

Title: SHIP Annual Report

Report Status: Unsubmitted

Indian River County FY 2021/2022 Closeout

Form 1

SHIP Distribution Summary

Homeownership

| Code | Strategy | Expended Amount | Units | Encumbered Amount | Units | Unencumbered Amount | Units |
|------|------------------------------------|-----------------|-------|-------------------|-------|---------------------|-------|
| 1 | Purchase Asst with Rehab | \$32,761.16 | 2 | | | | |
| 2 | LDPC -Dn Pymt / Impact Fee | \$305,961.00 | 7 | | | | |
| 2 | Purchase Asst w / o Rehab | \$235,000.00 | 7 | | | | |
| 2 | DPCC-Dn Pymt / No Rehab | \$83,317.00 | 2 | | | | |
| 3 | Owner Occupied Rehabilitation Loan | \$201,839.20 | 14 | | | | |
| 6 | Emergency Repair | \$10,445.90 | 9 | | | | |

Homeownership Totals: \$869,324.26 41

Rentals

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

Rental Totals:

Subtotals: \$869,324.26 41

Additional Use of Funds

| Use | Expended |
|---------------------------|--------------|
| Administrative | \$107,240.40 |
| Homeownership Counseling | \$0.00 |
| Admin From Program Income | \$25,860.69 |
| Admin From Disaster Funds | \$2,675.30 |

Totals: \$1,005,100.65 41 \$0.00 \$0.00

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

| Source of Funds | Amount |
|------------------------------------|-----------------------|
| State Annual Distribution | \$1,098,977.00 |
| Program Income (Interest) | \$1,121.46 |
| Program Income (Payments) | \$516,092.50 |
| Recaptured Funds | \$.00 |
| Disaster Funds | |
| Other Funds | |
| Carryover funds from previous year | \$11,045.40 |
| Total: | \$1,627,236.36 |

* Carry Forward to Next Year: \$622,135.71

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 | 420 | 450 | 575 | 752 | 929 |
| VLI | 700 | 750 | 900 | 1,038 | 1,158 |
| LOW | 1,118 | 1,198 | 1,438 | 1,661 | 1,853 |
| MOD | 1,680 | 1,800 | 2,160 | 2,493 | 2,781 |
| Up to 140% | 1,960 | 2,100 | 2,520 | 2,908 | 3,244 |

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 | \$869,324.26 | 51.02% |
| Public Moneys Expended | \$834,531.98 | 48.98% |
| Private Funds Expended | \$.00 | .00% |
| Owner Contribution | \$.00 | .00% |
| Total Value of All Units | \$1,703,856.24 | 100.00% |

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

| Compliance Category | SHIP Funds | Trust Funds | % of Trust Fund | FL Statute Minimum % |
|-------------------------------|--------------|----------------|-----------------|----------------------|
| Homeownership | \$869,324.26 | \$1,110,022.40 | 78.32% | 65% |
| Construction / Rehabilitation | \$869,324.26 | \$1,110,022.40 | 78.32% | 75% |

Program Compliance - Income Set-Asides

| Income Category | SHIP Funds | Total Available Funds % * |
|-----------------|---------------------|---------------------------|
| Extremely Low | \$124,513.98 | 7.65% |
| Very Low | \$165,510.90 | 10.17% |
| Low | \$543,290.48 | 33.39% |
| Moderate | \$36,008.90 | 2.21% |
| Over 120%-140% | \$.00 | .00% |
| Totals: | \$869,324.26 | 53.42% |

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 | \$124,513.98 | 6 | | 0 | \$124,513.98 | 6 |
| Very Low | \$165,510.90 | 11 | | 0 | \$165,510.90 | 11 |
| Low | \$543,290.48 | 18 | | 0 | \$543,290.48 | 18 |
| Moderate | \$36,008.90 | 6 | | 0 | \$36,008.90 | 6 |
| Over 120%-140% | | 0 | | 0 | \$.00 | 0 |
| Totals: | \$869,324.26 | 41 | \$.00 | 0 | \$869,324.26 | 41 |

Form 3

Number of Households/Units Produced

| Strategy | List Unincorporated and Each Municipality | ELI | VLI | Low | Mod | Over 140% | Total |
|------------------------------------|---|-----|-----|-----|-----|-----------|-------|
| Owner Occupied Rehabilitation Loan | Fellsmere | 1 | | | | | 1 |
| Emergency Repair | Unincorporated | 1 | 2 | | 2 | | 5 |
| Owner Occupied Rehabilitation Loan | Unincorporated | 3 | 5 | 4 | | | 12 |
| Emergency Repair | Sebastian | | | 1 | 2 | | 3 |
| Purchase Asst with Rehab | Unincorporated | | | 1 | 1 | | 2 |
| Emergency Repair | Fellsmere | | 1 | | | | 1 |
| Owner Occupied Rehabilitation Loan | Sebastian | | 1 | | | | 1 |
| LDPC -Dn Pymt / Impact Fee | Unincorporated | 1 | 1 | 5 | | | 7 |
| Purchase Asst w / o Rehab | Unincorporated | | 1 | 5 | 1 | | 7 |
| DPCC-Dn Pymt / No Rehab | Unincorporated | | | 1 | | | 1 |

| | | | | | | | |
|-------------------------|-----------|----------|-----------|-----------|----------|--|-----------|
| DPCC-Dn Pymt / No Rehab | Fellsmere | | | 1 | | | 1 |
| Totals: | | 6 | 11 | 18 | 6 | | 41 |

Characteristics/Age (Head of Household)

| Description | List Unincorporated and Each Municipality | 0 - 25 | 26 - 40 | 41 - 61 | 62+ | Total |
|------------------------------------|---|----------|-----------|-----------|-----------|-----------|
| Owner Occupied Rehabilitation Loan | Fellsmere | | | 1 | | 1 |
| Emergency Repair | Unincorporated | | | 2 | 3 | 5 |
| Owner Occupied Rehabilitation Loan | Unincorporated | | 2 | 2 | 8 | 12 |
| Emergency Repair | Sebastian | | | 1 | 2 | 3 |
| Purchase Asst with Rehab | Unincorporated | | 1 | 1 | | 2 |
| Emergency Repair | Fellsmere | | | | 1 | 1 |
| Owner Occupied Rehabilitation Loan | Sebastian | | | | 1 | 1 |
| LDPC -Dn Pymt / Impact Fee | Unincorporated | | 3 | 3 | 1 | 7 |
| Purchase Asst w / o Rehab | Unincorporated | | 4 | 1 | 2 | 7 |
| DPCC-Dn Pymt / No Rehab | Unincorporated | | | | 1 | 1 |
| DPCC-Dn Pymt / No Rehab | Fellsmere | 1 | | | | 1 |
| Totals: | | 1 | 10 | 11 | 19 | 41 |

Family Size

| Description | List Unincorporated and Each Municipality | 1 Person | 2- 4 People | 5 + People | Total |
|------------------------------------|---|----------|-------------|------------|-------|
| Owner Occupied Rehabilitation Loan | Fellsmere | | 1 | | 1 |
| Emergency Repair | Unincorporated | 2 | 1 | 2 | 5 |
| Owner Occupied Rehabilitation Loan | Unincorporated | 5 | 7 | | 12 |
| Emergency Repair | Sebastian | 1 | 2 | | 3 |
| Purchase Asst with Rehab | Unincorporated | | 1 | 1 | 2 |
| Emergency Repair | Fellsmere | 1 | | | 1 |
| Owner Occupied Rehabilitation Loan | Sebastian | 1 | | | 1 |
| LDPC -Dn Pymt / Impact Fee | Unincorporated | 2 | 5 | | 7 |
| Purchase Asst w / o Rehab | Unincorporated | 2 | 4 | 1 | 7 |

| | | | | | |
|--------------------------|----------------|-----------|-----------|----------|-----------|
| DPCC-Dn Pymnt / No Rehab | Unincorporated | 1 | | | 1 |
| DPCC-Dn Pymnt / No Rehab | Fellsmere | | 1 | | 1 |
| Totals: | | 15 | 22 | 4 | 41 |

Race (Head of Household)

| Description | List Unincorporated and Each Municipality | White | Black | Hispanic | Asian | Amer-Indian | Other | Total |
|------------------------------------|---|-----------|-----------|----------|----------|-------------|-------|-----------|
| Owner Occupied Rehabilitation Loan | Fellsmere | | 1 | | | | | 1 |
| Emergency Repair | Unincorporated | 3 | 2 | | | | | 5 |
| Owner Occupied Rehabilitation Loan | Unincorporated | 5 | 6 | | 1 | | | 12 |
| Emergency Repair | Sebastian | 3 | | | | | | 3 |
| Purchase Asst with Rehab | Unincorporated | | 1 | 1 | | | | 2 |
| Emergency Repair | Fellsmere | | 1 | | | | | 1 |
| Owner Occupied Rehabilitation Loan | Sebastian | 1 | | | | | | 1 |
| LDPC -Dn Pymt / Impact Fee | Unincorporated | 1 | 6 | | | | | 7 |
| Purchase Asst w / o Rehab | Unincorporated | 3 | 3 | 1 | | | | 7 |
| DPCC-Dn Pymnt / No Rehab | Unincorporated | | 1 | | | | | 1 |
| DPCC-Dn Pymnt / No Rehab | Fellsmere | | | 1 | | | | 1 |
| Totals: | | 16 | 21 | 3 | 1 | | | 41 |

Demographics (Any Member of Household)

| Description | List Unincorporated and Each Municipality | Farm Worker | Home-less | Elderly | Total |
|------------------------------------|---|-------------|-----------|---------|-------|
| Owner Occupied Rehabilitation Loan | Fellsmere | | | | 0 |
| Emergency Repair | Unincorporated | | | 3 | 3 |
| Owner Occupied Rehabilitation Loan | Unincorporated | | | 8 | 8 |
| Emergency Repair | Sebastian | | | 2 | 2 |
| Purchase Asst with Rehab | Unincorporated | | | | 0 |
| Emergency Repair | Fellsmere | | | 1 | 1 |
| Owner Occupied Rehabilitation Loan | Sebastian | | | 1 | 1 |
| LDPC -Dn Pymt / Impact Fee | Unincorporated | | | 1 | 1 |

| | | | | | |
|---------------------------|----------------|--|--|-----------|-----------|
| Purchase Asst w / o Rehab | Unincorporated | | | 2 | 2 |
| DPCC-Dn Pymnt / No Rehab | Unincorporated | | | 1 | 1 |
| DPCC-Dn Pymnt / No Rehab | Fellsmere | | | | 0 |
| Totals: | | | | 19 | 19 |

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 | Service Industry | 761.00 | 1 |
| Purchase Asst with Rehab | Nurse/Healthcare | 10,794.16 | 1 |
| LDPC -Dn Pymt/Impact Fee | Nurse/Healthcare | 148,269.00 | 3 |
| Purchase Asst w/o Rehab | Service Industry | 10,000.00 | 1 |
| LDPC -Dn Pymt/Impact Fee | Service Industry | 78,846.00 | 2 |
| Purchase Asst w/o Rehab | Educator/School Employee | 35,000.00 | 1 |
| Purchase Asst w/o Rehab | Nurse/Healthcare | 50,000.00 | 1 |

Form 4

Status of Incentive Strategies

| Incentive | Description (If Other) | Category | Status | Year Adopted (or N/A) |
|--|---|-------------|----------------------|-----------------------|
| Expedited permitting | Expedited Permitting-Housing Element Policy 1.5 and 1.6 | Required | Implemented, in LHAP | 1994 |
| Ongoing review process | Ongoing Review - Housing Element Policy 1.7 | Required | Implemented, in LHAP | 1994 |
| Flexible densities | 20% of Density Bonus - Housing Element Policy 2.5 | AHAC Review | Implemented, in LHAP | 1998 |
| Allowance of accessory dwelling units | Small Lot Subdivision Regulations | AHAC Review | Implemented, in LHAP | 1992 |
| Other | Allowing Multi-Family in Conjunction with Commercial | AHAC Review | Implemented, in LHAP | 1995 |
| Support of development near transportation/employment hubs | Development Near Transportation Hubs/Employment-Housing Element Policy 1.9 | AHAC Review | Implemented, in LHAP | 2010 |
| Other | Assistance to Non-Profits for Establishing CLTs - Housing Element Policy 4.10 | AHAC Review | Implemented, in LHAP | 2010 |
| Other | Assistance to Non-Profits for Establishing CDCs - Housing Element 4.11 | AHAC Review | Implemented, in LHAP | 2010 |

| | | | | |
|--------------------------|--|-------------|----------------------|------|
| Other | Assistance to Employers for Employer Assisted Housing - Housing Element Policy 4.12 | AHAC Review | Implemented, in LHAP | 2010 |
| Other | Establishing Private/Public Housing Trust Fund - Housing Element Policy 4.13 | AHAC Review | Implemented, in LHAP | 2010 |
| Other | Regulations Allowing Zero Lot Line Subdivisions | AHAC Review | Implemented, in LHAP | 2010 |
| Other | Establishment of LHAP - Housing Element Policies 2.7, 3.6, 4.4, 4.6, 4.7, 4.9, and 9.1 | AHAC Review | Implemented, in LHAP | 1992 |
| Impact fee modifications | SF Affordable Housing Impact Fee Reduction Waiver | AHAC Review | Implemented, in LHAP | 2020 |

Support Services

The County, in conjunction with financial institutions, conducts a homebuyers education workshop program for all applicants who request purchase assistance. The County holds Indian River County SHIP Affordable Housing Partnership meetings with local lenders and real estate professionals to provide updates on office changes to the SHIP program and invites them to join the SHIP program.

SHIP staff works closely with Habitat for Humanity staff to provide loan assistance to qualified loan applicants.

The Indian River County Council on Aging provides various services to elderly and handicapped individuals, including housing assistance. County staff provides one-on-one assistance to applicants completing SHIP applications, resolving credit problems, referring applicants to appropriate financial institutions for acquiring first mortgages, and providing other assistance as needed.

County SHIP staff, in conjunction with local financial institutions, non-profit organizations, and others, conducts informational workshops in the Gifford and Wabasso areas of the county, which have a high percentage of minorities and low-income households.

Through its Community Services Department the County also provides the following: Human services programs aimed at promoting the social health and economic stability of its residents; Rental assistance program; Veterans services program; and has an active Children's Services Advisory Committee.

Other Accomplishments

As of June 30, 2024 the SHIP program has approved 32 loans with FY 2021/2022 program funding, an increase of approximately 80% from the previous fiscal year. Florida Housing Finance Corporation completed its compliance monitoring of the County's SHIP program, and on July 11, 2024 the County received the close out letter which stated that there were no material observations.

Availability for Public Inspection and Comments

Annual reports are provided to the public through the AHAC, The Affordable Housing Partnership Group, The County Community Services Division, and Municipalities within the county, and the County's website.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **16**

Mortgage Foreclosures

A. Very low income households in foreclosure: **0**
 B. Low income households in foreclosure: **0**
 C. Moderate households in foreclosure: **0**
 Foreclosed Loans Life-to-date: **0**
 SHIP Program Foreclosure Percentage Rate Life to Date: **0.00**

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 |
|------------------------------------|--------------|
| DPCC-Dn Pymt/No Rehab | \$41,658.50 |
| Emergency Repair | \$1,044.59 |
| LDPC -Dn Pymt/Impact Fee | \$43,708.71 |
| Owner Occupied Rehabilitation Loan | \$13,455.95 |
| Purchase Asst w/o Rehab | \$33,571.43 |
| Purchase Asst with Rehab | \$16,380.58 |

Expended Funds

Total Unit Count: **41** Total Expended Amount: **\$869,324.26**

| Strategy | Full Name | Address | City | Zip Code | Expended Funds | FY if Unit Already Counted |
|------------------------------------|-------------------|-----------------|------------|----------|----------------|----------------------------|
| Owner Occupied Rehabilitation Loan | Gloria Lewis | 303 7th CT SW | Vero Beach | 32962 | \$7,960.00 | 2020-2021 |
| Emergency Repair | Heather Kennedy | 2740 4th St | Vero Beach | 32962 | \$981.50 | 2020-2021 |
| Owner Occupied Rehabilitation Loan | Cynthia Gillis | 10099 Grace Ave | Fellsmere | 32948 | \$66,432.78 | |
| Emergency Repair | Paul Bartoszewicz | 2045 5th St | Vero Beach | 32962 | \$1,382.90 | |
| Emergency Repair | Barbara Rusnak | 1476 5th St | Vero Beach | 32962 | \$761.00 | |
| Owner Occupied Rehabilitation Loan | Claudet Bell | 4401 35th Ave | Vero Beach | 32967 | \$1,124.90 | |
| Emergency Repair | Barbara Smith | 492 Biscayne Ln | Sebastian | 32958 | \$540.00 | |
| Purchase Asst with Rehab | Aretta Raymond | 4785 30th Ave | Vero Beach | 32967 | \$10,794.16 | |

| | | | | | | |
|------------------------------------|-----------------------|------------------|------------|-------|-------------|--|
| Owner Occupied Rehabilitation Loan | Martin Santana | 4170 46th Ln | Vero Beach | 32967 | \$40,216.00 | |
| Owner Occupied Rehabilitation Loan | Patrica Jordan | 3456 44th St | Vero Beach | 32967 | \$25,566.00 | |
| Owner Occupied Rehabilitation Loan | Alfrida Allen | 4095 42nd Sq | Vero Beach | 32967 | \$4,543.00 | |
| Emergency Repair | Janet Bendickson | 1646 3rd CT SW | Vero Beach | 32962 | \$1,269.00 | |
| Owner Occupied Rehabilitation Loan | Heather Helton | 4505 13th St | Vero Beach | 32966 | \$21,500.00 | |
| Emergency Repair | Carolyn Bibbs | 1005 Booker St | Fellsmere | 32948 | \$803.00 | |
| Owner Occupied Rehabilitation Loan | Joyce Hubbard | 4775 28th Court | Vero Beach | 32967 | \$1,232.20 | |
| Owner Occupied Rehabilitation Loan | David Baird | 1180 12th CT SW | Vero Beach | 32962 | \$30,617.00 | |
| Owner Occupied Rehabilitation Loan | Charlotte Kilduff | 314 15th St SW | Vero Beach | 32962 | \$1,286.00 | |
| Emergency Repair | Tommy Rash | 321 Main St | Sebastian | 32958 | \$1,864.00 | |
| Emergency Repair | Dorothy Marcel | 2466 13th Ave SW | Vero Beach | 32962 | \$949.50 | |
| Owner Occupied Rehabilitation Loan | Indravadan Brahmbhatt | 1245 36th Ave | Vero Beach | 32960 | \$95.00 | |
| Owner Occupied Rehabilitation Loan | Carole Kirkland | 631 Wallis Ave | Sebastian | 32958 | \$95.00 | |
| Owner Occupied Rehabilitation Loan | Rose Smith | 8656 97th Ave | Vero Beach | 32967 | \$95.00 | |
| Emergency Repair | Tina Falco | 426 Hazel St | Sebastian | 32958 | \$850.00 | |
| Purchase Asst with Rehab | Emmanuel Perez | 165 48th Ave | Vero Beach | 32968 | \$21,967.00 | |
| Owner Occupied Rehabilitation Loan | Leonard Dixon | 4215 36th Ct | Vero Beach | 32967 | \$981.32 | |
| Emergency Repair | Margaret Saunders | 4535 49th Ave | Vero Beach | 32967 | \$1,045.00 | |
| Owner Occupied Rehabilitation Loan | Rebecca Diaz | 635 15th Ave | Vero Beach | 32962 | \$95.00 | |
| LDPC -Dn Pymt/Impact Fee | David Reynolds | 1122 11th Ave SW | Vero Beach | 32962 | \$39,423.00 | |
| LDPC -Dn Pymt/Impact Fee | Rochelle Solomon | 1504 17th Ct SW | Vero Beach | 32962 | \$54,423.00 | |
| Purchase Asst w/o Rehab | Ramon Rodriguez | 2201 85th Ave | Vero Beach | 32966 | \$10,000.00 | |
| LDPC -Dn Pymt/Impact Fee | Rose Galloway | 1195 11th Ave SW | Vero Beach | 32962 | \$39,423.00 | |
| LDPC -Dn Pymt/Impact Fee | Margaret Mowatt | 1165 10th Ct SW | Vero Beach | 32962 | \$39,423.00 | |
| LDPC -Dn Pymt/Impact Fee | Dearrow Ellis | 1120 10 Ct SW | Vero Beach | 32962 | \$39,423.00 | |
| LDPC -Dn Pymt/Impact Fee | Shaniqua Saez | 1115 13th Ave SW | Vero Beach | 32962 | \$54,423.00 | |
| LDPC -Dn Pymt/Impact Fee | Paula Brown | 1125 13th Ave Sw | Vero Beach | 32962 | \$39,423.00 | |

| | | | | | | |
|-------------------------|---------------------|------------------|------------|-------|-------------|--|
| Purchase Asst w/o Rehab | Melinda Shelley | 1116 14th Ave SW | Vero Beach | 32962 | \$35,000.00 | |
| DPCC-Dn Pymnt/No Rehab | Daisy Hicks | 1205 13th Ave SW | Vero Beach | 32962 | \$39,423.00 | |
| DPCC-Dn Pymnt/No Rehab | Alejandra Espinoza | 10073 Grace Ave | Fellsmere | 32948 | \$43,894.00 | |
| Purchase Asst w/o Rehab | Andrekia Williamson | 1195 12th Ct SW | Vero Beach | 32962 | \$35,000.00 | |
| Purchase Asst w/o Rehab | Sylphida Ovil | 1111 13th Ave SW | Vero Beach | 32962 | \$35,000.00 | |
| Purchase Asst w/o Rehab | Sarah Robotcek | 1415 11th St SW | Vero Beach | 32962 | \$50,000.00 | |
| Purchase Asst w/o Rehab | Mark Betlow | 1015 11th St SW | Vero Beach | 32962 | \$35,000.00 | |
| Purchase Asst w/o Rehab | Joseph Barriner | 920 13th St SW | Vero Beach | 32962 | \$35,000.00 | |

Administration by Entity

| Name | Business Type | Strategy Covered | Responsibility | Amount |
|---------------------|---------------|------------------|----------------|--------------|
| Indian River County | Government | All | All | \$135,776.39 |

Program Income

| Program Income Funds | |
|----------------------|---------------------|
| Loan Repayment: | \$516,092.50 |
| Refinance: | |
| Foreclosure: | |
| Sale of Property: | |
| Interest Earned: | \$1,121.46 |
| Total: | \$517,213.96 |

Number of Affordable Housing Applications

| Number of Affordable Housing Applications | |
|---|-----|
| Submitted | 181 |
| Approved | 41 |
| Denied | 139 |

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 |
|------------------|-------|---------|------|----------|-------------|------------|-------------------------|
| | | | | | | | |

Single Family Area Purchase Price

The average area purchase price of single family units: 250,168.06

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 | LDPC -Dn Pymt/Impact Fee | \$39,423.00 | 1 | | |
| 2 | Purchase Asst w/o Rehab | | | | |
| 2 | DPCC-Dn Pyment/No Rehab | | | | |
| 3 | Owner Occupied Rehabilitation Loan | \$104,139.88 | 7 | | |
| 6 | Emergency Repair | \$7,392.40 | 5 | | |

Special Needs Category Breakdown by Strategy

| Strategies | Special Needs Category | Expended Amount | Units | Encumbered Amount | Units |
|--|--|-----------------|-------|-------------------|-------|
| (6) Emergency Repair | Receiving Social Security Disability Insurance | \$7,392.40 | 5 | | |
| (3) Owner Occupied Rehabilitation Loan | Receiving Social Security Disability Insurance | \$104,139.88 | 7 | | |
| (2) LDPC -Dn Pymt/Impact Fee | Receiving Social Security Disability Insurance | \$39,423.00 | 1 | | |

Provide a description of efforts to reduce homelessness:

Providing down-payment closing costs, and impact fee loans to help provide long-term affordable housing. Providing rehabilitation and emergency rehabilitation loans to provide long-term habitable and affordable housing. The County also provides rental assistance program and holds VASH vouchers for homeless veterans.

Interim Year Data

Interim Year Data

| Interim Year 1 | | |
|---|----------------|-------|
| State Annual Distribution | \$1,553,430.00 | |
| Program Income | \$196,575.64 | |
| Program Funds Expended | | |
| Program Funds Encumbered | | |
| Total Administration Funds Expended | \$0.00 | |
| Total Administration Funds Encumbered | \$0.00 | |
| Homeownership Counseling | \$0.00 | |
| Disaster Funds | | |
| 65% Homeownership Requirement | | 0.00% |
| 75% Construction / Rehabilitation | | 0.00% |
| 30% Very & Extremely Low Income Requirement | | 0.00% |
| 30% Low Income Requirement | | 0.00% |
| 20% Special Needs Requirement | | 0.00% |
| Carry Forward to Next Year | | |

LG Submitted Comments: