

**Title: SHIP Annual Report**  
Martin County FY 2022/2023 Closeout

**Report Status: Approved**

**Form 1**

## SHIP Distribution Summary

### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	Purchase Assistance w / o Rehab	\$285,500.00	3				
3	Owner Occupied Rehab	\$791,492.68	16				
3	Water / Sewer	\$18,248.00	2				
4	Demo / Replacement	\$228,433.50	1				
6	Emergency Repair	\$210,353.22	18				

**Homeownership Totals: \$1,534,027.40 40**

### Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
12	Special Needs Housing	\$10,000.00	1				
13	Rental	\$78,093.50	28				

**Rental Totals: \$88,093.50 29**

**Subtotals: \$1,622,120.90 69**

### 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: \$1,661,580.13 69 \$0.00 \$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	\$.00
Disaster Funds	
HHRP Funds	
Carryover funds from previous year	-\$9,625.82
<b>Total:</b>	<b>\$1,674,765.00</b>

**\* Carry Forward to Next Year: \$13,184.87**

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	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	\$1,622,120.90	81.98%
Public Moneys Expended	\$ .00	.00%
Private Funds Expended	\$356,625.00	18.02%
Owner Contribution	\$ .00	.00%
Total Value of All Units	\$1,978,745.90	100.00%

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

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$1,534,027.40	\$1,525,746.18	100.54%	65%
Construction / Rehabilitation	\$1,258,527.40	\$1,525,746.18	82.49%	75%

**Program Compliance - Income Set-Asides**

Income Category	SHIP Funds	Total Available Funds % *	Totals of Percentages
Extremely Low	\$140,733.90	8.40%	EL+VL: 34.21%
Very Low	\$432,221.75	25.81%	
Low	\$615,200.50	36.73%	EL+VL+L: 70.94%
Moderate	\$433,964.75	25.91%	
Over 120%-140%	\$ .00	.00%	
<b>Totals:</b> \$1,622,120.90		96.86%	

**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	\$91,585.00	3	\$49,148.90	7	\$140,733.90	10
Very Low	\$322,439.93	3	\$109,781.82	19	\$432,221.75	22
Low	\$486,197.50	9	\$129,003.00	14	\$615,200.50	23
Moderate	\$360,453.75	6	\$73,511.00	8	\$433,964.75	14
Over 120%-140%	\$0.00	0	\$0.00	0	\$0.00	0
<b>Totals:</b>	<b>\$1,260,676.18</b>	<b>21</b>	<b>\$361,444.72</b>	<b>48</b>	<b>\$1,622,120.90</b>	<b>69</b>

### Form 3

#### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 121-140%	Total
Owner Occupied Rehab	Unincorporated	2	2	4	4		12
Emergency Repair	Unincorporated	1	6	3	4		14
Demo / Replacement	Indiantown		1				1
Owner Occupied Rehab	Stuart			2	1		3
Rental	Unincorporated	2	6	5	2		15
Emergency Repair	Stuart	2	1	1			4
Purchase Assistance w / o Rehab	Unincorporated			1	1		2
Owner Occupied Rehab	Indiantown			1			1
Rental	Stuart	2	6	4	1		13
Special Needs Housing	Stuart	1					1
Water / Sewer	Unincorporated			1	1		2
Purchase Assistance w / o Rehab	Stuart			1			1
<b>Totals:</b>		<b>10</b>	<b>22</b>	<b>23</b>	<b>14</b>		<b>69</b>

#### Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Owner Occupied Rehab	Unincorporated			7	5	12
Emergency Repair	Unincorporated	1		3	10	14
Demo / Replacement	Indiantown				1	1
Owner Occupied Rehab	Stuart			1	2	3
Rental	Unincorporated	2	3	7	3	15

Emergency Repair	Stuart			1	3	4
Purchase Assistance w / o Rehab	Unincorporated			1	1	2
Owner Occupied Rehab	Indiantown				1	1
Rental	Stuart		7	4	2	13
Special Needs Housing	Stuart			1		1
Water / Sewer	Unincorporated			2		2
Purchase Assistance w / o Rehab	Stuart		1			1
<b>Totals:</b>		<b>3</b>	<b>11</b>	<b>27</b>	<b>28</b>	<b>69</b>

### Family Size

Description	List Unincorporated and Each Municipality	1 Person	2-4 People	5+ People	Total
Owner Occupied Rehab	Unincorporated	9	3		12
Emergency Repair	Unincorporated	9	5		14
Demo / Replacement	Indiantown	1			1
Owner Occupied Rehab	Stuart	1	2		3
Rental	Unincorporated	3	11	1	15
Emergency Repair	Stuart	4			4
Purchase Assistance w / o Rehab	Unincorporated		2		2
Owner Occupied Rehab	Indiantown	1			1
Rental	Stuart	1	11	1	13
Special Needs Housing	Stuart		1		1
Water / Sewer	Unincorporated		2		2
Purchase Assistance w / o Rehab	Stuart			1	1
<b>Totals:</b>		<b>29</b>	<b>37</b>	<b>3</b>	<b>69</b>

### Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Owner Occupied Rehab	Unincorporated	8	4					12
Emergency Repair	Unincorporated	9	4	1				14
Demo / Replacement	Indiantown		1					1
Owner Occupied Rehab	Stuart	2	1					3

Rental	Unincorporated	9	3	2		1		15
Emergency Repair	Stuart	3	1					4
Purchase Assistance w / o Rehab	Unincorporated	2						2
Owner Occupied Rehab	Indiantown		1					1
Rental	Stuart	4	4	5				13
Special Needs Housing	Stuart						1	1
Water / Sewer	Unincorporated	2						2
Purchase Assistance w / o Rehab	Stuart	1						1
<b>Totals:</b>		<b>40</b>	<b>19</b>	<b>8</b>		<b>1</b>	<b>1</b>	<b>69</b>

**Demographics (Any Member of Household)**

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Owner Occupied Rehab	Unincorporated			5	5
Emergency Repair	Unincorporated			10	10
Demo / Replacement	Indiantown			1	1
Owner Occupied Rehab	Stuart			2	2
Rental	Unincorporated			1	1
Emergency Repair	Stuart			3	3
Purchase Assistance w / o Rehab	Unincorporated			1	1
Owner Occupied Rehab	Indiantown			1	1
Rental	Stuart			3	3
Special Needs Housing	Stuart				0
Water / Sewer	Unincorporated				0
Purchase Assistance w / o Rehab	Stuart				0
<b>Totals:</b>				<b>27</b>	<b>27</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
Owner Occupied Rehab	Service Industry	62,397.75	1
Emergency Repair	Retail Sales	13,511.79	1
Owner Occupied Rehab	Retail Sales	14,625.00	1

Owner Occupied Rehab	Nurse/Healthcare	31,703.93	1
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## 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
Demo/Replacement	\$228,433.50
Emergency Repair	\$11,686.29
Owner Occupied Rehab	\$49,468.29
Purchase Assistance w/o Rehab	\$95,166.67
Rental	\$2,789.05
Special Needs Housing	\$10,000.00
Water/Sewer	\$9,124.00

### Expended Funds

Total Unit Count: 69 Total Expended Amount: \$1,622,120.90

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Owner Occupied Rehab	Cynthia Lucas	1 Mandalay Rd	Stuart	34996	\$45,909.00	
Owner Occupied Rehab	Joseph Vizziello	6276 SE Charleston Place	Hobe Sound	33455	\$48,693.75	
Owner Occupied Rehab	Paige Perez	484 SE Bloxham Way	Stuart	34997	\$58,750.00	
Owner Occupied Rehab	Jane Sword	951 NE Rio Ave	Jensen Beach	34957	\$62,397.75	
Emergency Repair	Maureen Postle	1225 NW 21st St	Stuart	34994	\$13,511.79	
Demo/Replacement	Carolyn Parker	14811 SW 171st Ave	Indiantown	34956	\$228,433.50	
Owner Occupied Rehab	Darlene Sesta	114 SE Ontario Way	Stuart	34997	\$28,123.00	
Owner Occupied Rehab	Carol Ann	1440 NW Crescent Drive	Stuart	34994	\$14,625.00	
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	Jill Sossi	9231 SE Parkway Dr	Hobe Sound	33455	\$62,302.50	

Owner Occupied Rehab	Donnie Cook	5753 SE Green Lane	Stuart	34997	\$62,400.00	
Rental	Tamara Mincey	4769 SE Salvation Rd.	Stuart	34997	\$4,000.00	
Emergency Repair	Bettelou Sapienza	184 SE Sailfish Lane	Stuart	34996	\$14,052.50	
Purchase Assistance w/o Rehab	Daniel Dubois	4769 SE Compass Way	Stuart	34997	\$83,500.00	
Owner Occupied Rehab	Ira Bryant	14731 SW 175th Ct	Indiantown	34956	\$63,500.00	
Owner Occupied Rehab	Faye James	514 SE Florida Street	Stuart	34994	\$61,372.00	
Emergency Repair	Ruth Covino	5463 SE Miles Grant Rd. B107	Stuart	34997	\$5,844.00	
Owner Occupied Rehab	Pamela Green	921 SE Forrest Park Drive	Stuart	34994	\$45,875.00	
Emergency Repair	Jennifer Folsom	8452 SE Croft Cir # G2	Hobe Sound	33455	\$11,378.90	
Owner Occupied Rehab	Marsha Banks	5649 SE 44th Ave	Stuart	34997	\$19,185.00	
Emergency Repair	Kenneth How	888 NW 13th Ave	Stuart	34994	\$12,805.00	
Owner Occupied Rehab	John Seeman	506 NW North River Drive	Stuart	34994	\$62,593.75	
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	Adrianna Hernandez	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 Franell	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	
Owner Occupied Rehab	Cassandra Waitkus	1624 SW Pineland Way	Palm City	34990	\$61,400.00	
Purchase Assistance w/o Rehab	John Brooker	9018 SE Hobe Ridge Ave	Hobe Sound	33455	\$101,000.00	
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	
Emergency Repair	Ralph Peirson	1111 SE Alamanda Lane	Stuart	34994	\$13,087.00	
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	\$13,340.00	
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	Benjamin Grassel	2329 NE Rustic Way	Jensen Beach	34957	\$3,150.00	
Water/Sewer	Scott & Alissa Manison	2535 NE Letitia St.	Jensen Beach	34957	\$9,564.00	
Emergency Repair	Debra Hand	8199 SE Camiella Dr.	Hobe Sound	33455	\$9,976.28	
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	
Water/Sewer	Stephen & Bonnie Holmes	2794 NE Roberta St	Jensen Beach	34957	\$8,684.00	
Rental	Stanley & Sally Burto	3455 SW Mapp Rd. Apt B101	Palm City	34990	\$4,212.50	

Purchase Assistance w/o Rehab	Kevin & Nikki Kirstein/Fuller	3992 SE Fairway West	Stuart	34994	\$101,000.00	
Emergency Repair	Mildred Mackey	1122 NE Countyline Rd.	Jensen Beach	34957	\$16,000.00	
Emergency Repair	Kimbley Hardy-Stark	12002 SE Elenor Ave.	Hobe Sound	34957	\$10,149.00	
Emergency Repair	Helen Graham	5466 SE 46th Ave.	Stuart	34997	\$2,000.00	
Emergency Repair	Delores Matheny	5821 SE Collins Ave.	Stuart	34997	\$8,592.00	
Emergency Repair	Odessa Wobbleton	908 SE Nassau Ave	Stuart	34994	\$7,688.00	
Emergency Repair	Jane Sword	951 NE Rio Ave	Jensen Beach	34957	\$16,000.00	

**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
<b>Total:</b>	<b>\$149,018.82</b>

**Number of Affordable Housing Applications**

Number of Affordable Housing Applications	
Submitted	94
Approved	53
Denied	12

**Explanation of Recaptured funds**

Description	Amount
<b>Total:</b>	<b>\$ .00</b>

**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

**Form 5**

## 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	\$355,471.50	6			
3	Water/Sewer					
4	Demo/Replacement	\$228,433.50	1			
6	Emergency Repair	\$103,120.57	8			
13	Rental	\$7,865.00	3			
	<b>Total:</b>	<b>\$778,390.57</b>	<b>19</b>			<b>50.70%</b>

## 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)	\$234,059.50	4		
(3) Owner Occupied Rehab	Receiving Social Security Disability Insurance	\$58,750.00	1		
(6) Emergency Repair	Receiving Social Security Disability Insurance	\$55,403.79	4		
(4) Demo/Replacement	Person with Disabling Condition (not DD)	\$228,433.50	1		
(3) Owner Occupied Rehab	Receiving Supplemental Security Income	\$62,662.00	1		
(6) Emergency Repair	Person with Disabling Condition (not DD)	\$30,052.50	2		
(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		
(6) Emergency Repair	Receiving Supplemental Security Income	\$9,976.28	1		
(6) Emergency Repair	Receiving Veterans Disability Benefits	\$7,688.00	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**

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

<b>Expenditures/Encumbrances</b>	
Program Funds Expended	\$314,452.00
Program Funds Encumbered	\$1,878,000.00
Total Administration Funds Expended	\$60,433.04
Total Administration Funds Encumbered	\$0.00
Homeownership Counseling	\$0.00
<b>Total Expenditures/Encumbrances:</b>	<b>\$2,252,885.04</b>

<b>Set-Asides</b>		<b>Percentage</b>
65% Homeownership Requirement	\$2,084,386.75	109.89%
75% Construction / Rehabilitation	\$2,084,386.75	109.89%
30% Very Low Income Requirement	\$1,284,734.60	56.84%
60% Very Low + Low Income Requirements	\$1,917,056.00	84.82%
20% Special Needs Requirement	\$595,048.95	31.37%

**LG Submitted Comments:**

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