

Title: SHIP Annual Report

**Report Status: Unsubmitted
w/Extension**

Charlotte County FY 2022/2023 Closeout

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	Purchase Assistance	\$612,144.00	22				
3	Owner Occupied Rehab	\$210,978.28	6				
5	Disaster Assistance	\$539,995.60	87				
6	Emergency Repair	\$58,855.00	6				

Homeownership Totals: **\$1,421,972.88** **121**

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
14	Non-profit/Special needs Rental	\$203,432.00	8				
21	Multi-Family Construction	\$400,000.00	8				

Rental Totals: **\$603,432.00** **16**

Subtotals: **\$2,025,404.88** **137**

Additional Use of Funds

Use	Expended	Percentage
Administrative	\$182,418.00	9.99 %
Homeownership Counseling		
Admin From Program Income	\$22,736.00	4.52 %
Admin From Disaster Funds		.00 %
Admin From HHRP	\$713,445.00	10.00 %

Totals: **\$2,944,003.88** **137** **\$0.00** **\$0.00**

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

Source of Funds	Amount
State Annual Distribution	\$1,824,182.00
Program Income (Interest)	\$48,223.00
Program Income (Payments)	\$454,720.27
Recaptured Funds	\$300,000.00
Disaster Funds	\$572,000.00
HHRP Funds	\$7,134,450.00
Carryover funds from previous year	\$3,237.52
Total:	\$10,336,812.79

*** Carry Forward to Next Year: \$7,392,808.91**

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	402	447	621	814	1,007
VLI	671	719	863	997	1,112
LOW	1,073	1,150	1,381	1,595	1,780
MOD	1,611	1,726	2,073	2,394	2,670
Up to 140%	1,879	2,014	2,418	2,793	3,115

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	\$2,025,404.88	8.09%
Public Moneys Expended	\$17,034,792.00	68.04%
Private Funds Expended	\$3,978,024.00	15.89%
Owner Contribution	\$2,000,000.00	7.99%
Total Value of All Units	\$25,038,220.88	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$1,421,972.88	\$2,699,419.52	52.68%	65%
Construction / Rehabilitation	\$1,944,033.16	\$2,699,419.52	72.02%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *	Totals of Percentages
Extremely Low	\$630,174.80	19.68%	EL+VL: 30.38%
Very Low	\$342,739.52	10.70%	
Low	\$997,255.91	31.14%	EL+VL+L: 61.52%
Moderate	\$55,234.65	1.72%	
Over 120%-140%	\$.00	.00%	
Totals: \$2,025,404.88		63.25%	

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	\$471,186.30	13	\$158,988.50	25	\$630,174.80	38
Very Low	\$133,618.00	4	\$209,121.52	33	\$342,739.52	37
Low	\$773,860.33	25	\$223,395.58	34	\$997,255.91	59
Moderate	\$47,704.65	1	\$7,530.00	2	\$55,234.65	3
Over 120%-140%	\$.00	0	\$.00	0	\$.00	0
Totals:	\$1,426,369.28	43	\$599,035.60	94	\$2,025,404.88	137

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Disaster Assistance	Unincorporated	22	27	27	2		78
Disaster Assistance	Punta Gorda	1	2	6			9
Non-profit / Special needs Rental	Unincorporated	6	2				8
Purchase Assistance	Unincorporated		1	21			22
Emergency Repair	Punta Gorda	2					2
Emergency Repair	Unincorporated		3	1			4
Owner Occupied Rehab	Unincorporated	1	1	3	1		6
Multi-Family Construction	Punta Gorda	6	1	1			8
Totals:		38	37	59	3		137

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Disaster Assistance	Unincorporated		5	16	57	78
Disaster Assistance	Punta Gorda		3	2	4	9
Non-profit / Special needs Rental	Unincorporated			3	5	8
Purchase Assistance	Unincorporated	1	17	3	1	22
Emergency Repair	Punta Gorda			2		2
Emergency Repair	Unincorporated				4	4
Owner Occupied Rehab	Unincorporated		1	2	3	6
Multi-Family Construction	Punta Gorda	1	2	5		8
Totals:		2	28	33	74	137

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Disaster Assistance	Unincorporated	37	38	3	78
Disaster Assistance	Punta Gorda	3	6		9
Non-profit / Special needs Rental	Unincorporated	7	1		8
Purchase Assistance	Unincorporated		21	1	22
Emergency Repair	Punta Gorda	1	1		2
Emergency Repair	Unincorporated	1	3		4
Owner Occupied Rehab	Unincorporated	4	1	1	6
Multi-Family Construction	Punta Gorda	3	5		8
Totals:		56	76	5	137

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Disaster Assistance	Unincorporated	65	6	5	2			78
Disaster Assistance	Punta Gorda	7	2					9
Non-profit / Special needs Rental	Unincorporated	6					2	8
Purchase Assistance	Unincorporated	16	2	4				22
Emergency Repair	Punta Gorda	2						2
Emergency Repair	Unincorporated	2		2				4
Owner Occupied Rehab	Unincorporated	6						6
Multi-Family Construction	Punta Gorda	3	2	3				8
Totals:		107	12	14	2		2	137

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Disaster Assistance	Unincorporated			56	56
Disaster Assistance	Punta Gorda			3	3
Non-profit / Special needs Rental	Unincorporated			5	5
Purchase Assistance	Unincorporated			1	1
Emergency Repair	Punta Gorda				0
Emergency Repair	Unincorporated			4	4

Owner Occupied Rehab	Unincorporated			2	2
Multi-Family Construction	Punta Gorda		4		4
Totals:			4	71	75

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
Disaster Assistance	Government Employee	6,457.01	1
Multi-Family Construction	Retail Sales	50,000.00	1

Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Implemented, in LHAP	2021
Ongoing review process		AHAC Review	Implemented, in LHAP	2021
Impact fee modifications		Required	Implemented, in LHAP	2021
Printed inventory of public owned lands		Required	Implemented, in LHAP	2023

Support Services

Charlotte County Habitat for Humanity provides families with a mentoring program along with homeownership and personal budgeting classes. The Punta Gorda Housing Authority links clients with support services available within Charlotte County. The Gulf Coast Partnership (CoC) was awarded County funding to develop an Economic Resiliency program that includes HUD-certified Housing Counseling, homebuyer education, financial literacy programming, etc., that is available to SHIP recipients.

Other Accomplishments

The first Charlotte HOME affordable rental property, subsidized with local Affordable Housing Trust Fund (AHTF) subsidy, SHIP multi-family construction funds, City of Punta Gorda LGAO contribution, and a BCC gap loan, was added to inventory (in conjunction with FHFC RFA 2022-201).

Availability for Public Inspection and Comments

The Annual Report is published 1 week prior to and presented to the Charlotte County Affordable Housing Advisory Committee (AHAC) and Board of County Commissioners (BOCC) for certification at their regular public meetings prior to the annual report deadline. Comments are invited at those meetings. The official public record from these meetings is available on the County website (AHAC) and/or from Commission Minutes (BOCC).

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **546**

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
Disaster Assistance	\$6,206.85
Emergency Repair	\$9,809.17
Multi-Family Construction	\$50,000.00
Non-profit/Special needs Rental	\$25,429.00
Owner Occupied Rehab	\$35,163.05
Purchase Assistance	\$27,824.73

Expended Funds

Total Unit Count: **137** Total Expended Amount: **\$2,025,404.88**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Disaster Assistance	Kristin Morris (Jewell)	18536 Gamewell Ave	Port Charlotte	33948	\$1,145.15	
Disaster Assistance	Kory Kossick	26129 Cuneo Rd	Punta Gorda	33955	\$4,234.70	
Disaster Assistance	Raeshamia Smith	3039 Tarrywood TE	Punta Gorda	33983	\$5,920.00	
Non-profit/Special needs Rental	Paul Schaffer	20109 Helms Way Unit 1	Port Charlotte	33952	\$25,429.00	
Non-profit/Special needs Rental	Kimberly Smith	20117 Helms Way Unit 02	Port Charlotte	33952	\$25,429.00	
Non-profit/Special needs Rental	Susan Richardson	20133 Helms Way Unit 04	Port Charlotte	33952	\$25,429.00	
Non-profit/Special needs Rental	Deborah Williams	20141 Helms Way Unit 05	Port Charlotte	33952	\$25,429.00	

Non-profit/Special needs Rental	Concetta Dinicola	20149 Helms Way Unit 06	Port Charlotte	33952	\$25,429.00	
Non-profit/Special needs Rental	Rebecca Ayres	20108 Helms Way Unit 08	Port Charlotte	33952	\$25,429.00	
Non-profit/Special needs Rental	Michael Sheppard	20173 Helms Way Unit 09	Port Charlotte	33952	\$25,429.00	
Non-profit/Special needs Rental	Duane Horner	20181 Helms Way Unit 10	Port Charlotte	33952	\$25,429.00	
Disaster Assistance	Magdalena Garcia	23321 Olean Blvd	Port Charlotte	33980	\$3,600.00	
Purchase Assistance	Tonieshia Nealon	26180 Notre Dame Blvd.	Punta Gorda	33955	\$28,080.00	
Purchase Assistance	Vincent Cuozzo	336 Verdun Street	Port Charlotte	33954	\$27,560.00	
Purchase Assistance	Ashley Hernandez	331 Verdun Street	Port Charlotte	33954	\$27,040.00	
Disaster Assistance	Persephone Mathis	2511 Luther Rd, Apt 1027	Punta Gorda	33983	\$1,221.00	
Purchase Assistance	Ashley Dahl	14070 Chamberlain Blvd.	Port Charlotte	33953	\$26,520.00	
Purchase Assistance	Juliet German-Rives	29342 Lillis Street	Punta Gorda	33982	\$29,120.00	
Purchase Assistance	Hollianne Fitch	315 Coast Line Blvd.	Punta Gorda	33982	\$28,080.00	
Purchase Assistance	Alvara Vega-Navarro	2177 Redmond Street	Port Charlotte	33948	\$27,040.00	
Disaster Assistance	Lynda Carden	8418 Osprey Rd	Englewood	34224	\$9,575.00	
Disaster Assistance	Kourtnee Robeck	351 Areca St	Englewood	33950	\$10,036.70	
Disaster Assistance	George Thomson	21283 Coulton Ave	Port Charlotte	33952	\$7,300.00	
Disaster Assistance	Courtney Schad	1078 Navigator Rd Unit 1	Punta Gorda	33983	\$1,895.00	
Disaster Assistance	Mark Uffenbeck	431 Yeager Street	Port Charlotte	33954	\$6,268.00	
Disaster Assistance	Robert Hudson	23079 Langdon Avenue	Port Charlotte	33954	\$7,220.00	
Disaster Assistance	Ronald Weber	22 Brink Avenue	Punta Gorda	33950	\$2,500.00	
Disaster Assistance	Barbara Hall	1193 Guild St	Port Charlotte	33952	\$12,000.00	
Disaster Assistance	Jason Diaz	189 Forrest Avenue	Port Charlotte	33952	\$3,520.00	
Disaster Assistance	Donatila Martinez	23463 Quasar Blvd	Port Charlotte	33980	\$11,789.84	
Disaster Assistance	Jacqueline Meeks	1113 Northview Street	Port Charlotte	33952	\$3,000.00	
Disaster Assistance	Douglas Denis	25422 Kowloon Lane	Punta Gorda	33983	\$6,152.00	
Disaster Assistance	Minh Ho	205 Mocha Court	Punta Gorda	33983	\$5,676.00	

Disaster Assistance	Chester Mann	21 Bunker Terrace	Rotonda West	33947	\$11,972.21	
Disaster Assistance	Christopher Dixon	18671 Kerrville Circle	Port Charlotte	33948	\$3,635.00	
Disaster Assistance	Anna Cranmer	143 Harrisburg Street	Port Charlotte	33954	\$9,276.00	
Disaster Assistance	Linda Woodham	18329 Wolbrette Circle	Port Charlotte	33948	\$5,880.00	
Disaster Assistance	David Clapper	29200 Jones Loop Rd, Lot 269	Punta Gorda	33950	\$6,700.00	
Disaster Assistance	Diane Martin	15011 Dahlgren Avenue	Port Charlotte	33953	\$8,053.00	
Disaster Assistance	Linda Laroche	3442 Dover Drive	Punta Gorda	33983	\$5,121.24	
Disaster Assistance	Garry Walter	10491 Marion Street	Englewood	34224	\$12,000.00	
Disaster Assistance	Margaret Hiestand	17520 Ainse Court	Punta Gorda	33955	\$10,400.00	
Disaster Assistance	Walter Root	21185 Chatburn Avenue	Port Charlotte	33952	\$3,950.00	
Disaster Assistance	Michael Dillon	2801 Starlite Lane	Port Charlotte	33952	\$2,980.00	
Disaster Assistance	Leroy Lindsey	947 Linnaen Terrace NW	Port Charlotte	33948	\$4,320.00	
Disaster Assistance	Wanda Sapp	574 Lowell Avenue NW	Port Charlotte	33952	\$4,740.00	
Disaster Assistance	Alena Selberg	3129 Tarrytown Street	Port Charlotte	33952	\$6,437.00	
Disaster Assistance	Andree Lambert	26351 Deep Creek Blvd	Punta Gorda	33983	\$6,419.00	
Disaster Assistance	Karen Woods	105 Antis Drive	Rotonda West	33947	\$6,000.00	
Purchase Assistance	Mary Catherine Kane	12071 Coleman Avenue	Port Charlotte	33981	\$26,624.00	
Disaster Assistance	Russell McDowell	513 Cheshire Street	Port Charlotte	33953	\$6,056.00	
Disaster Assistance	Donna Sucato	27129 Deep Creek Blvd.	Punta Gorda	33983	\$2,434.00	
Disaster Assistance	Daniel Daurizio	873 McMahan Ave	Port Charlotte	33948	\$2,960.00	
Disaster Assistance	Mary Donlon	40120 Little Farm Rd	Punta Gorda	33982	\$12,000.00	
Disaster Assistance	Tresha Walker	22446 New York Ave	Port Charlotte	33952	\$12,000.00	
Disaster Assistance	Stephan Ferreira	1205 Pine Court	Port Charlotte	33980	\$4,335.00	
Disaster Assistance	Elizabeth Tancredi	1345 Orlando Blvd	Port Charlotte	33952	\$4,600.00	
Disaster Assistance	Edith Thompson-Pinnock	1365 Mager Street	Port Charlotte	33952	\$5,200.00	

Disaster Assistance	Vickie Patterson	464 Dewhurst Street	Port Charlotte	33954	\$3,740.00	
Disaster Assistance	Jennifer Deroche	17228 Bonnie Avenue	Port Charlotte	33954	\$3,454.00	
Disaster Assistance	Connie Becerril	173 Monica Street	Port Charlotte	33954	\$7,147.32	
Disaster Assistance	Brenda Rhodes	22519 Alcorn Avenue	Port Charlotte	33952	\$4,406.00	
Disaster Assistance	Linda Bradfish	21295 Hawthorne Avenueue	Port Charlotte	33954	\$5,020.00	
Disaster Assistance	Ernest Wolff	66 Baytree Drive	Rotonda West	33947	\$4,900.00	
Disaster Assistance	Maritza Bonilla	1533 Alton Road	Port Charlotte	33952	\$9,000.00	
Disaster Assistance	Karen Crawford Farrington	20405 Bachmann Blvd	Port Charlotte	33954	\$3,071.00	
Disaster Assistance	Lesley Harrington	21569 Gibraltar Drive	Port Charlotte	33952	\$5,000.00	
Disaster Assistance	Jan Meades	58 Mark Twain Lane	Rotonda West	33947	\$7,834.00	
Disaster Assistance	Peter Milo	18495 Timothy Avenue	Port Charlotte	33948	\$2,586.32	
Disaster Assistance	Rayetta Myers	5052 San Rocco Drive	Punta Gorda	33950	\$6,240.00	
Disaster Assistance	James O'Brien	11035 Gulfstream Blvd	Englewood	34224	\$5,200.00	
Disaster Assistance	Elaine Oliver	19415 Edgewater Drive	Port Charlotte	33948	\$2,250.00	
Disaster Assistance	Linda Piper	130 Gregory Drive	Port Charlotte	33952	\$3,124.00	
Disaster Assistance	Regina Saladino	1354 Rock Dove Court, Unit A202	Punta Gorda	33950	\$1,244.00	
Disaster Assistance	Victoria Stephens	21267 Gertrde Avenue, Unit 208	Port Charlotte	33952	\$3,900.00	
Disaster Assistance	Barbara Zufall	1000 Kings Hwy, Unit 443	Port Charlotte	33980	\$2,750.00	
Disaster Assistance	Jon Burdett	581 Clearview Drive	Port Charlotte	33953	\$6,020.00	
Disaster Assistance	Nam Huynh	284 Annapolis Lane	Rotonda West	33947	\$5,898.00	
Disaster Assistance	Thomas Gagliardi	21078 Edgewater Dr	Port Charlotte	33952	\$8,508.10	
Disaster Assistance	Louis Della Penna	289 Orange Dr NW	Port Charlotte	33952	\$739.22	
Disaster Assistance	Eleonore Fleury	2474 Lakeshore Circle	Port Charlotte	33952	\$7,242.00	
Disaster Assistance	Augusto Araujo	2772 Mauritania Rd	Punta Gorda	33983	\$6,385.00	
Disaster Assistance	Williamson Wanda	13403 Ballon Ave	Port Charlotte	33981	\$4,734.00	

Disaster Assistance	Maryrose Clyne	9070 Pinehaven Way	Englewood	34224	\$9,628.00	
Emergency Repair	Heather Irvin	3186 Broder Dr	Punta Gorda	33983	\$10,000.00	
Disaster Assistance	Deborah Szewczyk	1586 Harbor Blvd	Port Charlotte	33952	\$6,457.01	
Emergency Repair	Amaury Vecino	418 Kostner St	Port Charlotte	33954	\$8,855.00	
Disaster Assistance	Theresa Scott	1115 Martha Pl	Englewood	34223	\$12,000.00	
Disaster Assistance	Richard Busse	4444 Melbourne St	Port Charlotte	33980	\$12,000.00	
Disaster Assistance	Neysa Febus	925 Spring View Ave NW	Port Charlotte	33948	\$12,000.00	
Disaster Assistance	Patricia Hook	1314 Beacon Dr	Port Charlotte	33952	\$11,986.50	
Emergency Repair	David Cox Sr.	20198 Hamilton Ave	Port Charlotte	33952	\$10,000.00	
Disaster Assistance	Coleen Bailey	124 Dow Rd	Port Charlotte	33952	\$12,000.00	
Disaster Assistance	Marie Brun	516 Clearview Dr	Port Charlotte	33953	\$12,000.00	
Emergency Repair	Erasmio Conde	21490 Gladis Ave	Port Charlotte	33952	\$10,000.00	
Disaster Assistance	Steve Trought	21977 Belinda Ave	Port Charlotte	33952	\$11,979.00	
Disaster Assistance	Nelida Maldonado	2512 Conway Blvd	Port Charlotte	33952	\$9,538.30	
Purchase Assistance	Heather Lojacono	17076 Greenan Avenue	Port Charlotte	33948	\$26,000.00	
Emergency Repair	Stacey Little	2516 Carmen St	Punta Gorda	33950	\$10,000.00	
Disaster Assistance	Michele Cunha	1362 Guild St	Port Charlotte	33952	\$4,236.30	
Disaster Assistance	Destiny Sharples	21883 Catherine Ave	Port Charlotte	33952	\$5,000.00	
Disaster Assistance	Joseph Guziejewski	29200 Jones loop Rd Lot 252	Punta Gorda	33950	\$1,196.00	
Owner Occupied Rehab	Candy Leak	22111 Laramore Ave.	Port Charlotte	33952	\$47,704.65	
Disaster Assistance	Rodney Wolfe	22260 Montrose Ave	Port Charlotte	33952	\$2,530.00	
Purchase Assistance	Cynithia Adam	3088 Olney Street	Port Charlotte	33948	\$26,000.00	
Purchase Assistance	Heather Bergeron	28154 Barstow Drive	Punta Gorda	33955	\$26,000.00	
Purchase Assistance	Keysha Bonner	3080 Olney Street	Port Charlotte	33948	\$27,040.00	
Purchase Assistance	Natalie Cambareri	3479 Winona Street	Port Charlotte	33948	\$26,000.00	
Purchase Assistance	Misty Ann Cassel	3072 Olney Street	Port Charlotte	33948	\$32,760.00	
Purchase Assistance	Manuel Baez-Hall	21168 Chatburn Avenue	Port Charlotte	33952	\$32,760.00	

Purchase Assistance	Brianna Fiocheta	56 Overbrook Street	Port Charlotte	33954	\$26,000.00	
Purchase Assistance	Caleb Fisher	1557 Amstead Street	Port Charlotte	33980	\$32,240.00	
Purchase Assistance	Richard Danielson	12061 Coleman Avenue	Port Charlotte	33981	\$26,520.00	
Purchase Assistance	Cassie Davis	64 Overbrook Street	Port Charlotte	33954	\$26,000.00	
Multi-Family Construction	Rebecca Hernandez	24420 Airport Rd. #133	Punta Gorda	33950	\$50,000.00	
Multi-Family Construction	Alexandra Zeno	24420 Airport Rd. #215	Punta Gorda	33950	\$50,000.00	
Multi-Family Construction	Matthew Keener	24420 Airport Rd. #315	Punta Gorda	33950	\$50,000.00	
Multi-Family Construction	Alexis Carnes	24420 Airport Rd. #317	Punta Gorda	33950	\$50,000.00	
Multi-Family Construction	Martha Napoles	24420 Airport Rd. #324	Punta Gorda	33950	\$50,000.00	
Multi-Family Construction	Kevin Powers	24420 Airport Rd. #416	Punta Gorda	33950	\$50,000.00	
Multi-Family Construction	Debbie Martinez	24420 Airport Rd. #427	Punta Gorda	33950	\$50,000.00	
Multi-Family Construction	Stephanie Robison	24420 Airport Rd. #428	Punta Gorda	33950	\$50,000.00	
Owner Occupied Rehab	Vicky Patterson	464 Dewhurst Street	Port Charlotte	33954	\$77,126.18	
Owner Occupied Rehab	Mary Murphy	22310 Augusta Ave	Port Charlotte	33952	\$18,612.30	
Owner Occupied Rehab	Dennis & Virginia Merrill	13536 Santa Rosa Ave.	Port Charlotte	33981	\$19,671.75	
Owner Occupied Rehab	Steven Simon	1124 E. Corktree Circle	Port Charlotte	33952	\$185.00	
Disaster Assistance	Carrie Greus	8349 Roosevelt Street	Englewood	34224	\$2,300.00	
Owner Occupied Rehab	Brenda Rhodes	22519 Alcorn Ave	Port Charlotte	33954	\$47,678.40	
Disaster Assistance	Sandra Gehron	220 Pompano Terrace	Punta Gorda	33950	\$12,000.00	
Disaster Assistance	Cherylann Blanchard	24540 Harborview Rd, A1	Port Charlotte	33980	\$11,980.92	
Disaster Assistance	Craig Kenny	23472 Charleston Cir APT 324	Punta Gorda	33980	\$2,536.54	
Disaster Assistance	Melissa Franko	18000 Murdock Circle Unit 104	Port Charlotte	33948	\$2,232.75	
Emergency Repair	Shawn Pangburn	2168 Pellam Blvd	Port Charlotte	33948	\$10,000.00	
Disaster Assistance	Manfred Kukowski	7303 Bargello St	Englewood	34224	\$5,479.48	
Purchase Assistance	William Miller	13043 Chamberlain Blvd.	Port Charlotte	33953	\$26,000.00	
Purchase Assistance	Adrienne Norton	30185 Alder Road	Punta Gorda	33982	\$26,520.00	

Purchase Assistance	Melissa Williams	47 Cory Street	Port Charlotte	33953	\$32,240.00	
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Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Charlotte County	Local Government	All	All	\$155,154.00
Gulf Coast Partnership	Continuum of Care	Rapid Re-Housing	Rapid Re-Housing	\$.00
St. Vincent dePaul CARES	Homeless Service Provider	Rapid Re-Housing	Rapid Re-Housing	\$25,000.00
Rebuilding Together Greater Florida	Home Construction	Owner-Occupied Rehab	All	\$25,000.00

Program Income

Program Income Funds	
Loan Repayment:	\$454,720.27
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$48,223.00
Total:	\$502,943.27

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	258
Approved	258
Denied	0

Explanation of Recaptured funds

Description	Amount
Return of Non-profit Rental Rehab loan; units not rehabbed	\$300,000.00
Total:	\$300,000.00

Rental Developments

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By
Harbor Place	Goodwill Industries	Helms Way	Port Charlotte		\$203,432.00	8	

Verandas III	Punta Gorda Dev. Corp	Airport Rd.	Punta Gorda		\$400,000.00	8	
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Single Family Area Purchase Price

The average area purchase price of single family units: 220,000.00

Or

Not Applicable

Form 5

Special Needs Breakdown

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units	% of Allocation
2	Purchase Assistance	\$27,040.00	1			
3	Owner Occupied Rehab	\$66,290.70	2			
5	Disaster Assistance	\$87,130.00	15			
14	Non-profit/Special needs Rental	\$178,003.00	7			
21	Multi-Family Construction	\$150,000.00	3			
	Total:	\$508,463.70	28			5.34%

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(14) Non-profit/Special needs Rental	Person with Disabling Condition (not DD)	\$101,716.00	4		
(14) Non-profit/Special needs Rental	Receiving Supplemental Security Income	\$76,287.00	3		
(2) Purchase Assistance	Person with Disabling Condition (not DD)	\$27,040.00	1		
(5) Disaster Assistance	Receiving Social Security Disability Insurance	\$76,940.00	13		
(5) Disaster Assistance	Receiving Veterans Disability Benefits	\$10,190.00	2		
(21) Multi-Family Construction	Receiving Social Security Disability Insurance	\$150,000.00	3		
(3) Owner Occupied Rehab	Receiving Social Security Disability Insurance	\$66,290.70	2		

Provide a description of efforts to reduce homelessness:

The Charlotte County 2020-2023 LHAP includes a strategy for Rental Assistance, Security and/or Utility Deposits and Rapid Re-Housing. A sub-recipient agreement with the Continuum of Care (CoC) provider St. Vincent dePaul CARES is in place for the administration of the program through Coordinated Entry. Charlotte County's Community Services Block Grant (CSBG), Temporary Assistance to Needy Families (TANF), Housing & Financial Stability Program (HFSP), Disaster Intervention Program (DIP), and United Way's Season of Sharing (SOS) programs also provide housing assistance as funding allows.

Interim Year Data

Interim Year Data

Revenue	
State Annual Distribution	\$2,308,201.00
SHIP Disaster Funds	
HHRP Allocation	\$121,000.00
Program Income	
Total Revenue:	\$2,429,201.00

Expenditures/Encumbrances	
Program Funds Expended	\$134,168.95
Program Funds Encumbered	\$9,877,483.91
Total Administration Funds Expended	
Total Administration Funds Encumbered	
Homeownership Counseling	
Total Expenditures/Encumbrances:	\$10,011,652.86

Set-Asides		Percentage
65% Homeownership Requirement	\$4,698,952.86	193.44%
75% Construction / Rehabilitation	\$9,507,975.07	391.40%
30% Very Low Income Requirement	\$4,296,553.06	176.87%
60% Very Low + Low Income Requirements	\$9,891,652.86	407.20%
20% Special Needs Requirement	\$375,804.07	15.47%

LG Submitted Comments:

Form 1 - HHR extended to 06.30.2026; carryforward is HHR; SHIP PY23 expended. Form 2 - SHIP PY23 received waivers on set asides due to Hurricane Ian. Form 2 reflects EL+VL = 33.52% and EL +VL+L = 67.88%. Form 4 - "Expended Funds" section: HHR was extended to 06.30.2026; Habitat has committed to 20 yet to be identified homebuyers for this strategy; funds encumbered. Form 5 - SHIP PY23 received waivers on set asides due to Hurricane Ian.