

Title: SHIP Annual Report

Report Status: Approved

Manatee County FY 2021/2022 Closeout

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	Downpayment Exsisting	\$589,519.00	11				
2	Downpayment Exsisting	\$180,330.00	3				
2	Downpayment - New	\$262,500.00	4				
2	Downpayment - Exsisting	\$144,430.00	2				
2	Downpayment -new	\$55,000.00	1				
2	Downpayment New	\$50,000.00	1				
3	Rehabilitation	\$394,721.12	5				
4	Replacement	\$1,248,292.20	7				

Homeownership Totals: \$2,924,792.32 34

Rentals

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

Subtotals: \$2,924,792.32 34

Additional Use of Funds

Use	Expended	Percentage
Administrative	\$233,316.90	10.00 %
Homeownership Counseling	\$18,000.00	
Admin From Program Income	\$46,033.75	5.00 %
Admin From Disaster Funds	\$.00	-

Totals: \$3,222,142.97 34 \$.00 \$.00

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

Source of Funds	Amount
State Annual Distribution	\$2,333,169.00
Program Income (Interest)	\$7,754.00
Program Income (Payments)	\$912,921.00
Recaptured Funds	\$0.00
Disaster Funds	
HHRP Funds	
Carryover funds from previous year	\$8,074.70
Total:	\$3,261,918.70

*** Carry Forward to Next Year: \$39,775.73**

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	453	486	583	752	929
VLI	756	810	971	1,122	1,252
LOW	1,208	1,295	1,553	1,795	2,002
MOD	1,815	1,944	2,331	2,694	3,006
Up to 140%	2,117	2,268	2,719	3,143	3,507

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	\$2,924,792.32	51.33%
Public Moneys Expended	\$50,705.00	.89%
Private Funds Expended	\$2,654,975.00	46.60%
Owner Contribution	\$67,163.00	1.18%
Total Value of All Units	\$5,697,635.32	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$2,924,792.32	\$2,341,243.70	124.92%	65%
Construction / Rehabilitation	\$2,010,513.32	\$2,341,243.70	85.87%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$.00	.00%
Very Low	\$1,102,220.73	33.79%
Low	\$1,193,516.59	36.59%
Moderate	\$629,055.00	19.28%
Over 120%-140%	\$.00	.00%
Totals: \$2,924,792.32		89.66%

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	\$.00	0	\$.00	0	\$.00	0
Very Low	\$1,102,220.73	8	\$.00	0	\$1,102,220.73	8
Low	\$1,193,516.59	14	\$.00	0	\$1,193,516.59	14
Moderate	\$629,055.00	12	\$.00	0	\$629,055.00	12
Over 120%-140%	\$.00	0	\$.00	0	\$.00	0
Totals:	\$2,924,792.32	34	\$.00	0	\$2,924,792.32	34

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Replacement	Unincorporated		4	2			6
Rehabilitation	Unincorporated		1	3			4
Replacement	Tallevast		1				1
Rehabilitation	Palmetto			1			1
Downpayment Existing	Unincorporated		1	2	7		10
Downpayment Existing	Unincorporated			2			2
Downpayment Existing	Palmetto				1		1
Downpayment - New	Palmetto			2	1		3
Downpayment - New	Unincorporated			1			1
Downpayment - Existing	Unincorporated		1	1			2
Downpayment -new	Unincorporated				1		1
Downpayment New	Unincorporated				1		1

Downpayment Exsisting	Palmetto				1		1
Totals:		8	14	12			34

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Replacement	Unincorporated		1	3	2	6
Rehabilitation	Unincorporated		1	1	2	4
Replacement	Tallevast				1	1
Rehabilitation	Palmetto				1	1
Downpayment Exsisting	Unincorporated	3	6		1	10
Downpayment Exsisting	Unincorporated		1	1		2
Downpayment Exsisting	Palmetto		1			1
Downpayment - New	Palmetto		1		2	3
Downpayment - New	Unincorporated			1		1
Downpayment - Exsisting	Unincorporated			2		2
Downpayment -new	Unincorporated				1	1
Downpayment New	Unincorporated		1			1
Downpayment Exsisting	Palmetto			1		1
Totals:		3	12	9	10	34

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Replacement	Unincorporated	5	1		6
Rehabilitation	Unincorporated	4			4
Replacement	Tallevast			1	1
Rehabilitation	Palmetto		1		1
Downpayment Exsisting	Unincorporated	7	2	1	10
Downpayment Exsisting	Unincorporated	2			2
Downpayment Exsisting	Palmetto			1	1
Downpayment - New	Palmetto	3			3
Downpayment - New	Unincorporated	1			1
Downpayment - Exsisting	Unincorporated	1	1		2

