

**Title: SHIP Annual Report**  
Franklin 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
2	Down Payment Assistance	\$72,500.00	6				
3	Owner Occupied Rehabilitation	\$204,249.50	9				
5	Disaster Grant	\$167,458.61	18				
6	Emergency Repair	\$18,662.00	2				
<b>Homeownership Totals:</b>		<b>\$462,870.11</b>	<b>35</b>				

### Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
<b>Rental Totals:</b>							

**Subtotals: \$462,870.11 35**

### Additional Use of Funds

Use	Expended
Administrative	\$35,000.00
Homeownership Counseling	\$ .00
Admin From Program Income	\$ .00
Admin From Disaster Funds	\$ .00

<b>Totals:</b>	<b>\$497,870.11</b>	<b>35</b>	<b>\$ .00</b>	<b>\$ .00</b>
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### Total Revenue (Actual and/or Anticipated) for Local SHIP Trust Fund

Source of Funds	Amount
State Annual Distribution	\$350,000.00
Program Income (Interest)	\$1,391.93
Program Income (Payments)	\$11,283.35
Recaptured Funds	\$ .00
Disaster Funds	\$142,075.00
Other Funds	
Carryover funds from previous year	\$678.00
<b>Total:</b>	<b>\$505,428.28</b>

**\* Carry Forward to Next Year: \$7,558.17**

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	312	367	533	671	750
VLI	452	485	582	672	750
LOW	723	775	931	1,075	1,200
MOD	1,086	1,164	1,398	1,614	1,800
Up to 140%	1,267	1,358	1,631	1,883	2,100

### 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	\$462,870.11	33.60%
Public Moneys Expended	\$0.00	.00%
Private Funds Expended	\$903,762.20	65.61%
Owner Contribution	\$10,904.96	.79%
Total Value of All Units	\$1,377,537.27	100.00%

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

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$462,870.11	\$492,753.00	93.94%	65%
Construction / Rehabilitation	\$390,370.11	\$492,753.00	79.22%	75%

### Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$138,055.99	27.31%
Very Low	\$134,413.62	26.59%
Low	\$133,462.50	26.41%
Moderate	\$56,938.00	11.27%
Over 120%-140%	\$0.00	.00%
<b>Totals:</b>	\$462,870.11	91.58%

### 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	\$78,805.00	4	\$59,250.99	6	\$138,055.99	10
Very Low	\$98,679.00	4	\$35,734.62	4	\$134,413.62	8
Low	\$87,927.50	6	\$45,535.00	5	\$133,462.50	11
Moderate	\$30,000.00	3	\$26,938.00	3	\$56,938.00	6
Over 120%-140%		0		0	\$0.00	0
<b>Totals:</b>	<b>\$295,411.50</b>	<b>17</b>	<b>\$167,458.61</b>	<b>18</b>	<b>\$462,870.11</b>	<b>35</b>

### Form 3

#### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Down Payment Assistance	Unincorporated			1	1		2
Down Payment Assistance	Apalachicola	2			2		4
Emergency Repair	Apalachicola			2			2
Owner Occupied Rehabilitation	Apalachicola	1	2	2			5
Disaster Grant	Apalachicola	2		4	1		7
Disaster Grant	Unincorporated	3	4	1	2		10
Disaster Grant	Carrabelle	1					1
Owner Occupied Rehabilitation	Unincorporated	1	2	1			4
<b>Totals:</b>		<b>10</b>	<b>8</b>	<b>11</b>	<b>6</b>		<b>35</b>

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

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Down Payment Assistance	Unincorporated		1	1		2
Down Payment Assistance	Apalachicola		3	1		4
Emergency Repair	Apalachicola			1	1	2
Owner Occupied Rehabilitation	Apalachicola		1	1	3	5
Disaster Grant	Apalachicola		1	3	3	7
Disaster Grant	Unincorporated			4	6	10
Disaster Grant	Carrabelle				1	1

Owner Occupied Rehabilitation	Unincorporated		1	1	2	4
<b>Totals:</b>			<b>7</b>	<b>12</b>	<b>16</b>	<b>35</b>

### Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Down Payment Assistance	Unincorporated	1	1		2
Down Payment Assistance	Apalachicola		3	1	4
Emergency Repair	Apalachicola	1	1		2
Owner Occupied Rehabilitation	Apalachicola	2	3		5
Disaster Grant	Apalachicola	6	1		7
Disaster Grant	Unincorporated	8	2		10
Disaster Grant	Carrabelle	1			1
Owner Occupied Rehabilitation	Unincorporated	1	3		4
<b>Totals:</b>		<b>20</b>	<b>14</b>	<b>1</b>	<b>35</b>

### Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Down Payment Assistance	Unincorporated	2						2
Down Payment Assistance	Apalachicola	4						4
Emergency Repair	Apalachicola	1	1					2
Owner Occupied Rehabilitation	Apalachicola	1	4					5
Disaster Grant	Apalachicola	1	6					7
Disaster Grant	Unincorporated	10						10
Disaster Grant	Carrabelle	1						1
Owner Occupied Rehabilitation	Unincorporated	4						4
<b>Totals:</b>		<b>24</b>	<b>11</b>					<b>35</b>

### Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Down Payment Assistance	Unincorporated				0
Down Payment Assistance	Apalachicola		1		1

Emergency Repair	Apalachicola			1	1
Owner Occupied Rehabilitation	Apalachicola			2	2
Disaster Grant	Apalachicola	1		2	3
Disaster Grant	Unincorporated			6	6
Disaster Grant	Carrabelle			1	1
Owner Occupied Rehabilitation	Unincorporated			2	2
<b>Totals:</b>		<b>1</b>	<b>1</b>	<b>14</b>	<b>16</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
Down Payment Assistance	Government Employee	10,000.00	1
Down Payment Assistance	Nurse/Healthcare	10,000.00	1
Owner Occupied Rehabilitation	Hospitality/Tourism Industry	37,288.00	2
Disaster Grant	Government Employee	9,688.00	1
Disaster Grant	Service Industry	19,700.00	2
Owner Occupied Rehabilitation	Government Employee	24,928.50	1
Down Payment Assistance	Retail Sales	15,000.00	1
Down Payment Assistance	Hospitality/Tourism Industry	22,500.00	2
Emergency Repair	First Responder	9,918.50	1
Owner Occupied Rehabilitation	Nurse/Healthcare	24,785.50	1

**Form 4**

**Status of Incentive Strategies**

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Implemented, in LHAP	1994
Ongoing review process		Required	Implemented, in LHAP	1994

**Support Services**

When available SHIP partners with USDA, Rural Development for Rehabilitation and also for Down Payment Assistance. Since Hurricane Michael SHIP has partnered with Capital Area Community Action Agency to acquire additional funds for home repairs and Manufactured Home Replacements.

**Other Accomplishments**

N/A

### Availability for Public Inspection and Comments

The Annual Report is available upon request for public inspection and official copies are on file with the County Commission.

### Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **103**

#### Mortgage Foreclosures

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

B. Low income households in foreclosure: **0**

C. Moderate households in foreclosure: **7**

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

SHIP Program Foreclosure Percentage Rate Life to Date: **6.80**

#### Mortgage Defaults

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

B. Low income households in default: **1**

C. Moderate households in default: **5**

Defaulted Loans Life-to-date: **6**

SHIP Program Default Percentage Rate Life to Date: **5.83**

### Strategies and Production Costs

Strategy	Average Cost
Disaster Grant	\$9,303.26
Down Payment Assistance	\$12,083.33
Emergency Repair	\$9,331.00
Owner Occupied Rehabilitation	\$22,694.39

### Expended Funds

Total Unit Count: **35**

Total Expended Amount: **\$462,870.11**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Down Payment Assistance	Holly Justice	115 Hathcock Road	Apalachicola	32320	\$10,000.00	
Down Payment Assistance	April Rester	316-12th Street	Apalachicola	32320	\$10,000.00	
Emergency Repair	Jelp Barber	225 Ave. E	Apalachicola	32320	\$8,743.50	
Owner Occupied Rehabilitation	Rhonda Banks	79 Ave. K	Apalachicola	32320	\$24,019.50	

Owner Occupied Rehabilitation	Annette Critton	155 Ave. K	Apalachicola	32320	\$24,538.50	
Disaster Grant	Dawn Morris	79 12th Street	Apalachicola	32320	\$9,935.00	
Disaster Grant	Billie Grey	179 River Road	Carrabelle	32322	\$9,369.62	
Disaster Grant	Sue Reed	1724 Carrabelle Beach Drive	Carrabelle	32322	\$9,800.00	
Disaster Grant	Barbara Segree	33 Pine Drive	Apalachicola	32320	\$9,950.00	
Disaster Grant	Sheila Monroe	31 Shuler Street	Eastpoint	32328	\$9,688.00	
Disaster Grant	Tina Shiver	45 Bayshore Drive	Apalachicola	32320	\$10,000.00	
Disaster Grant	Jacquelyn Cowles	2400 Driftwood Point Lane	Carrabelle	32322	\$9,500.00	
Disaster Grant	Jordan McNair	234 Dr. Fred Humphries	Apalachicola	32320	\$10,000.00	
Disaster Grant	Barbara Swinney	240 9th Street	Apalachicola	32320	\$9,700.00	
Disaster Grant	Ivan Walker	2529 Palmeto Terrace	Lanark Village	32322	\$10,000.00	
Disaster Grant	Virginia Duggar	39 Thomas Drive	Apalachicola	32320	\$6,600.00	
Disaster Grant	Clara Walden	408 NW 8th Street	Carrabelle	32322	\$9,700.00	
Owner Occupied Rehabilitation	Ronald J. Gilbert	598 Ridge Road	Eastpoint	32328	\$24,928.50	
Owner Occupied Rehabilitation	Iris Hamilton	253 9th Street	Apalachicola	32320	\$18,568.50	
Owner Occupied Rehabilitation	Ronald D. Gilbert	24-3rd street	Eastpoint	32328	\$24,768.50	
Down Payment Assistance	Emily Adams	341 Bartley Way	Apalachicola	32320	\$15,000.00	
Down Payment Assistance	Dustin Bergan	171 12th Street	Apalachicola	32320	\$15,000.00	
Down Payment Assistance	Tracy Womble	23 Jefferson Street	Eastpoint	32328	\$12,500.00	
Down Payment Assistance	Ashley Allen	166-23rd Avenue	Apalachicola	32320	\$10,000.00	
Disaster Grant	Barry Thompson	19 N. Franklin Street	Eastpoint	32328	\$10,000.00	
Disaster Grant	Warrenetta Key	214 17th Street	Apalachicola	32320	\$7,450.00	
Disaster Grant	James Baker	97 Ave. I	Apalachicola	32320	\$7,450.00	
Disaster Grant	Sherrill Carroll	225 Power Drive	Eastpoint	32328	\$9,765.00	
Disaster Grant	Carolyn Williams	208 11th Street	Apalachicola	32320	\$8,650.00	
Disaster Grant	Carol Brown	222 17th Street	Apalachicola	32320	\$9,900.99	
Owner Occupied Rehabilitation	William Varnes	17 Apalachee Street	Apalachicola	32320	\$24,653.50	
Emergency Repair	LaTrina Lockley	250 12th Street	Apalachicola	32320	\$9,918.50	



Owner Occupied Rehabilitation	Claritha Williams	248 6th Street	Apalachicola	32320	\$24,718.50	
Owner Occupied Rehabilitation	Laura Trammell	354 21st Avenue	Apalachicola	32320	\$13,268.50	
Owner Occupied Rehabilitation	Shiela Evans	209 River Road	Carrabelle	32322	\$24,785.50	

**Administration by Entity**

Name	Business Type	Strategy Covered	Responsibility	Amount
Lori Switzer Mills	Contracted Services	All Straties	Administrator SHIP Program and provide assistance to the Franklin County Housing Board	\$31,500.00
Franklin County	Local Government	Audit	Annual Audit	\$3,500.00

**Program Income**

Program Income Funds	
Loan Repayment:	\$11,283.35
Refinance:	\$0.00
Foreclosure:	\$0.00
Sale of Property:	\$0.00
Interest Earned:	\$1,391.93
<b>Total:</b>	<b>\$12,675.28</b>

**Number of Affordable Housing Applications**

Number of Affordable Housing Applications	
Submitted	
Approved	
Denied	

**Explanation of Recaptured funds**

Description	Amount
N/A	
<b>Total:</b>	<b>\$0.00</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:

164,527.00

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	\$49,439.00	2		
5	Disaster Grant	\$49,635.00	5		

#### Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(5) Disaster Grant	Receiving Veterans Disability Benefits	\$9,935.00	1		
(5) Disaster Grant	Receiving Social Security Disability Insurance	\$30,000.00	3		
(5) Disaster Grant	Receiving Supplemental Security Income	\$9,700.00	1		
(3) Owner Occupied Rehabilitation	Person with Disabling Condition (not DD)	\$24,653.50	1		
(3) Owner Occupied Rehabilitation	Receiving Social Security Disability Insurance	\$24,785.50	1		

#### Provide a description of efforts to reduce homelessness:

The SHIP Program does not have strategies in place to assist with rent and deposits at this time. The program assists with needed repairs to homes to enable homeowners to remain in their home.

### Interim Year Data

## Interim Year Data

<b>Interim Year 1</b>		
State Annual Distribution	\$350,000.00	
Program Income	\$19,367.18	
Program Funds Expended	\$81,635.50	
Program Funds Encumbered	\$260,000.00	
Total Administration Funds Expended	\$35,000.00	
Total Administration Funds Encumbered	\$0.00	
Homeownership Counseling	\$0.00	
Disaster Funds		
65% Homeownership Requirement	\$341,635.50	97.61%
75% Construction / Rehabilitation	\$301,635.50	86.18%
30% Very & Extremely Low Income Requirement	\$165,098.50	44.70%
30% Low Income Requirement	\$126,537.00	34.26%
20% Special Needs Requirement	\$112,498.50	30.46%
<b>Carry Forward to Next Year</b>		

<b>Interim Year 2</b>	
State Annual Distribution	
Program Funds Expended	
Program Funds Encumbered	

**LG Submitted Comments:**