

Title: SHIP Annual Report

Martin County FY 2023/2024 Closeout

Report Status: Unsubmitted

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	Purchase Assistance			\$110,000.00	2		
3	Owner Occupied Rehab	\$363,062.50	8	\$976,625.00	15		
3	Water / Sewer	\$67,222.95	7	\$40,000.00	2		
4	Demo / Replacement	\$292,039.90	1	\$250,000.00	1		
6	Emergency Repair	\$131,468.28	10	\$40,000.00	2		

Homeownership Totals: **\$853,793.63** **26** **\$1,416,625.00** **22**

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
13	Rental	\$130,756.48	42				

Rental Totals: **\$130,756.48** **42**

Subtotals: **\$984,550.11** **68** **\$1,416,625.00** **22**

Additional Use of Funds

Use	Expended	Percentage
Administrative	\$60,433.04	3.18 %
Homeownership Counseling	\$.00	
Admin From Program Income	\$.00	.00 %
Admin From Disaster Funds	\$.00	-
Admin From HHRP	\$.00	#Error

Totals: **\$1,044,983.15** **68** **\$1,416,625.00** **22** **\$.00**

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

Source of Funds	Amount
State Annual Distribution	\$1,896,753.00
Program Income (Interest)	\$182,897.41
Program Income (Payments)	\$363,381.38
Recaptured Funds	\$.00
Disaster Funds	
HHRP Funds	
Carryover funds from previous year	\$13,184.87
Total:	\$2,456,216.66

*** Carry Forward to Next Year: -\$5,391.49**

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	481	515	645	847	1,049
VLI	802	860	1,032	1,192	1,330
LOW	1,283	1,375	1,651	1,907	2,127
MOD	1,926	2,064	2,478	2,862	3,192
Up to 140%	2,247	2,408	2,891	3,339	3,724

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	\$984,550.11	53.56%
Public Moneys Expended	\$853,793.63	46.44%
Private Funds Expended	\$0.00	.00%
Owner Contribution	\$0.00	.00%
Total Value of All Units	\$1,838,343.74	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$2,270,418.63	\$1,909,937.87	118.87%	65%
Construction / Rehabilitation	\$2,009,661.71	\$1,909,937.87	105.22%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *	Totals of Percentages
Extremely Low	\$508,055.03	20.68%	EL+VL: 47.48%
Very Low	\$658,160.65	26.80%	
Low	\$777,813.18	31.67%	EL+VL+L: 79.15%
Moderate	\$457,146.25	18.61%	
Over 120%-140%	\$0.00	.00%	
Totals: \$2,401,175.11		97.76%	

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	\$82,731.50	2	\$91,823.53	10	\$174,555.03	12
Very Low	\$97,512.25	2	\$75,023.40	16	\$172,535.65	18
Low	\$392,795.40	3	\$99,517.78	23	\$492,313.18	26
Moderate	\$99,848.25	3	\$45,298.00	9	\$145,146.25	12
Over 120%-140%	\$.00	0	\$.00	0	\$.00	0
Totals:	\$672,887.40	10	\$311,662.71	58	\$984,550.11	68

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 121- 140%	Total
Rental	Unincorporated	1	2	5	4		12
Owner Occupied Rehab	Unincorporated	2	1	2	2		7
Rental	Stuart	2	11	14	2		29
Owner Occupied Rehab	Stuart		1				1
Emergency Repair	Stuart	2	2		1		5
Water / Sewer	Unincorporated	1	1	3	2		7
Demo / Replacement	Unincorporated			1			1
Emergency Repair	Unincorporated	3		1			4
Rental	Indiantown				1		1
Emergency Repair	Indiantown	1					1
Totals:		12	18	26	12		68

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Rental	Unincorporated	2	7	3		12
Owner Occupied Rehab	Unincorporated		2	2	3	7
Rental	Stuart	3	15	5	6	29
Owner Occupied Rehab	Stuart				1	1
Emergency Repair	Stuart				5	5
Water / Sewer	Unincorporated	1		2	4	7
Demo / Replacement	Unincorporated			1		1
Emergency Repair	Unincorporated				4	4

Rental	Indiantown		1			1
Emergency Repair	Indiantown				1	1
Totals:		6	25	13	24	68

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Rental	Unincorporated	1	11		12
Owner Occupied Rehab	Unincorporated	4	3		7
Rental	Stuart	4	20	5	29
Owner Occupied Rehab	Stuart	1			1
Emergency Repair	Stuart	3	2		5
Water / Sewer	Unincorporated	3	4		7
Demo / Replacement	Unincorporated		1		1
Emergency Repair	Unincorporated	1	3		4
Rental	Indiantown		1		1
Emergency Repair	Indiantown	1			1
Totals:		18	45	5	68

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Rental	Unincorporated	4	4	4				12
Owner Occupied Rehab	Unincorporated	5	2					7
Rental	Stuart	6	11	12				29
Owner Occupied Rehab	Stuart	1						1
Emergency Repair	Stuart	3	2					5
Water / Sewer	Unincorporated	3	4					7
Demo / Replacement	Unincorporated	1						1
Emergency Repair	Unincorporated	2	2					4
Rental	Indiantown		1					1
Emergency Repair	Indiantown			1				1
Totals:		25	26	17				68

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Rental	Unincorporated				0
Owner Occupied Rehab	Unincorporated			3	3
Rental	Stuart		1	4	5
Owner Occupied Rehab	Stuart			1	1
Emergency Repair	Stuart			5	5
Water / Sewer	Unincorporated			4	4
Demo / Replacement	Unincorporated				0
Emergency Repair	Unincorporated			4	4
Rental	Indiantown				0
Emergency Repair	Indiantown			1	1
Totals:			1	22	23

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	60,135.25	1
Owner Occupied Rehab	Nurse/Healthcare	32,151.25	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 Report by means of an advertisement in the Stuart News published on July 24, 2026. The report was 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 Report during the Board of County Commissioners meeting on August 25, 2026.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: 0

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	\$292,039.90
Emergency Repair	\$13,146.83
Owner Occupied Rehab	\$45,382.81
Rental	\$3,113.25
Water/Sewer	\$9,603.28

Expended Funds

Total Unit Count: 68

Total Expended Amount: \$984,550.11

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Rental	Caitlin Kelly	8449 SE Eagle Ave.	Hobe Sound	33455	\$4,200.00	
Owner Occupied Rehab	Amber Sesta	95 SE Superior Way	Stuart	34997	\$60,135.25	
Owner Occupied Rehab	Jasmine Cerisier	97 SE Superior Way	Stuart	34997	\$32,151.25	
Rental	Jesus Soriano	3679 SE Gatehouse Cir. #214	Stuart	34994	\$4,212.00	
Rental	Terra Cooper	906 SE Tarpon Ave	Stuart	34994	\$2,600.00	
Owner Occupied Rehab	Yolanda Owens	5631 SE Colee Ave.	Stuart	34997	\$49,912.00	
Owner Occupied Rehab	Stephen Yourich	2446 NE Letitia St.	Jensen Beach	34957	\$62,089.00	
Rental	Brianna Diaz	8065 SE Mansion Lane	Hobe Sound	33455	\$1,875.00	
Owner Occupied Rehab	Jeannie Offhaus	1674 NE Orion Street	Jensen Beach	34957	\$62,582.50	
Rental	Grace Hansley	3474 SE Jake Ct.	Stuart	34994	\$2,808.00	
Owner Occupied Rehab	Theresa Kemp	2929 SE Ocean Blvd	Stuart	34996	\$35,423.25	
Rental	Geovanny Montes	103 SE Ontario Way	Stuart	34997	\$5,100.00	
Emergency Repair	Pamela Ketcham	458 SE Robalo Ct.	Stuart	34994	\$14,675.00	
Rental	Cindy Lochan	5407 SE Railway Ave.	Stuart	34997	\$5,775.00	
Owner Occupied Rehab	Virginia Ruth Thomas	958 NE Banyan Tree Dr.	Jensen Beach	35957	\$38,173.00	
Rental	Lacey Jones	1003 NW Spruce Ridge Dr #13	Stuart	34994	\$1,875.00	
Emergency Repair	George & Susan Crawford	2152 SE Letha St.	Stuart	34994	\$12,306.00	
Rental	Brianna Laster	3780 SE Gatehouse Cir	Stuart	34994	\$2,004.00	
Water/Sewer	Keely Rice	3216 SW Areca Dr.	Palm City	34990	\$9,672.65	
Rental	Margaret Munning	1225 NW 21st St	Stuart	34994	\$2,400.00	
Rental	Amanda Esquivel -Rios	3453 SE Jake Court #143	Stuart	34994	\$4,212.00	
Rental	Alexandra Sanchez	431 SE Central Parkway 3310	Stuart	34994	\$1,410.57	
Rental	Andrea Soto	441 SE Central Pkwy 4303	Stuart	34994	\$1,581.68	
Rental	Krisbeth Morales	5375 SE Channel Dr.	Stuart	34997	\$2,300.00	
Rental	Felicity Tribo	5375 SE Channel Dr.	Stuart	34997	\$2,720.00	

Emergency Repair	Gregory Holloway	908 SE Spruce St	Stuart	34994	\$15,293.75	
Rental	Brenda Livermore	3600 SE Gatehouse Cir	Stuart	34994	\$2,004.00	
Demo/Replacement	LeAnna & Anthony Cothran	5806 SE Mitzi Lane	Stuart	34997	\$292,039.90	
Water/Sewer	Bonnie Gallagher	2484 NE Roberta St.	Jensen Beach	34957	\$12,087.65	
Rental	Maconel Leocal	921 NW Fresco Way #104	Jensen Beach	34957	\$4,840.00	
Rental	Jason & Amanda Frick	7608 SE Fork Rd.	Stuart	34997	\$6,900.00	
Rental	Maiana Gaspar	4578 SE Salvatori Rd.	Stuart	34997	\$2,600.00	
Owner Occupied Rehab	Maureen Reape	1839 NW Sunset Blvd	Jensen Beach	34957	\$22,596.25	
Rental	Joseph Pacheco	3680 SE Gatehouse Cir. #225	Stuart	34994	\$2,808.00	
Rental	Raynesha Campbell	801 SE Bayou Ave.	Stuart	34994	\$1,422.00	
Rental	Kelia Amland	8062 SE High Point	Hobe Sound	33455	\$3,400.00	
Emergency Repair	Debra Hand	8199 SE Camilla Dr.	Hobe Sound	33455	\$11,185.20	
Rental	Claude Huntley	922 SE Bayou Ave., B	Stuart	34994	\$3,900.00	
Rental	Ciara Concepcion	4333 SE Cove Lake Cir Apt 17-205	Stuart	34997	\$3,840.00	
Water/Sewer	Mattie Harris-Washington	7917 SW Kingsway St.	Hobe Sound	33455	\$5,170.00	
Rental	Lesley Kring	3071 SE Aster Lane	Stuart	34994	\$4,600.00	
Water/Sewer	Randi Schwartz	1599 NE Media Ave.	Jensen Beach	34957	\$11,567.65	
Water/Sewer	Kimberly & Selvin Lewis	5822 SE Driftwood Ave.	Stuart	34997	\$17,785.00	
Rental	Brittney Martin	3453 SE Jake Court #142	Stuart	34994	\$1,504.00	
Water/Sewer	Geraldine Harris-Harriel	7717 SE Kingsway Street	Hobe Sound	33455	\$5,470.00	
Rental	Portia Fenn	3474 SE Jake Ct., #171	Stuart	34994	\$2,808.00	
Emergency Repair	Nancy Graham	12083 SE Florida Ave.	Hobe Sound	33455	\$16,000.00	
Rental	Bency Miller	3453 SE Jake Ct #144	Stuart	34994	\$1,504.00	
Rental	Jazmyne Thompson	3640 SE Gathouse Cir #258	Stuart	34994	\$1,504.00	
Rental	Mary A. Wilson	413 SE Lake St.	Stuart	34994	\$5,400.00	
Rental	Nancy Sanchez	3596 SE Sarah Court #204	Stuart	34994	\$2,808.00	
Rental	Jose Galarza	3001 SE Hawthorne St.	Stuart	34997	\$5,100.00	

Rental	Joseph Barnard	3660 SE Gatehouse Ave. #254	Stuart	34994	\$2,420.00	
Rental	Kaitlyn Rudolph	3454 SE Jake Ct # 152	Stuart	34994	\$3,630.00	
Emergency Repair	Mary Mack	4360 NE Savannah Ave.	Jensen Beach	34957	\$16,000.00	
Rental	Amalia Concepcion	3453 SE Jake Ct #136	Stuart	34994	\$2,808.00	
Emergency Repair	Kathy Allen-Mavis	4901 SE Flounder ave	Stuart	34997	\$13,616.41	
Emergency Repair	Maple Jamison	1612 SE Arapaho Ave.	Stuart	34994	\$10,535.00	
Rental	Mary Sinclair	1208 SE Astorwood PL	Stuart	34994	\$2,045.00	
Rental	Nadia Brown	1081 SE Monterey RD Apt. C	Stuart	34994	\$2,600.00	
Rental	Alicia Wheeler	4224 SE Cove Lake Cir	Stuart	34997	\$2,433.23	
Rental	Paula Cox	3660 SE Gatehouse Ave., # 251	Stuart	34994	\$2,223.00	
Rental	Apailia Hatcher	3257 SE Golden Gate Ave.	Stuart	34997	\$5,400.00	
Emergency Repair	Lawrence Mueller	2733 SW Matheson Ave. Apt 115-F1	Palm City	34990	\$12,256.92	
Water/Sewer	Gwendolyn Blatch	7837 SE Kingway St.	Hobe Sound	33455	\$5,470.00	
Rental	Dwanyetta O'Neal	17563 SW Lincoln St.	Indiantown	34956	\$1,932.00	
Rental	Veta Robinson	8399 SE Eagle Ave.	Hobe Sound	33455	\$3,250.00	
Emergency Repair	Juan Ruiz	14794 SW 171st Drive	Indiantown	34956	\$9,600.00	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Martin County	Local Government	All		\$38,889.29
Guardian CRM, Inc	Consultant			\$21,543.75

Program Income

Program Income Funds	
Loan Repayment:	\$363,381.38
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$182,897.41

Total: \$546,278.79

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	131
Approved	102
Denied	41

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
3	Owner Occupied Rehab			\$329,000.00	5	
3	Water/Sewer	\$10,640.00	2			
4	Demo/Replacement	\$292,039.90	1			
6	Emergency Repair	\$76,627.28	6	\$20,000.00	1	
13	Rental	\$6,900.00	1			
Total:		\$386,207.18	10	\$349,000.00	6	38.76%

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(6) Emergency Repair	Receiving Supplemental Security Income	\$14,675.00	1		
(6) Emergency Repair	Person with Disabling Condition (not DD)	\$38,510.16	3	\$20,000.00	1
(4) Demo/Replacement	Receiving Social Security Disability Insurance	\$292,039.90	1		
(3) Owner Occupied Rehab	Person with Disabling Condition (not DD)			\$202,000.00	3
(13) Rental	Receiving Supplemental Security Income	\$6,900.00	1		
(6) Emergency Repair	Receiving Social Security Disability Insurance	\$23,442.12	2		
(3) Owner Occupied Rehab	Receiving Supplemental Security Income			\$127,000.00	2
(3) Water/Sewer	Person with Disabling Condition (not DD)	\$5,170.00	1		
(3) Water/Sewer	Receiving Social Security Disability Insurance	\$5,470.00	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	\$1,243,861.00
SHIP Disaster Funds	
HHRP Allocation	
Program Income	\$322,809.97
Total Revenue:	\$1,566,670.97

Expenditures/Encumbrances	
Program Funds Expended	
Program Funds Encumbered	\$1,210,246.50
Total Administration Funds Expended	\$71,843.94
Total Administration Funds Encumbered	
Homeownership Counseling	\$0.00
Total Expenditures/Encumbrances:	\$1,282,090.44

Set-Asides		Percentage
65% Homeownership Requirement	\$1,210,246.50	97.30%
75% Construction / Rehabilitation	\$1,210,246.50	97.30%
30% Very Low Income Requirement	\$560,246.50	35.76%
60% Very Low + Low Income Requirements	\$985,246.50	62.89%
20% Special Needs Requirement	\$745,198.00	59.91%

LG Submitted Comments: