

Title: SHIP Annual Report

**Report Status: Unsubmitted
w/Extension**

Martin County FY 2022/2023 Closeout

Form 1

SHIP Distribution Summary

Homeownership

| Code | Strategy | Expended Amount | Units | Encumbered Amount | Units | Unencumbered Amount | Units |
|------|---------------------------------|-----------------|-------|-------------------|-------|---------------------|-------|
| 2 | Purchase Assistance w / o Rehab | \$187,000.00 | 2 | \$103,500.00 | 1 | | |
| 3 | Owner Occupied Rehab | \$234,682.68 | 5 | \$479,685.00 | 9 | | |
| 4 | Demo / Replacement | | | \$350,000.00 | 1 | | |
| 6 | Emergency Repair | \$150,209.44 | 12 | \$16,000.00 | 1 | | |

Homeownership Totals: **\$571,892.12** **19** **\$949,185.00** **12**

Rentals

| Code | Strategy | Expended Amount | Units | Encumbered Amount | Units | Unencumbered Amount | Units |
|------|-----------------------|-----------------|-------|-------------------|-------|---------------------|-------|
| 12 | Special Needs Housing | \$10,000.00 | 1 | | | | |
| 13 | Rental | \$74,943.50 | 27 | \$3,150.00 | 1 | | |

Rental Totals: **\$84,943.50** **28** **\$3,150.00** **1**

Subtotals: **\$656,835.62** **47** **\$952,335.00** **13**

Additional Use of Funds

| Use | Expended | Percentage |
|---------------------------|-------------|------------|
| Administrative | \$39,459.23 | 2.57 % |
| Homeownership Counseling | | |
| Admin From Program Income | | .00 % |
| Admin From Disaster Funds | | - |
| Admin From HHRP | | NaN % |

Totals: **\$696,294.85** **47** **\$952,335.00** **13** **\$0.00**

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

| Source of Funds | Amount |
|------------------------------------|-----------------------|
| State Annual Distribution | \$1,535,372.00 |
| Program Income (Interest) | \$39,016.68 |
| Program Income (Payments) | \$110,002.14 |
| Recaptured Funds | \$0.00 |
| Disaster Funds | |
| HHRP Funds | |
| Carryover funds from previous year | -\$9,625.82 |
| Total: | \$1,674,765.00 |

*** Carry Forward to Next Year: \$26,135.15**

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

Rental Unit Information

| Description | Eff. | 1 Bed | 2 Bed | 3 Bed | 4 Bed |
|-------------|-------|-------|-------|-------|-------|
| ELI | 445 | 476 | 621 | 814 | 1,007 |
| VLI | 741 | 794 | 953 | 1,101 | 1,228 |
| LOW | 1,186 | 1,270 | 1,525 | 1,761 | 1,965 |
| MOD | 1,779 | 1,906 | 2,289 | 2,643 | 2,949 |
| Up to 140% | 2,075 | 2,224 | 2,670 | 3,083 | 3,440 |

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 | \$656,835.62 | 64.81% |
| Public Moneys Expended | \$.00 | .00% |
| Private Funds Expended | \$356,625.00 | 35.19% |
| Owner Contribution | \$.00 | .00% |
| Total Value of All Units | \$1,013,460.62 | 100.00% |

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

| Compliance Category | SHIP Funds | Trust Funds | % of Trust Fund | FL Statute Minimum % |
|-------------------------------|----------------|----------------|-----------------|----------------------|
| Homeownership | \$1,521,077.12 | \$1,525,746.18 | 99.69% | 65% |
| Construction / Rehabilitation | \$1,240,577.12 | \$1,525,746.18 | 81.31% | 75% |

Program Compliance - Income Set-Asides

| Income Category | SHIP Funds | Total Available Funds % * | Totals of Percentages |
|-------------------------------|--------------|---------------------------|-----------------------|
| Extremely Low | \$143,781.40 | 8.59% | EL+VL: 40.35% |
| Very Low | \$531,922.47 | 31.76% | |
| Low | \$591,979.75 | 35.35% | |
| Moderate | \$341,487.00 | 20.39% | EL+VL+L: 75.69% |
| Over 120%-140% | \$.00 | .00% | |
| Totals: \$1,609,170.62 | | 96.08% | |

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 | \$73,500.00 | 2 | \$51,096.40 | 7 | \$124,596.40 | 9 |
| Very Low | \$31,703.93 | 1 | \$67,568.54 | 15 | \$99,272.47 | 16 |
| Low | \$246,978.75 | 5 | \$35,001.00 | 9 | \$281,979.75 | 14 |
| Moderate | \$83,500.00 | 1 | \$67,487.00 | 7 | \$150,987.00 | 8 |
| Over 120%-140% | \$0.00 | 0 | \$0.00 | 0 | \$0.00 | 0 |
| Totals: | \$435,682.68 | 9 | \$221,152.94 | 38 | \$656,835.62 | 47 |

Form 3

Number of Households/Units Produced

| Strategy | List Unincorporated and Each Municipality | ELI | VLI | Low | Mod | Over 140% | Total |
|---------------------------------|---|----------|-----------|-----------|----------|--------------|-----------|
| Owner Occupied Rehab | Unincorporated | 1 | 1 | 2 | | | 4 |
| Emergency Repair | Unincorporated | 1 | 4 | 1 | 4 | | 10 |
| Owner Occupied Rehab | Stuart | | | 1 | | | 1 |
| Rental | Unincorporated | 2 | 5 | 5 | 2 | | 14 |
| Emergency Repair | Sturt | 1 | | | | | 1 |
| Purchase Assistance w / o Rehab | Unincorporated | | | 1 | 1 | | 2 |
| Emergency Repair | Stuart | 1 | | | | | 1 |
| Rental | Stuart | 2 | 6 | 4 | 1 | | 13 |
| Special Needs Housing | Stuart | 1 | | | | | 1 |
| Totals: | | 9 | 16 | 14 | 8 | | 47 |

Characteristics/Age (Head of Household)

| Description | List Unincorporated and Each Municipality | 0 - 25 | 26 - 40 | 41 - 61 | 62+ | Total |
|---------------------------------|---|--------|---------|---------|-----|-------|
| Owner Occupied Rehab | Unincorporated | | | 3 | 1 | 4 |
| Emergency Repair | Unincorporated | 1 | | 3 | 6 | 10 |
| Owner Occupied Rehab | Stuart | | | 1 | | 1 |
| Rental | Unincorporated | 2 | 3 | 6 | 3 | 14 |
| Emergency Repair | Sturt | | | | 1 | 1 |
| Purchase Assistance w / o Rehab | Unincorporated | | | 1 | 1 | 2 |
| Emergency Repair | Stuart | | | | 1 | 1 |
| Rental | Stuart | | 7 | 4 | 2 | 13 |

| | | | | | | |
|-----------------------|--------|----------|-----------|-----------|-----------|-----------|
| Special Needs Housing | Stuart | | | 1 | | 1 |
| Totals: | | 3 | 10 | 19 | 15 | 47 |

Family Size

| Description | List Unincorporated and Each Municipality | 1 Person | 2- 4 People | 5 + People | Total |
|---------------------------------|---|-----------|-------------|------------|-----------|
| Owner Occupied Rehab | Unincorporated | 3 | 1 | | 4 |
| Emergency Repair | Unincorporated | 7 | 3 | | 10 |
| Owner Occupied Rehab | Stuart | | 1 | | 1 |
| Rental | Unincorporated | 2 | 11 | 1 | 14 |
| Emergency Repair | Sturt | 1 | | | 1 |
| Purchase Assistance w / o Rehab | Unincorporated | | 2 | | 2 |
| Emergency Repair | Stuart | 1 | | | 1 |
| Rental | Stuart | 1 | 11 | 1 | 13 |
| Special Needs Housing | Stuart | | 1 | | 1 |
| Totals: | | 15 | 30 | 2 | 47 |

Race (Head of Household)

| Description | List Unincorporated and Each Municipality | White | Black | Hisp- anic | Asian | Amer- Indian | Other | Total |
|---------------------------------|---|-----------|-----------|---------------|-------|-----------------|----------|-----------|
| Owner Occupied Rehab | Unincorporated | 2 | 2 | | | | | 4 |
| Emergency Repair | Unincorporated | 7 | 2 | 1 | | | | 10 |
| Owner Occupied Rehab | Stuart | 1 | | | | | | 1 |
| Rental | Unincorporated | 8 | 3 | 2 | | 1 | | 14 |
| Emergency Repair | Sturt | 1 | | | | | | 1 |
| Purchase Assistance w / o Rehab | Unincorporated | 2 | | | | | | 2 |
| Emergency Repair | Stuart | 1 | | | | | | 1 |
| Rental | Stuart | 4 | 4 | 5 | | | | 13 |
| Special Needs Housing | Stuart | | | | | | 1 | 1 |
| Totals: | | 26 | 11 | 8 | | 1 | 1 | 47 |

Demographics (Any Member of Household)

| Description | List Unincorporated and Each Municipality | Farm Worker | Home-less | Elderly | Total |
|---------------------------------|---|-------------|-----------|---------|-------|
| Owner Occupied Rehab | Unincorporated | | | 1 | 1 |
| Emergency Repair | Unincorporated | | | 6 | 6 |
| Owner Occupied Rehab | Stuart | | | | 0 |
| Rental | Unincorporated | | | 1 | 1 |
| Emergency Repair | Sturt | | | 1 | 1 |
| Purchase Assistance w / o Rehab | Unincorporated | | | 1 | 1 |
| Emergency Repair | Stuart | | | 1 | 1 |
| Rental | Stuart | | | 3 | 3 |
| Special Needs Housing | Stuart | | | | 0 |
| Totals: | | | | 14 | 14 |

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 |
|----------------------|----------------------|----------------|---------------------------|
| Emergency Repair | Retail Sales | 13,511.79 | 1 |
| Owner Occupied Rehab | Nurse/Healthcare | 31,703.93 | 1 |

Form 4

Status of Incentive Strategies

| Incentive | Description (If Other) | Category | Status | Year Adopted (or N/A) |
|---|------------------------|-------------|----------------------|-----------------------|
| Expedited permitting | | Required | Implemented, in LHAP | 1995 |
| Ongoing review process | | Required | Implemented, in LHAP | 1995 |
| Flexible densities | | AHAC Review | Implemented, in LHAP | 2017 |
| Reservation of infrastructure | | AHAC Review | Implemented, in LHAP | 2017 |
| Impact fee modifications | | AHAC Review | Implemented, in LHAP | 2017 |
| Reduction of parking and setbacks | | AHAC Review | Implemented, in LHAP | 2017 |
| Printed inventory of public owned lands | | AHAC Review | Implemented, in LHAP | 2017 |

Support Services

Buyers must take a home buyers course, though it is not paid with SHIP.

Other Accomplishments

N/A

Availability for Public Inspection and Comments

The public was made aware of the Annual Reports by means of an advertisement in the Stuart News published on August 20, 2025. Additionally, the reports were placed on the County's website for public inspection. The reports were also available for viewing at Human Services, 435 SE Flagler Ave., Stuart, FL 34994. Finally, the public was afforded the opportunity to comment on the Annual Reports during the Board of County Commissioners meeting on September 23, 2025.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: 2

