

# Title: SHIP Annual Report

Report Status: Unsubmitted

Brevard County FY 2020/2021 Closeout

Form 1

## SHIP Distribution Summary

### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
3	Construction / Rehabilitation	\$379,426.17	7				

**Homeownership Totals:**      **\$379,426.17**      **7**

### Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units

**Rental Totals:**

**Subtotals:**      **\$379,426.17**      **7**

## Additional Use of Funds

Use	Expended
Administrative	\$ .00
Homeownership Counseling	\$ .00
Admin From Program Income	\$17,491.21
Admin From Disaster Funds	\$ .00

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<b>Totals:</b>	<b>\$396,917.38</b>	<b>7</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	\$ .00
Program Income (Interest)	\$15,601.56
Program Income (Payments)	\$334,222.63
Recaptured Funds	\$ .00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$52,962.03
<b>Total:</b>	<b>\$402,786.22</b>

**\* Carry Forward to Next Year: \$5,868.84**

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	382	409	549	719	889
VLI	636	681	817	944	1,053
LOW	1,017	1,090	1,307	1,510	1,685
MOD	1,527	1,635	1,962	2,266	2,529
Up to 140%	1,781	1,907	2,289	2,644	2,950

**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	\$379,426.17	100.00%
Public Moneys Expended		.00%
Private Funds Expended		.00%
Owner Contribution		.00%
Total Value of All Units	\$379,426.17	100.00%

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

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$379,426.17	\$52,962.03	716.41%	65%
Construction / Rehabilitation	\$379,426.17	\$52,962.03	716.41%	75%

**Program Compliance - Income Set-Asides**

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$203,882.48	50.62%
Very Low	\$130,797.59	32.47%
Low	\$44,746.10	11.11%
Moderate	\$ .00	.00%
Over 120%-140%	\$ .00	.00%
<b>Totals:</b>	<b>\$379,426.17</b>	<b>94.20%</b>

**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	\$203,882.48	4		0	\$203,882.48	4
Very Low	\$130,797.59	2		0	\$130,797.59	2
Low	\$44,746.10	1		0	\$44,746.10	1
Moderate		0		0	\$ .00	0
Over 120%-140%		0		0	\$ .00	0
<b>Totals:</b>	\$379,426.17	7	\$ .00	0	\$379,426.17	7

**Form 3**

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### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Construction / Rehabilitation	Unincorporated	4	2	1			7
<b>Totals:</b>		<b>4</b>	<b>2</b>	<b>1</b>			<b>7</b>

### Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Construction / Rehabilitation	Unincorporated			4	3	7
<b>Totals:</b>				<b>4</b>	<b>3</b>	<b>7</b>

### Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Construction / Rehabilitation	Unincorporated	3	4		7
<b>Totals:</b>		<b>3</b>	<b>4</b>		<b>7</b>

### Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Construction / Rehabilitation	Unincorporated	5	1	1				7
<b>Totals:</b>		<b>5</b>	<b>1</b>	<b>1</b>				<b>7</b>

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### Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Construction / Rehabilitation	Unincorporated			3	3
<b>Totals:</b>				<b>3</b>	<b>3</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
Construction/Rehabilitation	Service Industry	68,420.70	1

## Form 4

### Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Adopted	2008
Ongoing review process		Required	Adopted	2011
Flexible densities		AHAC Review	Implemented, in LHAP	2007
Reduction of parking and setbacks		AHAC Review	Implemented, in LHAP	2007
Allowance of flexible lot sizes		AHAC Review	Implemented, in LHAP	2007
Modification of street requirements		AHAC Review	Implemented, in LHAP	2007
Printed inventory of public owned lands		AHAC Review	Implemented, in LHAP	2007
Support of development near transportation/employment hubs		AHAC Review	Implemented, in LHAP	2007
Impact fee modifications		AHAC Review	Implemented, in LHAP	2006
Reservation of infrastructure		AHAC Review	Implemented, in LHAP	2006
Allowance of accessory dwelling units		AHAC Review	Implemented, in LHAP	2006

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### Support Services

All housing applicants are screened to determine eligibility. Additionally, ongoing referral services are provided to individuals and families seeking housing assistance and housing counseling.

### Other Accomplishments

On May 18, 2023, Brevard Housing and Human Services was pleased to participate in the Affordable Housing Summit event in honor of the Brevard County Consortium. Our participation included the promotion of repair opportunities, weatherization, down payment assistance, as well as emergency availability. At the event, a lot of informative information provide to the community, such as Lending for Affordable Housing, Disability Rights under Fair Housing Law, Innovative approaches to affordable Housing, and Florida manufactured and Tiny Homes.

### Availability for Public Inspection and Comments

A public Notice was posted on Housing and Human Services website soliciting review and public comment for the annual plan. No comments have been received to date.

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

Total SHIP Purchase Assistance Loans: **154**

#### Mortgage Foreclosures

- A. Very low income households in foreclosure: **4**
- B. Low income households in foreclosure: **6**
- C. Moderate households in foreclosure: **0**

Foreclosed Loans Life-to-date: **10**  
 SHIP Program Foreclosure Percentage Rate Life to Date: **6.49**

**Mortgage Defaults**

A. Very low income households in default: **4**  
 B. Low income households in default: **2**  
 C. Moderate households in default: **0**  
 Defaulted Loans Life-to-date: **6**  
 SHIP Program Default Percentage Rate Life to Date: **3.90**

**Strategies and Production Costs**

Strategy	Average Cost
Construction/Rehabilitation	\$54,203.74

**Expended Funds**

Total Unit Count: **7** Total Expended Amount: **\$379,426.17**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Construction/Rehabilitation	Randall & Frances Crawford	213 Saldon Lane	Cocoa	32926	\$66,546.06	
Construction/Rehabilitation	Eleanor Garrison	1205 Titus Avenue	Titusville	32796	\$44,746.10	
Construction/Rehabilitation	John & Linda Carraway	9949 Sebastian River Drive	Micco	32976	\$65,234.61	
Construction/Rehabilitation	Carmela Rodriguez	5481 Flint Road	Cocoa	32927	\$65,562.98	
Construction/Rehabilitation	Patricia Bennett	35 W. Azalea Circle	Rockledge	32955	\$68,420.70	
Construction/Rehabilitation	Denise Vose	26 Sutton Street	Rockledge	32955	\$33,915.72	
Construction/Rehabilitation	Magaret Woodard	7567 Chasta Road	Micco	32976	\$35,000.00	

**Administration by Entity**

Name	Business Type	Strategy Covered	Responsibility	Amount
Brevard County	Local Government	All	All	\$17,491.21

**Program Income**

Program Income Funds	
Loan Repayment:	\$334,222.63

Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$15,601.56

**Total: \$349,824.19**

**Number of Affordable Housing Applications**

Number of Affordable Housing Applications	
Submitted	79
Approved	10
Denied	69

**Explanation of Recaptured funds**

Description	Amount

**Total: \$0.00**

**Rental Developments**

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Type	Compliance Monitored By
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**Single Family Area Purchase Price**

The average area purchase price of single family units:

Or

Not Applicable

**Special Needs Breakdown**

**SHIP Expended and Encumbered for Special Needs Applicants**

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
3	Construction/Rehabilitation	\$199,218.29	3		

**Special Needs Category Breakdown by Strategy**

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Construction/Rehabilitation	Receiving Supplemental Security Income	\$65,234.61	1		
(3) Construction/Rehabilitation	Receiving Social Security Disability Insurance	\$133,983.68	2		

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

The Coordinated Assessment process for Brevard County Home Consortium includes a Front-Line/Diversion Specialist at Catholics Charities, Community of Hope, Daily Bread, Family Promise of Brevard, HELPS Community Initiative, and Housing for Homeless. 211 Brevard and specialized crisis response and diversion assistance to individuals and families at risk of or experiencing homelessness. Crosswinds Youth Services Inc. maintains a staff that provides outreach for homeless youth in Brevard. National Homeless Veterans Support provides outreach for all homeless in the northern part of Brevard County, Central Brevard Sharing Center for the central part of Brevard County, and Daily Bread along with South Brevard Sharing Center provides outreach for the southern end of Brevard County.

**Interim Year Data**

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**Interim Year Data**

<b>Interim Year 1</b>		
State Annual Distribution	\$2,297,865.00	
Program Income	\$349,824.19	
Program Funds Expended		
Program Funds Encumbered	\$2,027,000.00	
Total Administration Funds Expended		
Total Administration Funds Encumbered		
Homeownership Counseling		
Disaster Funds		
65% Homeownership Requirement	\$2,027,000.00	88.21%
75% Construction / Rehabilitation	\$2,027,000.00	88.21%
30% Very & Extremely Low Income Requirement	\$1,094,000.00	41.32%
30% Low Income Requirement	\$933,000.00	35.24%
20% Special Needs Requirement	\$1,342,000.00	58.40%
<b>Carry Forward to Next Year</b>		

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**LG Submitted Comments:**

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