Downpayment -new	Unincorporated		1		1
Downpayment New	Unincorporated		1		1
Downpayment Exsisting	Palmetto		1		1
Totals:		23	8	3	34

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hisp- anic	Asian	Amer- Indian	Other	Total
Replacement	Unincorporated	5					1	6
Rehabilitation	Unincorporated	2	2					4
Replacement	Tallevast		1					1
Rehabilitation	Palmetto	1						1
Downpayment Exsisting	Unincorporated	2	6	2				10
Downpayment Exsisting	Unincorporated		1				1	2
Downpayment Exsisting	Palmetto		1					1
Downpayment - New	Palmetto	1				1	1	3
Downpayment - New	Unincorporated	1						1
Downpayment - Exsisting	Unincorporated	2						2
Downpayment -new	Unincorporated						1	1
Downpayment New	Unincorporated		1					1
Downpayment Exsisting	Palmetto		1					1
Totals:		14	13	2		1	4	34

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Replacement	Unincorporated			2	2
Rehabilitation	Unincorporated			2	2
Replacement	Tallevast				0
Rehabilitation	Palmetto			1	1
Downpayment Exsisting	Unincorporated			1	1
Downpayment Exsisting	Unincorporated				0
Downpayment Exsisting	Palmetto				0
Downpayment - New	Palmetto			2	2

Downpayment - New	Unincorporated				0
Downpayment - Exsisting	Unincorporated				0
Downpayment -new	Unincorporated			1	1
Downpayment New	Unincorporated				0
Downpayment Exsisting	Palmetto				0
Totals:				9	9

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	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 transortation hubs ans 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 accessory dwelling units	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
Reduction of parking and setbacks	To promote affordable housing in Manatee County. Any project which provides a minimum of 25% of the overall units affordable may request a reduction of site improvements.	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 2021-2024 was available for public inspection and comment from August 19, 2024, through August 23, 2024, 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 19, 2024, to August 23, 2024, 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. No comments were received. For more information, the public can call (941) 749-3029.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **605**

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: **20.99**

Mortgage Defaults

A. Very low income households in default: **23**
B. Low income households in default: **49**
C. Moderate households in default: **5**
Defaulted Loans Life-to-date: **77**
SHIP Program Default Percentage Rate Life to Date: **12.73**

Strategies and Production Costs

Strategy	Average Cost
Downpayment Exsisting	\$53,592.64
Downpayment - Exsisting	\$72,215.00
Downpayment - New	\$65,625.00
Downpayment -new	\$55,000.00
Downpayment Exsisting	\$60,110.00
Downpayment New	\$50,000.00
Rehabilitation	\$78,944.22
Replacement	\$178,327.46

Expended Funds

Total Unit Count: **34** Total Expended Amount: **\$2,924,792.32**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Replacement	Kairie McKowen	3709 18th Street West	Bradenton	34205	\$179,295.10	
Replacement	Erin Carrigan	804 Manatee Avenue	Bradenton	34222	\$178,895.80	
Replacement	Dawn Worley	316 41st Street Blvd East	Palmetto	34221	\$174,013.50	
Replacement	Maureen Sweeney	2117 4th Street East	Bradenton	34208	\$178,003.50	
Rehabilitation	Claudine Macon	506 23rd Street East	Palmetto	34221	\$79,058.50	
Rehabilitation	Denise Coney-Hunter	3805 18th Street West	Bradenton	34205	\$78,768.50	
Rehabilitation	Susan Hall	6729 65th Terrace East	Bradenton	34203	\$78,247.49	

Replacement	Willie Taite	7620 16th Street East	Tallevast	34243	\$180,670.70	
Rehabilitation	Cathy Baird	607 19th Avenue West	Palmetto	34221	\$79,058.50	
Replacement	Linda Novak	2223 51st Blvd East	Bradenton	34208	\$179,385.10	
Rehabilitation	Halana Hayes	2519 29th Avenue East	Palmetto	34221	\$79,588.13	
Replacement	Ipnar Jeffrey	4532 56th Street West	Bradenton	34210	\$178,028.50	
Downpayment Exsisting	Janet Gray	3704 Lake Bayshore Dr #K413	Bradenton	34205	\$52,739.00	
Downpayment Exsisting	Jefferson Claydon	3004 9th Avenue Drive East	Palmetto	34221	\$69,000.00	
Downpayment Exsisting	Juan Palacio	5310 26th Street West #1503	Bradenton	34207	\$55,000.00	
Downpayment Exsisting	Nzinga Barnette	6119 Fairmont Lane	Palmetto	34221	\$66,830.00	
Downpayment Exsisting	Brittany Thigpen	1044 Longfellow Circle	Sarasota	34243	\$53,725.00	
Downpayment Exsisting	Christopher McCrear	2202 12th Street West	Palmetto	34221	\$52,500.00	
Downpayment Exsisting	Thomas Chillemi	8932 Manor Loop #202	Lakewood Ranch	34202	\$46,000.00	
Downpayment Exsisting	Lunar Davis	1629 31st Avenue East	Bradenton	34208	\$55,000.00	
Downpayment Exsisting	Brittany Glover	1104 26th Avenue West	Palmetto	34221	\$51,800.00	
Downpayment - New	Terry Bibbins	1020 3rd Avenue West	Palmetto	34221	\$68,000.00	
Downpayment - New	Kim Hubbard	162 51st Street Circle East #13	Palmetto	34221	\$55,000.00	
Downpayment - New	Cory Jamieson	909 35th Avenue West	Bradenton	34205	\$70,000.00	
Downpayment - Exsisting	Laura Cline	5936 7th Avenue West	Bradenton	34209	\$69,430.00	
Downpayment - Exsisting	Marylynn Pascale	5939 Todd Street #D31	Bradenton	34207	\$75,000.00	
Downpayment - New	Blonetha Calvo	205 11th Street West	Palmetto	34221	\$69,500.00	
Downpayment - new	Odessa Davis	12513 Lily Quartz Loop	Parrish	34219	\$55,000.00	
Downpayment Exsisting	Kareem Smith	3224 6th Avenue West	Palmetto	34221	\$50,000.00	
Downpayment Exsisting	Carl Jusma	2307 28th Avenue East	Palmetto	34221	\$54,000.00	
Downpayment Exsisting	Mitchell Winburn	5407 15th St Ct East	Bradenton	34203	\$49,755.00	
Downpayment New	Melinda Giles	3013 11th Street Ct E	Bradenton	34208	\$50,000.00	
Downpayment Exsisting	Ernella Oliver	1933 28th Avenue Drive West	Palmetto	34221	\$55,000.00	

Downpayment Exsisting	Jacquelin Bryant	1518 41st Avenue Drive East	Ellenton	34222	\$58,500.00	
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Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Manatee County Community and Veterans Services Department	Government	All	All	\$279,350.65

Program Income

Program Income Funds	
Loan Repayment:	\$912,921.00
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$7,754.00

Total: \$920,675.00

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	90
Approved	19
Denied	71

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:

224,827.00

Or

Not Applicable

Special Needs Breakdown

SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
2	Downpayment Exsisting	\$52,739.00	1		
2	Downpayment Exsisting	\$113,500.00	2		
2	Downpayment - New	\$68,000.00	1		
2	Downpayment - Exsisting				
2	Downpayment -new				
2	Downpayment New				
3	Rehabilitation	\$236,074.49	3		
4	Replacement	\$1,068,907.10	6		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(4) Replacement	Developmental Disabilities	\$179,295.10	1		
(4) Replacement	Person with Disabling Condition (not DD)	\$889,612.00	5		
(3) Rehabilitation	Person with Disabling Condition (not DD)	\$236,074.49	3		
(2) Downpayment Exsisting	Person with Disabling Condition (not DD)	\$52,739.00	1		
(2) Downpayment - New	Person with Disabling Condition (not DD)	\$68,000.00	1		
(2) Downpayment Exsisting	Person with Disabling Condition (not DD)	\$113,500.00	2		

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	\$3,401,062.00	
Program Income	\$737,435.00	
Program Funds Expended	\$1,359,786.00	
Program Funds Encumbered	\$2,494,500.00	
Total Administration Funds Expended		
Total Administration Funds Encumbered	\$340,106.20	
Homeownership Counseling	\$50,000.00	
Disaster Funds		
65% Homeownership Requirement	\$3,854,286.00	113.33%
75% Construction / Rehabilitation	\$3,202,183.00	94.15%
30% Very & Extremely Low Income Requirement	\$1,689,500.00	40.82%
30% Low Income Requirement	\$1,602,833.00	38.73%
20% Special Needs Requirement	\$1,254,000.00	36.87%
Carry Forward to Next Year		

LG Submitted Comments:

Edits made to the report by the LG resulted in report status being changed back to "Unsubmitted"