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: 0

C. Moderate households in default: 0

Defaulted Loans Life-to-date: 0

SHIP Program Default Percentage Rate Life to Date: 0.00

Strategies and Production Costs

| Strategy | Average Cost |
|-------------------------------|--------------|
| Emergency Repair | \$12,517.45 |
| Owner Occupied Rehab | \$46,936.54 |
| Purchase Assistance w/o Rehab | \$93,500.00 |
| Rental | \$2,775.69 |
| Special Needs Housing | \$10,000.00 |

Expended Funds

Total Unit Count: 47

Total Expended Amount: \$656,835.62

| Strategy | Full Name | Address | City | Zip Code | Expended Funds | FY if Unit Already Counted |
|-------------------------------|-----------------------|------------------------------|--------------|----------|----------------|----------------------------|
| Owner Occupied Rehab | Joseph Vizziello | 6276 SE Charleston Place | Hobe Sound | 33455 | \$48,693.75 | |
| Emergency Repair | Maureen Postle | 1225 NW 21st St | Stuart | 34994 | \$13,511.79 | |
| Owner Occupied Rehab | Darlene Sesta | 114 SE Ontario Way | Stuart | 34997 | \$28,123.00 | |
| Owner Occupied Rehab | Chris Myers | 1613 SE Dixie Hwy | Stuart | 34994 | \$62,662.00 | |
| Owner Occupied Rehab | Wilene Dorival | 3101 SE Durant Ave | Stuart | 34997 | \$31,703.93 | |
| Owner Occupied Rehab | Donnie Cook | 5753 SE Green Lane | Stuart | 34997 | \$63,500.00 | |
| Rental | Tamara Mincey | 4769 SE Salvation Rd. | Stuart | 34997 | \$4,000.00 | |
| Emergency Repair | Bettelou Sapienza | 184 SE Sailfish Lane | Sturt | 34996 | \$16,000.00 | |
| Purchase Assistance w/o Rehab | Daniel Dubois | 4769 SE Compass Way | Stuart | 34997 | \$83,500.00 | |
| Emergency Repair | Ruth Covino | 5463 SE Miles Grant Rd. B107 | Stuart | 34997 | \$5,844.00 | |
| Emergency Repair | Jennifer Folsom | 8452 SE Croft Cir # G2 | Hobe Sound | 33455 | \$11,378.90 | |
| Emergency Repair | Kenneth How | 888 NW 13th Ave | Stuart | 34994 | \$12,805.00 | |
| Rental | Francine Grillo | 3700 SE Gatehouse Ave | Stuart | 34994 | \$2,340.00 | |
| Rental | Codie Bellone | 668 SE Cleveland Ave | Stuart | 34994 | \$3,200.00 | |
| Rental | Natasha Peraza | 3800 SE Gatehouse Cir | Stuart | 34997 | \$1,349.00 | |
| Rental | Delemy Guzman | 3599 SE Gatehouse Cir Apt321 | Stuart | 34994 | \$2,024.00 | |
| Rental | William Cox | 1462 NE Elizabeth Ave | Jensen Beach | 34957 | \$2,000.00 | |
| Rental | Marcos Lorenzo Rivera | 3474 SW Jake Ct | Stuart | 34994 | \$1,349.00 | |
| Rental | Hernandez Adrianna | 3100 SE Brook Street | Stuart | 34994 | \$2,100.00 | |
| Rental | Butt-Jocks Buddy | 5402 SE Calbe Dr. A | Stuart | 34994 | \$1,300.00 | |
| Rental | Janelle Hazzard | 458 NW Baker Rd. Unit 45 | Stuart | 34994 | \$5,663.00 | |
| Rental | Ashley Prevatt | 3501 NW Treasure Coast Dr. | Jensen Beach | 34957 | \$900.00 | |
| Rental | Sydney Whealton | 5275 SE Channel Dr | Stuart | 34997 | \$2,600.00 | |
| Rental | Sasha Tunstall | 5275 SE Channel Dr | Stuart | 34997 | \$1,850.00 | |

| | | | | | | |
|-------------------------------|-------------------------------------|------------------------------|--------------|-------|--------------|--|
| Rental | Derek Franel | 13580 SE Powerline Rd. | Hobe Sound | 33455 | \$1,800.00 | |
| Rental | Natasha Concepcion-Muniz | 3220 SE Gatehouse Cir # 280 | Stuart | 34994 | \$2,324.00 | |
| Rental | Latoya Rogers | 345 SE Bahama Ave | Stuart | 34994 | \$500.00 | |
| Rental | Patrick Travis | 2136 SE Edler St. | Stuart | 34994 | \$3,600.00 | |
| Rental | Sonya Turner | 713 SE MLK Jr. Blvd. | Stuart | 34994 | \$1,427.00 | |
| Rental | Stacey Hux | 1165 SW All American Blvd. | Palm City | 34990 | \$5,250.00 | |
| Emergency Repair | Patricia Higginbotham | 11145 SW Sea Pines Cir | Hobe Sound | 33455 | \$16,000.00 | |
| Purchase Assistance w/o Rehab | John Brooker | 9018 SE Hobe Ridge Ave | Hobe Sound | 33455 | \$103,500.00 | |
| Rental | Tad Arnoux | 3454 SE Jake Ct #150 | Stuart | 34994 | \$2,766.00 | |
| Rental | Tanya Wingate | 1855 NE Dixie Hwy | Jensen Beach | 34957 | \$1,925.00 | |
| Rental | Jamison and Gary Troutman & Waldman | 1309 Seahawk Way | Palm City | 34990 | \$7,200.00 | |
| Rental | Rosalva Torres | 3800 SE Gatehouse Cir | Stuart | 34994 | \$2,716.00 | |
| Emergency Repair | Monica Rodriguez | 1682 NE Maureen Ct | Jensen Beach | 34957 | \$16,000.00 | |
| Special Needs Housing | The Arc of Martin County | 1303 SE Casa Ave. | Stuart | 34994 | \$10,000.00 | |
| Emergency Repair | Mary Baltes | 1138 SW 33rd St | Palm City | 34990 | \$14,240.75 | |
| Emergency Repair | Diane Gitter | 1520 NE 24th Terrace | Jensen Beach | 34957 | \$9,688.00 | |
| Emergency Repair | LeAnna & Anthony Cothran | 5806 SE Mitzi Lane | Stuart | 34997 | \$16,000.00 | |
| Rental | Chablis Rosa Arango | 3700 SE Gatehouse Ave Apt 90 | Stuart | 34994 | \$2,340.00 | |
| Rental | Kathleen Castellano | 2590 SE Ocean Blvd Apt 126-4 | Stuart | 34996 | \$5,400.00 | |
| Rental | Janay Curry | 3800 SE Gatehouse Cir #164 | Stuart | 34994 | \$2,808.00 | |
| Rental | Stanley & Sally Burto | 3455 SW Mapp Rd. Apt B101 | Palm City | 34990 | \$4,212.50 | |
| Emergency Repair | Kimbly Hardy-Stark | 12002 SE Elenor Ave. | Hobe Sound | 34957 | \$10,149.00 | |
| Emergency Repair | Delores Matheny | 5821 SE Collins Ave. | Stuart | 34997 | \$8,592.00 | |

Administration by Entity

| Name | Business Type | Strategy Covered | Responsibility | Amount |
|--------------------|------------------|------------------|----------------|-------------|
| Martin County | Local Government | All | | \$35,084.23 |
| Guardian CRM, Inc. | Consultant | | | \$4,375.00 |

Program Income

| Program Income Funds | |
|----------------------|---------------------|
| Loan Repayment: | \$110,002.14 |
| Refinance: | |
| Foreclosure: | |
| Sale of Property: | |
| Interest Earned: | \$39,016.68 |
| Total: | \$149,018.82 |

Number of Affordable Housing Applications

| Number of Affordable Housing Applications | |
|---|----|
| Submitted | 94 |
| Approved | 53 |
| Denied | 12 |

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: 619,629.00

Or

Not Applicable

Special Needs Breakdown

| Code(s) | Strategies | Expended Amount | Units | Encumbered Amount | Units | % of Allocation |
|---------|-------------------------------|---------------------|-----------|---------------------|----------|-----------------|
| 2 | Purchase Assistance w/o Rehab | \$83,500.00 | 1 | | | |
| 3 | Owner Occupied Rehab | \$111,355.75 | 2 | \$190,500.00 | 3 | |
| 4 | Demo/Replacement | | | \$350,000.00 | 1 | |
| 6 | Emergency Repair | \$58,316.79 | 4 | \$16,000.00 | 1 | |
| 13 | Rental | \$7,865.00 | 3 | | | |
| | Total: | \$261,037.54 | 10 | \$556,500.00 | 5 | 53.25% |

Special Needs Category Breakdown by Strategy

| Strategies | Special Needs Category | Expended Amount | Units | Encumbered Amount | Units |
|-----------------------------------|--|-----------------|-------|-------------------|-------|
| (3) Owner Occupied Rehab | Person with Disabling Condition (not DD) | \$48,693.75 | 1 | \$127,000.00 | 2 |
| (3) Owner Occupied Rehab | Receiving Social Security Disability Insurance | | | \$63,500.00 | 1 |
| (6) Emergency Repair | Receiving Social Security Disability Insurance | \$42,316.79 | 3 | \$16,000.00 | 1 |
| (4) Demo/Replacement | Person with Disabling Condition (not DD) | | | \$350,000.00 | 1 |
| (3) Owner Occupied Rehab | Receiving Supplemental Security Income | \$62,662.00 | 1 | | |
| (6) Emergency Repair | Person with Disabling Condition (not DD) | \$16,000.00 | 1 | | |
| (2) Purchase Assistance w/o Rehab | Receiving Supplemental Security Income | \$83,500.00 | 1 | | |
| (13) Rental | Receiving Social Security Disability Insurance | \$4,265.00 | 2 | | |
| (13) Rental | Person with Disabling Condition (not DD) | \$3,600.00 | 1 | | |

Provide a description of efforts to reduce homelessness:

Martin County is a member of the Treasure Coast Continuum of Care. Martin County also has homeless prevention through Shelter Plus Care and has used ARPA funds towards rental assistance. Martin County also utilizes HOME funds for Senior Tenant Based Housing. SHIP rental assistance is also used for security deposits and 1st/last rent, as well as assisting with rent arrears.

Interim Year Data

Interim Year Data

| Revenue | |
|---------------------------|-----------------------|
| State Annual Distribution | \$1,896,753.00 |
| SHIP Disaster Funds | |
| HHRP Allocation | |
| Program Income | \$363,381.38 |
| Total Revenue: | \$2,260,134.38 |

| Expenditures/Encumbrances | |
|---|-----------------------|
| Program Funds Expended | \$49,177.25 |
| Program Funds Encumbered | \$1,768,000.00 |
| Total Administration Funds Expended | \$60,433.04 |
| Total Administration Funds Encumbered | \$0.00 |
| Homeownership Counseling | \$0.00 |
| Total Expenditures/Encumbrances: | \$1,877,610.29 |

| Set-Asides | | Percentage |
|--|----------------|-------------------|
| 65% Homeownership Requirement | \$1,768,000.00 | 93.21% |
| 75% Construction / Rehabilitation | \$1,664,500.00 | 87.76% |
| 30% Very Low Income Requirement | \$865,736.00 | 38.30% |
| 60% Very Low + Low Income Requirements | \$1,526,927.25 | 67.56% |
| 20% Special Needs Requirement | \$493,500.00 | 21.83% |

LG Submitted Comments: