

Title: SHIP Annual Report

Alachua County FY 2021/2022 Closeout

Report Status: Unsubmitted

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Down Payment Assistance	\$39,700.00	2				
2	Down Payment Assistance	\$61,957.87	5				
3	Owner Occupied Rehab	\$860,925.23	42				

Homeownership Totals: \$962,583.10 49

Rentals

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

Subtotals: \$962,583.10 49

Additional Use of Funds

Use	Expended
Administrative	\$69,790.93
Homeownership Counseling	
Admin From Program Income	
Admin From Disaster Funds	

Totals: \$1,032,374.03 49 \$0.00 \$0.00

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

Source of Funds	Amount
State Annual Distribution	\$939,062.00
Program Income (Interest)	
Program Income (Payments)	\$87,421.31
Recaptured Funds	\$0.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$5,890.75
Total:	\$1,032,374.06

*** Carry Forward to Next Year: \$.03**

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	430	460	575	752	929
VLI	717	768	922	1,065	1,188
LOW	1,146	1,228	1,473	1,703	1,900
MOD	1,722	1,845	2,214	2,556	2,853
Up to 140%	2,009	2,152	2,583	2,982	3,328

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	\$962,583.10	100.00%
Public Moneys Expended	\$0.00	.00%
Private Funds Expended	\$0.00	.00%
Owner Contribution	\$0.00	.00%
Total Value of All Units	\$962,583.10	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$962,583.10	\$944,952.75	101.87%	65%
Construction / Rehabilitation	\$495,864.35	\$944,952.75	52.48%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$54,542.32	5.28%
Very Low	\$713,605.38	69.12%
Low	\$149,735.40	14.50%
Moderate	\$29,700.00	2.88%
Over 120%-140%	\$0.00	.00%
Totals:	\$947,583.10	91.79%

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	\$54,542.32	3		0	\$54,542.32	3
Very Low	\$713,605.38	32		0	\$713,605.38	32
Low	\$149,735.40	12		0	\$149,735.40	12
Moderate	\$29,700.00	1		0	\$29,700.00	1
Over 120%-140%		0		0	\$.00	0
Totals:	\$947,583.10	48	\$.00	0	\$947,583.10	48

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality						Total
		ELI	VLI	Low	Mod	Over 140%	
Owner Occupied Rehab	Unincorporated	1	20	10			31
Owner Occupied Rehab	High Springs	1	1	1			3
Down Payment Assistance	High Springs		2	1			3
Owner Occupied Rehab	Hawthorne		1				1
Owner Occupied Rehab	Mianopy		1				1
Owner Occupied Rehab	Alachua		2				2
Down Payment Assistance	unincorporated		2		1		3
Owner Occupied Rehab	Archer	1	1				2
Owner Occupied Rehab	Waldo		2				2
Totals:		3	32	12	1		48

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality					Total
		0 - 25	26 - 40	41 - 61	62+	
Owner Occupied Rehab	Unincorporated			6	25	31
Owner Occupied Rehab	High Springs				3	3
Down Payment Assistance	High Springs	1	2			3
Owner Occupied Rehab	Hawthorne				1	1
Owner Occupied Rehab	Mianopy			1		1

Owner Occupied Rehab	Alachua			1	1	2
Down Payment Assistance	unincorporated		1		3	4
Owner Occupied Rehab	Archer				2	2
Owner Occupied Rehab	Waldo			1	1	2
Totals:		1	3	9	36	49

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Owner Occupied Rehab	Unincorporated	22	9		31
Owner Occupied Rehab	High Springs	1	2		3
Down Payment Assistance	High Springs	2	1		3
Owner Occupied Rehab	Hawthorne	1			1
Owner Occupied Rehab	Mianopy	1			1
Owner Occupied Rehab	Alachua	1		1	2
Down Payment Assistance	unincorporated	3		1	4
Owner Occupied Rehab	Archer	1	1		2
Owner Occupied Rehab	Waldo	2			2
Totals:		34	13	2	49

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Owner Occupied Rehab	Unincorporated	10	21					31
Owner Occupied Rehab	High Springs		3					3
Down Payment Assistance	High Springs		3					3
Owner Occupied Rehab	Hawthorne		1					1
Owner Occupied Rehab	Mianopy	1						1
Owner Occupied Rehab	Alachua		2					2
Down Payment Assistance	unincorporated		4					4

Owner Occupied Rehab	Archer	1	1					2
Owner Occupied Rehab	Waldo		2					2
Totals:		12	37					49

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Owner Occupied Rehab	Unincorporated			24	24
Owner Occupied Rehab	High Springs			3	3
Down Payment Assistance	High Springs				0
Owner Occupied Rehab	Hawthorne			1	1
Owner Occupied Rehab	Mianopy				0
Owner Occupied Rehab	Alachua			2	2
Down Payment Assistance	unincorporated			3	3
Owner Occupied Rehab	Archer			2	2
Owner Occupied Rehab	Waldo			1	1
Totals:				36	36

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
Owner Occupied Rehab	Military Veteran	80,155.10	5
Owner Occupied Rehab	Service Industry	14,376.64	1

Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Implemented, in LHAP	2006
Ongoing review process		Required	Implemented, in LHAP	2006
Impact fee modifications		AHAC Review	Not Adopted	2019
Flexible densities				

Reservation of infrastructure		AHAC Review	Implemented, in LHAP	2009
Allowance of accessory dwelling units		AHAC Review	Implemented, in LHAP	2009
Reduction of parking and setbacks		AHAC Review	Implemented, in LHAP	2009
Allowance of flexible lot sizes		AHAC Review	Implemented, in LHAP	2009
Modification of street requirements		AHAC Review	Implemented, in LHAP	2010
Support of development near transportation/employment hubs		AHAC Review	Implemented, in LHAP	2009
Other	Development of Inventory	Required	Implemented, in LHAP	2009
Other	Increase number of attached units	AHAC Review	Implemented, in LHAP	2006

Support Services

n/a

Other Accomplishments

n/a

Availability for Public Inspection and Comments

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **680**

Mortgage Foreclosures

A. Very low income households in foreclosure: **37**

B. Low income households in foreclosure: **50**

C. Moderate households in foreclosure: **15**

Foreclosed Loans Life-to-date: **102**

SHIP Program Foreclosure Percentage Rate Life to Date: **15.00**

Mortgage Defaults

A. Very low income households in default:

B. Low income households in default:

C. Moderate households in default:

Defaulted Loans Life-to-date: **0**

SHIP Program Default Percentage Rate Life to Date: **0.00**

Strategies and Production Costs

Strategy	Average Cost
Down Payment Assistance	\$14,522.55
Owner Occupied Rehab	\$20,498.22

Expended Funds

Total Unit Count: **49**

Total Expended Amount: **\$962,583.10**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Owner Occupied Rehab	R.B. Banks	14213 NW 154th Pl	Alachua	32615	\$6,449.30	
Owner Occupied Rehab	Amiri-Davani Bijan	7015 SW 17th Place	Gainesville	32681	\$7,493.34	
Owner Occupied Rehab	Mirales Caradenas	18739 NW 239th St	High Springs	32643	\$15,000.00	
Owner Occupied Rehab	Chalres Carter	1504 SE 28th PL	Gainesville	32641	\$6,798.00	
Owner Occupied Rehab	Mary Cheek	4444 SE 6th Ave	Gainesville	32641	\$8,657.00	
Down Payment Assistance	Kiana Clayton	23087 NW 184th Rd	High Springs	32643	\$15,000.00	
Owner Occupied Rehab	Mary Council	7117 SE 225th Way	Hawthorne	32640	\$17,445.13	
Owner Occupied Rehab	Lula Garrison	14324 NW 155th Place	Alachua	32616	\$14,728.65	
Owner Occupied Rehab	Adrienne/Karl Gonja/Schuster H/W	2212 SW 79th Drie	Gainesville	32606	\$13,491.00	
Owner Occupied Rehab	Karen Hill	254 N Division St	Mianopy	32667	\$21,296.00	
Owner Occupied Rehab	Beverly Jacobs	14318 NW 156th Pl	Alachua	32615	\$14,376.64	
Owner Occupied Rehab	Beatrice Johnson	3321 SE 23rd Ave	Gainesville	32641	\$8,681.89	
Owner Occupied Rehab	Nathan Jones	18771 NW 248th St	High Springs	32643	\$13,785.27	
Owner Occupied Rehab	Cassandra Kirkland	5928 SW 49th Street, Gainesville, FL 32608	Gainesville	32608	\$18,382.00	
Down Payment Assistance	Edward Lee	13427 SE 16th Ave	Gainesville	32641	\$29,700.00	
Owner Occupied Rehab	Tina McClain	11630 NW 145th Ter	Alachua	32615	\$40,000.00	
Owner Occupied Rehab	Sonya McGowan	11554 SW 168th Dr	Archer	32618	\$32,070.50	
Down Payment Assistance	Andrew Miles	4424 SE 6th Ave	Gainesville	32641	\$15,000.00	

Owner Occupied Rehab	Lucille Miles	19 SE 49th Dr	Gainesville	32641	\$15,778.54	
Owner Occupied Rehab	Geraldine Modican	4807 E University Ave	Gainesville	32601	\$43,440.00	
Down Payment Assistance	Cassandra Morrison	17584 SW 129th Ave	Archer	32618	\$10,000.00	
Owner Occupied Rehab	Kathleen Mowery	1304 NE 191st Ter	Hawthorne	32640	\$28,462.50	
Down Payment Assistance	Ziera Owens	18446 NW 230th Dr	High Springs	32643	\$15,000.00	
Owner Occupied Rehab	Lillian Pye	5717 SE 169TH Ave	Micanopy	32667	\$24,161.50	
Down Payment Assistance	Joe Robinson	12423 SW CR 346	Archer	32618	\$10,000.00	
Owner Occupied Rehab	Patricia Rogers	4425 NW 32nd Pl	Gainesville	32606	\$16,230.00	
Owner Occupied Rehab	Beverly Rollins	7508 NW 181st Ter	Alachua	32615	\$43,273.28	
Owner Occupied Rehab	Chanita Ross	14944 NE 139TH Ter	Waldo	32694	\$25,000.00	
Owner Occupied Rehab	Marla Ruth	8338 SW 46th Rd	Gainesville	32608	\$42,556.10	
Owner Occupied Rehab	Iris Sheffield	5311 NW 20th PL	Lacrosse	32658	\$9,899.42	
Owner Occupied Rehab	Carrie Singleton	1922 NE 192nd Ave	Gainesville	32609	\$30,250.00	
Owner Occupied Rehab	Michelle Smith	3902 SE 22nd Terr	Gainesville	32641	\$14,051.00	
Owner Occupied Rehab	Betty Soddors	13326 SW 159th Ter, FL 32618	Archer	32618	\$21,160.32	
Owner Occupied Rehab	Monique Taylor	13547 NE 148th Ave	Waldo	32694	\$22,910.00	
Owner Occupied Rehab	Alford Tripp	10208 SW 122nd St	Gainesville	32608	\$33,605.00	
Owner Occupied Rehab	Jimmie Troutman	4618 SE 1st Ave	Gainesville	32641	\$12,813.32	
Down Payment Assistance	Tamare Tuff	17864 NW 225th Ter	High Springs	32643	\$6,957.87	
Owner Occupied Rehab	Karion Willaims	6321 NE 27TH AVE	Gainesville	32609	\$9,074.61	
Owner Occupied Rehab	Tammy Willaims	2015 SE 43rd Ter	Gainesville	32641	\$9,399.78	
Owner Occupied Rehab	Clementine Wynn	18707 NW 252nd St	High Springs	32643	\$11,831.63	
Owner Occupied Rehab	Lucy Durant	13621 SW 164th Ter	Archer	32608	\$7,733.00	
Owner Occupied Rehab	Selma Scippio	4454 SE 6th Ave	Gainesville	32641	\$9,236.16	
Owner Occupied Rehab	Mary Langford	1441 SE 41st Pl	Gainesville	32641	\$10,393.00	
Owner Occupied Rehab	Stacy Harrison	7018 SW 17th Pl	Gainesville	32607	\$5,628.00	

Owner Occupied Rehab	Mary Boone	2203 SE 50th St	Gainesville	32614	\$13,618.91	
Owner Occupied Rehab	Christine Bower	6901 E University Ave	Gainesville	32641	\$16,651.44	
Owner Occupied Rehab	Bessie Box	17104 NE 70th Ave	Hawthorne	32640	\$46,377.50	
Owner Occupied Rehab	Margaret Brand	2203 SE 49th Dr	Gainesville	32641	\$48,735.50	
Owner Occupied Rehab	Geraldine Eastman	218 SE 45th St	Gainesville	32641	\$50,000.00	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount

Program Income

Program Income Funds	
Loan Repayment:	\$87,421.31
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	
Total:	\$87,421.31

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	93
Approved	49
Denied	44

Explanation of Recaptured funds

Description	Amount
n/a	\$.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:

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	Down Payment Assistance	\$29,700.00	1		
2	Down Payment Assistance	\$31,957.87	3		
3	Owner Occupied Rehab	\$483,419.78	25		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Owner Occupied Rehab	Receiving Veterans Disability Benefits	\$6,449.30	1		
(3) Owner Occupied Rehab	Person with Disabling Condition (not DD)	\$245,915.66	13		
(3) Owner Occupied Rehab	Receiving Social Security Disability Insurance	\$168,631.04	8		
(3) Owner Occupied Rehab	Receiving Supplemental Security Income	\$62,423.78	3		
(1) Down Payment Assistance	Person with Disabling Condition (not DD)	\$29,700.00	1		
(2) Down Payment Assistance	Person with Disabling Condition (not DD)	\$31,957.87	3		

Provide a description of efforts to reduce homelessness:

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution	\$1,348,695.00	
Program Income	\$87,421.31	
Program Funds Expended	\$310,684.52	
Program Funds Encumbered	\$235,170.57	
Total Administration Funds Expended	\$50,644.62	
Total Administration Funds Encumbered	\$4,371.07	
Homeownership Counseling	\$0.00	
Disaster Funds		
65% Homeownership Requirement	\$545,855.09	40.47%
75% Construction / Rehabilitation	\$508,922.29	37.73%
30% Very & Extremely Low Income Requirement	\$322,707.10	22.47%
30% Low Income Requirement	\$212,102.99	14.77%
20% Special Needs Requirement	\$219,332.89	16.26%
Carry Forward to Next Year		

LG Submitted Comments: