

# Title: SHIP Annual Report

Report Status: Unsubmitted

Charlotte County FY 2020/2021 Closeout

Form 1

## SHIP Distribution Summary

### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	Purchase Assistance	\$93,600.00	6				
3	Owner Occupied Rehabilitation	\$149,307.90	6				
3	Owner-Occupied Rehabilitation	\$15,998.85					
5	Disaster Assistance	\$24,000.00	2				
6	Emergency Repair	\$42,413.00	5				

**Homeownership Totals:** **\$325,319.75** **19**

### Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
26	Rental Assistance RRH	\$184,380.04	24				
27	Rental Assistance RRH	\$38,888.74	6				

**Rental Totals:** **\$223,268.78** **30**

**Subtotals:** **\$548,588.53** **49**

## Additional Use of Funds

Use	Expended
Administrative	\$ .00
Homeownership Counseling	
Admin From Program Income	\$28,891.39
Admin From Disaster Funds	

**Totals:** **\$577,479.92** **49** **\$ .00** **\$ .00**

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

Source of Funds	Amount
State Annual Distribution	\$ .00
Program Income (Interest)	\$42,387.98
Program Income (Payments)	\$535,439.86
Recaptured Funds	\$ .00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$2,359.35
<b>Total:</b>	<b>\$580,187.19</b>

**\* Carry Forward to Next Year: \$2,707.27**

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	341	388	549	719	889
VLI	567	608	730	842	940
LOW	907	972	1,167	1,348	1,503
MOD	1,362	1,459	1,752	2,022	2,256
Up to 140%	1,589	1,702	2,044	2,359	2,632

### 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	\$548,588.53	100.00%
Public Moneys Expended		.00%
Private Funds Expended		.00%
Owner Contribution		.00%
Total Value of All Units	\$548,588.53	100.00%

### SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$325,319.75	\$2,359.35	13788.54%	65%
Construction / Rehabilitation	\$325,319.75	\$2,359.35	13788.54%	75%

### Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$177,943.91	30.67%
Very Low	\$209,087.62	36.04%
Low	\$145,957.00	25.16%
Moderate	\$15,600.00	2.69%
Over 120%-140%	\$ .00	.00%
<b>Totals:</b>	<b>\$548,588.53</b>	<b>94.55%</b>

### 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	\$5,152.35	1	\$172,791.56	24	\$177,943.91	25
Very Low	\$109,397.40	3	\$99,690.22	11	\$209,087.62	14
Low	\$128,757.00	7	\$17,200.00	2	\$145,957.00	9
Moderate	\$15,600.00	1		0	\$15,600.00	1
Over 120%-140%		0		0	\$ .00	0
<b>Totals:</b>	<b>\$258,906.75</b>	<b>12</b>	<b>\$289,681.78</b>	<b>37</b>	<b>\$548,588.53</b>	<b>49</b>

## Form 3

### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Rental Assistance RRH	Unincorporated	19	6	1			26
Rental Assistance RRH	Punta Gorda		1				1
Rental Assistance RRH	North Port	1					1
Rental Assistance RRH	W.Bradenton	1					1
Rental Assistance RRH	Summerville	1					1
Purchase Assistance	Unincorporated			5	1		6
Owner Occupied Rehabilitation	Unincorporated	1	3	2			6
Disaster Assistance	Unincorporated		1	1			2
Emergency Repair	Unincorporated	2	3				5
<b>Totals:</b>		<b>25</b>	<b>14</b>	<b>9</b>	<b>1</b>		<b>49</b>

### Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Rental Assistance RRH	Unincorporated	6	5	14	1	26
Rental Assistance RRH	Punta Gorda			1		1
Rental Assistance RRH	North Port	1				1
Rental Assistance RRH	W.Bradenton		1			1
Rental Assistance RRH	Summerville	1				1
Purchase Assistance	Unincorporated		4	1	1	6
Owner Occupied Rehabilitation	Unincorporated			3	3	6
Disaster Assistance	Unincorporated			1	1	2
Emergency Repair	Unincorporated			1	4	5
<b>Totals:</b>		<b>8</b>	<b>10</b>	<b>21</b>	<b>10</b>	<b>49</b>

## Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Rental Assistance RRH	Unincorporated	15	9	2	26
Rental Assistance RRH	Punta Gorda		1		1
Rental Assistance RRH	North Port	1			1
Rental Assistance RRH	W.Bradenton	1			1
Rental Assistance RRH	Summerville	1			1
Purchase Assistance	Unincorporated		5	1	6
Owner Occupied Rehabilitation	Unincorporated	2	3	1	6
Disaster Assistance	Unincorporated	1	1		2
Emergency Repair	Unincorporated	3	2		5
<b>Totals:</b>		<b>24</b>	<b>21</b>	<b>4</b>	<b>49</b>

## Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hisp- anic	Asian	Amer- Indian	Other	Total
Rental Assistance RRH	Unincorporated	19	4	3				26
Rental Assistance RRH	Punta Gorda		1					1

Rental Assistance RRH	North Port		1				1
Rental Assistance RRH	W.Bradenton	1					1
Rental Assistance RRH	Summerville	1					1
Purchase Assistance	Unincorporated	4	1	1			6
Owner Occupied Rehabilitation	Unincorporated	5	1				6
Disaster Assistance	Unincorporated	2					2
Emergency Repair	Unincorporated	3	2				5
<b>Totals:</b>		<b>35</b>	<b>10</b>	<b>4</b>			<b>49</b>

### Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Rental Assistance RRH	Unincorporated		21		21
Rental Assistance RRH	Punta Gorda		1		1
Rental Assistance RRH	North Port		1		1
Rental Assistance RRH	W.Bradenton		1		1
Rental Assistance RRH	Summerville		1		1
Purchase Assistance	Unincorporated				0
Owner Occupied Rehabilitation	Unincorporated			3	3
Disaster Assistance	Unincorporated			1	1
Emergency Repair	Unincorporated			4	4
<b>Totals:</b>			<b>25</b>	<b>8</b>	<b>33</b>

### 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
Purchase Assistance	Educator/School Employee	31,200.00	2
Purchase Assistance	Service Industry	15,600.00	1
Purchase Assistance	Nurse/Healthcare	31,200.00	2
Purchase Assistance	Retail Sales	15,600.00	1
Emergency Repair	Nurse/Healthcare	10,000.00	1

## 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

## 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 will include HUD-certified Housing Counseling, homebuyer education, financial literacy programming, etc., that is available to SHIP recipients.

## Other Accomplishments

SHIP-DR Insurance Deductible program; Ongoing disaster recovery

## 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: **504**

### Mortgage Foreclosures

A. Very low income households in foreclosure: **2**

B. Low income households in foreclosure: **1**

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

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

SHIP Program Foreclosure Percentage Rate Life to Date: **0.60**

### Mortgage Defaults

A. Very low income households in default: **3**

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

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

Defaulted Loans Life-to-date: **5**

SHIP Program Default Percentage Rate Life to Date: **0.99**

## Strategies and Production Costs

Strategy	Average Cost
Disaster Assistance	\$12,000.00
Emergency Repair	\$8,482.60
Owner Occupied Rehabilitation	\$24,884.65
Owner-Occupied Rehabilitation	\$15,998.85
Purchase Assistance	\$15,600.00
Rental Assistance RRH	\$7,442.29

## Expended Funds

Total Unit Count: **49**

Total Expended Amount: **\$548,588.53**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Rental Assistance RRH	Misahely Barbosa	21291 Coulton Ave	Port Charlotte	33952	\$9,926.57	
Rental Assistance RRH	Tiffany Carmello	21471 Holdern Ave	Port Charlotte	33952	\$11,918.00	
Rental Assistance RRH	Samantha De La Cruz	17800 Murdock Cir	Port Charlotte	33952	\$7,880.97	
Rental Assistance RRH	Nichole Deloge	1250 Loveland Blvd	Port Charlotte	33980	\$4,105.00	
Rental Assistance RRH	Jean Emmanuel	1600 Hickory St	Punta Gorda	33950	\$10,426.00	
Rental Assistance RRH	Robert Frame	28032 Cleveland Ave	Punta Gorda	33982	\$4,900.00	
Rental Assistance RRH	Nicole Gay	2511 Luther Rd	Punta Gorda	33983	\$5,224.00	
Rental Assistance RRH	Jennifer Gibson	15556 Mango Dr	Punta Gorda	33950	\$9,001.64	
Rental Assistance RRH	Carrie Marino	3310 Loveland Blvd Unit 1401	Port Charlotte	33980	\$10,800.00	
Rental Assistance RRH	Anna Metheny	1250 Loveland Blvd	Port Charlotte	33980	\$3,104.00	
Rental Assistance RRH	Timothy Miller	21350 Stillwater Ave #6	Port Charlotte	33952	\$4,800.00	
Rental Assistance RRH	Tedrick Page	8782 La Boca Ave	North Port	34287	\$3,600.00	
Rental Assistance RRH	Kristen Pender	509 Berry st	Port Charlotte	33950	\$4,400.00	
Rental Assistance RRH	Westley Poling	28025 Pendergrass ave #B	Punta Gorda	33955	\$12,000.00	
Rental Assistance RRH	Kelly Riddle	15556 Mango Dr	Punta Gorda	33983	\$5,200.00	
Rental Assistance RRH	Joel Rivera	15460 Lime DR	Punta Gorda	33955	\$7,425.00	
Rental Assistance RRH	Telsa Roberson	2409 Ednor Street	Port Charlotte	33952	\$5,825.00	

Rental Assistance RRH	Jeanette Sanchez	3079 Saint James St	Port Charlotte	33952	\$9,650.00	
Rental Assistance RRH	Daniel Simpson	4158 Tamiami Trl #L8	Port Charlotte	33952	\$12,000.00	
Rental Assistance RRH	Ulama Simpson	23040 Jumper Ave	Port Charlotte	33952	\$12,000.00	
Rental Assistance RRH	De'Asia Taylor	1800 Murdock Cir Unit 102	Port Charlotte	33948	\$12,000.00	
Rental Assistance RRH	Tyler Tompas	17800 Murdock Circle Apts	Port Charlotte	33952	\$4,415.70	
Rental Assistance RRH	Daphine Toussaint	2511 Luther RD	Punta Gorda	33983	\$6,131.18	
Rental Assistance RRH	James Wrinkle	4200 Lister St Unit 204	Punta Gorda	33980	\$7,646.98	
Rental Assistance RRH	Nicole Casa	4232 20th St.	W.Bradenton	33107	\$1,966.00	
Rental Assistance RRH	Stephanie "AJ" Durrance	756 NW Congress St # 9	Summerville	30747	\$5,140.00	
Rental Assistance RRH	Nicole Hinchcliffe	9279 Tacoma Ave # B	Englewood	34224	\$9,233.73	
Rental Assistance RRH	Lyndsey Mahoney	1407 Coral Ridge Dr	Punta Gorda	33950	\$11,999.01	
Rental Assistance RRH	Robin Piccoli	2553 Ednor St	Port Charlotte	33952	\$6,000.00	
Rental Assistance RRH	Tina Turner	15556 Mango Dr	Punta Gorda	33983	\$4,550.00	
Purchase Assistance	Kenneth & Lisa Gau	12297 El Prado Dr.	Punta Gorda	33955	\$15,600.00	
Purchase Assistance	Maria Ramos	23152 McMullen Avenue	Port Charlotte	33980	\$15,600.00	
Purchase Assistance	Jamie Sclafani	494 Bolender Street	Punta Gorda	33982	\$15,600.00	
Purchase Assistance	Keisha Torres	29214 Peace River Shores	Punta Gorda	33982	\$15,600.00	
Purchase Assistance	Belinda Von Gillern	502 Bolender Street	Punta Gorda	33982	\$15,600.00	
Owner Occupied Rehabilitation	Roosevelt Belot	16456 Alton Road	Port Charlotte	33952	\$5,152.35	
Owner Occupied Rehabilitation	Kenneth Everett	2103 Pellam Blvd.	Port Charlotte	33948	\$27,594.00	
Owner Occupied Rehabilitation	Ellen Hick	22417 Hernando Avenue	Port Charlotte	33952	\$28,413.00	
Owner Occupied Rehabilitation	Patricia Ladue	5435 Lambright Drive	Port Charlotte	33981	\$26,544.00	
Owner Occupied Rehabilitation	Edmund & Christina Loges	23298 Freeport Ave	Port Charlotte	33954	\$24,213.00	
Owner Occupied Rehabilitation	Deborah Szewczyk	1587 Harbor Blvd.	Port Charlotte	33952	\$37,391.55	
Owner-Occupied Rehabilitation	Thelma Wooliston	2210 Hardey St.	Port Charlotte	33980	\$15,998.85	2018-2019



Disaster Assistance	Lisa Blasi	23046 Foote Ave	Port Charlotte	33952	\$12,000.00	
Disaster Assistance	Diane Streffling	5177 Dalewood St	Punta Gorda	33982	\$12,000.00	
Emergency Repair	Josefina Aldeco	644 Erroll St NW	Port Charlotte	33952	\$9,779.00	
Emergency Repair	Margarett Haskett	5730 Beechwood Street	Punta Gorda	33982	\$7,880.00	
Emergency Repair	Nicole Boubert	15090 Chamberlain Blvd	Port Charlotte	33953	\$6,554.00	
Emergency Repair	Faith Keeton	22428 Delhi Ave	Port Charlotte	33952	\$8,200.00	
Purchase Assistance	Paul & Dariesha Cowherd	4727 Kempson Lane	Port Charlotte	33981	\$15,600.00	
Emergency Repair	Nahomie O'Connor	21527 Quesada Avenue	Port Charlotte	33952	\$10,000.00	

### Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Charlotte County	Local Government	All	All	\$28,891.39
Gulf Coast Partnership	Continuum of Care	Rapid Re-Housing	Rapid Re-Housing	\$ .00

### Program Income

Program Income Funds	
Loan Repayment:	\$535,439.86
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$42,387.98
<b>Total:</b>	<b>\$577,827.84</b>

### Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	35
Approved	35
Denied	0

### 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
Verandas III	PGHA	Airport Rd.	Punta Gorda	33950	\$400,000.00	8	
CASL	CASL	3512 Depew	Port Charlotte	33952	\$29,250.00	1	
CASL	CASL	3520 Depew	Port Charlotte	33952	\$16,200.00	1	
PORCH	PORCH	6296 Scott St.	Punta Gorda	33950	\$240,000.00	3	
Presbyterian Homes of Port Charlotte	Presbyteri an Homes	2275 Aaron Street	Port Charlotte	33952	\$300,000.00	10	
Stillwater	CASL	21350 Stillwater Dr	Port Charlotte	33952	\$240,000.00	8	

### Single Family Area Purchase Price

The average area purchase price of single family units:

150,000.00

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
2	Purchase Assistance	\$46,800.00	3		
3	Owner Occupied Rehabilitation	\$93,398.55	3		
3	Owner-Occupied Rehabilitation				
6	Emergency Repair	\$16,080.00	2		
26	Rental Assistance RRH	\$55,778.21	6		

### Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(26) Rental Assistance RRH	Survivor of Domestic Violence	\$9,926.57	1		
(26) Rental Assistance RRH	Receiving Social Security Disability Insurance	\$18,651.64	2		
(26) Rental Assistance RRH	Receiving Supplemental Security Income	\$27,200.00	3		
(2) Purchase Assistance	Receiving Supplemental Security Income	\$31,200.00	2		
(2) Purchase Assistance	Developmental Disabilities	\$15,600.00	1		
(3) Owner Occupied Rehabilitation	Receiving Social Security Disability Insurance	\$93,398.55	3		
(6) Emergency Repair	Receiving Supplemental Security Income	\$7,880.00	1		
(6) Emergency Repair	Receiving Social Security Disability Insurance	\$8,200.00	1		

### 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) 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

Interim Year 1		
State Annual Distribution	\$1,290,323.00	
Program Income	\$782,969.06	
Program Funds Expended	\$193,352.70	
Program Funds Encumbered	\$1,960,198.07	
Total Administration Funds Expended	\$168,180.75	
Total Administration Funds Encumbered		
Homeownership Counseling		
Disaster Funds		
65% Homeownership Requirement	\$1,159,221.77	89.84%
75% Construction / Rehabilitation	\$2,007,921.77	155.61%
30% Very & Extremely Low Income Requirement	\$1,318,651.42	63.60%
30% Low Income Requirement	\$834,899.35	40.27%
20% Special Needs Requirement	\$425,631.07	32.99%
Carry Forward to Next Year		

**LG Submitted Comments:**

SHIP FY21 expenditure deadline extended to 12.31.2023. As no FY21 SHIP allocation was received, there are no administrative funds to report.