

Title: SHIP Annual Report

Report Status: Unsubmitted

Orlando FY 2020/2021 Closeout

Form 1

SHIP Distribution Summary

Homeownership

| Code | Strategy | Expended Amount | Units | Encumbered Amount | Units | Unencumbered Amount | Units |
|------|------------------|-----------------|-------|-------------------|-------|---------------------|-------|
| 6 | Emergency Repair | \$23,313.00 | 3 | | | | |

Homeownership Totals: \$23,313.00 3

Rentals

| Code | Strategy | Expended Amount | Units | Encumbered Amount | Units | Unencumbered Amount | Units |
|------|---------------------------|-----------------|-------|-------------------|-------|---------------------|-------|
| 12 | Rehabilitation for Rental | \$5,907.43 | | | | | |

Rental Totals: \$5,907.43

Subtotals: \$29,220.43 3

Additional Use of Funds

| Use | Expended |
|---------------------------|------------|
| Administrative | \$.00 |
| Homeownership Counseling | \$.00 |
| Admin From Program Income | \$1,207.27 |
| Admin From Disaster Funds | \$.00 |

Totals: \$30,427.70 3 \$.00 \$.00

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

| Source of Funds | Amount |
|------------------------------------|--------------------|
| State Annual Distribution | \$.00 |
| Program Income (Interest) | \$14,145.42 |
| Program Income (Payments) | \$10,000.00 |
| Recaptured Funds | \$.00 |
| Disaster Funds | |
| Other Funds | |
| Carryover funds from previous year | \$6,633.01 |
| Total: | \$30,778.43 |

*** Carry Forward to Next Year: \$350.73**

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 | 401 | 430 | 549 | 719 | 889 |
| VLI | 668 | 716 | 858 | 992 | 1,107 |
| LOW | 1,068 | 1,145 | 1,373 | 1,587 | 1,771 |
| MOD | 1,605 | 1,719 | 2,061 | 2,382 | 2,658 |
| Up to 140% | 1,872 | 2,005 | 2,404 | 2,779 | 3,101 |

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 | \$29,220.43 | 100.00% |
| Public Moneys Expended | | .00% |
| Private Funds Expended | | .00% |
| Owner Contribution | | .00% |
| Total Value of All Units | \$29,220.43 | 100.00% |

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

| Compliance Category | SHIP Funds | Trust Funds | % of Trust Fund | FL Statute Minimum % |
|-------------------------------|-------------|-------------|-----------------|----------------------|
| Homeownership | \$23,313.00 | \$6,633.01 | 351.47% | 65% |
| Construction / Rehabilitation | \$29,220.43 | \$6,633.01 | 440.53% | 75% |

Program Compliance - Income Set-Asides

| Income Category | SHIP Funds | Total Available Funds % * |
|-----------------|--------------------|---------------------------|
| Extremely Low | \$1,969.15 | 6.40% |
| Very Low | \$10,364.14 | 33.67% |
| Low | \$7,367.14 | 23.94% |
| Moderate | \$9,520.00 | 30.93% |
| Over 120%-140% | \$.00 | .00% |
| Totals: | \$29,220.43 | 94.94% |

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 | \$1,969.15 | 0 | | 0 | \$1,969.15 | 0 |
| Very Low | \$1,969.14 | 0 | \$8,395.00 | 1 | \$10,364.14 | 1 |
| Low | \$1,969.14 | 0 | \$5,398.00 | 1 | \$7,367.14 | 1 |
| Moderate | | 0 | \$9,520.00 | 1 | \$9,520.00 | 1 |
| Over 120%-140% | | 0 | | 0 | \$.00 | 0 |
| Totals: | \$5,907.43 | 0 | \$23,313.00 | 3 | \$29,220.43 | 3 |

Form 3

Number of Households/Units Produced

| Strategy | List Unincorporated and Each Municipality | ELI | VLI | Low | Mod | Over 140% | Total |
|------------------|---|-----|-----|-----|-----|-----------|-------|
| Emergency Repair | Orlando | | 1 | 1 | 1 | | 3 |
| Totals: | | | 1 | 1 | 1 | | 3 |

Characteristics/Age (Head of Household)

| Description | List Unincorporated and Each Municipality | 0 - 25 | 26 - 40 | 41 - 61 | 62+ | Total |
|------------------|---|--------|---------|---------|-----|-------|
| Emergency Repair | Orlando | | | 1 | 2 | 3 |
| Totals: | | | | 1 | 2 | 3 |

Family Size

| Description | List Unincorporated and Each Municipality | 1 Person | 2- 4 People | 5 + People | Total |
|------------------|---|----------|-------------|------------|-------|
| Emergency Repair | Orlando | 1 | 2 | | 3 |
| Totals: | | 1 | 2 | | 3 |

Race (Head of Household)

| Description | List Unincorporated and Each Municipality | White | Black | Hispanic | Asian | Amer-Indian | Other | Total |
|------------------|---|-------|-------|----------|-------|-------------|-------|-------|
| Emergency Repair | Orlando | | 3 | | | | | 3 |
| Totals: | | | 3 | | | | | 3 |

Demographics (Any Member of Household)

| Description | List Unincorporated and Each Municipality | Farm Worker | Home-less | Elderly | Total |
|------------------|---|-------------|-----------|---------|-------|
| Emergency Repair | Orlando | | | 1 | 1 |
| Totals: | | | | 1 | 1 |

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 | 2017 |

| | | | | |
|--|--|-------------|----------------------|------|
| Ongoing review process | | Required | Implemented, in LHAP | 2000 |
| Impact fee modifications | | AHAC Review | Implemented, in LHAP | 2007 |
| Flexible densities | | AHAC Review | Implemented, in LHAP | 2007 |
| Allowance of accessory dwelling units | | AHAC Review | Implemented, in LHAP | 2018 |
| Modification of street requirements | | AHAC Review | Implemented, in LHAP | 2017 |
| Printed inventory of public owned lands | | AHAC Review | Implemented, in LHAP | 2000 |
| Support of development near transportation/employment hubs | | AHAC Review | Implemented, in LHAP | 2017 |
| Reduction of parking and setbacks | | AHAC Review | Implemented, in LHAP | 1994 |
| Other | Affordable Housing Certification Process | AHAC Review | Implemented, in LHAP | 2017 |

Support Services

Support Services are available from various resources in the Community. Available sources may include but are not limited to: Homeownership Counseling, Credit Counseling, Tenant Counseling and Foreclosure Counseling that are provided by HUD certified counseling agencies. The City supports these various public services with our CDBG and ESG grants and are extremely important members of the local partnership. Additionally, City Housing staff is an active participant in the Evictions and Foreclosures Group which has 150+ community partners from the surrounding 4 counties that discuss strategies and solutions involving housing related issues that resulted from the pandemic.

Other Accomplishments

N/A

Availability for Public Inspection and Comments

Notice of Availability of the DRAFT Annual Report for public comment was posted to our website under Housing Plans and Reports page on September 6, 2023 through September 13, 2023. A hard copy was placed at the 7th floor Housing Resource Library and an announcement was placed on the 2nd Floor Digital Communications Community Board at City Hall 400 S. Orange Avenue Orlando, FL 32801.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **105**

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: **0.00**

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 |
|---------------------------|--------------|
| Emergency Repair | \$7,771.00 |
| Rehabilitation for Rental | \$1,969.14 |

Expended Funds

Total Unit Count: **3** Total Expended Amount: **\$29,220.43**

| Strategy | Full Name | Address | City | Zip Code | Expended Funds | FY if Unit Already Counted |
|---------------------------|--------------------|------------------------|---------|----------|----------------|----------------------------|
| Emergency Repair | Carl Richardson | 1041 America Street | Orlando | 32805 | \$5,398.00 | |
| Emergency Repair | Nicole McMillian | 2431 John Bruce Avenue | Orlando | 32811 | \$9,520.00 | |
| Emergency Repair | Rosa Johnson | 538 Eartha Lane | Orlando | 32805 | \$8,395.00 | |
| Rehabilitation for Rental | Yohana Ballesteros | 606 Mariposa Street | Orlando | 32801 | \$1,969.14 | 2019-2020 |
| Rehabilitation for Rental | Rashema Dow | 608 Mariposa Street | Orlando | 32801 | \$1,969.14 | 2019-2020 |
| Rehabilitation for Rental | Meghan Toney | 610 Mariposa Street | Orlando | 32801 | \$1,969.15 | 2019-2020 |

Administration by Entity

| Name | Business Type | Strategy Covered | Responsibility | Amount |
|-----------------|------------------|------------------|----------------|------------|
| City of Orlando | Local Government | SHIP | Administrative | \$1,207.27 |

Program Income

| Program Income Funds | |
|----------------------|-------------|
| Loan Repayment: | \$10,000.00 |
| Refinance: | |
| Foreclosure: | |
| Sale of Property: | |
| Interest Earned: | \$14,145.42 |

Total: \$24,145.42

Number of Affordable Housing Applications

| Number of Affordable Housing Applications | |
|---|--|
| Submitted | |
| Approved | |
| Denied | |

Explanation of Recaptured funds

| Description | Amount |
|---------------|---------------|
| | |
| | |
| | |
| Total: | \$0.00 |

Rental Developments

| Development Name | Owner | Address | City | Zip Code | SHIP Amount | SHIP Units | Compliance Monitored By |
|------------------------|------------------------|---------------------|---------|----------|-------------|------------|-------------------------|
| Lifeboat Project, Inc. | Lifeboat Project, Inc. | 608 Mariposa Street | Orlando | 32801 | \$5,907.43 | 3 | |

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 |
|---------|---------------------------|-----------------|-------|-------------------|-------|
| 6 | Emergency Repair | \$5,398.00 | 1 | | |
| 12 | Rehabilitation for Rental | \$5,907.43 | | | |

Special Needs Category Breakdown by Strategy

| Strategies | Special Needs Category | Expended Amount | Units | Encumbered Amount | Units |
|--------------------------------|--|-----------------|-------|-------------------|-------|
| (6) Emergency Repair | Receiving Veterans Disability Benefits | \$5,398.00 | 1 | | |
| (12) Rehabilitation for Rental | Survivor of Domestic Violence | \$5,907.43 | | | |

Provide a description of efforts to reduce homelessness:

The City of Orlando works closely with the Homeless Services Network (HSN), the tri-county HUD lead agency and manager of the Continuum of Care. As a system of care, we utilize the Coordinated Entry System and VI-SPDAT evidence-based assessment to prioritize individuals and families for Housing First programs. This begins with outreach initiatives through partner agencies such as Health Care Center for the Homeless (HCCH), Service and Love Together (SALT Outreach), the Salvation Army of Orlando, the Coalition for the Homeless, the Christian Service Center, First Step Staffing, Veterans Administration, Pathways to Care, Covenant House, Zebra Coalition, IDignity, Christian Service Center, Jewish Family Services (JFS Orlando), Heart of Florida United Way (211), and others.

Additionally, the Continuum of Care operates regular entry points specifically to conduct the VI-SPDAT. As religious organization, businesses, first responders, and concerned citizens meet someone experiencing homelessness, they are encouraged to refer these individuals and families to the Coordinated Entry System HUBS taking place regularly throughout our community. All data collected during outreach efforts and at the Coordinated Entry System HUBS is recording in the Homeless Management Information System (HMIS) with the primary objective to conduct the VI-SPDAT. The diversity of these outreach efforts ensures multiple points of entry into the robust front door of the social service system in the City of Orlando.

The City of Orlando partners with three large emergency shelters, two of which receive federal funding. The community has moved towards a Housing First model focused on Rapid Rehousing and Permanent Supportive Housing to transition those identified as a priority into the appropriate housing program. The City of Orlando, in partnership with the emergency shelters, transitional housing programs, and the Continuum of Care will continue to expand on these resources to serve the ever-growing need.

Interim Year Data

Interim Year Data

| Interim Year 1 | | |
|---|----------------|--------|
| State Annual Distribution | \$2,041,127.00 | |
| Program Income | \$67,925.36 | |
| Program Funds Expended | \$1,073,341.03 | |
| Program Funds Encumbered | \$777,045.00 | |
| Total Administration Funds Expended | \$207,488.05 | |
| Total Administration Funds Encumbered | \$20.23 | |
| Homeownership Counseling | | |
| Disaster Funds | | |
| 65% Homeownership Requirement | \$1,657,113.03 | 81.19% |
| 75% Construction / Rehabilitation | \$1,658,469.14 | 81.25% |
| 30% Very & Extremely Low Income Requirement | \$1,042,280.72 | 49.42% |
| 30% Low Income Requirement | \$508,461.50 | 24.11% |
| 20% Special Needs Requirement | \$804,799.07 | 39.43% |
| Carry Forward to Next Year | | |

LG Submitted Comments: