

Title: SHIP Annual Report

Report Status: Unsubmitted

Hernando County FY 2021/2022 Closeout

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Down Payment Assistance Construction	\$234,256.33	8				
1	Down Payment Assistance	\$50,000.00	1				
2	Down Payment Assistance Existing	\$391,872.65	19				
2	Down Payment Assistance Construction	\$20,000.00	1				
2	Down Payment Assistance	\$500,000.00	21				
3	Owner Occupied Rehab	\$566,664.40	7				
5	Disaster Recovery	\$39,664.12	3				
6	Emergency Repairs	\$364,178.64	26				
10	Non Profit New Construction	\$50,000.00	1				

Homeownership Totals: **\$2,216,636.14** **87**

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
12	Special Needs	\$75,000.00	5				

Rental Totals: **\$75,000.00** **5**

Subtotals: **\$2,291,636.14** **92**

Additional Use of Funds

Use	Expended	Percentage
Administrative	\$128,050.30	9.64 %
Homeownership Counseling		
Admin From Program Income	\$59,542.61	4.97 %
Admin From Disaster Funds		-
Admin From HHRP		NaN %

Totals: **\$2,479,229.05** **92** **\$0.00** **\$0.00**

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

Source of Funds	Amount
State Annual Distribution	\$1,326,972.00
Program Income (Interest)	
Program Income (Payments)	\$1,196,738.10
Recaptured Funds	\$0.00
Disaster Funds	
HHRP Funds	
Carryover funds from previous year	-\$31,668.76
Total:	\$2,492,041.34

*** Carry Forward to Next Year: \$12,812.29**

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	432	463	575	752	929
VLI	718	770	923	1,067	1,191
LOW	1,150	1,232	1,478	1,708	1,906
MOD	1,725	1,848	2,217	2,562	2,859
Up to 140%	2,012	2,156	2,586	2,989	3,335

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	\$2,291,636.14	16.77%
Public Moneys Expended		.00%
Private Funds Expended	\$11,376,567.00	83.23%
Owner Contribution		.00%
Total Value of All Units	\$13,668,203.14	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$2,216,636.14	\$1,295,303.24	171.13%	65%
Construction / Rehabilitation	\$1,379,763.49	\$1,295,303.24	106.52%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *	Totals of Percentages
Extremely Low	\$550,885.88	22.11%	EL+VL: 35.86%
Very Low	\$342,678.60	13.75%	
Low	\$782,233.82	31.39%	EL+VL+L: 67.25%
Moderate	\$615,837.84	24.71%	
Over 120%-140%	\$.00	.00%	
Totals: \$2,291,636.14		91.96%	

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	\$527,567.43	13	\$23,318.45	3	\$550,885.88	16
Very Low	\$323,687.10	14	\$18,991.50	3	\$342,678.60	17
Low	\$776,432.20	28	\$5,801.62	1	\$782,233.82	29
Moderate	\$615,837.84	30	\$.00	0	\$615,837.84	30
Over 120%-140%	\$.00	0	\$.00	0	\$.00	0
Totals:	\$2,243,524.57	85	\$48,111.57	7	\$2,291,636.14	92

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Down Payment Assistance Construction	Unincorporated			4	5		9
Down Payment Assistance Existing	Unincorporated			5	14		19
Emergency Repairs	Unincorporated	12	8	5	1		26
Owner Occupied Rehab	Unincorporated	4	1	2			7
Special Needs	Unincorporated		5				5
Down Payment Assistance	Unincorporated		2	10	10		22
Disaster Recovery	Unincorporated			3			3
Non Profit New Construction	Unincorporated		1				1
Totals:		16	17	29	30		92

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Down Payment Assistance Construction	Unincorporated	1	5	3		9
Down Payment Assistance Existing	Unincorporated	1	13	4	1	19
Emergency Repairs	Unincorporated		2	11	13	26
Owner Occupied Rehab	Unincorporated		1	1	5	7
Special Needs	Unincorporated			4	1	5
Down Payment Assistance	Unincorporated		13	8	1	22
Disaster Recovery	Unincorporated		1	2		3
Non Profit New Construction	Unincorporated		1			1
Totals:		2	36	33	21	92

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Down Payment Assistance Construction	Unincorporated	3	4	2	9
Down Payment Assistance Existing	Unincorporated	2	17		19
Emergency Repairs	Unincorporated	9	14	3	26
Owner Occupied Rehab	Unincorporated	5	2		7
Special Needs	Unincorporated	5			5
Down Payment Assistance	Unincorporated	4	15	3	22
Disaster Recovery	Unincorporated	1	2		3
Non Profit New Construction	Unincorporated			1	1
Totals:		29	54	9	92

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Down Payment Assistance Construction	Unincorporated	5	1	3				9
Down Payment Assistance Existing	Unincorporated	13	2	4				19
Emergency Repairs	Unincorporated	11	8	7				26

Owner Occupied Rehab	Unincorporated	6		1				7
Special Needs	Unincorporated	4		1				5
Down Payment Assistance	Unincorporated	12	3	7				22
Disaster Recovery	Unincorporated	3						3
Non Profit New Construction	Unincorporated		1					1
Totals:		54	15	23				92

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Down Payment Assistance Construction	Unincorporated				0
Down Payment Assistance Existing	Unincorporated			1	1
Emergency Repairs	Unincorporated			11	11
Owner Occupied Rehab	Unincorporated			5	5
Special Needs	Unincorporated			1	1
Down Payment Assistance	Unincorporated			2	2
Disaster Recovery	Unincorporated				0
Non Profit New Construction	Unincorporated				0
Totals:				20	20

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
Down Payment Assistance Construction	First Responder	22,580.00	1
Owner Occupied Rehab	Government Employee	87,851.00	1
Disaster Recovery	Government Employee	23,776.00	1
Emergency Repairs	Government Employee	38,765.21	3
Disaster Recovery	Hospitality/Tourism Industry	5,801.62	1
Disaster Recovery	Educator/School Employee	10,086.50	1
Emergency Repairs	Nurse/Healthcare	6,745.00	1

Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Implemented, in LHAP	2014
Ongoing review process		Required	Implemented, in LHAP	2014

Support Services

You Thrive, formerly Mid Florida provides Hernando County residents with a variety of supportive services through the CSBG program. As a new entitlement community, Hernando County is now providing funding to our local non-profits for services provided to low to moderate income residents to assist with homelessness, the disabled community, domestic violence shelters and seniors.

Other Accomplishments

N/A

Availability for Public Inspection and Comments

Copies of the SHIP Annual Report are made available at the office of Hernando County Housing Authority located at 621 W. Jefferson St., Brooksville, FL 34601. A copy of the annual report is also displayed on the Hernando County Housing & Supportive Services website.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **180**

Mortgage Foreclosures

A. Very low income households in foreclosure: **1**

B. Low income households in foreclosure: **4**

C. Moderate households in foreclosure: **2**

Foreclosed Loans Life-to-date: **7**

SHIP Program Foreclosure Percentage Rate Life to Date: **3.89**

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
Disaster Recovery	\$13,221.37
Down Payment Assistance	\$25,000.00

Down Payment Assistance Construction	\$28,250.70
Down Payment Assistance Existing	\$20,624.88
Emergency Repairs	\$14,006.87
Non Profit New Construction	\$50,000.00
Owner Occupied Rehab	\$80,952.06
Special Needs	\$15,000.00

Expended Funds

Total Unit Count: 92

Total Expended Amount: \$2,291,636.14

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Down Payment Assistance Construction	Ricardo Sierra	505 Hollyhock Lane	Spring Hill	34606	\$38,353.69	
Down Payment Assistance Construction	April Jennings	16154 LaBella St.	Brooksville	34604	\$25,000.00	
Down Payment Assistance Construction	Keara Bailey	27148 Thorncrest Ave.	Brooksville	34602	\$30,000.00	
Down Payment Assistance Construction	Alexandria Gershowitz	6480 Indian Rock Court	Spring Hill	34606	\$22,580.00	
Down Payment Assistance Construction	Beth Pickett	16148 LaBella St.	Brooksville	34604	\$20,000.00	
Down Payment Assistance Construction	Joshua Moore	2461 Stanton Ave.	Spring Hill	34609	\$40,177.64	
Down Payment Assistance Construction	Ingrid Gonzalez	5163 Pacific Ave.	Weeki Wachee	34607	\$25,000.00	
Down Payment Assistance Construction	Stephanie Snoek	19445 Wildwood Dr.	Brooksville	34601	\$33,145.00	
Down Payment Assistance Existing	Coral Wilson	109 Brockway Ave.	Brooksville	34601	\$25,000.00	
Down Payment Assistance Construction	Daysi Tirbucio	5162 Alliance Ave.	Spring Hill	34609	\$20,000.00	
Down Payment Assistance Existing	Tenille Thompson	2425 Fairview Ave.	Spring Hill	34609	\$20,000.00	
Down Payment Assistance Existing	Alan Toth	13005 Montego St.	Spring Hill	34609	\$20,000.00	
Down Payment Assistance Existing	Megan Graves	10315 Dotted Wren Ave.	Weeki Wachee	34613	\$25,000.00	

Down Payment Assistance Existing	Nicholas Canet	3147 Lema Drive	Spring Hill	34609	\$20,000.00	
Down Payment Assistance Existing	Christy Schook	10491 Laval St.	Spring Hill	34609	\$20,000.00	
Down Payment Assistance Existing	Tamorica Walker	11032 Keene St.	Spring Hill	34608	\$20,000.00	
Down Payment Assistance Existing	David Vazquez	10031 Lake Drive	Weeki Wachee	34613	\$20,000.00	
Down Payment Assistance Existing	Alana Alexis	12075 Rockford Street	Spring Hill	34608	\$26,161.06	
Down Payment Assistance Existing	William & Kylie Simon	12100 Lamont Drive	Spring Hill	34608	\$7,774.42	
Down Payment Assistance Existing	Joshua Weaver	4537 Hoffman Ave.,	Spring Hill	34606	\$17,937.17	
Down Payment Assistance Existing	Joshua Roberts	9385 Carthage Rd.	Spring Hill	34608	\$20,000.00	
Down Payment Assistance Existing	Dayshawna Henry	319 Duke St.	Brooksville	34601	\$25,000.00	
Down Payment Assistance Existing	Edgar Diaz	1203 Sanger Ave.	Spring Hill	34608	\$20,000.00	
Down Payment Assistance Existing	Zoraida Chacon	9419 Vancouver Rd.	Spring Hill	34608	\$25,000.00	
Down Payment Assistance Existing	Aaron Husted	1311 Henry Ave.	Spring Hill	34609	\$20,000.00	
Down Payment Assistance Existing	Kelsey Chinevere	19327 Campground Rd.	Brooksville	34601	\$20,000.00	
Down Payment Assistance Existing	Jalen Semidei	6278 Skyline Court	Spring Hill	34606	\$20,000.00	
Emergency Repairs	Susan Molinelli	3103 Mariner Blvd	Spring Hill	34606	\$16,566.50	
Down Payment Assistance Existing	Toth Alan	13005 Montego St.	Spring Hill	34609	\$20,000.00	
Emergency Repairs	Jaquida Calloway	11368 Topaz St	Spring Hill	34608	\$18,214.50	
Owner Occupied Rehab	Cathleen Fitch	3385 Harrow Rd.	Spring Hill	34606	\$87,478.40	
Emergency Repairs	Samantha Rietveld	13247 Taft St.	Spring Hill	34613	\$25,000.00	

Emergency Repairs	Cathleen Miller	9251 Chase St.	Spring Hill	34606	\$21,981.50	
Emergency Repairs	Deborah Weaver	2231 Gold Rd.	Spring Hill	34609	\$23,632.30	
Emergency Repairs	Maranda Luciano	6074 Nantucket Dr.	Spring Hill	34608	\$7,880.53	
Owner Occupied Rehab	Viola Garrod	12447 Brookside St.	Spring Hill	34609	\$87,525.00	
Emergency Repairs	James Griffin	1327 Deltona Blvd	Spring Hill	34606	\$22,180.00	
Emergency Repairs	Fevid Rodriguez	12136 Greenwood St.	Brooksville	34604	\$19,745.08	
Emergency Repairs	Leonel Gonzalez	10226 Hayward Rd.	Spring Hill	34606	\$14,670.00	
Emergency Repairs	Tawanda Lewis	909 Josephine St.	Brooksville	34601	\$22,386.00	
Emergency Repairs	Anne Marie Barr	1437 Escobar Ave.	Spring Hill	34608	\$8,244.10	
Emergency Repairs	Lynn Simon	8017 Susquehanna Trail	Spring Hill	34606	\$7,687.92	
Emergency Repairs	Jessica Ramos	14078 Sullivan St.	Spring Hill	34609	\$9,289.55	
Emergency Repairs	Lorna Smithson	13184 Montego St	Spring Hill	34609	\$8,110.20	
Emergency Repairs	Lawrence Cifelli	14137 Delao Lane	Weeki Wachee	34613	\$7,725.00	
Owner Occupied Rehab	Melinda Helms	9211 West Street	Brooksville	34601	\$89,653.50	
Owner Occupied Rehab	Jeanette Kenyon	2082 Carson Ave.	Spring Hill	34608	\$40,360.00	
Owner Occupied Rehab	Michelle Rose	994 Cobblestone Drive	Spring Hill	34606	\$87,851.00	
Owner Occupied Rehab	Barbara Montez	5661 Cactus Circle	Spring Hill	34606	\$86,254.50	
Owner Occupied Rehab	Linda Young	6392 Cammie St.	Brooksville	34602	\$87,542.00	
Special Needs	Kasey Kanary (ARC Rental)	10438 Baylor Dr.	Spring Hill	34608	\$15,000.00	
Special Needs	Stephanie Fouty (ARC Rental)	10438 Baylor Dr.	Spring Hill	34608	\$15,000.00	
Special Needs	Jeannie Garcia (ARC Rental)	10438 Baylor Dr.	Spring Hill	34608	\$15,000.00	
Special Needs	Lori Anslow (ARC Rental)	10438 Baylor Dr.	Spring Hill	34608	\$15,000.00	
Special Needs	Laura Carlton (ARC Rental)	10438 Baylor Dr.	Spring Hill	34608	\$15,000.00	
Down Payment Assistance	Christopher Parks	11488 Exmore St.	Spring Hill	34611	\$25,000.00	
Down Payment Assistance	Bridgette Duffy	12526 Elgin Blvd.	Spring Hill	34609	\$25,000.00	

Down Payment Assistance	Theresa Rivera	395 Argyll Dr.	Spring Hill	34609	\$25,000.00	
Down Payment Assistance	Carmen Vazquez	27156 Thorncrest Dr.	Brooksville	34602	\$25,000.00	
Down Payment Assistance	Melanie Ladd	17408 Maberly Road	Weeki Wachee	34614	\$30,000.00	
Down Payment Assistance	Emily & Philip Lorentz	9273 Bay Dr.	Spring Hill	34608	\$20,000.00	
Down Payment Assistance	Christy Cooksey	6186 Ansley St.	Brooksville	34606	\$25,000.00	
Down Payment Assistance	Nickolas Picardi	4694 Crescent Rd.	Spring Hill	34606	\$20,000.00	
Down Payment Assistance	Christopher Zamora	8102 Rhanbuoy Rd.	Spring Hill	34606	\$20,000.00	
Disaster Recovery	Kristen Doyle	12200 Fillmore St.	Spring Hill	34604	\$23,776.00	
Emergency Repairs	Johanna Walker	3240 Painters St.	Spring Hill	34606	\$16,777.65	
Emergency Repairs	Brandy Graham	11421 Pike Ave.	Spring Hill	34609	\$18,286.60	
Emergency Repairs	Emily Martins	5203 Deltona Blvd.	Spring Hill	34606	\$11,674.00	
Emergency Repairs	Sonya Sanders	23146 Selkirk Ave.	Brooksville	34601	\$21,723.71	
Down Payment Assistance	Ryan Hopper	4490 Essex Lane	Spring Hill	34606	\$30,000.00	
Down Payment Assistance	Sheena Owens	10437 Gifford Drive	Spring Hill	34606	\$20,000.00	
Down Payment Assistance	Vanessa Blas	6336 Shalimar Ave.	Spring Hill	34608	\$30,000.00	
Down Payment Assistance	Davon Diamante Theodore McRae	3208 Landover Blvd.	Spring Hill	34606	\$20,000.00	
Down Payment Assistance	Chasney Plantz	4033 Windswept Ave.	Spring Hill	34606	\$30,000.00	
Down Payment Assistance	Lourdes Ortiz Blanco	520 Copperfield	Spring Hill	34608	\$20,000.00	
Down Payment Assistance	Jessie Turner	13196 Brechner Street	Spring Hill	34609	\$20,000.00	
Down Payment Assistance	Carrie Rinehart	4608 Cynthia Lane	Spring Hill	34606	\$30,000.00	
Non Profit New Construction	Shaundra Jennings	16071 Melbourne St.	Brooksville	34604	\$50,000.00	
Down Payment Assistance	Shaundra Jennings	16071 Melbourne St.	Brooksville	34604	\$50,000.00	
Emergency Repairs	Glenda Graves	23126 Selkirk Ave	Brooksville	34602	\$12,520.00	
Emergency Repairs	Reynaldo Pizarro Mirella Delos Santos	1308 Larkin Rd.	Spring Hill	34608	\$4,886.50	
Disaster Recovery	Mark Chesser	31240 Lancewood Dr.	Brooksville	34602	\$5,801.62	

Disaster Recovery	Dawn Kiziuk	7338 Hiawatha Parkway	Spring Hill	34608	\$10,086.50	
Emergency Repairs	Phillip Schlaht	2363 Waterfall Drive	Spring Hill	34608	\$4,521.50	
Emergency Repairs	Jacquelyn Jones	27169 Aubrey Ave.	Spring Hill	34602	\$6,745.00	
Emergency Repairs	Kathleen Nycel	1297 Alster Avenue	Spring Hill	34609	\$12,594.00	
Emergency Repairs	Dorothy Williams	806 Leonard Street	Brooksville	34601	\$7,750.00	
Down Payment Assistance	Chester Rosario	13178 Thrush Street	Spring Hill	34609	\$20,000.00	
Emergency Repairs	Debra Friday	2142 Meredith Drive	Spring Hill	34608	\$13,386.50	
Down Payment Assistance	Taryn Porrata-Doria	13110 Thornhill Ave.	Weeki Wachee	34614	\$20,000.00	
Down Payment Assistance	Brianna Demarzo	301 Longwood Drive	Brooksville	34601	\$25,000.00	
Down Payment Assistance	Loiana Garbacki	2499 Matheson Avenue	Spring Hill	34608	\$20,000.00	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Hernando Cty Housing and Supportive Services Dept	County Government	All	All	\$187,592.91

Program Income

Program Income Funds	
Loan Repayment:	\$1,196,738.10
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	
Total:	\$1,196,738.10

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	200
Approved	175
Denied	25

Explanation of Recaptured funds

Description	Amount

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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:

243,148.00

Or

Not Applicable

Form 5

Special Needs Breakdown

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units	% of Allocation
1	Down Payment Assistance Construction	\$25,000.00	1			
1	Down Payment Assistance					
2	Down Payment Assistance Existing					
2	Down Payment Assistance Construction					
2	Down Payment Assistance	\$55,000.00	2			
3	Owner Occupied Rehab	\$87,525.00	1			
6	Emergency Repairs	\$164,762.10	11			
12	Special Needs	\$75,000.00	5			
	Total:	\$407,287.10	20			30.69%

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(1) Down Payment Assistance Construction	Person with Disabling Condition (not DD)	\$25,000.00	1		
(6) Emergency Repairs	Person with Disabling Condition (not DD)	\$38,952.50	2		
(6) Emergency Repairs	Receiving Social Security Disability Insurance	\$118,084.60	8		
(3) Owner Occupied Rehab	Receiving Social Security Disability Insurance	\$87,525.00	1		
(6) Emergency Repairs	Receiving Supplemental Security Income	\$7,725.00	1		
(12) Special Needs	Developmental Disabilities	\$75,000.00	5		
(2) Down Payment Assistance	Receiving Social Security Disability Insurance	\$25,000.00	1		
(2) Down Payment Assistance	Survivor of Domestic Violence	\$30,000.00	1		

Provide a description of efforts to reduce homelessness:

Work with local agencies to workshop and get program information out to the community. Hernando County recently became an entitlement community for HUD HOME funding and will be establishing a tenant based rental assistance program.

Interim Year Data

Interim Year Data

Revenue	
State Annual Distribution	\$1,896,413.00
SHIP Disaster Funds	
HHRP Allocation	
Program Income	\$794,630.57
Total Revenue:	\$2,691,043.57

Expenditures/Encumbrances	
Program Funds Expended	\$142,095.00
Program Funds Encumbered	\$2,782,000.00
Total Administration Funds Expended	\$128,050.30
Total Administration Funds Encumbered	
Homeownership Counseling	\$0.00
Total Expenditures/Encumbrances:	\$3,052,145.30

Set-Asides		Percentage
65% Homeownership Requirement	\$2,924,095.00	154.19%
75% Construction / Rehabilitation	\$2,644,095.00	139.43%
30% Very Low Income Requirement	\$1,684,500.00	62.60%
60% Very Low + Low Income Requirements	\$2,644,095.00	98.26%
20% Special Needs Requirement	\$734,500.00	27.29%

LG Submitted Comments: