

Title: SHIP Annual Report

Report Status: Unsubmitted

Fort Pierce FY 2016/2017 Closeout

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	Purchase Assistance	\$117,098.47	10				
3	Owner Occupied Rehab	\$760,415.28	27				

Homeownership Totals: \$877,513.75 37

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
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Rental Totals:

Subtotals: \$877,513.75 37

Additional Use of Funds

Use	Expended
Administrative	\$27,048.00
Homeownership Counseling	
Admin From Program Income	\$65,281.40
Admin From Disaster Funds	

Totals: \$969,843.15 37 \$0.00 \$0.00

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

Source of Funds	Amount
State Annual Distribution	\$270,480.00
Program Income (Interest)	\$55,796.34
Program Income (Payments)	\$652,814.77
Recaptured Funds	\$0.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	-\$9,765.24
Total:	\$969,325.87

* Carry Forward to Next Year: -\$517.28

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	316	361	510	667	824
VLI	527	565	677	783	873
LOW	843	903	1,083	1,252	1,397
MOD	1,266	1,356	1,626	1,879	2,097
Up to 140%	1,477	1,582	1,897	2,192	2,446

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	\$877,513.75	41.05%
Public Moneys Expended	\$62,500.00	2.92%
Private Funds Expended	\$1,182,802.46	55.33%
Owner Contribution	\$14,714.70	.69%
Total Value of All Units	\$2,137,530.91	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$877,513.75	\$270,480.00	324.43%	65%
Construction / Rehabilitation	\$760,415.28	\$270,480.00	281.14%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	Total Available Funds % *
Extremely Low	\$102,147.00	10.54%
Very Low	\$339,488.80	35.02%
Low	\$395,877.95	40.84%
Moderate	\$40,000.00	4.13%
Over 120%-140%		.00%
Totals:	\$877,513.75	90.53%

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	\$102,147.00	4		0	\$102,147.00	4
Very Low	\$339,488.80	14		0	\$339,488.80	14
Low	\$395,877.95	15		0	\$395,877.95	15
Moderate	\$40,000.00	4		0	\$40,000.00	4
Over 120%-140%		0		0	\$.00	0
Totals:	\$877,513.75	37	\$.00	0	\$877,513.75	37

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Owner Occupied Rehab	Fort Pierce	4	11	12			27
Purchase Assistance	Fort Pierce		3	3	4		10
Totals:		4	14	15	4		37

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Owner Occupied Rehab	Fort Pierce		2	12	13	27
Purchase Assistance	Fort Pierce	1	6	3		10
Totals:		1	8	15	13	37

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Owner Occupied Rehab	Fort Pierce	13	12	2	27
Purchase Assistance	Fort Pierce	2	7	1	10
Totals:		15	19	3	37

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hisp- anic	Asian	Amer- Indian	Other	Total
Owner Occupied Rehab	Fort Pierce	3	24					27
Purchase Assistance	Fort Pierce	1	8	1				10
Totals:		4	32	1				37

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Owner Occupied Rehab	Fort Pierce				0
Purchase Assistance	Fort Pierce				0
Totals:					0

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
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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	2015
Ongoing review process		Required	Implemented, in LHAP	2015

Support Services

The Fort Pierce Housing Authority provides affordable housing opportunities in several ways:
 Section 8 Vouchers
 Income-Based Rental Units
 Home Ownership Assistance for New and Existing Properties (provided in partnership with local financial institutions in consultation with local citizens).
 As well, the Saint Lucie County Lending Consortium brings together lenders, title companies, mortgage brokers, realtors, home builders, and local government, through public, bi-monthly meetings.

Other Accomplishments

Availability for Public Inspection and Comments

The availability of the Annual Report is published in local free newspapers, on Fort Pierce TV and on the City's website. Public input is solicited through face-to-face meetings with housing providers, local social service agencies, local lenders, and neighborhood associations. We also advertise the Annual Report in several free, local papers: Hometown News and our two Main Street newsletters.

Life-to-Date Homeownership Default and Foreclosure

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

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

Strategies and Production Costs

Strategy	Average Cost
Owner Occupied Rehab	\$28,163.53
Purchase Assistance	\$11,709.85

Expended Funds

Total Unit Count: 37 Total Expended Amount: \$877,514.00

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Owner Occupied Rehab	Edward Gandy	2005 Barcelona Ave.	Fort Pierce	34946	\$18,979.00	
Owner Occupied Rehab	Rebecca Krohne	517 North 16th Street	Fort Pierce	34950	\$24,370.00	
Owner Occupied Rehab	Brenda Saintelus	1310 North 27th Street	Fort Pierce	34947	\$19,983.00	
Owner Occupied Rehab	Maggie Williams	2000 Valencia Ave	Fort Pierce	34950	\$26,500.00	
Owner Occupied Rehab	Debra Williams	513 North 15th Street	Fort Pierce	34950	\$21,722.80	
Owner Occupied Rehab	Sharleen Thomas	208 North 29th Street	Fort Pierce	34982	\$28,006.83	
Owner Occupied Rehab	Jana Smith	202 South 23rd Strret	Fort Pierce	34950	\$31,090.52	
Owner Occupied Rehab	Brenda Rolle	1515 Edgewood Terrace	Fort Pierce	34950	\$30,696.00	
Owner Occupied Rehab	Mary Pratt-Patterson	2004 Avenue N	Fort Pierce	34950	\$31,141.31	
Owner Occupied Rehab	John Ellis	813 Avenue M	Fort Pierce	34950	\$32,190.00	
Owner Occupied Rehab	Stephens Thomas	3362 North Park Drive	Fort Pierce	34982	\$13,100.00	
Owner Occupied Rehab	Kenneth Lawson	903 North 24th Street	Fort Pierce	34950	\$27,600.00	

