

Title: SHIP Annual Report

Leon County FY 2023/2024 Closeout

Report Status: Unsubmitted

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	Downpayment Assistance	\$67,500.00	5				
3	Home Rehabilitation	\$208,957.73	6				
4	Home Replacement	\$270,587.36	2				
5	Disaster Recovery	\$73,290.75	17				
5	Diaster Recovery	\$2,575.00	1				
6	Emergency Repair	\$23,660.21	1				
10	Homeownership Development	\$640,000.00	11				

Homeownership Totals: **\$1,286,571.05** **43**

Rentals

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

Subtotals: **\$1,286,571.05** **43**

Additional Use of Funds

Use	Expended	Percentage
Administrative	\$93,065.99	8.03 %
Homeownership Counseling		
Admin From Program Income		.00 %
Admin From Disaster Funds		-
Admin From HHRP		NaN %

Totals: **\$1,379,637.04** **43** **\$0.00** **\$0.00**

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

Source of Funds	Amount
State Annual Distribution	\$1,157,898.00
Program Income (Interest)	\$93,681.00
Program Income (Payments)	\$72,595.00
Recaptured Funds	\$53,419.00
Disaster Funds	
HHRP Funds	
Carryover funds from previous year	\$804.62
Total:	\$1,378,397.62

*** Carry Forward to Next Year: -\$1,239.42**

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	466	499	645	847	1,049
VLI	776	831	998	1,153	1,286
LOW	1,242	1,331	1,597	1,845	2,058
MOD	1,863	1,996	2,397	2,767	3,087
Up to 140%	2,173	2,329	2,796	3,228	3,601

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	\$1,286,571.05	27.26%
Public Moneys Expended	\$831,261.00	17.61%
Private Funds Expended	\$2,596,614.00	55.02%
Owner Contribution	\$5,000.00	.11%
Total Value of All Units	\$4,719,446.05	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$1,286,571.05	\$1,212,121.62	106.14%	65%
Construction / Rehabilitation	\$1,143,205.30	\$1,212,121.62	94.31%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *	Totals of Percentages
Extremely Low	\$64,450.19	4.68%	EL+VL: 32.55%
Very Low	\$384,180.36	27.87%	
Low	\$809,277.61	58.71%	
Moderate	\$28,662.89	2.08%	EL+VL+L: 91.26%
Over 120%-140%	\$.00	.00%	
Totals: \$1,286,571.05		93.34%	

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	\$37,805.02	3	\$26,645.17	4	\$64,450.19	7
Very Low	\$381,680.36	5	\$2,500.00	1	\$384,180.36	6
Low	\$795,189.73	17	\$14,087.88	6	\$809,277.61	23
Moderate	\$10,000.00	1	\$18,662.89	6	\$28,662.89	7
Over 120%-140%	\$0.00	0	\$0.00	0	\$0.00	0
Totals:	\$1,224,675.11	26	\$61,895.94	17	\$1,286,571.05	43

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 121- 140%	Total
Home Rehabilitation	Unincorporated	1	1	4			6
Disaster Recovery	Unincorporated	5	1	6	5		17
Diaster Recovery	Unincorporated				1		1
Home Replacement	Unincorporated		2				2
Emergency Repair	Unincorporated	1					1
Downpayment Assistance	Unincorporated			4	1		5
Homeownership Development	Tallahassee		2	8			10
Homeownership Development	Unincorporated			1			1
Totals:		7	6	23	7		43

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Home Rehabilitation	Unincorporated			2	4	6
Disaster Recovery	Unincorporated		1	13	3	17
Diaster Recovery	Unincorporated			1		1
Home Replacement	Unincorporated				2	2
Emergency Repair	Unincorporated				1	1
Downpayment Assistance	Unincorporated		1	3	1	5
Homeownership Development	Tallahassee	2	3	4	1	10
Homeownership Development	Unincorporated		1			1
Totals:		2	6	23	12	43

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Home Rehabilitation	Unincorporated	3	3		6
Disaster Recovery	Unincorporated	6	11		17
Diaster Recovery	Unincorporated	1			1
Home Replacement	Unincorporated		2		2
Emergency Repair	Unincorporated		1		1
Downpayment Assistance	Unincorporated	1	2	2	5
Homeownership Development	Tallahassee	7	3		10
Homeownership Development	Unincorporated		1		1
Totals:		18	23	2	43

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hisp- anic	Asian	Amer- Indian	Other	Total
Home Rehabilitation	Unincorporated	1	5					6
Disaster Recovery	Unincorporated	12	4	1				17
Diaster Recovery	Unincorporated	1						1
Home Replacement	Unincorporated	1	1					2
Emergency Repair	Unincorporated	1						1
Downpayment Assistance	Unincorporated	2	3					5
Homeownership Development	Tallahassee	1	7				2	10
Homeownership Development	Unincorporated		1					1
Totals:		19	21	1			2	43

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Home Rehabilitation	Unincorporated			5	5
Disaster Recovery	Unincorporated			3	3
Diaster Recovery	Unincorporated				0
Home Replacement	Unincorporated			2	2
Emergency Repair	Unincorporated			1	1
Downpayment Assistance	Unincorporated			1	1

Homeownership Development	Tallahassee				0
Homeownership Development	Unincorporated				0
Totals:				12	12

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
Homeownership Development	Nurse/Healthcare	42,000.00	1

Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Adopted	2005
Ongoing review process		Required	Adopted	2005
Printed inventory of public owned lands		Required	Adopted	2013
Impact fee modifications		Required	Adopted	1995
Allowance of accessory dwelling units		Required	Adopted	2017
Support of development near transportation/employment hubs		Required	Adopted	2017

Support Services

Support and counseling services are available from various sources in the community. The County will provide Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, and Foreclosure Counseling through referral to qualified HUD approved agencies, which includes, but is not limited to, Tallahassee Lenders' Consortium. The County also recently began allocating SHIP funds for title clearing services to address heir's property among low-income households, via a partnership with Legal Services of North Florida.

Other Accomplishments

Leon County continuously works to develop community partnerships that preserve and grow the inventory of safe and sanitary affordable housing in Leon County and administers home rehabilitation, home replacement, homeownership development, down payment assistance, emergency home repair, and rental development programs. During the past year, Leon County has facilitated the following accomplishments:

- In partnership with the Tallahassee Lenders' Consortium and the City of Tallahassee, hosted a housewarming ceremony welcoming four first-time homebuyers to their new Community Land Trust homes, built on land donated by the County and financed with \$168,000 from the County's State Housing Initiatives Partnership (SHIP) allocation.
- Continued to work with the Housing Finance Authority of Leon County (HFA) and community organizations to enhance the County's Rental Development Program through the allocation of \$500,000 in County funding annually for affordable rental units authorized by the Leon County Board of County Commissioners.
- Provided title-clearing services to 28 low-income residents with heir property issues through a partnership with Legal Services of North Florida.
- Hosted the Spring Home Expo with more than 120 residents attending workshops and demonstrations about topics including first-time homebuyer programs and sustainable living.
- Hosted homeowner education workshops to provide community homeowners with maintenance strategies and information on the County's home rehabilitation and emergency repair programs.

Availability for Public Inspection and Comments

The SHIP Annual Report is made available for public inspection and comment for two weeks beginning at the end of August at the Leon County Office of Human Services and Community Partnerships, located at 615 E. Paul Russell Road, Tallahassee, FL 32301 and on the Leon County Housing Services website.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans:	196	
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:	14	
C. Moderate households in default:	0	
Defaulted Loans Life-to-date:	14	

SHIP Program Default Percentage Rate Life to Date:

7.14

Strategies and Production Costs

Strategy	Average Cost
Diaster Recovery	\$2,575.00
Disaster Recovery	\$4,311.22
Downpayment Assistance	\$13,500.00
Emergency Repair	\$23,660.21
Home Rehabilitation	\$34,826.29
Home Replacement	\$135,293.68
Homeownership Development	\$58,181.82

Expended Funds

Total Unit Count: **41**

Total Expended Amount: **\$1,156,571.05**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Home Rehabilitation	Victoria Tettey	2624 Nez Perce Trail	Tallahassee	32303	\$12,068.43	
Disaster Recovery	Patrice Miller	3980 Camino Real	Tallahassee	32311	\$345.00	
Home Rehabilitation	Elizabeth McDermid	2139 Longview Dirve	Tallahassee	32303	\$1,318.00	
Diaster Recovery	Marie Hamilton	8280 Little Terry Circle	Tallahassee	32311	\$2,575.00	
Disaster Recovery	Chasity Brown	2773 Sandalwood Drive South	Tallahassee	32305	\$4,500.00	
Disaster Recovery	Tracy Powell	8408 Olde Post Road	Tallahassee	32311	\$4,848.18	
Disaster Recovery	Cody Zinker	3501 Blue Spruce Court	Tallahassee	32311	\$2,968.33	
Disaster Recovery	Sylvia Bell	1730 Oak Ridge Road West	Tallahassee	32305	\$3,254.68	
Disaster Recovery	Angela Lee	1868 Shadyside Circle	Tallahassee	32305	\$2,500.00	
Disaster Recovery	Adria Lewis	4344 Conifer Street	Tallahassee	32304	\$550.16	
Disaster Recovery	Gayla Kemp	1724 West Page Drive	Tallahassee	32305	\$1,000.00	
Disaster Recovery	Cambridge Young	474 Birwood Road East	Tallahassee	32304	\$6,000.00	
Disaster Recovery	Sara Steele	4151 Louvinia Drive	Tallahassee	32311	\$2,000.00	
Disaster Recovery	Veronica Kurzweg	8508 Wide Road	Tallahassee	32305	\$7,662.53	
Disaster Recovery	Gary Paul	2427 Silver Lake Drive	Tallahassee	32310	\$7,199.00	

Disaster Recovery	Rosa Espino	10416 Roger Hamlin Road	Tallahassee	32311	\$1,232.18	
Disaster Recovery	Johnnie Mea Yon-Jacobs	9226 Strawhill Lane	Tallahassee	32305	\$12,896.01	
Disaster Recovery	Antigone Montgomery	8372 Summerdale Lane	Tallahassee	32311	\$13,969.81	
Home Rehabilitation	Larry Davis	3530 Robin Road	Tallahassee	32306	\$75,998.50	
Disaster Recovery	Andrea Zinker	3501 Blue Spruce Court	Tallahassee	32311	\$288.17	
Disaster Recovery	Angela Greer	10412 Roger Hamlin Road	Tallahassee	32311	\$2,076.70	
Home Rehabilitation	Louise Whitehead	9114 Miccosukee Road	Tallahassee	32309	\$92,304.80	
Home Replacement	Timothy Walker	8142 Blackjack Road	Tallahassee	32305	\$268,993.36	
Emergency Repair	Lawrence Scoma	3507 Sharer Road	Tallahassee	32312	\$23,660.21	
Home Replacement	Elezena Osborne	1503 Crown Ridge Road	Tallahassee	32305	\$1,594.00	
Home Rehabilitation	Antoinette Thompson	8417 Lenova Lane	Tallahassee	32305	\$175.00	
Downpayment Assistance	Earlette Webster	1442 Nena Hills Court	Tallahassee	32304	\$10,000.00	
Downpayment Assistance	Tracie Setzer	7255 Old Bainbridge Road	Tallahassee	32303	\$10,000.00	
Downpayment Assistance	Michael Gallaher	791 Apple Street	Tallahassee	32317	\$12,500.00	
Homeownership Development	Sherene Ward	1129 Birmingham Street	Tallahassee	32304	\$42,000.00	
Homeownership Development	Madison Miller	1133 Birmingham Street	Tallahassee	32304	\$42,000.00	
Homeownership Development	Rose Hopkins	1137 Birmingham Street	Tallahassee	32304	\$42,000.00	
Homeownership Development	Tamara Lockley	1125 Birmingham Street	Tallahassee	32304	\$42,000.00	
Homeownership Development	Martrecia Bryant	1402 McCaskill Avenue	Tallahassee	32310	\$70,000.00	
Homeownership Development	Ronard Ivey	1401 Stuckey Avenue	Tallahassee	32310	\$70,000.00	
Homeownership Development	Kentisha James	4937 Ruthenia Road	Tallahassee	32305	\$65,000.00	
Homeownership Development	Yulando Wiggins	1413 Callen Street	Tallahassee	32310	\$65,000.00	
Homeownership Development	Pending Pending	405 Wallis Street	Tallahassee		\$65,000.00	
Homeownership Development	Pending Pending	Wallis Street	Tallahassee		\$65,000.00	
Homeownership Development	Ayaunni Harris	3435 Laura Street	Tallahassee	32305	\$72,000.00	
Home Rehabilitation	Gretchen Walker	2960 Cathedral Drive	Tallahassee	32305	\$27,093.00	

Downpayment Assistance	Ada Mae	4622 Twin Oaks Drive	Tallahassee	32305	\$25,000.00	
Downpayment Assistance	Lamaica Lewis	267 White Oak Drive	Tallahassee	32305	\$10,000.00	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Leon County	Local Government	All	Personnel	\$86,815.99
Tallahassee Lenders' Consortium	Nonprofit Organization	Downpayment Assistance	Eligibility Determination	\$6,250.00

Program Income

Program Income Funds	
Loan Repayment:	\$72,595.00
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$93,681.00
Total:	\$166,276.00

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	64
Approved	22
Denied	14

Explanation of Recaptured funds

Description	Amount
Homeownership Development Program Default - Mt. Olive Affordable Housing & CDC	\$53,419.00
Total:	\$53,419.00

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:

218,333.00

Or
Not Applicable

Form 5

Special Needs Breakdown

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units	% of Allocation
3	Home Rehabilitation	\$75,998.50	1			
4	Home Replacement	\$268,993.36	1			
5	Disaster Recovery	\$20,519.97	3			
5	Diaster Recovery					
6	Emergency Repair	\$23,660.21	1			
	Total:	\$389,172.04	6			33.61%

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(5) Disaster Recovery	Receiving Supplemental Security Income	\$550.16	1		
(5) Disaster Recovery	Receiving Social Security Disability Insurance	\$6,000.00	1		
(5) Disaster Recovery	Person with Disabling Condition (not DD)	\$13,969.81	1		
(3) Home Rehabilitation	Receiving Supplemental Security Income	\$75,998.50	1		
(4) Home Replacement	Developmental Disabilities	\$268,993.36	1		
(6) Emergency Repair	Receiving Supplemental Security Income	\$23,660.21	1		

Provide a description of efforts to reduce homelessness:

The County is an active participant in the Big Bend Continuum of Care by working to increase emergency, transitional and permanent housing solutions. Additionally, the Leon County Direct Emergency Assistance Program (DEAP) and the Veteran Emergency Assistance Program (VEAP) provides direct payments to mortgage companies, rental property owners and utility companies to prevent homelessness and maintain basic needs. Through the Community Human Service Partnership (CHSP) collaboration, Leon County and the City of Tallahassee fund various organizations whom provide case management, transitional, emergency supportive, and permanent housing to individuals and families experiencing homelessness or whom are at risk of becoming homeless. Additionally, the County works with the Housing Finance Authority of Leon County to prioritize the development of new affordable rental units for individuals and families exiting homelessness, via bond and direct gap financing.

Interim Year Data

Interim Year Data

Revenue	
State Annual Distribution	\$759,021.00
SHIP Disaster Funds	
HHRP Allocation	
Program Income	\$28,030.13
Total Revenue:	\$787,051.13

Expenditures/Encumbrances	
Program Funds Expended	\$11,375.60
Program Funds Encumbered	\$687,502.85
Total Administration Funds Expended	\$61,873.72
Total Administration Funds Encumbered	
Homeownership Counseling	\$45,548.70
Total Expenditures/Encumbrances:	\$806,300.87

Set-Asides		Percentage
65% Homeownership Requirement	\$698,878.45	92.08%
75% Construction / Rehabilitation	\$615,578.45	81.10%
30% Very Low Income Requirement	\$376,378.45	47.82%
60% Very Low + Low Income Requirements	\$656,378.45	83.40%
20% Special Needs Requirement	\$233,528.23	30.77%

LG Submitted Comments: