

**Title: SHIP Annual Report**  
**Martin County FY 2014/2015 Closeout**

**Report Status: Unsubmitted**

**Form 1**

## SHIP Distribution Summary:

### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Purchase Assistance Without Rehab	\$204,431.71	4	\$0.00	0	\$0.00	0
3	Owner Occupied Rehab	\$488,648.50	18	\$0.00	0	\$0.00	0
6	Emergency Repair	\$71,059.00	5	\$0.00	0	\$0.00	0
<b>Homeownership Totals:</b>		<b>\$764,139.21</b>	<b>27</b>	<b>\$0.00</b>	<b>0</b>	<b>\$0.00</b>	<b>0</b>

### Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units

### Rental Totals:

**Subtotals: \$764,139.21 27 \$0.00 0 \$0.00 0**

## Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$62,403.47	\$0.00	\$0.00
Homeownership Counseling	\$0.00	\$0.00	\$0.00
Admin From Program Income	\$3,731.60	\$0.00	\$0.00
Admin From Disaster Funds			

**Totals: \$830,274.28 27 \$0.00 0 \$0.00 0**

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

Source of Funds	Amount
State Annual Distribution	\$741,008.00
Program Income (Interest)	\$1,686.32
Program Income (Payments)	\$74,632.15
Recaptured Funds	
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$0.00
<b>Total:</b>	<b>\$817,326.47</b>

**\* Carry Forward to Next Year: -\$12,947.81**

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
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√ No rental strategies are in use

## 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	\$764,139.21	100.00%
Public Moneys Expended		.00%
Private Funds Expended		.00%
Owner Contribution		.00%
Total Value of All Units	\$764,139.21	100.00%

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

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$764,139.21	\$741,008.00	103.12%	65%
Construction / Rehabilitation	\$559,707.50	\$741,008.00	75.53%	75%

## Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	SHIP Funds Encumbered	SHIP Funds Unencumbered	Total of SHIP Funds	Total Available Funds % *
Extremely Low	\$95,454.50	\$ .00	\$ .00	\$95,454.50	11.68%
Very Low	\$161,308.50	\$ .00	\$ .00	\$161,308.50	19.74%
Low	\$272,463.71	\$ .00	\$ .00	\$272,463.71	33.34%
Moderate	\$234,912.50	\$ .00	\$ .00	\$234,912.50	28.74%
Over 120%-140%	\$ .00	\$ .00	\$ .00	\$ .00	.00%
<b>Totals:</b>	\$764,139.21	\$ .00	\$ .00	\$764,139.21	93.49%

## 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	\$88,055.00	3	\$7,399.50	0	\$95,454.50	3
Very Low	\$149,507.00	5	\$11,801.50	0	\$161,308.50	5
Low	\$247,964.21	10	\$24,499.50	0	\$272,463.71	10
Moderate	\$212,930.00	9	\$21,982.50	0	\$234,912.50	9
<b>Totals:</b>	\$698,456.21	27	\$65,683.00	0	\$764,139.21	27

## Form 3

### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Total
Purchase Assistance Without Rehab	Martin	1	1	2	0	4
Owner Occupied Rehab	Martin	1	4	6	7	18
Emergency Repair	Martin	1	0	2	2	5
Totals:		3	5	10	9	27

### Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Purchase Assistance Without Rehab	Martin	0	2	2	0	4
Owner Occupied Rehab	Martin	1	4	5	8	18
Emergency Repair	Martin	0	3	0	2	5
Totals:		1	9	7	10	27

### Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Purchase Assistance Without Rehab	Martin	1	1	2	4
Owner Occupied Rehab	Martin	8	10	0	18
Emergency Repair	Martin	0	3	2	5
Totals:		9	14	4	27

### Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Purchase Assistance Without Rehab	Martin	1	1	2	0	0	0	4
Owner Occupied Rehab	Martin	10	7	1	0	0	0	18
Emergency Repair	Martin	4	0	1	0	0	0	5
Totals:		15	8	4	0	0	0	27

### Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Devel. Dis-abled	Home-less	Elderly	Other	Other	Total
Purchase Assistance Without Rehab	Martin					0		0
Owner Occupied Rehab	Martin					6		6
Emergency Repair	Martin					2		2
<b>Totals:</b>						<b>8</b>		<b>8</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
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**Form 4**

**Status of Incentive Strategies**

Incentive Strategy:

1. Expedited Development Review and Permitting
2. Established Process to Review Procedures That Have a Significant Impact on the Cost of Housing.

Adopting Ordinance or Resolution Number or identify local policy:

Resolution 14-4.8 adopted April 1, 2014 approved the adoption of the 2014 - 2017 LHAP.

Implementation Schedule (Date):

July 1, 2014

Has the plan or strategy been implemented? If no, describe the steps that will be taken to implement the plan:

Yes

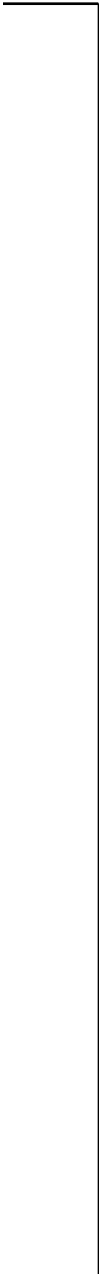
Status of Strategy - (is the strategy functioning as intended, i.e. are the time frames being met, etc.):

The strategies are functioning as intended and time frames are being met. The Affordable Housing Advisory Committee, per Statute, is not currently reviewing any incentive strategies at this time but may choose to review specific incentive strategies as is deemed warranted due to changing household market conditions.

**Support Services**

The Martin County Housing Program under the Martin County Health and Human Services programs and services are strategically grouped together to best meet the needs of the residents of Martin County, particularly the most vulnerable populations. In 2009, the Martin County Board of County Commissioners adopted ten strategic priorities, including a goal to facilitate a safety net for the County's most vulnerable children and families. All strategic priorities are formally monitored by the Board quarterly. In many cases, individuals and families that apply for SHIP or other housing programs and are unable to meet the eligibility criteria can be referred to other programs and revenue streams to assist in short and long term housing needs. In addition to meeting housing needs, assistance with utilities, transportation, child care and health care are some of the corresponding services that can be provided. The Martin County Health and Human Services Department has established an information line to address affordable housing questions. This number and website are promoted for use by the public to get the most current available information and is updated as new information is made available.

**Other Accomplishments**



Martin County is in the process of accepting an award agreement for the Florida Small Cities Community Development Block Grant Program in the amount of \$750,000.00. These funds will be used to assist low to moderate income families with the rehabilitation and/or demo/replacement of owner occupied single family homes.

## Availability for Public Inspection and Comments

The public was made aware of the Annual Reports by means of an advertisement in the Stuart News and the Spanish language paper LaVoz. The reports were placed on the County's website for public inspection. The reports were also available for viewing at the Housing Office in the Martin County Health and Human Services Department. Finally, the public was afforded the opportunity to comment on the Annual Reports at the meeting of the Board of County Commissioners on September 12, 2017.

## Homeownership Default & Foreclosure

### 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

### 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

## Welfare to Work Programs

N/A

## Strategies and Production Costs

Strategy	Average Cost
Purchase Assistance without Rehab	\$51,107.93
Owner Occupied Rehabilitation	\$27,405.47
Emergency Repair	\$14,211.80

## Expended Funds

Total Unit Count: 27 Total Expended Amount: \$764,139.00

Strategy	Full Name	Address	City	Zip Code	Expended Funds	Unit Counted
Purchase Assistance without Rehab	Francisco Garcia/Gonzalez	14649 SW 173rd Dr.	Indiantown	34956	\$51,417.50	<input type="checkbox"/>



Purchase Assistance without Rehab	Yvonne Vargaw	2320 NW Sunset Blvd.	Jensen Beach	34957	\$50,584.21	<input type="checkbox"/>
Purchase Assistance without Rehab	Chenelle Weaver	8498 Alamanda Way	Hobe Sound	33455	\$50,890.00	<input type="checkbox"/>
Purchase Assistance without Rehab	Henry Moreira	1560 SW Sunset Trail	Palm City	34990	\$51,540.00	<input type="checkbox"/>
Owner Occupied Rehab	Raymond Reitani	1367 NE Cedar St.	Jensen Beach	34957	\$27,576.50	<input type="checkbox"/>
Owner Occupied Rehab	Anders Gabrielson	4681 SE Edison Ave.	Stuart	34997	\$28,176.50	<input type="checkbox"/>
Owner Occupied Rehab	Shirley Bartnik	6362 SE Sherwood St.	Hobe Sound	33455	\$26,676.50	<input type="checkbox"/>
Owner Occupied Rehab	Rose Graham	915 SE Martin Luther King Jr. Blvd.	Stuart	34994	\$27,039.50	<input type="checkbox"/>
Owner Occupied Rehab	Helen Delancey	4805 NE Savannah Road	Jensen Beach	34957	\$27,676.50	<input type="checkbox"/>
Owner Occupied Rehab	Allean Jenkins	4500 SE Field St.	Stuart	34997	\$27,629.50	<input type="checkbox"/>
Owner Occupied Rehab	Loretta Bradley	7735 SE Hilltop Terrace	Hobe Sound	33455	\$27,676.50	<input type="checkbox"/>
Owner Occupied Rehab	Albertha Howar	919 E. 9th. Street	Stuart	34997	\$27,436.50	<input type="checkbox"/>
Owner Occupied Rehab	Kim Cawley	948 NW 13th Street	Stuart	34994	\$28,976.50	<input type="checkbox"/>
Owner Occupied Rehab	Sandra Grisham	1309 NW Antoch Ave.	Stuart	34994	\$27,516.50	<input type="checkbox"/>
Owner Occupied Rehab	Willie Williams	14642 SW 168th Ave.	Indiantown	34956	\$28,976.50	<input type="checkbox"/>
Owner Occupied Rehab	Gloria Brown	14983 SW Cherokee Drive	Indiantown	34956	\$28,276.50	<input type="checkbox"/>
Owner Occupied Rehab	Kim Pierre	909 SE Lake Street	Stuart	34994	\$27,800.50	<input type="checkbox"/>
Owner Occupied Rehab	Maria Marquez	225 SW Indian Grove Road	Stuart	34994	\$26,534.50	<input type="checkbox"/>
Owner Occupied Rehab	John Kukuvka	2226 SW Olympic Club Terrace	Palm City	34990	\$26,674.50	<input type="checkbox"/>
Owner Occupied Rehab	Sidney Solomon	916 E. 9th Street	Stuart	34996	\$27,148.50	<input type="checkbox"/>
Owner Occupied Rehab	Stacey Gideon Green	877 NW 13th Street	Stuart	34996	\$27,669.50	<input type="checkbox"/>
Emergency Repair	Myrna Toro	9892 SE Little Club Way	Tequesta	33469	\$21,464.00	<input type="checkbox"/>
Emergency Repair	Vagelis Molchanov	2521 NE Myrtle Street	Jensen Beach	34957	\$8,130.00	<input type="checkbox"/>
Emergency Repair	Rosa Jackson	509 SW Riverdale St.	Stuart	34994	\$20,570.00	<input type="checkbox"/>
Emergency Repair	Crystal Shawtraw	14846 SW 172nd Ave	Indiantown	34956	\$16,245.00	<input type="checkbox"/>
Owner Occupied Rehab	Drew Hardy	1279 NW Antoch Ave.	Stuart	34996	\$19,187.00	<input type="checkbox"/>

Emergency Repair	Drew Hardy	1279 NW Antoch Ave	Stuart	34996	\$4,650.00	<input type="checkbox"/>
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### Administrative Expenditures

Postage \$84.11  
Car Rental \$70.00  
Advertising and Recording \$1654.64

### Sub Recipients and Consultants

Name	Business Type	Strategy Covered	Responsibility	Amount
Guardian Community Resource Management, Inc.	Consultant	Administration	Tracking Expenses and oversee budget, oversee annual reports, due diligence on application files that fall through, oversee LHAP and expenditure goals	\$64,326.32

### Program Income

Program Income Funds	
Loan Repayment:	\$74,632.15
Refinance:	\$ .00
Foreclosure:	\$ .00
Sale of Property:	\$ .00
Interest Earned:	\$1,686.32
Other ():	

**Total: \$76,318.47**

### Explanation of Recaptured funds

Description	Amount

**Total: \$ .00**

### Rental Developments

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By	Additional Notes
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Martin County 2014 Closeout

### Single Family Area Purchase Price

The average area purchase price of single family units:

126,500.00

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
3	Owner Occupied Rehab	\$162,364.00	6		
6	Emergency Repair	\$32,528.00	2		

#### Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Owner Occupied Rehab	Receiving Veterans Disability Benefits	\$26,149.50	1		
(3) Owner Occupied Rehab	Receiving Supplemental Security Income	\$109,366.00	4		
(3) Owner Occupied Rehab	Person with Disabling Condition (not DD)	\$26,848.50	1		
(6) Emergency Repair	Receiving Supplemental Security Income	\$32,528.00	2		

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

Martin County staff is a member of the Executive Board of Directors of the local continuum of care, Treasure Coast Homeless Services Council (TCHSC) and works in collaboration with the group. Martin County Health and Human Services program manages an additional eight homeless prevention grants.

#### LG Submitted Comments:

Edits made to the report by the LG resulted in report status being changed back to "Unsubmitted"