



September 12, 2023 - Regular Meeting

Subject

Approval and Acceptance of 2020-2023 State Housing Initiative Partnership (SHIP) Annual Report

Category

CONSENT AGENDA

Briefings

None

Contact and/or Presenter Information

Tracie Adams -Deputy Director, Community and Veterans Services Department- ext. 3646
Deborah Ash, Housing and Community Development Coordinator - ext. 3478

Action Requested

- Approval and Acceptance of the SHIP Annual Report; and
- Authorization for the Chairman to sign the Letter of Transmittal and required State forms to transmit Manatee County's State Housing Initiative Partnership (SHIP) Annual Report for Fiscal Year 2020 - 2023 in accordance with Florida State Statutes 420.9075

Enabling/Regulating Authority

Florida State Statute 420.9075, Manatee County Ordinance 93-44, Comprehensive Plan Objective 6.1.1., 2018-2021 Local Housing Assistance Plan, 2021-2024 Local Housing Assistance Plan.

Background Discussion

State Statute 420.9075(10) requires each county or eligible municipality to submit to the Florida Housing Finance Corporation (FHFC), by September 15th of each year, a report of its affordable housing programs and accomplishments through June 30th.

The annual report specifically details the County's distribution of funds expended and encumbered for fiscal year 2020-2021 through 2022-2023.

As required, the annual report verifies that the County's SHIP program is in conformance with the appropriate SHIP rules and regulations and includes the following information:

1. The number of households served by income category, age, family size, race and data regarding any special needs populations such as farmworkers, homeless persons, persons with disabilities and the elderly.

2. The number of units and the average cost of producing units under each local housing assistance strategy.
3. The average purchase price of single-family units.
4. By income category, the number of mortgages made, the average mortgage amount and the rate of default.
5. A description of the status of implementation of each local housing incentive strategy, or if applicable, the local housing incentive plan as set forth in the local government's adopted schedule for implementation.
6. A concise description of the support services that are available to the residents of affordable housing provided by local programs.
7. The sales price or value of housing produced, and an accounting of what percentage was financed by the local housing distribution, other public monies and private resources.
8. Such other data or affordable housing accomplishments considered significant by the reporting county or eligible municipality or Florida Housing Finance Corporation (FHFC).

Availability of the proposed report for public inspection and comment was advertised on the Manatee County website and the report was available for review period from August 7, 2023, through August 11, 2023. All written comments received will be transmitted to FHFC for consideration.

For FY 2020-2021, the close-out year, \$739,657.01 was expended. This funding assisted / supported 12 units of affordable housing (5 units for housing rehabilitation, 6 units with downpayment assistance, and 1 unit for housing reconstruction). These funds were leveraged with \$895,788 of private funds.

Attorney Review

Not Reviewed (No apparent legal issues)

Emailed packet to Deborah Ash & Sharon McClellan 9/14/23

Instructions to Board Records DN; Deborah picked up documents @ Board Records

RUSH DOCUMENT - Please contact Community and Veterans Services Department, Deborah Ash, ext. 3478 (deborah.ash@mymanatee.org) to pick up originals of the signed documents and the signed transmittal letter and email the approved agenda to sharon.mcclellan@mymanatee.org.

Cost and Funds Source Account Number and Name

None

Amount and Frequency of Recurring Costs

None



MANATEE COUNTY FLORIDA

September 12, 2023

Mr. Robert Dearduff, Assistant Director of Special Programs
Florida Housing Finance Corporation
227 North Bronough Street, Suite 5000
Tallahassee, FL 32301-1329

Re: Manatee County Local Housing Assistance Plan
Annual SHIP Report for FY 2020-2023

Dear Mr. Dearduff:

It gives me great pleasure to present to you Manatee County's SHIP Annual Report for Fiscal Year 2020-2023. I am sure you will find our results have been outstanding. Manatee County remains committed to the provision of affordable housing opportunities. The availability of SHIP funding has enabled us to provide safe, decent, and sound housing for those who may otherwise have had to go without.

Should you have any questions concerning the information in this report, please contact Deborah Ash, Housing and Community Development Coordinator, Community and Veterans Services Department at (941) 749-3029.

Sincerely,

Kevin Van Ostenbridge, Chairman

BOARD OF COUNTY COMMISSIONERS
MANATEE COUNTY, FLORIDA

Board of County Commissioners
1112 Manatee Avenue West, Bradenton, FL 34205
www.myanatee.org • Phone: (941) 745-3700 • Fax: (941) 745-3790

**JAMES
SATCHER**
District 1

**AMANDA
BALLARD**
District 2

**KEVIN
VAN OSTENBRIDGE**
District 3

**MIKE
RAHN**
District 4

**RAY
TURNER**
District 5

**JASON
BEARDEN**
At Large

**GEORGE W.
KRUSE**
At Large

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

On Behalf of Manatee County Government (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 2020/2021 and interim years 2021/2022 & 2022/2023.
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 \$ 0.
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: Deborah Ash

Witness Signature

Date


Chief Elected Official or Designee Signature

Date

Witness Printed Name

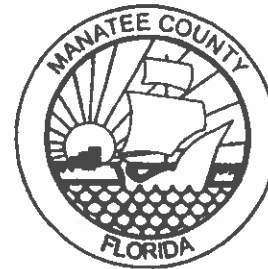
Kevin Van Ostenbridge

Chief Elected Official or Designee Printed Name

Witness Signature

Date

Witness Printed Name



or



Signature

9/14/23

Date

ATTEST (Seal)

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.

Title: SHIP Annual Report

Manatee 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	Downpayment Existing	\$161,000.00	4				
2	Downpayment - New	\$98,959.00	2				
3	Rehabilitation	\$304,716.51	5				
4	Reconstruction	\$174,981.50	1				

Homeownership Totals: **\$739,657.01** **12**

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
------	----------	-----------------	-------	-------------------	-------	---------------------	-------

Rental Totals:

Subtotals: **\$739,657.01** **12**

Additional Use of Funds

Use	Expended
Administrative	\$.00
Homeownership Counseling	\$.00
Admin From Program Income	\$40,592.52
Admin From Disaster Funds	\$.00

Totals: **\$780,249.53** **12** **\$.00** **\$.00**

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

Source of Funds	Amount
State Annual Distribution	\$.00
Program Income (Interest)	\$11,688.24
Program Income (Payments)	\$775,565.59
Recaptured Funds	\$.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$1,070.40
Total:	\$788,324.23

*** Carry Forward to Next Year: \$8,074.70**

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	406	435	549	719	889
VLI	676	724	868	1,003	1,120
LOW	1,081	1,158	1,390	1,605	1,791
MOD	1,623	1,738	2,085	2,409	2,688
Up to 140%	1,893	2,028	2,432	2,810	3,136

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	\$739,657.01	44.79%
Public Moneys Expended	\$7,500.00	.45%
Private Funds Expended	\$895,788.00	54.24%
Owner Contribution	\$8,500.00	.51%
Total Value of All Units	\$1,651,445.01	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$739,657.01	\$1,070.40	69100.99%	65%
Construction / Rehabilitation	\$578,657.01	\$1,070.40	54059.89%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$79,558.13	10.09%
Very Low	\$180,133.23	22.85%
Low	\$389,965.65	49.47%
Moderate	\$90,000.00	11.42%
Over 120%-140%	\$.00	.00%
Totals:	\$739,657.01	93.83%

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	\$79,558.13	1		0	\$79,558.13	1
Very Low	\$180,133.23	3		0	\$180,133.23	3
Low	\$389,965.65	5		0	\$389,965.65	5
Moderate	\$90,000.00	3		0	\$90,000.00	3
Over 120%-140%		0		0	\$.00	0
Totals:	\$739,657.01	12	\$.00	0	\$739,657.01	12

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Reconstruction	Unincorporated			1			1
Rehabilitation	Unincorporated	1	1	1			3
Rehabilitation	Palmetto		2				2
Downpayment Exsisting	Unincorporated			2	2		4
Downpayment - New	Unincorporated			1	1		2
Totals:		1	3	5	3		12

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Reconstruction	Unincorporated				1	1
Rehabilitation	Unincorporated			1	2	3
Rehabilitation	Palmetto				2	2
Downpayment Exsisting	Unincorporated			3	1	4
Downpayment - New	Unincorporated			1	1	2
Totals:				5	7	12

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Reconstruction	Unincorporated	1			1
Rehabilitation	Unincorporated	2	1		3
Rehabilitation	Palmetto	1	1		2
Downpayment Exsisting	Unincorporated	2	2		4

Downpayment - New	Unincorporated		2		2
Totals:		6	6		12

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Reconstruction	Unincorporated		1					1
Rehabilitation	Unincorporated	3						3
Rehabilitation	Palmetto		2					2
Downpayment Exsisting	Unincorporated	1	2				1	4
Downpayment - New	Unincorporated	1	1					2
Totals:		5	6				1	12

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Reconstruction	Unincorporated			1	1
Rehabilitation	Unincorporated			2	2
Rehabilitation	Palmetto			2	2
Downpayment Exsisting	Unincorporated			1	1
Downpayment - New	Unincorporated			1	1
Totals:				7	7

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	Expedited processing of rezone requirements, site plans and permits for Affordable Housing Projects	Required	Implemented, in LHAP	2015
Ongoing review process	The allowance of increased density for Affordable Developers.	Required	Implemented, in LHAP	2015

Support of development near transportation/employment hubs	The support of development near transportation hubs and major employment centers and mixed-use developments.	Required	Implemented, in LHAP	2015
Impact fee modifications	Manatee County will pay 100% of County impact fees, Facility Investment fees and School impact fees for affordable developers qualifying for incentives.	Required	Implemented, in LHAP	2015
Printed inventory of public owned lands	The preparation of a printed inventory of locally owned public lands suitable for affordable housing.	Required	Implemented, in LHAP	2015
Ongoing review process	An ongoing process for review of local policies, ordinances, regulation and plan provisions that increase the cost of housing prior to their adoption.	Required	Implemented, in LHAP	2015
Flexible densities	The allowance of increased density for Affordable Developers	Required	Implemented, in LHAP	2015
Reservation of infrastructure	The prioritization of Certificate of Level of Service (CLOS) extension request ahead of other residential projects.	Required	Implemented, in LHAP	2015
Allowance of flexible lot sizes	Projects rezoned to a planned development district that provide 25% or more of their residential units as affordable may opt to utilize zero lot lines.	Required	Implemented, in LHAP	2015

Support Services

Support services are available to residents of affordable housing units to include, but not limited to housing counseling and education through Step Up Suncoast and Community Solutions 360; Child care services through Project Childcare; Whole Child Project Needs Assessment; and Rural Health Services; transportation services through Manatee County Area Transit; medical benefits, prescription program and Healthcare Responsibility Act through Manatee County Community and Veterans Services Department; public housing through Manatee County's Housing Authority; Housing Finance Authority bond program; Habitat for Humanity housing program; and referral services and self-sufficiency programs through HOPE Family Services and Salvation Army.

Other Accomplishments

N/A

Availability for Public Inspection and Comments

The State Housing Initiative Partnership (SHIP) Program Annual Report for Fiscal Year 2020-2023 was available for public inspection and comment from August 7, 2023, through August 11, 2023, at the Manatee County Administrative Complex, Community and Veterans Services Department, 1112 Manatee Avenue West, 5th Floor, Bradenton.

The public could submit written comments on the report to Manatee County's Community and Veterans Services Department during the hours of 8:00 A.M. To 5:00 P.M. from August 7, 2023, to August 11, 2023, at the above address or to The Florida Housing Finance Corporation at 227 North Bronough Street, Suite 5000, Tallahassee, Florida 32310-1329.

Written comments shall identify the author by name, address and interest affected. For more information, the public can call (941) 749-3029.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **589**

Mortgage Foreclosures

A. Very low income households in foreclosure: **45**

B. Low income households in foreclosure: **38**

C. Moderate households in foreclosure: **44**

Foreclosed Loans Life-to-date: **127**

SHIP Program Foreclosure Percentage Rate Life to Date: **21.56**

Mortgage Defaults

A. Very low income households in default: **23**

B. Low income households in default: **48**

C. Moderate households in default: **5**

Defaulted Loans Life-to-date: **76**

SHIP Program Default Percentage Rate Life to Date: **12.90**

Strategies and Production Costs

Strategy	Average Cost
Downpayment Existing	\$40,250.00
Downpayment - New	\$49,479.50
Reconstruction	\$174,981.50
Rehabilitation	\$60,943.30

Expended Funds

Total Unit Count: **12**

Total Expended Amount: **\$739,657.01**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Reconstruction	Shelia Johnson	1710 76th Avenue Drive East	Sarasota	34243	\$174,981.50	

Rehabilitation	Laura Sutton	5502 78th Avenue East	Palmetto	34221	\$79,563.13	
Rehabilitation	Joyce Baker	409 12th Street West	Palmetto	34221	\$69,249.40	
Rehabilitation	Vanessa Widner	111 67th Street NE	Bradenton	34208	\$45,025.15	
Rehabilitation	Ferdina Walton	215 21st Street East	Palmetto	34221	\$31,320.70	
Rehabilitation	Robin Mosher	7814 122nd Avenue East	Parrish	34219	\$79,558.13	
Downpayment Existing	Chauncey Julian	3515 9th Street East	Bradenton	34208	\$33,000.00	
Downpayment Existing	Cecilia Struening	3437 57th Avenue Drive West	Bradenton	34210	\$30,000.00	
Downpayment Existing	Melody Soto	5310 26th Street West #2404	Bradenton	34207	\$30,000.00	
Downpayment - New	Crystal McKibbin	1925 34th Avenue East	Bradenton	34208	\$30,000.00	
Downpayment - New	Velyn Henderson	1715 2nd Avenue West	Palmetto	34221	\$68,959.00	
Downpayment Existing	Jennifer Sacks	6033 34th Street West #21	Bradenton	34210	\$68,000.00	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Manatee County Community and Veterans Services Department	Government	All	All	\$40,592.52

Program Income

Program Income Funds	
Loan Repayment:	\$726,576.42
Refinance:	\$0.00
Foreclosure:	\$48,989.17
Sale of Property:	\$0.00
Interest Earned:	\$11,688.24
Total:	\$787,253.83

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	78
Approved	8
Denied	40

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

Single Family Area Purchase Price

The average area purchase price of single family units:

190,659.00

Or

Not Applicable

Form 5

Special Needs Breakdown

SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
3	Rehabilitation	\$193,837.68	3		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Rehabilitation	Person with Disabling Condition (not DD)	\$193,837.68	3		

Provide a description of efforts to reduce homelessness:

Manatee County will work with agencies serving the homeless populations primarily through its Federal Emergency Solutions Grant rental assistance program to rapidly re-house or prevent homelessness through placing these individuals or families in rental or transitional housing for the purpose of providing a stable housing situation for twelve months or more.

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution	\$2,333,169.00	
Program Income	\$912,922.00	
Program Funds Expended	\$558,743.00	
Program Funds Encumbered	\$2,280,930.00	
Total Administration Funds Expended	\$56,044.09	
Total Administration Funds Encumbered	\$1,434.00	
Homeownership Counseling	\$40,000.00	
Disaster Funds		
65% Homeownership Requirement	\$2,839,673.00	121.71%
75% Construction / Rehabilitation	\$2,350,430.00	100.74%
30% Very & Extremely Low Income Requirement	\$932,739.00	28.73%
30% Low Income Requirement	\$1,543,930.00	47.56%
20% Special Needs Requirement	\$1,080,739.00	46.32%
Carry Forward to Next Year		

LG Submitted Comments:

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

On Behalf of Manatee County Government (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 2020/2021 and interim years 2021/2022 & 2022/2023.
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 \$ 0.
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: Deborah Ash

Witness Signature

Date

Chief Elected Official or Designee Signature

Date

Witness Printed Name

Kevin Van Ostenbridge

Chief Elected Official or Designee Printed Name

Witness Signature

Date

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.