

**Title: SHIP Annual Report**  
Jefferson County FY 2017/2018 Closeout

**Report Status: Submitted**

**Form 1**

## SHIP Distribution Summary

### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	Purchase Assistance	\$45,000.00	2				
3	Rehabilitation	\$98,941.00	3				
4	Demolition / Reconstruction	\$167,530.00	2				

**Homeownership Totals: \$311,471.00 7**

### Rentals

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

**Subtotals: \$311,471.00 7**

### Additional Use of Funds

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

**Totals: \$346,471.00 7 \$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)	\$33.77
Program Income (Payments)	\$0.00
Recaptured Funds	\$0.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$2,896.20
<b>Total:</b>	<b>\$352,929.97</b>

**\* Carry Forward to Next Year: \$6,458.97**

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	353	382	519	681	843
VLI	590	632	758	876	977
LOW	943	1,011	1,213	1,401	1,563
MOD	1,416	1,518	1,821	2,103	2,346
Up to 140%	1,652	1,771	2,124	2,453	2,737

**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	\$311,471.00	100.00%
Public Moneys Expended	\$0.00	.00%
Private Funds Expended	\$0.00	.00%
Owner Contribution	\$0.00	.00%
Total Value of All Units	\$311,471.00	100.00%

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

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$311,471.00	\$352,896.20	88.26%	65%
Construction / Rehabilitation	\$266,471.00	\$352,896.20	75.51%	75%

**Program Compliance - Income Set-Asides**

Income Category	SHIP Funds Expended	Total Available Funds % *
Extremely Low	\$112,414.00	31.85%
Very Low	\$32,641.00	9.25%
Low	\$146,416.00	41.49%
Moderate	\$20,000.00	5.67%
Over 120%-140%		.00%
<b>Totals:</b>	\$311,471.00	88.25%

**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	\$112,414.00	2		0	\$112,414.00	2
Very Low	\$32,641.00	1		0	\$32,641.00	1
Low	\$146,416.00	3		0	\$146,416.00	3
Moderate	\$20,000.00	1		0	\$20,000.00	1
Over 120%-140%		0		0	\$0.00	0
<b>Totals:</b>	<b>\$311,471.00</b>	<b>7</b>	<b>\$0.00</b>	<b>0</b>	<b>\$311,471.00</b>	<b>7</b>

### Form 3

#### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality						Total
		ELI	VLI	Low	Mod	Over 140%	
Rehabilitation	Monticello	1	1	1			3
Purchase Assistance	Unincorporated			1	1		2
Demolition / Reconstruction	Monticello	1					1
Demolition / Reconstruction	Unincorporated			1			1
<b>Totals:</b>		<b>2</b>	<b>1</b>	<b>3</b>	<b>1</b>		<b>7</b>

#### Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality					Total
		0 - 25	26 - 40	41 - 61	62+	
Rehabilitation	Monticello			2	1	3
Purchase Assistance	Unincorporated		2			2
Demolition / Reconstruction	Monticello				1	1
Demolition / Reconstruction	Unincorporated				1	1
<b>Totals:</b>			<b>2</b>	<b>2</b>	<b>3</b>	<b>7</b>

#### Family Size

Description	List Unincorporated and Each Municipality				Total
		1 Person	2- 4 People	5 + People	
Rehabilitation	Monticello	1	2		3
Purchase Assistance	Unincorporated	2			2
Demolition / Reconstruction	Monticello	1			1
Demolition / Reconstruction	Unincorporated		1		1
<b>Totals:</b>		<b>4</b>	<b>3</b>		<b>7</b>

### Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Rehabilitation	Monticello	1	2					3
Purchase Assistance	Unincorporated	1		1				2
Demolition / Reconstruction	Monticello		1					1
Demolition / Reconstruction	Unincorporated		1					1
<b>Totals:</b>		<b>2</b>	<b>4</b>	<b>1</b>				<b>7</b>

### Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Rehabilitation	Monticello				0
Purchase Assistance	Unincorporated				0
Demolition / Reconstruction	Monticello			1	1
Demolition / Reconstruction	Unincorporated			1	1
<b>Totals:</b>				<b>2</b>	<b>2</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
Rehabilitation	Government Employee	20,000.00	1

## Form 4

### Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Implemented, in LHAP	2009
Ongoing review process		Required	Implemented, in LHAP	2009

### Support Services

Jefferson County Affordable Housing programs work in conjunction with other grant funding sources such as, but not limited to the Community Development Block Grant Small Cities, Housing Choice Voucher Program and Weatherization.

### Other Accomplishments

None

### Availability for Public Inspection and Comments

Public Advertisement in the local newspaper as well as posting in the County Coordinators office.

### Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **24**

#### Mortgage Foreclosures

A. Very low income households in foreclosure: **0**

B. Low income households in foreclosure: **3**

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

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

SHIP Program Foreclosure Percentage Rate Life to Date: **12.50**

#### Mortgage Defaults

A. Very low income households in default: **3**

B. Low income households in default: **0**

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

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

SHIP Program Default Percentage Rate Life to Date: **12.50**

### Strategies and Production Costs

Strategy	Average Cost
Demolition/Reconstruction	\$83,765.00
Purchase Assistance	\$22,500.00
Rehabilitation	\$32,980.33

### Expended Funds

Total Unit Count: **7**

Total Expended Amount: **\$311,471.00**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Rehabilitation	Johnny Nealy	1260 Sage St.	Monticello	32344	\$34,200.00	
Rehabilitation	Ola Sheffield	925 Branch St.	Monticello	32344	\$32,100.00	
Purchase Assistance	Amanda Sapp	30 Pine Needle Trace	Monticello	32344	\$25,000.00	
Purchase Assistance	Javier Betancourt	134 Pine Needle Trace	Monticello	32344	\$20,000.00	

Rehabilitation	Dessieann Harvey	390 Holly St.	Monticello	32344	\$32,641.00	
Demolition/Reconstruction	Leatha Holmes	1385 E. Clark Ave.	Monticello	32344	\$78,214.00	
Demolition/Reconstruction	Dosber Cuyler	126 Lonnie Rd.	Monticello	32344	\$89,316.00	

**Administration by Entity**

Name	Business Type	Strategy Covered	Responsibility	Amount
Government Services Group, Inc.	Consultant	All	Administration, Work Write Ups, Inspections	\$35,000.00

**Program Income**

Program Income Funds	
Loan Repayment:	
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$33.77
<b>Total:</b>	<b>\$33.77</b>

**Number of Affordable Housing Applications**

Number of Affordable Housing Applications	
Submitted	0
Approved	0
Denied	0

**Explanation of Recaptured funds**

Description	Amount
	\$ .00
	\$ .00
	\$ .00
<b>Total:</b>	<b>\$ .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: 90,600.00

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
4	Demolition/Reconstruction	\$89,316.00	1		

**Special Needs Category Breakdown by Strategy**

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(4) Demolition/Reconstruction	Receiving Supplemental Security Income	\$89,316.00	1		

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

Down Payment assistance is available to all persons that qualify.

**Interim Year Data**



**Interim Year Data**

<b>Interim Year 1</b>		
State Annual Distribution	\$350,000.00	
Program Income		
Program Funds Expended	\$202,578.50	
Program Funds Encumbered	\$133,000.00	
Total Administration Funds Expended	\$35,000.00	
Total Administration Funds Encumbered		
Homeownership Counseling		
Disaster Funds		
65% Homeownership Requirement	\$335,578.50	95.88%
75% Construction / Rehabilitation	\$310,578.50	88.74%
30% Very & Extremely Low Income Requirement	\$114,900.50	32.83%
30% Low Income Requirement	\$220,678.00	63.05%
20% Special Needs Requirement	\$87,678.00	25.05%
<b>Carry Forward to Next Year</b>		

<b>Interim Year 2</b>	
State Annual Distribution	\$350,000.00
Program Funds Expended	\$35,604.00
Program Funds Encumbered	\$224,963.00

**LG Submitted Comments:**