

Title: SHIP Annual Report

Report Status: Approved

**Flagler County / Palm Coast FY 2020/2021
Closeout**

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	Purchase Assistance	\$85,000.00	3				
3	Owner Occupied Rehab	\$68,498.88	2				
Homeownership Totals:		\$153,498.88	5				

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
13	Rental Assistance	\$1,500.00	1				
16	Disaster Assistance	\$2,971.58	1				
17	Emergency Repair	\$15,234.98	1				
18	Foreclosure Prevention	\$18,408.55	5				
Rental Totals:		\$38,115.11	8				

Subtotals: \$191,613.99 13

Additional Use of Funds

Use	Expended
Administrative	\$.11
Homeownership Counseling	\$.00
Admin From Program Income	\$21,443.00
Admin From Disaster Funds	\$.00

Totals: \$213,057.10 13 \$.00 \$.00

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

Source of Funds	Amount
State Annual Distribution	\$.00
Program Income (Interest)	\$1,361.43
Program Income (Payments)	\$213,069.70
Recaptured Funds	\$.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$889.23
Total:	\$215,320.36

*** Carry Forward to Next Year: \$2,263.26**

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	362	399	549	719	889
VLI	602	645	775	895	998
LOW	963	1,032	1,238	1,431	1,597
MOD	1,446	1,549	1,860	2,148	2,397
Up to 140%	1,687	1,807	2,170	2,506	2,796

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	\$191,613.99	28.40%
Public Moneys Expended	\$368,620.00	54.63%
Private Funds Expended	\$108,700.00	16.11%
Owner Contribution	\$5,860.00	.87%
Total Value of All Units	\$674,793.99	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$153,498.88	\$889.23	17262.00%	65%
Construction / Rehabilitation	\$148,733.86	\$889.23	16726.14%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$16,589.38	7.70%
Very Low	\$67,762.96	31.47%
Low	\$107,261.65	49.81%
Moderate	\$.00	.00%
Over 120%-140%	\$.00	.00%
Totals:	\$191,613.99	88.99%

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	\$10,000.00	1	\$6,589.38	2	\$16,589.38	3
Very Low	\$55,000.00	1	\$12,762.96	4	\$67,762.96	5
Low	\$88,498.88	3	\$18,762.77	2	\$107,261.65	5
Moderate		0		0	\$.00	0
Over 120%-140%		0		0	\$.00	0
Totals:	\$153,498.88	5	\$38,115.11	8	\$191,613.99	13

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Rental Assistance	Flagler Beach		1				1
Owner Occupied Rehab	Palm Coast			1			1
Purchase Assistance	Bunnell		1				1
Purchase Assistance	Flagler Beach			1			1
Emergency Repair	Palm Coast			1			1
Foreclosure Prevention	Palm Coast		3	1			4
Disaster Assistance	Palm Coast	1					1
Foreclosure Prevention	Unincorporated	1					1
Owner Occupied Rehab	Bunnell			1			1
Purchase Assistance	Palm Coast	1					1
Totals:		3	5	5			13

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Rental Assistance	Flagler Beach				1	1
Owner Occupied Rehab	Palm Coast				1	1
Purchase Assistance	Bunnell				1	1
Purchase Assistance	Flagler Beach	1				1
Emergency Repair	Palm Coast				1	1
Foreclosure Prevention	Palm Coast		1	2	1	4
Disaster Assistance	Palm Coast		1			1

Foreclosure Prevention	Unincorporated				1	1
Owner Occupied Rehab	Bunnell				1	1
Purchase Assistance	Palm Coast		1			1
Totals:		1	3	2	7	13

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Rental Assistance	Flagler Beach	1			1
Owner Occupied Rehab	Palm Coast	1			1
Purchase Assistance	Bunnell		1		1
Purchase Assistance	Flagler Beach	1			1
Emergency Repair	Palm Coast	1			1
Foreclosure Prevention	Palm Coast		4		4
Disaster Assistance	Palm Coast		1		1
Foreclosure Prevention	Unincorporated		1		1
Owner Occupied Rehab	Bunnell	1			1
Purchase Assistance	Palm Coast		1		1
Totals:		5	8		13

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Rental Assistance	Flagler Beach	1						1
Owner Occupied Rehab	Palm Coast		1					1
Purchase Assistance	Bunnell		1					1
Purchase Assistance	Flagler Beach	1						1
Emergency Repair	Palm Coast	1						1
Foreclosure Prevention	Palm Coast		3	1				4
Disaster Assistance	Palm Coast						1	1
Foreclosure Prevention	Unincorporated		1					1
Owner Occupied Rehab	Bunnell		1					1
Purchase Assistance	Palm Coast		1					1
Totals:		3	8	1			1	13

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Rental Assistance	Flagler Beach				0
Owner Occupied Rehab	Palm Coast			1	1
Purchase Assistance	Bunnell			1	1
Purchase Assistance	Flagler Beach				0
Emergency Repair	Palm Coast			1	1
Foreclosure Prevention	Palm Coast			1	1
Disaster Assistance	Palm Coast				0
Foreclosure Prevention	Unincorporated			1	1
Owner Occupied Rehab	Bunnell			1	1
Purchase Assistance	Palm Coast				0
Totals:				6	6

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
Foreclosure Prevention	Nurse/Healthcare	7,884.75	2

Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Adopted	1992
Ongoing review process		Required	Adopted	1992

Support Services

Flagler County Health and Human Services Department is comprised of Human Services, Housing Services, Senior Services, Veteran Services and an Adult Day Care Center. The department provides grants to community agencies providing critical support services to citizens such as domestic violence sheltering, mental health and substance abuse support services, emergency food banks, and youth development programs. The Department also oversees a congregate meal site for seniors, the Meals on Wheels program, and direct emergency support services for eligible residents (such as temporary rent, utility, health care). The Department divisions provide integrated services to citizens and maintain a hub to provide information and referrals to citizens navigating economic and sometimes familial hardships.

Other Accomplishments

Flagler County held an intermunicipal housing forum revolving around the Live Local Act as a response to a recommendation made by the Affordable Housing Advisory Committee in April 2023. Flagler County has successfully applied for the Hurricane Loss Mitigation (HLMP) program funding to help harden residential homes in Flagler County. The Housing Division is comprised of two staff members who are working collaboratively with Senior Services and Human Services to build a solid network for pre-disaster and post disaster services by building capacity and knowledge between the divisions.

Availability for Public Inspection and Comments

A copy of this report will be available at 1000 Belle Terre Blvd. for inspection and will be provided during a Public Affordable Housing Advisory Committee meeting in August. A copy of this report will be available on www.flaglercounty.gov/SHIP and will be forwarded to the City of Palm Coast to place on the city website.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans:	556
Mortgage Foreclosures	
A. Very low income households in foreclosure:	6
B. Low income households in foreclosure:	15
C. Moderate households in foreclosure:	0
Foreclosed Loans Life-to-date:	21
SHIP Program Foreclosure Percentage Rate Life to Date:	3.78

Mortgage Defaults

A. Very low income households in default:	8
B. Low income households in default:	11
C. Moderate households in default:	0
Defaulted Loans Life-to-date:	19
SHIP Program Default Percentage Rate Life to Date:	3.42

Strategies and Production Costs

Strategy	Average Cost
Disaster Assistance	\$2,971.58
Emergency Repair	\$15,234.98
Foreclosure Prevention	\$3,681.71
Owner Occupied Rehab	\$34,249.44
Purchase Assistance	\$28,333.33
Rental Assistance	\$1,500.00

Expended Funds

Total Unit Count:	13	Total Expended Amount:	\$191,613.99
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Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Rental Assistance	Diane Campbell	205 S. Flagler Beach Unit B	Flagler Beach	32136	\$1,500.00	
Owner Occupied Rehab	Denise Ewin	45 Whitcock Ln	Palm Coast	32164	\$32,947.25	
Purchase Assistance	Debra Franks	810 Marion St	Bunnell	32110	\$55,000.00	
Purchase Assistance	Madison Friedman	32 Village Dr	Flagler Beach	32136	\$20,000.00	
Emergency Repair	Gail Goldman	26 Philox Ln	Palm Coast	32164	\$15,234.98	
Foreclosure Prevention	Dorothy Irving-Walker	41 Wellstone Ln	Palm Coast	32164	\$3,378.21	
Disaster Assistance	Randeep Lochab	23 Bolling Ln	Palm Coast	32137	\$2,971.58	
Foreclosure Prevention	Minnie Robinson	37 Knox Jones Rd	Bunnell	32110	\$3,617.80	
Foreclosure Prevention	Harriet Myles	5 Radius Pl	Palm Coast	32164	\$5,000.00	
Foreclosure Prevention	Fransisco Rodriguez	25 kannapolis Pl	Palm Coast	32164	\$3,527.79	
Foreclosure Prevention	Shanokwa Shellman	26 Ryder Dr	Palm Coast	32164	\$2,884.75	
Owner Occupied Rehab	Daisy Henry	503 E. Drain	Bunnell	32110	\$35,551.63	
Purchase Assistance	Nashae Cooper	10 Sea Ship Pl	Palm Coast	32164	\$10,000.00	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Flagler County Board of County Commissioners	Local Government	All	Administration	\$21,443.11

Program Income

Program Income Funds	
Loan Repayment:	\$0.00
Refinance:	\$0.00
Foreclosure:	\$0.00
Sale of Property:	\$213,069.70
Interest Earned:	\$1,361.43
Total:	\$214,431.13

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	25

Approved	13
Denied	1

Explanation of Recaptured funds

Description	Amount
Total:	\$0.00

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

Special Needs Breakdown

SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
2	Purchase Assistance	\$55,000.00	1		
3	Owner Occupied Rehab	\$32,947.25	1		
13	Rental Assistance	\$1,500.00	1		
18	Foreclosure Prevention	\$6,996.01	2		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(13) Rental Assistance	Receiving Supplemental Security Income	\$1,500.00	1		
(3) Owner Occupied Rehab	Receiving Social Security Disability Insurance	\$32,947.25	1		
(2) Purchase Assistance	Receiving Supplemental Security Income	\$55,000.00	1		
(18) Foreclosure Prevention	Receiving Social Security Disability Insurance	\$3,378.21	1		
(18) Foreclosure Prevention	Receiving Supplemental Security Income	\$3,617.80	1		

Provide a description of efforts to reduce homelessness:

Flagler County's Human Services Division is working with area agencies to develop a coordinated referral network of care for all citizens. The Human Services Division also uses county funds to prevent homelessness for citizens who are unable to pay for rent or mortgage due to a temporary, unexpected financial emergency. The Health and Human Services Department catalogues a list of known subsidized and Low Income Housing Tax Credit units in an effort to help citizens navigate affordable housing. Senior Services, Human Services, Veteran Services and Housing Services staff work together to ensure citizens are equipped with the best resources to divert them from homelessness or temporary sheltering situations should these citizens come in contact with any of our divisions to request help with homelessness and eviction prevention.

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution	\$793,634.00	
Program Income	\$210,483.65	
Program Funds Expended	\$138,019.44	
Program Funds Encumbered	\$635,000.00	
Total Administration Funds Expended		
Total Administration Funds Encumbered	\$79,363.40	
Homeownership Counseling		
Disaster Funds		
65% Homeownership Requirement	\$773,019.44	97.40%
75% Construction / Rehabilitation	\$718,019.44	90.47%
30% Very & Extremely Low Income Requirement	\$488,019.44	48.60%
30% Low Income Requirement	\$285,000.00	28.38%
20% Special Needs Requirement	\$519,919.44	65.51%
Carry Forward to Next Year		

LG Submitted Comments: