehab	Williston	1			1
Purchase Assistance with Rehab	Bronson	1	1		2
Owner Occupied Rehabilitation	Williston	2			2
Owner Occupied Rehabilitation	Unincorporated	1	2		3
Owner Occupied Rehabilitation	Yankeetown		1		1
Totals:		6	7	1	14

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Purchase Assistance with Rehab	Unincorporated	3						3
Purchase Assistance with Rehab	Chiefland	1	1					2
Purchase Assistance with Rehab	Williston	1						1
Purchase Assistance with Rehab	Bronson	1		1				2
Owner Occupied Rehabilitation	Williston	1	1					2
Owner Occupied Rehabilitation	Unincorporated	2	1					3
Owner Occupied Rehabilitation	Yankeetown	1						1
Totals:		10	3	1				14

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Purchase Assistance with Rehab	Unincorporated				0

Purchase Assistance with Rehab	Chiefland				0
Purchase Assistance with Rehab	Williston				0
Purchase Assistance with Rehab	Bronson				0
Owner Occupied Rehabilitation	Williston				0
Owner Occupied Rehabilitation	Unincorporated				0
Owner Occupied Rehabilitation	Yankeetown				0
Totals:					0

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 with Rehab	First Responder	25,000.00	1

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

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 January 10-14, 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: **500**

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: **0.80**

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: **0.60**

Strategies and Production Costs

Strategy	Average Cost
Owner Occupied Rehabilitation	\$21,789.00
Purchase Assistance with Rehab	\$22,435.38

Expended Funds

Total Unit Count: **14**

Total Expended Amount: **\$310,217.06**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Purchase Assistance with Rehab	Michelle Young	15791 NE 14th Place	Williston	32696	\$19,212.00	
Purchase Assistance with Rehab	Cynthia Cornish	27 NE 5th Street	Chiefland	32626	\$25,267.00	
Purchase Assistance with Rehab	Mark Fowler	14651 SE 10th Street	Williston	32696	\$25,000.00	
Purchase Assistance with Rehab	Gabriel Stancil	8071 NW 56th Street	Chiefland	32626	\$21,904.06	

Purchase Assistance with Rehab	Nancy Figueroa	220 Ishie Avenue	Bronson	32621	\$30,000.00	
Purchase Assistance with Rehab	Amanda Podobinski	463 Paradise Lane	Bronson	32621	\$11,700.00	
Purchase Assistance with Rehab	Kenneth Alderman II	71 Mastadon Drive	Inglis	34449	\$25,400.00	
Owner Occupied Rehabilitation	Shirley Henry	1115 NE 4th Avenue	Williston	32696	\$14,622.00	
Owner Occupied Rehabilitation	Daniel Lindsey	5390 NE 133rd Avenue	Williston	32696	\$15,000.00	
Owner Occupied Rehabilitation	Kathy Kennedy	24 66th Street	Yankeetown	34498	\$29,300.00	
Owner Occupied Rehabilitation	Thomas Days Jr	16850 NE 85th Street	Williston	32696	\$30,000.00	
Owner Occupied Rehabilitation	Lula Brockett	114 NE 4th	Williston	32696	\$30,000.00	
Owner Occupied Rehabilitation	Mary Leon	19812 SE 111st Terrace	Inglis	34449	\$11,812.00	
Purchase Assistance with Rehab	Selena James	306 SW 2nd Avenue	Chiefland	32626	\$21,000.00	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Levy County BOCC	Local Government-County	Purchase Assistance and Owner Occupied Rehabilitation Assistance	100%	\$34,934.80

Program Income

Program Income Funds	
Loan Repayment:	-\$870.67
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$218.66
Total:	-\$652.01

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	
Approved	
Denied	

Explanation of Recaptured funds

Description	Amount
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: 114,434.38

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	Purchase Assistance with Rehab	\$21,000.00	1		
2	Purchase Assistance with Rehab	\$30,000.00	1		
3	Owner Occupied Rehabilitation	\$30,000.00	1		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(2) Purchase Assistance with Rehab	Receiving Supplemental Security Income	\$30,000.00	1		
(3) Owner Occupied Rehabilitation	Receiving Supplemental Security Income	\$30,000.00	1		
(1) Purchase Assistance with Rehab	Receiving Social Security Disability Insurance	\$21,000.00	1		

Provide a description of efforts to reduce homelessness:

The County has formed partnership with other local stakeholders in an effort to make funds more accessible to those in greatest need. Additionally, the expedited permit system for affordable housing reduces the time needed in the development of such units to meet the demand.

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution	\$350,000.00	
Program Income		
Program Funds Expended	\$138,212.38	
Program Funds Encumbered	\$256,000.00	
Total Administration Funds Expended	\$35,000.00	
Total Administration Funds Encumbered		
Homeownership Counseling		
Disaster Funds		
65% Homeownership Requirement	\$394,212.38	112.63%
75% Construction / Rehabilitation	\$138,212.38	39.49%
30% Very & Extremely Low Income Requirement	\$120,000.00	34.29%
30% Low Income Requirement	\$177,527.88	50.72%
20% Special Needs Requirement	\$25,000.00	7.14%
Carry Forward to Next Year		

Interim Year 2	
State Annual Distribution	
Program Funds Expended	
Program Funds Encumbered	

LG Submitted Comments:

There is negative program income on this report. I was told that it is a negative amount based on the when it was entered into their system. We received some program income (PI) just prior to the end of the State Fiscal year which was entered on review of this PI it was discovered that this PI should not have been received and as such was paid back out. During that time we also paid over some Admin funds from PI. Based on the time overlap and change in fiscal year I was told that it was recorded as a contra revenue.