

Title: SHIP Annual Report
Martin County FY 2015/2016 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	\$327,877.95	8				
3	Owner Occupied Rehab	\$314,118.03	13	\$195,000.00	6		
6	Emergency Repair	\$29,742.50	2	\$40,000.00	2		
Homeownership Totals:		\$671,738.48	23	\$235,000.00	8		

Rentals

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

Subtotals: \$671,738.48 23 \$235,000.00 8

Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$37,409.20		
Homeownership Counseling	\$.00		
Admin From Program Income	\$10,552.16		
Admin From Disaster Funds	\$721.55		

Totals: \$720,421.39 23 \$235,000.00 8 \$.00

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

Source of Funds	Amount
State Annual Distribution	\$748,184.00
Program Income (Interest)	\$4,838.40
Program Income (Payments)	\$211,043.25
Recaptured Funds	\$.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	-\$12,947.81
Total:	\$951,117.84

*** Carry Forward to Next Year: -\$4,303.55**

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
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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	\$671,738.48	100.00%
Public Moneys Expended	\$0.00	.00%
Private Funds Expended	\$0.00	.00%
Owner Contribution	\$0.00	.00%
Total Value of All Units	\$671,738.48	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$671,738.48	\$748,184.00	89.78%	65%
Construction / Rehabilitation	\$343,860.53	\$748,184.00	45.96%	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	\$74,412.50	\$20,000.00		\$94,412.50	9.93%
Very Low	\$86,661.00	\$20,000.00		\$106,661.00	11.21%
Low	\$294,871.53	\$130,000.00		\$424,871.53	44.67%
Moderate	\$215,793.45	\$65,000.00		\$280,793.45	29.52%
Over 120%-140%				\$0.00	.00%
Totals:	\$671,738.48	\$235,000.00	\$0.00	\$906,738.48	95.33%

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	\$69,259.00	3	\$5,153.50	0	\$74,412.50	3
Very Low	\$78,606.50	4	\$8,054.50	0	\$86,661.00	4
Low	\$283,803.53	8	\$11,068.00	0	\$294,871.53	8
Moderate	\$202,416.45	8	\$13,377.00	0	\$215,793.45	8
Totals:	\$634,085.48	23	\$37,653.00	0	\$671,738.48	23

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Total
Rehabilitation	Martin, Stuart, Hobe Sound, Jensen Beach	3	3	3	4	13
Down Payment Assistance	Martin, Hobe Sound, Stuart, Jensen Beach, Indiantown	0	0	4	4	8
Emergency Assistance	Martin Stuart, Jensen Beach		1	1		2
						0
Totals:		3	4	8	8	23

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Rehabilitation	Martin, Stuart, Hobe Sound, Jensen Beach	0	0	6	7	13
Down Payment Assistance	Martin, Hobe Sound, Stuart, Jensen Beach, Indiantown	2	5	0	1	8
Emergency Assistance	Martin Stuart, Jensen Beach				2	2
						0
Totals:		2	5	6	10	23

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Rehabilitation	Martin, Stuart, Hobe Sound, Jensen Beach	7	6	0	13
Down Payment Assistance	Martin, Hobe Sound, Stuart, Jensen Beach, Indiantown	2	5	1	8
Emergency Assistance	Martin Stuart, Jensen Beach	2			2
					0
Totals:		11	11	1	23

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Rehabilitation	Martin, Stuart, Hobe Sound, Jensen Beach	5	6	2				13

Down Payment Assistance	Martin, Hobe Sound, Stuart, Jensen Beach, Indiantown	5	1	2				8
Emergency Assistance	Martin Stuart, Jensen Beach		2					2
								0
Totals:		10	9	4				23

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Devel. Disabled	Home-less	Elderly	Other	Other	Total
Rehabilitation	Martin, Stuart, Hobe Sound, Jensen Beach	0	0	0	0	3	2	5
Down Payment Assistance	Martin, Hobe Sound, Stuart, Jensen Beach, Indiantown						2	2
Emergency Assistance	Martin Stuart, Jensen Beach							0
								0
Totals:		0	0	0	0	3	4	7

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 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 has also recently received an award of \$750,000 in Community Development Block Grant Program funds. These funds will be used to assist low to moderate income families 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 ____, 2018.

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
Owner Occupied Rehabilitation	\$24,162.93
Down Payment Assistance	\$40,984.74
Emergency Assistance	\$14,871.25

Expended Funds

Total Unit Count: **23**

Total Expended Amount: **\$671,738.00**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Owner Occupied Rehab	Carol Hamilton	927 Spruce Ave.	Stuart	34994	\$28,051.50	
Owner Occupied Rehab	Frank Mackey	1150 NE County Line Road	Jensen Beach	34957	\$28,030.50	
Owner Occupied Rehab	Sarah Alloway	714 SE Hibiscus	Stuart	34994	\$23,166.50	
Owner Occupied Rehab	Gloria Delizia	4558 SE Roaring Brook Way	Stuart	34994	\$25,193.03	
Owner Occupied Rehab	Dale Garrison	5175 SE Channel Drive	Stuart	34996	\$21,366.50	
Owner Occupied Rehab	Stefan Ratti	4460 SE Geneva Drive	Stuart	34996	\$27,514.00	
Owner Occupied Rehab	Mozella Williams	810 SE 15th St.	Stuart	34994	\$25,369.50	
Owner Occupied Rehab	Mary Wobbleton	908 SE Nassau Ave.	Stuart	34994	\$27,216.50	
Owner Occupied Rehab	Gary Woods	8477 SE Fern St.	Hobe Sound	33455	\$16,664.50	
Owner Occupied Rehab	Victor Green	925 SE Nassau Ave.	Stuart	34994	\$28,346.50	
Owner Occupied Rehab	Jeanne Terry	863 SE 13th Street	Stuart	34996	\$22,044.50	
Owner Occupied Rehab	J. Hatton	3305 SE Garden Street	Street	34994	\$26,998.50	
Purchase Assistance Without Rehab	Courtney Burkhardt	8449 SE Citrus Way	Hobe Sound	33455	\$50,805.00	
Purchase Assistance Without Rehab	Wesley Juerakhan	1965 SE Silver Pine Way	Palm City	34990	\$30,645.00	
Purchase Assistance Without Rehab	Jesse Oteri	1455 NE Silver Maple Way	Jensen Beach	34957	\$31,250.00	
Purchase Assistance Without Rehab	Tina Quintero	5239 SE Ebbitide Ave	Stuart	34997	\$51,840.00	
Purchase Assistance Without Rehab	Rodolfo Serrano	14952 SW Johnston Ave.	Indiantown	34956	\$51,505.00	
Purchase Assistance Without Rehab	Gregory Vola	3520 NW Treasure Coast Dr.	Jensen Beach	34957	\$50,822.50	
Purchase Assistance Without Rehab	Christopher Bellucci	5964 SE Tangerine Blvd.	Stuart	34997	\$31,093.61	
Purchase Assistance Without Rehab	Patricia Eagleson	1162 SE St. Lawrence Way	Stuart	34997	\$29,916.84	

Emergency Repair	Frances Hope	2606 NE Hickory Ave	Jensen Beach	34957	\$20,825.00	
Emergency Repair	Judith Young	6531 SE Federal Highway	Stuart	34997	\$8,917.50	
Owner Occupied Rehab	Elmer McCormick	2929 SE Ocean Blvd.	Stuart	34997	\$14,156.00	

Administrative Expenditures

Guardian CRM, Inc. - 43,819.75
Advertising - 226.00
Due Diligence applicants not funded or funded from previous FY, office supplies, recording fees, misc. - \$3,915.61

Sub Recipients and Consultants

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

Program Income

Program Income Funds	
Loan Repayment:	\$211,043.25
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$4,838.40
Other ():	

Total: \$215,881.65

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	Additional Notes

Martin County 2015 Closeout

Single Family Area Purchase Price

The average area purchase price of single family units:

129,495.06

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
1	Purchase Assistance Without Rehab	\$50,822.50	1		
3	Owner Occupied Rehab	\$121,406.50	5		

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)	\$55,029.00	2		
(3) Owner Occupied Rehab	Receiving Veterans Disability Benefits	\$21,366.50	1		
(3) Owner Occupied Rehab	Receiving Social Security Disability Insurance	\$16,664.50	1		
(3) Owner Occupied Rehab	Receiving Supplemental Security Income	\$28,346.50	1		
(1) Purchase Assistance Without Rehab	Receiving Supplemental Security Income	\$50,822.50	1		

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 and works in collaboration with the group. Martin County Health and Human Services program manages an additional eight homeless prevention grants.

LG Submitted Comments: