

Title: SHIP Annual Report

Sumter County FY 2020/2021 Closeout

Report Status: Unsubmitted

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	Purchase Assistance w / o Rehab	\$20,000.00	2				
4	Demolition / Reconstruction	\$293,464.02	3				
6	Emergency Repair	\$22,347.75	2				

Homeownership Totals: \$335,811.77 7

Rentals

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

Subtotals: \$335,811.77 7

Additional Use of Funds

Use	Expended
Administrative	\$164.00
Homeownership Counseling	\$.00
Admin From Program Income	\$.00
Admin From Disaster Funds	\$.00

Totals: \$335,975.77 7 \$.00 \$.00

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

Source of Funds	Amount
State Annual Distribution	\$.00
Program Income (Interest)	\$2,179.06
Program Income (Payments)	\$343,907.71
Recaptured Funds	\$.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$2,820.48
Total:	\$348,907.25

*** Carry Forward to Next Year: \$12,931.48**

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	353	394	549	719	889
VLI	590	631	757	875	976
LOW	942	1,010	1,212	1,400	1,562
MOD	1,416	1,516	1,818	2,100	2,343
Up to 140%	1,652	1,769	2,121	2,450	2,733

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	\$335,811.77	93.83%
Public Moneys Expended	\$22,095.28	6.17%
Private Funds Expended		.00%
Owner Contribution		.00%
Total Value of All Units	\$357,907.05	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$335,811.77	\$2,820.48	11906.19%	65%
Construction / Rehabilitation	\$325,811.77	\$2,820.48	11551.64%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$99,969.00	28.65%
Very Low	\$110,000.00	31.53%
Low	\$116,355.52	33.35%
Moderate	\$9,487.25	2.72%
Over 120%-140%	\$.00	.00%
Totals:	\$335,811.77	96.25%

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	\$99,969.00	1		0	\$99,969.00	1
Very Low	\$110,000.00	2		0	\$110,000.00	2
Low	\$116,355.52	3		0	\$116,355.52	3
Moderate	\$9,487.25	1		0	\$9,487.25	1
Over 120%-140%		0		0	\$.00	0
Totals:	\$335,811.77	7	\$.00	0	\$335,811.77	7

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Purchase Assistance w / o Rehab	Webster		1	1			2
Emergency Repair	Bushnell				1		1
Emergency Repair	Webster			1			1
Demolition / Reconstruction	Center Hill	1					1
Demolition / Reconstruction	Unincorporated		1	1			2
Totals:		1	2	3	1		7

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Purchase Assistance w / o Rehab	Webster	1	1			2
Emergency Repair	Bushnell			1		1
Emergency Repair	Webster		1			1
Demolition / Reconstruction	Center Hill				1	1
Demolition / Reconstruction	Unincorporated			1	1	2
Totals:		1	2	2	2	7

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Purchase Assistance w / o Rehab	Webster		2		2
Emergency Repair	Bushnell		1		1

Emergency Repair	Webster		1		1
Demolition / Reconstruction	Center Hill		1		1
Demolition / Reconstruction	Unincorporated	1	1		2
Totals:			1	6	7

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Purchase Assistance w / o Rehab	Webster	2						2
Emergency Repair	Bushnell	1						1
Emergency Repair	Webster		1					1
Demolition / Reconstruction	Center Hill		1					1
Demolition / Reconstruction	Unincorporated	2						2
Totals:		5	2					7

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Purchase Assistance w / o Rehab	Webster				0
Emergency Repair	Bushnell				0
Emergency Repair	Webster				0
Demolition / Reconstruction	Center Hill			1	1
Demolition / Reconstruction	Unincorporated			1	1
Totals:				2	2

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

Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Implemented, in LHAP	1999

Ongoing review process		Required	Implemented, in LHAP	1999
Other	Permit fee and other fee waiver for projects in which the county is the lead entity in the process	AHAC Review	Implemented, in LHAP	2011
Printed inventory of public owned lands		Required	Adopted	2007
Allowance of accessory dwelling units		AHAC Review	Implemented, in LHAP	2011
Other	Donation of County-Owned properties for affordable housing purposes	Required	Adopted	2017
Flexible densities		AHAC Review	Adopted	2018
Other	Impact fee waiver to support developers applying for SAIL funding	AHAC Review	Adopted	2020
Impact fee modifications	Impact fee waiver to non-profit housing providers specially designated for households whose income is at or below 120% of the area median income guidelines when the cities concurrently waive their impact, capacity, and connection fees for the projects.	AHAC Review	Adopted	2021

Support Services

Housing Services partners with the University of Florida's Institute of Food and Agricultural Services (UF/IFAS) Extension office which offers a homebuyer/homeowner educational program. The program provides education in different areas of financial management and wellness, credit counseling, foreclosure prevention, and home maintenance. Participants can learn how to obtain the manageable tools which could improve their financial future. Sumter County Transit is available to provide public transportation. The United Way of Lake and Sumter Counties, and The Salvation Army provide a variety of support services such as food, emergency assistance, education, health, and income support to citizens of the county. Housing staff conducts one on one counseling with each applicant prior to receiving assistance, during the process, and at completion of the project to ensure they have a clear understanding of the program, mortgage documents, family obligations, and homeowner responsibilities. Housing staff provides support to the Affordable Housing Advisory Committee, which meets quarterly, to maintain an active role in housing related matters.

Other Accomplishments

N/A

Availability for Public Inspection and Comments

The public is notified of the availability of annual reports and the location for inspection through the Board of Sumter County Commissioners' meeting agenda posted on the county's website. All reports are made available for inspection and comments Monday through Friday 7:30 a.m. to 4:00 p.m. at the Housing Service office located at 404 East Anderson Avenue, Bushnell, FL 33513.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **91**

Mortgage Foreclosures

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

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

C. Moderate households in foreclosure: **1**

Foreclosed Loans Life-to-date: **3**

SHIP Program Foreclosure Percentage Rate Life to Date: **3.30**

Mortgage Defaults

A. Very low income households in default: **4**

B. Low income households in default: **6**

C. Moderate households in default: **0**

Defaulted Loans Life-to-date: **10**

SHIP Program Default Percentage Rate Life to Date: **10.99**

Strategies and Production Costs

Strategy	Average Cost
Demolition/Reconstruction	\$97,821.34
Emergency Repair	\$11,173.88
Purchase Assistance w/o Rehab	\$10,000.00

Expended Funds

Total Unit Count: **7**

Total Expended Amount: **\$335,811.77**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Purchase Assistance w/o Rehab	Bradley Connolly	263 NE 1st Street	Webster	33597	\$10,000.00	
Purchase Assistance w/o Rehab	Christina Sword	169 SW 5th Street	Webster	33597	\$10,000.00	
Emergency Repair	James NeSmith	222 N York Street	Bushnell	33513	\$9,487.25	
Emergency Repair	Keara Simmons	23 SE 2nd Avenue	Webster	33597	\$12,860.50	
Demolition/Reconstruction	Betty Sue Williams	256 East Lane	Center Hill	33514	\$99,969.00	
Demolition/Reconstruction	Sandra McLenithan	72 CR 527N	Lake Panasoffkee	33538	\$100,000.00	
Demolition/Reconstruction	William Robertson	114 CR 551	Bushnell	33513	\$93,495.02	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Sumter County Board of County Commissioners		All	100%	\$164.00

Program Income

Program Income Funds	
Loan Repayment:	\$343,907.71
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$2,179.06
Total:	\$346,086.77

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	25
Approved	17
Denied	8

Explanation of Recaptured funds

Description	Amount
N/A	\$0.00
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:

Or

Not Applicable

Special Needs Breakdown

SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
4	Demolition/Reconstruction	\$99,969.00	1		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(4) Demolition/Reconstruction	Person with Disabling Condition (not DD)	\$99,969.00	1		

Provide a description of efforts to reduce homelessness:

Sumter County Housing as a part of Sumter County Economic Development collaborates and participates in the Continuum of Care (COC) program for Citrus, Lake and Sumter Counties, sponsored by Mid Florida Homeless Coalition, to encourage partnerships that will assist in reducing and preventing homelessness. Housing Services provides individuals and families experiencing homelessness resources and contact information to housing providers, public assistance benefits, CareerSource of Central Florida, Community Legal Services of Mid Florida and other community based service organizations. Housing staff participates in the COC's annual funding application review selection committee meetings. Housing Services provides letters of support to agencies who are applying for grant programs, which could result in funding to assist homeless families. Sumter County Economic Development provides support to existing industries and recruitment of new industry to Sumter County as an effort to maintain and stimulate jobs in our community.

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution	\$972,763.00	
Program Income	\$286,644.71	
Program Funds Expended	\$1,000,978.09	
Program Funds Encumbered	\$265,000.00	
Total Administration Funds Expended	\$1,588.80	
Total Administration Funds Encumbered	\$0.00	
Homeownership Counseling	\$0.00	
Disaster Funds		
65% Homeownership Requirement	\$1,265,978.09	130.14%
75% Construction / Rehabilitation	\$1,245,978.09	128.09%
30% Very & Extremely Low Income Requirement	\$423,624.23	33.64%
30% Low Income Requirement	\$540,348.71	42.90%
20% Special Needs Requirement	\$418,140.83	42.98%
Carry Forward to Next Year		

LG Submitted Comments: