

Title: SHIP Annual Report

Orlando FY 2019/2020 Closeout

Report Status: Approved

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	Down Payment Assistance	\$60,000.00	2				
3	Owner Occupied Rehab	\$263,206.05	4				
6	Emergency Repair	\$73,919.00	9				

Homeownership Totals: \$397,125.05 15

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
12	Rehabilitation for Rental	\$90,992.57	3				
14	Rehabilitation for Rental	\$34,598.34	1				
27	Disaster Assistance	\$10,764.93	5				

Rental Totals: \$136,355.84 9

Subtotals: \$533,480.89 24

Additional Use of Funds

Use	Expended
Administrative	\$49,150.05
Homeownership Counseling	
Admin From Program Income	\$4,980.29
Admin From Disaster Funds	

Totals: \$587,611.23 24 \$0.00 \$0.00

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

Source of Funds	Amount
State Annual Distribution	\$491,721.00
Program Income (Interest)	\$50,613.88
Program Income (Payments)	\$48,991.82
Recaptured Funds	\$0.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$2,917.54
Total:	\$594,244.24

*** Carry Forward to Next Year: \$6,633.01**

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	543	711	879
VLI	636	681	818	945	1,055
LOW	1,018	1,091	1,308	1,512	1,687
MOD	1,527	1,636	1,965	2,269	2,532
Up to 140%	1,781	1,909	2,292	2,647	2,954

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	\$533,480.89	100.00%
Public Moneys Expended	\$0.00	.00%
Private Funds Expended	\$0.00	.00%
Owner Contribution	\$0.00	.00%
Total Value of All Units	\$533,480.89	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$397,125.05	\$494,638.54	80.29%	65%
Construction / Rehabilitation	\$522,715.96	\$494,638.54	105.68%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$54,946.49	9.25%
Very Low	\$152,147.04	25.60%
Low	\$172,079.36	28.96%
Moderate	\$74,959.00	12.61%
Over 120%-140%	\$79,349.00	13.35%
Totals:	\$533,480.89	89.77%

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	\$30,330.85	1	\$24,615.64	5	\$54,946.49	6
Very Low	\$106,951.75	3	\$45,195.29	7	\$152,147.04	10
Low	\$162,706.36	4	\$9,373.00	1	\$172,079.36	5
Moderate	\$74,959.00	1		0	\$74,959.00	1
Over 120%-140%	\$73,849.00	1	\$5,500.00	1	\$79,349.00	2
Totals:	\$448,796.96	10	\$84,683.93	14	\$533,480.89	24

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Owner Occupied Rehab	Orlando		1	1	1		4
Emergency Repair	Orlando	2	5	1			9
Down Payment Assistance	Orlando			2			2
Disaster Assistance	Orlando	3	2				5
Rehabilitation for Rental	Orlando	1	2	1			4
Totals:		6	10	5	1		24

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Owner Occupied Rehab	Orlando		1		3	4
Emergency Repair	Orlando			3	6	9
Down Payment Assistance	Orlando			2		2
Disaster Assistance	Orlando		4	1		5
Rehabilitation for Rental	Orlando		2	2		4
Totals:			7	8	9	24

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Owner Occupied Rehab	Orlando	2	2		4
Emergency Repair	Orlando	6	3		9

Down Payment Assistance	Orlando	1	1		2
Disaster Assistance	Orlando	3	2		5
Rehabilitation for Rental	Orlando		4		4
Totals:		12	12		24

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Owner Occupied Rehab	Orlando		4					4
Emergency Repair	Orlando	1	8					9
Down Payment Assistance	Orlando		1				1	2
Disaster Assistance	Orlando	1	3				1	5
Rehabilitation for Rental	Orlando	1	1	2				4
Totals:		3	17	2			2	24

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Owner Occupied Rehab	Orlando			3	3
Emergency Repair	Orlando			5	5
Down Payment Assistance	Orlando				0
Disaster Assistance	Orlando				0
Rehabilitation for Rental	Orlando		3		3
Totals:			3	8	11

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
Allowance of flexible lot sizes		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 public services with our CDBG and ESG grants and are extremely important members of the local partnership.

Other Accomplishments

N/A

Availability for Public Inspection and Comments

Notice of the Availability of the Annual Report for public comment was posted to our website under Housing Plans and Reports page on September 1, 2022 through September 11, 2022. A hard copy was placed at the 7th floor Housing Resource Library and an announcement was placed on our 2nd Floor Digital Communications Community Board. No public comments were received.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **105**

Mortgage Foreclosures

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

B. Low income households in foreclosure: **2**

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

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

SHIP Program Foreclosure Percentage Rate Life to Date: **2.86**

Mortgage Defaults

A. Very low income households in default:	0
B. Low income households in default:	1
C. Moderate households in default:	3
Defaulted Loans Life-to-date:	4
SHIP Program Default Percentage Rate Life to Date:	3.81

Strategies and Production Costs

Strategy	Average Cost
Disaster Assistance	\$2,152.99
Down Payment Assistance	\$30,000.00
Emergency Repair	\$8,213.22
Owner Occupied Rehab	\$65,801.51
Rehabilitation for Rental	\$31,397.73

Expended Funds

Total Unit Count: **24** Total Expended Amount: **\$533,480.89**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Owner Occupied Rehab	Valegia Postell	5148 Letha Street	Orlando	32811	\$74,959.00	
Owner Occupied Rehab	Ruby Madry	5178 Edwina Street	Orlando	32811	\$42,022.55	
Owner Occupied Rehab	Tonique Lamar	1835 Williams Manor Avenue	Orlando	32811	\$73,849.00	
Owner Occupied Rehab	Sallie Rivers	1309 Carlsbad Place	Orlando	32808	\$72,375.50	
Emergency Repair	Vivian Wellington	4243 Kirkland Blvd	Orlando	32811	\$6,338.00	
Emergency Repair	Terri Wilson	3015 Willie Mays Pkwy	Orlando	32811	\$5,500.00	
Emergency Repair	Jerry Schweitzer	3515 Backspin Lane	Orlando	32804	\$8,588.00	
Emergency Repair	Gwendolyn Welch	4076 Gay Nell Court	Orlando	32811	\$8,616.00	
Emergency Repair	Marie Wade	4700 Lawne Blvd.	Orlando	32808	\$9,920.00	
Emergency Repair	Paul Sampson	4629 Zorita Street	Orlando	32811	\$7,040.00	
Emergency Repair	Winifred Chenault	1806 Mable Butler	Orlando	32805	\$9,641.00	
Emergency Repair	Marva Ellis	1427 Radleigh Place	Orlando	32808	\$8,903.00	
Emergency Repair	Johnny Maye	4121 Cepeda Street	Orlando	32811	\$9,373.00	

Down Payment Assistance	Darshini Ramkarran	822 McFall Avenue	Orlando	32805	\$30,000.00	
Down Payment Assistance	Ruth Calloway	722 S. Lee Avenue	Orlando	32805	\$30,000.00	
Disaster Assistance	Charles White	5058 Savannah River Way A302	Orlando	32839	\$2,500.00	
Disaster Assistance	Catherine Ollis	3344 S. Semoran Blvd. Apt. 13	Orlando	32822	\$1,253.00	
Disaster Assistance	Kiani Waikiki	549 Margaret Court	Orlando	32801	\$3,510.00	
Disaster Assistance	Teresa Corneille	2087 Orange Center Blvd. Apt.9304	Orlando	32805	\$1,401.64	
Disaster Assistance	Latoya Lampkin	703 S. Ivey Land Apt. 703H	Orlando	32811	\$2,100.29	
Rehabilitation for Rental	Jonathan Valencia	5192 Andrea Blvd.	Orlando	32807	\$34,598.34	
Rehabilitation for Rental	Yohana Ballesteros	606 Mariposa Street	Orlando	32801	\$30,330.86	
Rehabilitation for Rental	Rashema Dow	608 Mariposa Street	Orlando	32801	\$30,330.86	
Rehabilitation for Rental	Meghan Toney	610 Mariposa Street	Orlando	32801	\$30,330.85	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
City of Orlando	Local Government	SHIP	Administrative	\$54,130.34

Program Income

Program Income Funds	
Loan Repayment:	
Refinance:	
Foreclosure:	
Sale of Property:	\$48,991.82
Interest Earned:	\$50,613.88

Total: \$99,605.70

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	
Approved	
Denied	

Explanation of Recaptured funds

Description	Amount
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N/A	\$0.00

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	\$90,992.57	3	
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:

238,500.00

Or

Not Applicable

Special Needs Breakdown

SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
3	Owner Occupied Rehab	\$116,981.55	2		
6	Emergency Repair	\$14,954.00	2		
12	Rehabilitation for Rental	\$90,992.57	3		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Owner Occupied Rehab	Receiving Supplemental Security Income	\$116,981.55	2		
(6) Emergency Repair	Receiving Supplemental Security Income	\$14,954.00	2		
(12) Rehabilitation for Rental	Survivor of Domestic Violence	\$90,992.57	3		

Provide a description of efforts to reduce homelessness:

Each year the Homeless Services Network of Central Florida (HSN) performs a Point-in-Time (PIT) count of sheltered and unsheltered homeless persons in Orange, Osceola, and Seminole counties. The purpose of this count is to determine the number of homeless persons conducted the last week of January each year. The last count was conducted in January 2020 with the following results:

*2007 total homeless 38 % female, 61% male and 1% transgender, 489 are chronically homeless, 1350 are single adults, 248 are parenting adults and 409 are children.

*190 are Veterans, however, our region has achieved functional zero for veteran or chronic homelessness.

*89 reported a serious mental illness, 204 reported a substance use disorder, and 235 reported being victims of domestic violence.

Although this is a slight improvement from 2,112 in the year 2020, it represents a substantial decrease from a total of 4,378 in 2013; an even greater accomplishment given the continued population growth in the region.

Despite those needing shelter and those still being housed in emergency shelters, the overall decline directly correlates to the City and region's focus on ending chronic homelessness and its initiative to create more permanent supportive housing. With the new coordinated entry system, HSN and partner agencies will be able to assess much more effectively and efficiently housing and supportive service needs.

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution		
Program Income	\$24,145.42	
Program Funds Expended	\$14,918.00	
Program Funds Encumbered	\$5,907.43	
Total Administration Funds Expended	\$1,207.27	
Total Administration Funds Encumbered		
Homeownership Counseling		
Disaster Funds		
65% Homeownership Requirement	\$14,918.00	N/A
75% Construction / Rehabilitation	\$20,825.43	N/A
30% Very & Extremely Low Income Requirement	\$3,938.28	16.31%
30% Low Income Requirement	\$7,367.15	30.51%
20% Special Needs Requirement	\$5,907.43	N/A
Carry Forward to Next Year		

LG Submitted Comments:

State Housing Initiatives Partnership (SHIP) Program
Annual Report and Local Housing Incentives Certification

On Behalf of City of Orlando (Local Government), I hereby certify that:

1. The Annual Report information submitted electronically to Florida Housing Finance Corporation is true and accurate for the closeout year 2019-2020 and interim years 2020-2021.
2. The local housing incentives or local housing incentive plan have been implemented or are in the process of being implemented. Including, at a minimum:
 - a. Permits as defined in s.163.3164 (15) and (16) for affordable housing projects are expedited to a greater degree than other projects; and
 - b. There is an ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.
3. The cumulative cost per newly constructed housing per housing unit, from these actions is estimated to be \$ 3,332.
4. The cumulative cost per rehabilitated housing per housing unit, from these actions is estimated to be \$ 0.

Staff Member responsible for submitting annual report to FHFC: Kassi Bernard

Ashley Maffioli 9/13/22
Witness Signature Date

Buddy Dyer 9/13/22
Chief Elected Official or Designee Signature Date

Ashley Maffioli 9/13/22
Witness Printed Name

Buddy Dyer
Chief Elected Official or Designee Printed Name

Jessica Padilla 9/13/22
Witness Signature Date

Jessica Padilla
Witness Printed Name

or

ATTEST (Seal)

Signature Date

420.9075 (10) Each county or eligible municipality shall submit to the corporation by September 15 of each year a report of its affordable housing programs and accomplishments through June 30 immediately preceding submittal of the report. The report shall be certified as accurate and complete by the **local government's chief elected official or his or her designee**. Transmittal of the annual report by a county's or eligible municipality's chief elected official, or his or her designee, certifies that the local housing incentive strategies, or, if applicable, the local housing incentive plan, have been implemented or are in the process of being implemented pursuant to the adopted schedule for implementation.