Flagler County and City of Palm Coast

SHIP Annual Report

FY 2022/2023



Submitted to: **Florida Housing Finance Corporation**

Presented to: **Palm Coast City Council and Flagler County Board of County Commissioners**
August 4, 2025

One-Sheet, Data-Driven Program Impact Summary

Flagler County & City of Palm Coast — SHIP Annual Report FY 2022/2023 (Closeout Year)

Households Assisted: 33

- 8 Full Home Rehabilitations
- 13 Roof Replacements
- 4 Accessibility Modifications (Senior Veterans)
- 7 Purchase Assistance Awards (includes rehabilitation)
- 1 Disaster Assistance Case

Income Targeting & Compliance:

- 78% of funds served Very Low- and Low-Income Households
- 30% Very Low-Income households assisted
- 99% Homeownership activities
- 99.5% Construction/Rehabilitation activities
- 10 Special Needs Households assisted

By Municipality:

- Palm Coast: 26 households
- Unincorporated Flagler: 4 households
- Bunnell: 3 households

F**unding & Economic Impact:**

- SHIP Investment: $1.16 Million
- Leveraged Funds: $1.82 Million
- Estimated Economic Impact: Over $4.6 Million

Target Groups Served:

- Senior Veterans
- Educators/School Employees
- Nurses/Healthcare Workers

Foreclosure & Default Monitoring:

- 25 Foreclosures (4.42% life-to-date)
- 19 Defaults (3.36% life-to-date)

Policy & Coordination:

- AHAC support for ADUs & affordable housing
- Public Lands Inventory published
- HLMP & CDBG leveraged for preservation
- Purchase Assistance counseling expanded

Deadlines Met:
FY 2022/2023 funds fully expended by June 30, 2025

FY 2023/2024 funds fully encumbered by June 30, 2025

All statutory SHIP requirements met or exceeded.

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I. Program Funding & Expenditures Summary

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Purchase Assistance	$185,008.00	4				
2	Purchase Assistance	$109,850.00	3				
3	Owner Occupied Rehab	$567,235.27	8				
3	Roof Replacement	$249,490.66	13				
6	Senior Barrier Free Home Modification	$37,824.00	4				
	Homeownership Totals:	**$1,149,407.93**	**32**				

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
16	Disaster Assistance	$6,130.00	1				
	Rental Totals:	**$6,130.00**	**1**				
	Subtotals:	**$1,155,537.93**	**33**				

Additional Use of Funds

Use	Expended	Percentage
Administrative	$115,627.40	10.00 %
Homeownership Counseling	$.00	0 %
Admin From Program Income	$5,775.64	4.90 %
Admin From Disaster Funds	$.00	-
Admin From HHRP	$.00	N/A

Totals:	**$1,276,940.97**	**33**	**$.00**	**$.00**

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

Source of Funds	Amount
State Annual Distribution	$1,156,274.00
Program Income (Interest)	$2,312.84
Program Income (Payments)	$115,512.75
Recaptured Funds	$.00
Disaster Funds	
HHRP Funds	
Carryover funds from previous year	$5,082.03
Total:	**$1,279,181.62**

*** Carry Forward to Next Year: $2,240.65**

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

2. Compliance with Income Targeting & Construction Requirements

Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
ELI	415	454	621	814	1,007
VLI	691	740	888	1,027	1,146
LOW	1,106	1,185	1,422	1,643	1,833
MOD	1,659	1,777	2,133	2,466	2,751
Up to 140%	1,935	2,073	2,488	2,877	3,209

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	$1,155,537.93	38.83%
Public Moneys Expended	$512,660.00	17.23%
Private Funds Expended	$1,263,678.20	42.46%
Owner Contribution	$44,309.16	1.49%
Total Value of All Units	$2,976,185.29	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	$1,149,407.93	$1,161,356.03	98.97%	65%
Construction / Rehabilitation	$1,155,537.93	$1,161,356.03	99.50%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *	Totals of Percentages
Extremely Low	$.00	.00%	
Very Low	$389,356.91	30.44%	EL+VL: 30.44%
Low	$612,961.02	47.92%	EL+VL+L: 78.36%
Moderate	$153,220.00	11.98%	
Over 120%-140%	$.00	.00%	
Totals:	$1,155,537.93	90.33%	

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	$.00	0	$.00	0	$.00	0
Very Low	$355,402.91	11	$33,954.00	4	$389,356.91	15
Low	$602,961.02	13	$10,000.00	1	$612,961.02	14
Moderate	$153,220.00	4	$.00	0	$153,220.00	4
Over 120%-140%	$.00	0	$.00	0	$.00	0
Totals:	$1,111,583.93	28	$43,954.00	5	$1,155,537.93	33

3. Households Assisted & Community Profile

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Owner Occupied Rehab	Palm Coast		2	4			6
Owner Occupied Rehab	Unincorporated		1	1			2
Roof Replacement	Palm Coast		7	5			12
Roof Replacement	Bunnell		1				1
Disaster Assistance	Palm Coast		1				1
Senior Barrier Free Home Modification	Unincorporated		1				1
Senior Barrier Free Home Modification	Palm Coast		2	1			3
Purchase Assistance	Palm Coast			3	4		7
	Totals:		**15**	**14**	**4**		**33**

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Owner Occupied Rehab	Palm Coast			1	5	6
Owner Occupied Rehab	Unincorporated			2		2
Roof Replacement	Palm Coast			1	11	12
Roof Replacement	Bunnell				1	1
Disaster Assistance	Palm Coast		1			1
Senior Barrier Free Home Modification	Unincorporated				1	1
Senior Barrier Free Home Modification	Palm Coast				3	3
Purchase Assistance	Palm Coast		4	2	1	7
	Totals:		**5**	**6**	**22**	**33**

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Owner Occupied Rehab	Palm Coast	1	5		6
Owner Occupied Rehab	Unincorporated		2		2
Roof Replacement	Palm Coast	10	2		12
Roof Replacement	Bunnell	1			1
Disaster Assistance	Palm Coast		1		1
Senior Barrier Free Home Modification	Unincorporated	1			1
Senior Barrier Free Home Modification	Palm Coast	1	2		3
Purchase Assistance	Palm Coast	1	6		7
	Totals:	**15**	**18**		**33**

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hisp-anic	Asian	Amer-Indian	Other	Total
Owner Occupied Rehab	Palm Coast	2		4				6
Owner Occupied Rehab	Unincorporated	2						2
Roof Replacement	Palm Coast	7	4	1				12
Roof Replacement	Bunnell		1					1
Disaster Assistance	Palm Coast	1						1
Senior Barrier Free Home Modification	Unincorporated	1						1
Senior Barrier Free Home Modification	Palm Coast	2	1					3
Purchase Assistance	Palm Coast	3	1	3				7
	Totals:	**18**	**7**	**8**				**33**

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Owner Occupied Rehab	Palm Coast			5	5
Owner Occupied Rehab	Unincorporated				0

Roof Replacement	Palm Coast			11	11
Roof Replacement	Bunnell			1	1
Disaster Assistance	Palm Coast				0
Senior Barrier Free Home Modification	Unincorporated			1	1
Senior Barrier Free Home Modification	Palm Coast			3	3
Purchase Assistance	Palm Coast			1	1
	Totals:			**22**	**22**

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
Senior Barrier Free Home Modification	Military Veteran	8,325.00	1
Purchase Assistance	Educator/School Employee	33,980.00	1
Purchase Assistance	Nurse/Healthcare	44,150.00	1

4. Incentive Strategies & Local Coordination

Incentive	Description (If Other)	Category	Status	**Year Adopted (or N/A)**
Expedited permitting	Comprehensive Plan	Required	Implemented, in LHAP	1992
Ongoing review process	Comprehensive Plan	Required	Implemented, in LHAP	1992

Support Services

Flagler County Housing Services operates within the Department of Health and Human Services, creating a coordinated system of support that reinforces housing stability and success for SHIP participants. Through close alignment with Human Services and Senior Services, applicants have access to additional resources that support long-term residency, aging in place, and crisis recovery.

Human Services provides indigent medical assistance and emergency rental and utility assistance, helping prevent displacement and maintain housing stability. Senior Services offers aging-in-place home modifications, respite care, and wellness programming. In several cases, SHIP-funded home rehabilitation efforts have been coordinated with the County's Adult Day Care Center and Senior Services staff to address functional needs and improve safety.

SHIP clients also receive one-on-one application assistance, including help navigating documentation requirements and program expectations. In FY 2024-2025, the County expanded housing counseling requirements for purchase assistance participants and referred applicants to nonprofit partners for legal aid, credit repair, and financial literacy support. Coordination with the Emergency Operations Center during disaster declarations ensures that SHIP Disaster Assistance aligns with broader emergency support infrastructure.

Other Accomplishments

Flagler County leveraged SHIP funding in coordination with the Hurricane Loss Mitigation Program (HLMP) to strengthen the resilience of the local housing stock, with a focus on roof improvements for very low- and low-income homeowners. Collaborative efforts with the City of Palm Coast's Community Development Block Grant (CDBG) program further supported the preservation of affordable, owner-occupied housing.

Flagler County Housing Services partnered with the City of Palm Coast and Mid Florida Housing Partnership to host community outreach events, providing residents with access to housing resources, local vendors, legal assistance, and financial education. Internally, Housing Services worked closely with other Health and Human Services divisions to expand outreach and improve access to wraparound supports.

The Affordable Housing Advisory Committee (AHAC), jointly appointed by the County and City under an interlocal agreement, remained actively engaged in housing policy development. Recent AHAC recommendations-such as supporting accessory dwelling units and requesting the public lands inventory be published online-align with broader trends in state housing policy and reflect proactive local leadership.

Availability for Public Inspection and Comments

The draft SHIP Annual Report will be made available for public inspection at the Flagler County Housing Services office or by email upon request. Notice of this availability will be provided during the July meeting of the Affordable Housing Advisory Committee (AHAC), allowing for public comment and review prior to final submission.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans:**566**

Mortgage Foreclosures

A. Very low income households in foreclosure: **6**

B. Low income households in foreclosure: **18**

C. Moderate households in foreclosure: **1**

Foreclosed Loans Life-to-date: **25**

SHIP Program Foreclosure Percentage Rate Life to Date: **4.42**

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: **3.36**

Strategies and Production Costs

Strategy	Average Cost
Disaster Assistance	$6,130.00
Owner Occupied Rehab	$70,904.41
Purchase Assistance	$42,122.57
Roof Replacement	$19,191.59
Senior Barrier Free Home Modification	$9,456.00

Expended Funds

Total Unit Count: **33** Total Expended Amount: **$1,155,537.93**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Owner Occupied Rehab	Miriam Diaz	68 Ryland Dr.	Palm Coast	32164	$75,732.55	
Owner Occupied Rehab	Norma Cuadrado	33 Cooper Ln.	Palm Coast	32164	$75,798.28	
Owner Occupied Rehab	Lindsay Monahan	3078 Forest Park St.	Bunnell	32110	$78,060.36	
Owner Occupied Rehab	Aaron Abel	11 16th Road W.	Palm Coast	32137	$58,477.00	
Owner Occupied Rehab	Jose Amengual	10 laguna Forest Trl	Palm Coast	32137	$77,279.45	
Owner Occupied Rehab	Jose Idica	147 Ryan Dr.	Palm Coast	32164	$67,973.30	
Owner Occupied Rehab	Thomas Misiewicz	3 Ruth Dr.	Palm Coast	32164	$68,939.03	
Owner Occupied Rehab	Shona Drew	330 Underwood	Palm Coast	32164	$64,975.30	
Roof Replacement	Shirley Lee-Perez	53 Regency Dr.	Palm Coast	32164	$20,457.30	
Roof Replacement	Speros Matrangos	7 Puritan Ln.	Palm Coast	32164	$23,481.90	
Roof Replacement	Inverna Lockpez	23 Blackburn Pl.	Palm Coast	32164	$17,434.25	
Roof Replacement	Nancy Diamond	174 Belleaire Dr.	Palm Coast	32137	$23,655.60	
Roof Replacement	Jesse Edwards	6 Blassdell	Palm Coast	32137	$13,999.00	
Roof Replacement	Susan Weiler	11 Windover Pl	Palm Coast	32164	$21,023.50	
Roof Replacement	Steven Belfe	8 Eastern Place	Palm Coast	32164	$18,865.80	
Roof Replacement	Sharon Jones	100 S. Knight St.	Bunnell	32110	$22,553.75	
Roof Replacement	Barrett Shawndricka	34 Porter Ln.	Palm Coast	32164	$13,989.00	
Roof Replacement	Ingrid Segenbush	33 Lyton	Palm Coast	32137	$23,133.68	
Roof Replacement	Barbara Barfield	29 Claridge Ct	Palm Coast	32137	$20,588.83	
Roof Replacement	Marie Anderson	40 Rivera Ln.	Palm Coast	32164	$13,233.40	
Roof Replacement	Mary Hicks	26 Frenora Ln.	Palm Coast	32137	$17,074.65	
Disaster Assistance	Tamila Treber	9 Fellowship Dr.	Palm Coast	32137	$6,130.00	
Senior Barrier Free Home Modification	Valerie Barber	1423 Hickory St.	Bunnell	32110	$9,999.00	

Senior Barrier Free Home Modification	Bonnye Henry	7 Brian Ln	Palm Coast	32137	$9,500.00	
Senior Barrier Free Home Modification	Janice Sulick	206 Birchwood Dr.	Palm Coast	32137	$10,000.00	
Senior Barrier Free Home Modification	Vera Fallon	15 Zoffer Ct	Palm Coast	32164	$8,325.00	
Purchase Assistance	Carolyn (hfh) Loveman	158 Bird of Paradise	Palm Coast	32137	$39,950.00	
Purchase Assistance	David Jones	31 Poindexter Ln	Palm Coast	32164	$61,738.00	
Purchase Assistance	Crystal Torres	28 Pope Ln.	Palm Coast	32164	$39,950.00	
Purchase Assistance	Arlene Rosado	512 Redbud Dr.	Palm Coast	32164	$29,950.00	
Purchase Assistance	Jacob Peets	45 Pine Brook Dr.	Palm Coast	32164	$45,140.00	
Purchase Assistance	Dalena Luis	11 Lansing Ln.	Palm Coast	32137	$33,980.00	
Purchase Assistance	Dayna Francois	61 Wellington Dr	Palm Coast	32164	$44,150.00	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Flagler County BOCC	Local Government	All	Administration	$121,403.04

Program Income

Program Income Funds	
Loan Repayment:	
Refinance:	
Foreclosure:	
Sale of Property:	$115,512.75
Interest Earned:	$2,312.84
Total:	**$117,825.59**

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	52
Approved	17
Denied	6

Explanation of Recaptured funds

Description	Amount
Not Applicable	

Rental Development Monitoring

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By
Phoenix Crossing	Abundant Life Ministries	10-12-30-0850-02130-0030	Bunnell	32110	$330,000.00	4	

Single Family Area Purchase Price

The average area purchase price of single family units: 227,600.00

Or

Not Applicable

V. Special Needs, Homelessness Efforts & Interim Year Summary

Assistance to Special Needs Households

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units	% of Allocation
3	Owner Occupied Rehab	$278,946.86	4			
3	Roof Replacement	$66,492.95	3			
6	Senior Barrier Free Home Modification	$28,324.00	3			
	Total:	**$373,763.81**	**10**			**32.32%**

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Owner Occupied Rehab	Person with Disabling Condition (not DD)	$151,530.83	2		
(3) Owner Occupied Rehab	Receiving Social Security Disability Insurance	$58,477.00	1		
(3) Owner Occupied Rehab	Receiving Veterans Disability Benefits	$68,939.03	1		
(3) Roof Replacement	Receiving Social Security Disability Insurance	$66,492.95	3		
(6) Senior Barrier Free Home Modification	Person with Disabling Condition (not DD)	$19,999.00	2		
(6) Senior Barrier Free Home Modification	Receiving Veterans Disability Benefits	$8,325.00	1		

Homelessness Prevention Efforts

Flagler County's Emergency Assistance Program is a core component of its efforts to reduce homelessness. The program provides emergency rent and utility assistance to eligible households facing documented hardship and partners with the Free Clinic to offer indigent health care for uninsured residents-addressing health-related instability that can contribute to housing loss.

The County has also developed a new SHIP-funded strategy to provide security and utility deposit assistance for Housing Choice Voucher recipients and households at risk of homelessness. This initiative helps remove a key financial barrier to housing access, supporting successful lease-ups and long-term stability for extremely low-income residents.

To further support housing access, the County publicizes a locally maintained resource directory that lists lower-cost rental units and promotes the use of FloridaHousingSearch.org. These resources, combined with ongoing case management, referrals, and program integration across Housing and Human Services, ensure that SHIP strategies contribute meaningfully to homelessness prevention and housing stability.

Interim Year Data (2023-2024) Encumbrance Summary

Revenue	
State Annual Distribution	$1,470,011.00
SHIP Disaster Funds	
HHRP Allocation	
Program Income	$149,228.17
Total Revenue:	**$1,619,239.17**

Expenditures/Encumbrances	
Program Funds Expended	
Program Funds Encumbered	$1,626,550.00
Total Administration Funds Expended	$147,001.10
Total Administration Funds Encumbered	
Homeownership Counseling	
Total Expenditures/Encumbrances:	**$1,773,551.10**

Set-Asides		Percentage
65% Homeownership Requirement	$1,296,550.00	88.20%
75% Construction / Rehabilitation	$1,626,550.00	110.65%
30% Very Low Income Requirement	$1,046,850.00	64.65%
60% Very Low + Low Income Requirements	$1,526,650.00	94.28%
20% Special Needs Requirement	$531,850.00	36.18%

Local Government Comments

Flagler County Housing Services is proud to have worked with St. Johns Housing Partnership on all Owner Occupied Rehabilitation Projects. Each home's scope of work begins with a blower door test, and SJHP, who implements Weatherization Assistance in St. Johns County, creates a scope of work adhering to green building standards for energy efficiency, indoor air quality, aging-in-place and housing resilience.

Each rehabilitated home is inspected, then interested contractors attend a site visit prior to submitting a bid--a crucial step in ensuring integrity of the program and cost-efficiency when working with a variety of home styles and needs. There is an interim inspection and a final inspection, to ensure the contracted work matches the specifications.