Owner Occupied Rehab	Paula Bowman	304 S 21st Street	Fort Pierce	34950	\$29,759.00	
Owner Occupied Rehab	Betty Johnson	702 S. 7th Street	Fort Pierce	34950	\$21,200.00	
Owner Occupied Rehab	Eurila Bain	1506 Avenue I	Fort Pierce	34950	\$28,522.80	
Owner Occupied Rehab	Connie Johnson	1011 Pennsylvania Ave	Fort Pierce	34950	\$34,679.67	
Owner Occupied Rehab	Patricia Johnson	1908 Barcelona Ave.	Fort Pierce	34946	\$32,500.00	
Owner Occupied Rehab	Alphonso Tindall	1406 North 17th Street	Fort Pierce	34950	\$33,855.50	
Owner Occupied Rehab	Clarence Colbert	811 S. 15th Street	Fort Pierce	34950	\$32,450.00	
Owner Occupied Rehab	Erfilia Alexis	910 Rhode Island Avenue	Fort Pierce	34950	\$33,900.00	
Owner Occupied Rehab	Gloria Briggs	206 N 18th Court	Fort Pierce	34950	\$28,600.00	
Owner Occupied Rehab	Sandra Hall	210 N. 30th Street	Fort Pierce	34947	\$25,847.00	
Owner Occupied Rehab	Marcella Barr Barr	435 North 14th Street	Fort Pierce	34950	\$31,350.00	
Owner Occupied Rehab	Robin Chavis	1230 Avenue I	Fort Pierce	34950	\$21,799.00	
Owner Occupied Rehab	April Jones	319 N 27th Street	Fort Pierce	34950	\$34,500.00	
Owner Occupied Rehab	Virginia Ann Jackson	314 N 21st Street	Fort Pierce	34950	\$31,572.85	
Purchase Assistance	Krystal Ferguson	756 Bent Creek Drive	Fort Pierce	34947	\$10,000.00	
Purchase Assistance	Latonya Martin	307 South 30th Street	Fort Pierce	34947	\$14,398.47	
Purchase Assistance	Sheila Maurice	3061 South 10th Street	Fort Pierce	34982	\$10,000.00	
Purchase Assistance	Shirley McCormick	2106 Avenue M	Fort Pierce	34950	\$14,600.00	
Purchase Assistance	Lourdy Pierre	3329 N Park Drive	Fort Pierce	34982	\$10,000.00	
Purchase Assistance	Shumeika Ragland	2803 Avenue Q	Fort Pierce	34947	\$3,100.00	
Purchase Assistance	Tracey Johnson	2090 Colonial Road Unit I3	Fort Pierce	34950	\$15,000.00	
Purchase Assistance	Tammie Graham	1301 N 15th Street	Fort Pierce	34950	\$15,000.00	
Purchase Assistance	Monica Flores	2100 San Diego Avenue	Fort Pierce	34946	\$10,000.00	
Purchase Assistance	Jessica Hobbs	1509 Coronado Avenue	Fort Pierce	34982	\$15,000.00	
Owner Occupied Rehab	McKinley/Delores Johnson	1809 Oleander Blvd.	Fort Pierce	34950	\$34,500.00	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
City of Fort Pierce	Local Government	All	All	\$92,329.40

Program Income

Program Income Funds	
Loan Repayment:	\$652,814.77
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$55,796.34
Total:	\$708,611.11

Explanation of Recaptured funds

Description	Amount
Total:	\$.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:

107,000.00

Or

Not Applicable

Special Needs Breakdown

SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
2	Purchase Assistance	\$24,600.00	2		
3	Owner Occupied Rehab	\$294,624.52	10		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Owner Occupied Rehab	Receiving Supplemental Security Income	\$294,624.52	10		
(2) Purchase Assistance	Receiving Supplemental Security Income	\$24,600.00	2		

Provide a description of efforts to reduce homelessness:

The City has worked with its local non-profit partners as well as local community and social service agencies to mitigate barriers that produce homelessness. Together with Fort Pierce Housing Authority, the Treasure Coast Homeless Services Council, as well as several other agencies, the City has and continues to generate funding for a local homeless services shelter and to help with emergency funding for homeless persons and families.

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution	\$185,444.00	
Program Funds Expended	\$119,156.50	
Program Funds Encumbered	\$140,000.00	
Total Administration Funds Expended	\$28,338.50	
Total Administration Funds Encumbered		
Homeownership Counseling		
Disaster Funds		
65% Homeownership Requirement	\$259,156.50	139.75%
75% Homeownership Requirement	\$255,086.50	137.55%
30% Very & Extremely Low Income Requirement	\$159,913.00	86.23%
30% Low Income Requirement	\$99,243.50	53.52%
20% Special Needs Requirement	\$70,000.00	37.75%
Carry Forward to Next Year		

Interim Year 2	
State Annual Distribution	\$73,063.00
Program Funds Expended	
Program Funds Encumbered	\$350,000.00

LG Submitted Comments: