

# Title: SHIP Annual Report

Report Status: Unsubmitted  
 w/Extension

Brevard County FY 2019/2020 Closeout

Form 1

## SHIP Distribution Summary

### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
3	Construction / Rehabilitation	\$551,631.21	12				

**Homeownership Totals:**      **\$551,631.21**      **12**

### Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
<b>Rental Totals:</b>							

**Subtotals:**      **\$551,631.21**      **12**

## Additional Use of Funds

Use	Expended
Administrative	\$58,706.20
Homeownership Counseling	\$ .00
Admin From Program Income	\$12,870.11
Admin From Disaster Funds	\$ .00

<b>Totals:</b>	<b>\$623,207.52</b>	<b>12</b>	<b>\$ .00</b>	<b>\$ .00</b>
----------------	---------------------	-----------	---------------	---------------

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

Source of Funds	Amount
State Annual Distribution	\$587,062.00
Program Income (Interest)	\$33,907.17
Program Income (Payments)	\$225,959.02
Recaptured Funds	\$ .00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$11,816.32
<b>Total:</b>	<b>\$858,744.51</b>

**\* Carry Forward to Next Year: \$235,536.99**

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	363	397	543	711	879
VLI	606	649	778	900	1,003
LOW	968	1,038	1,246	1,439	1,606
MOD	1,455	1,558	1,869	2,160	2,409
Up to 140%	1,697	1,818	2,180	2,520	2,810

**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	\$551,631.21	100.00%
Public Moneys Expended	\$0.00	.00%
Private Funds Expended	\$0.00	.00%
Owner Contribution	\$0.00	.00%
Total Value of All Units	\$551,631.21	100.00%

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

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$551,631.21	\$598,878.32	92.11%	65%
Construction / Rehabilitation	\$551,631.21	\$598,878.32	92.11%	75%

**Program Compliance - Income Set-Asides**

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$164,243.01	19.13%
Very Low	\$173,756.94	20.23%
Low	\$213,631.26	24.88%
Moderate	\$0.00	.00%
Over 120%-140%	\$0.00	.00%
<b>Totals:</b>	<b>\$551,631.21</b>	<b>64.24%</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	\$164,243.01	4		0	\$164,243.01	4
Very Low	\$173,756.94	3		0	\$173,756.94	3
Low	\$213,631.26	5		0	\$213,631.26	5
Moderate		0		0	\$ .00	0
Over 120%-140%		0		0	\$ .00	0
<b>Totals:</b>	\$551,631.21	12	\$ .00	0	\$551,631.21	12

**Form 3**

### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Construction / Rehabilitation	Unincorporated	4	3	5			12
<b>Totals:</b>		<b>4</b>	<b>3</b>	<b>5</b>			<b>12</b>

### Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Construction / Rehabilitation	Unincorporated		2	5	5	12
<b>Totals:</b>			<b>2</b>	<b>5</b>	<b>5</b>	<b>12</b>

### Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Construction / Rehabilitation	Unincorporated	8	3	1	12
<b>Totals:</b>		<b>8</b>	<b>3</b>	<b>1</b>	<b>12</b>

### Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Construction / Rehabilitation	Unincorporated	6	4	1			1	12
<b>Totals:</b>		<b>6</b>	<b>4</b>	<b>1</b>			<b>1</b>	<b>12</b>

### Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Construction / Rehabilitation	Unincorporated			3	3
<b>Totals:</b>				<b>3</b>	<b>3</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
Construction/Rehabilitation	Hospitality/Tourism Industry	31,682.94	1

## Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Adopted	2009
Ongoing review process		Required	Adopted	2011
Flexible densities		AHAC Review	Implemented, in LHAP	2009
Reduction of parking and setbacks		AHAC Review	Implemented, in LHAP	2007
Allowance of flexible lot sizes		AHAC Review	Implemented, in LHAP	2009
Modification of street requirements		AHAC Review	Implemented, in LHAP	2009
Printed inventory of public owned lands		AHAC Review	Implemented, in LHAP	2009
Support of development near transportation/employment hubs		AHAC Review	Implemented, in LHAP	2009
Impact fee modifications		AHAC Review	Implemented, in LHAP	2009
Reservation of infrastructure		AHAC Review	Implemented, in LHAP	2006
Allowance of accessory dwelling units		AHAC Review	Implemented, in LHAP	2009

## Support Services

All housing applicants are screened to determined eligibility. Additionally, on going referral services are provided to individuals and families seeking housing assistance and housing counseling.

## Other Accomplishments

Staff have participated in several community events providing information on fair housing, rental housing and assistance, homeowner rehabilitation and repair along with purchase assistance programs.

## Availability for Public Inspection and Comments

Public Notice was posted on Housing and Human Services website soliciting review and public comment for the annual plan. No comments have been received to date.

## Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **154**

### Mortgage Foreclosures

A. Very low income households in foreclosure: **2**

B. Low income households in foreclosure: **1**

C. Moderate households in foreclosure: **0**

Foreclosed Loans Life-to-date: **3**

SHIP Program Foreclosure Percentage Rate Life to Date: **1.95**

**Mortgage Defaults**

- A. Very low income households in default: **2**
- B. Low income households in default: **3**
- C. Moderate households in default: **0**

Defaulted Loans Life-to-date: **5**

SHIP Program Default Percentage Rate Life to Date: **3.25**

**Strategies and Production Costs**

Strategy	Average Cost
Construction/Rehabilitation	\$45,969.27

**Expended Funds**

Total Unit Count: **12**                      Total Expended Amount: **\$551,631.21**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Construction/Rehabilitation	Pamela Cothran	124 Rockledge Avenue	Rockledge	32955	\$43,251.35	
Construction/Rehabilitation	Dominic Damico	275 Tiki Drive	Merritt Island	32953	\$34,982.20	
Construction/Rehabilitation	Gretchen Tuten	5843 Crane Road	Melbourne Village	32904	\$64,636.89	
Construction/Rehabilitation	Frank Nagy	215 Juniper Avenue	Merritt Island	32953	\$18,939.64	
Construction/Rehabilitation	Barbara Cooper	838 Georgia Avenue	Rockledge	32955	\$44,148.05	
Construction/Rehabilitation	Kathleen Wood	1795 Cowan Drive	Titusville	32780	\$34,946.42	
Construction/Rehabilitation	Willie & Josephine Mack	475 Oxford Avenue	Merritt Island	32953	\$49,955.20	
Construction/Rehabilitation	Ann & Sylvia Price & DeVoe	404 A LN	Cocoa	32926	\$49,792.94	
Construction/Rehabilitation	Julita LeBlanc	4860 Miramar Street	Cocoa	32927	\$67,069.82	
Construction/Rehabilitation	Carmela Rodriguez	5481 Flint Road	Cocoa	32927	\$64,972.00	
Construction/Rehabilitation	Tiffany & Jon Ceballos & Trotman	6490 Kingdom Avenue	Cocoa	32927	\$31,682.94	
Construction/Rehabilitation	Linda Collier	6812 Cecil Road	Cocoa	32927	\$47,253.76	

**Administration by Entity**

Name	Business Type	Strategy Covered	Responsibility	Amount
Brevard County	Local Government	All	All	\$58,706.20
Brevard County	Local Government	All	All	\$12,993.31

**Program Income**

Program Income Funds	
Loan Repayment:	\$225,959.02
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$33,907.17
<b>Total:</b>	<b>\$259,866.19</b>

**Number of Affordable Housing Applications**

Number of Affordable Housing Applications	
Submitted	
Approved	
Denied	

**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:

Or

Not Applicable

## Special Needs Breakdown

### SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
3	Construction/Rehabilitation	\$149,873.62	3		

### Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Construction/Rehabilitation	Receiving Social Security Disability Insurance	\$99,918.42	2		
(3) Construction/Rehabilitation	Receiving Supplemental Security Income	\$49,955.20	1		

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

The Coordinated Assessment process for Brevard County Home Consortium includes a Front-Line/Diversion Specialist at 211 Brevard and specialized crisis response and diversion assistance to individuals and families at risk of or experiencing homelessness. Crosswinds Youth Services Inc. maintains staff that provides outreach for those youth who are homeless in Brevard. National Homeless Veterans Support provides outreach for all homeless in the northern part of Brevard County, Central Brevard Sharing Center for the central part of Brevard County, and Daily Bread along with South Brevard Sharing Center provide outreach for the southern end of Brevard County.

## Interim Year Data



**Interim Year Data**

<b>Interim Year 1</b>		
State Annual Distribution		
Program Income	\$349,824.19	
Program Funds Expended		
Program Funds Encumbered	\$375,000.00	
Total Administration Funds Expended		
Total Administration Funds Encumbered		
Homeownership Counseling		
Disaster Funds		
65% Homeownership Requirement	\$375,000.00	N/A
75% Construction / Rehabilitation	\$375,000.00	N/A
30% Very & Extremely Low Income Requirement	\$140,000.00	40.02%
30% Low Income Requirement	\$235,000.00	67.18%
20% Special Needs Requirement		N/A
<b>Carry Forward to Next Year</b>		

**LG Submitted Comments:**