

Title: SHIP Annual Report

Martin County FY 2018/2019 Closeout

Report Status: Unsubmitted

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
3	Owner Occupied / Rehabilitation	\$36,800.00	1	\$320,000.00	8		
4	Owner Occupied / Rehabilitation			\$65,000.00	1		
6	Emergency Repair			\$20,000.00	1		

Homeownership Totals: **\$36,800.00** **1** **\$405,000.00** **10**

Rentals

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

Subtotals: **\$36,800.00** **1** **\$405,000.00** **10**

Additional Use of Funds

Use	Expended
Administrative	\$35,000.00
Homeownership Counseling	
Admin From Program Income	\$5,900.00
Admin From Disaster Funds	

Totals: **\$77,700.00** **1** **\$405,000.00** **10** **\$0.00**

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

Source of Funds	Amount
State Annual Distribution	\$350,000.00
Program Income (Interest)	\$21,266.21
Program Income (Payments)	\$118,044.09
Recaptured Funds	\$0.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	-\$15,958.28
Total:	\$473,352.02

*** Carry Forward to Next Year: -\$9,347.98**

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	338	380	533	699	864
VLI	563	604	725	837	935
LOW	901	965	1,158	1,339	1,493
MOD	1,353	1,450	1,740	2,010	2,244
Up to 140%	1,578	1,692	2,030	2,345	2,618

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	\$36,800.00	13.69%
Public Moneys Expended	\$232,000.00	86.31%
Private Funds Expended		.00%
Owner Contribution		.00%
Total Value of All Units	\$268,800.00	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$441,800.00	\$334,041.72	132.26%	65%
Construction / Rehabilitation	\$441,800.00	\$334,041.72	132.26%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	Total Available Funds % *
Extremely Low		.00%
Very Low		.00%
Low	\$36,800.00	7.77%
Moderate		.00%
Over 120%-140%		.00%
Totals:	\$36,800.00	7.77%

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		0		0	\$.00	0
Very Low		0		0	\$.00	0
Low	\$36,800.00	1		0	\$36,800.00	1
Moderate		0		0	\$.00	0
Over 120%-140%		0		0	\$.00	0
Totals:	\$36,800.00	1	\$.00	0	\$36,800.00	1

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Owner Occupied / Rehabilitation	Unincorporated			1			1
Totals:				1			1

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Owner Occupied / Rehabilitation	Unincorporated				1	1
Totals:					1	1

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Owner Occupied / Rehabilitation	Unincorporated		1		1
Totals:			1		1

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Owner Occupied / Rehabilitation	Unincorporated		1					1
Totals:			1					1

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Owner Occupied / Rehabilitation	Unincorporated			1	1
Totals:				1	1

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	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting	Resolution 17-7.21 adopted July 25, 2017 approved the adoption of the 2017-2020 LHAP	Required	Implemented, in LHAP	2017
Ongoing review process	Resolution 17-7.21 adopted July 25, 2017 approved the adoption of the 2017-2020 LHAP	Required	Implemented, in LHAP	2017
Reservation of infrastructure	<p>The County Land Development Regulations address reservation of water and wastewater capacity. Per the sections below: Sec. 4.184. - Monthly charge or rate for water service; connection charge; service availability charge; capital facility charge; distribution line charge; service charges 4.184.A.: Any user of the services of the waterworks system shall pay a monthly charge or rate for water service as provided for by resolution. 4.184.B. There shall be a connection charge, a capital facility charge, a distribution line charge, a service availability charge, a monthly fire sprinkler service charge, special service charges, and a monthly service charge at the rates provided for by resolution. 4.184.C. When charges are due. 2. The connection charge shall be due when the request for connection is made. 3. A service availability charge (SAC) is due monthly after water service has been approved by the County. Where the County has constructed and financed a water system pursuant to F.S. ch. 153, all owners of vacant buildable lots shall pay the applicable minimum reserve availability charge. 4. Special service charges are due whenever special services are provided to the customer. 5. The distribution line charge is due when</p>	AHAC Review	Implemented, in LHAP	2017

	water service to a property has been approved by the County. Where the distribution lines have been installed by a developer or an applicant at no cost to the County, the distribution line charge shall be waived. Sec. 4.266. - Monthly charges or rates for sewer service; service availability charge (SAC); capital facility charge (CFC); special service charges.			
Reduction of parking and setbacks	Parking and setback requirements are the same for all housing as determined by individual zoning districts.	AHAC Review	Implemented, in LHAP	2017
Modification of street requirements	The Martin County Land Development Regulations provides that the Board of County Commissioners may grant a variance to allow less right of way when the plats were recorded prior to 1972 (Art. 4, Div. 19, Section 4.843.B., LDR). The code also provides that "Variances from the minimum ROW widths for the purposes of developing a traditional neighborhood street design or within community redevelopment areas (CRA) may be granted pursuant to section 4.847."	AHAC Review	Implemented, in LHAP	2017
Printed inventory of public owned lands	The most current list of eligible properties (in keeping with F.S. 125.379) was presented to the Board of County Commissioners on January 12, 2021.	AHAC Review	Implemented, in LHAP	2017
Impact fee modifications	The County receives a request for Impact Fee Deferral, which is authorized under Article 6.10.13 of the County's Growth Management Policy. A completed summary of the pertinent information is detailed on the Impact Fee Deferral Request Information form.	AHAC Review	Implemented, in LHAP	2017

Flexible densities	The County currently has density bonus under Policy 6.1D.7. which may allow in High Density areas under Policy 4.13A.7(5) to have 15 units instead of 10 and in Moderate density areas under Policy 4.13A.7(4) to be 10 units versus 8 units per acre.	AHAC Review	Implemented, in LHAP	2017
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Support Services

Martin County Housing Program under Martin County 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, Martin County Board of County Commissioners adopted ten strategic priorities, including a goal to facilitate a safety net for the County's most vulnerable families and individuals. In many cases, individuals and families which apply for SHIP or other housing programs that 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, and health care are some of the corresponding services that offered. Martin County Human Services Division has established an information line to address affordable housing questions.

Other Accomplishments

Martin County was awarded \$750,000.00 in Community Development Block Grant Program Funds October, 2017. These funds are being use to assist low to moderate income families with Rehabilitation and Demo/Replacement of owner occupied single family homes. SHIP and HOME funds are being leveraged with this grant.

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 31, 2021. 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 14, 2021.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **65**

Mortgage Foreclosures

A. Very low income households in foreclosure: **0**

B. Low income households in foreclosure: **3**

C. Moderate households in foreclosure: **0**

Foreclosed Loans Life-to-date: **3**

SHIP Program Foreclosure Percentage Rate Life to Date: **4.62**

Mortgage Defaults

A. Very low income households in default: **0**

B. Low income households in default: **5**

C. Moderate households in default: **0**

Defaulted Loans Life-to-date: 5

SHIP Program Default Percentage Rate Life to Date: 7.69

Strategies and Production Costs

Strategy	Average Cost
Owner Occupied/Rehabilitation	\$36,800.00

Expended Funds

Total Unit Count: 1

Total Expended Amount: \$36,800.00

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Owner Occupied/Rehabilitation	Vivian Powell	4270 NW Savannah Rd	Jensen Beach	34957	\$36,800.00	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Guardian Community Resource Management, Inc.	Consultant	Administration	Tracking expenses, oversee budget, oversee annual report, due diligence on application files, inspections that failed, oversee LHAP and expenditure goals.	\$39,788.50
Due Dilligence		administration	Applicants not funded or funded from previous FY. office supplies, recording fees, training and misc.	\$933.66
New Paper Ads		Administration	News Paper Ads	\$177.84

Program Income

Program Income Funds	
Loan Repayment:	\$118,044.09
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$21,266.21
Total:	\$139,310.30

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	10
Approved	10
Denied	0

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:

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/Rehabilitation			\$80,000.00	2
4	Owner Occupied/Rehabilitation			\$65,000.00	1

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(4) Owner Occupied/Rehabilitation	Receiving Veterans Disability Benefits			\$65,000.00	1
(3) Owner Occupied/Rehabilitation	Receiving Supplemental Security Income			\$80,000.00	2

Provide a description of efforts to reduce homelessness:

Martin County is a member of Treasure Coast Continuum of Care. Martin County also has homeless prevention grants through Shelter Plus Care.

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution	\$360,476.00	
Program Income	\$136,956.61	
Program Funds Expended		
Program Funds Encumbered	\$477,828.89	
Total Administration Funds Expended	\$232.42	
Total Administration Funds Encumbered		
Homeownership Counseling		
Disaster Funds		
65% Homeownership Requirement	\$477,828.89	132.55%
75% Construction / Rehabilitation	\$477,828.89	132.55%
30% Very & Extremely Low Income Requirement	\$220,000.00	44.23%
30% Low Income Requirement	\$138,793.82	27.90%
20% Special Needs Requirement	\$159,035.07	31.97%
Carry Forward to Next Year		

Interim Year 2	
State Annual Distribution	
Program Funds Expended	
Program Funds Encumbered	\$120,000.00

LG Submitted Comments: