

Title: SHIP Annual Report

Report Status: Unsubmitted

**Flagler County / Palm Coast FY 2016/2017
Closeout**

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	Down Payment Assistance	\$543,050.75	19				
3	Owner Occupied Rehab	\$88,152.75	4				
5	Disaster Repair	\$151,138.18	48				
7	Foreclosure Prevention	\$4,000.00	1				

Homeownership Totals: **\$786,341.68** **72**

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
26	Rapid Rehousing	\$10,005.00	5				

Rental Totals: **\$10,005.00** **5**

Subtotals: **\$796,346.68** **77**

Additional Use of Funds

Use	Expended
Administrative	\$67,528.00
Homeownership Counseling	\$13,404.00
Admin From Program Income	\$3,612.00
Admin From Disaster Funds	\$14,393.00

Totals: **\$895,283.68** **77** **\$0.00** **\$0.00**

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

Source of Funds	Amount
State Annual Distribution	\$675,288.00
Program Income (Interest)	\$472.62
Program Income (Payments)	\$71,769.40
Recaptured Funds	\$0.00
Disaster Funds	\$143,932.48
Other Funds	
Carryover funds from previous year	\$4,007.50
Total:	\$895,470.00

*** Carry Forward to Next Year: \$186.32**

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	303	354	510	667	824
VLI	505	541	650	750	837
LOW	808	866	1,038	1,200	1,338
MOD	1,212	1,299	1,560	1,801	2,010
Up to 140%	1,414	1,515	1,820	2,101	2,345

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	\$796,346.68	20.66%
Public Moneys Expended		.00%
Private Funds Expended	\$3,037,870.98	78.80%
Owner Contribution	\$21,097.00	.55%
Total Value of All Units	\$3,855,314.66	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$786,341.68	\$804,327.48	97.76%	65%
Construction / Rehabilitation	\$782,341.68	\$804,327.48	97.27%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	Total Available Funds % *
Extremely Low	\$111,933.00	12.71%
Very Low	\$191,223.74	21.72%
Low	\$448,479.50	50.93%
Moderate	\$44,710.44	5.08%
Over 120%-140%		.00%
Totals:	\$796,346.68	90.43%

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	\$93,541.00	4	\$18,392.00	8	\$111,933.00	12
Very Low	\$146,922.45	7	\$44,301.29	13	\$191,223.74	20
Low	\$390,740.05	12	\$57,739.45	19	\$448,479.50	31
Moderate		0	\$44,710.44	14	\$44,710.44	14
Over 120%-140%		0		0	\$.00	0
Totals:	\$631,203.50	23	\$165,143.18	54	\$796,346.68	77

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Down Payment Assistance	Unincorporated	2	1				3
Down Payment Assistance	Palm Coast	1	5	10			16
Owner Occupied Rehab	Palm Coast	1	1	2			4
Disaster Repair	Palm Coast	3	9	13	12		37
Disaster Repair	Ormond Beach				1		1
Disaster Repair	Flagler Beach	1	4	2	1		8
Disaster Repair	Bunnell	1					1
Disaster Repair	Unincorporated	1					1
Rapid Rehousing	Bunnell			1			1
Rapid Rehousing	Palm Coast	2		2			4
Foreclosure Prevention	Palm Coast			1			1
Totals:		12	20	31	14		77

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Down Payment Assistance	Unincorporated		3			3
Down Payment Assistance	Palm Coast	2	11	3		16
Owner Occupied Rehab	Palm Coast			3	1	4
Disaster Repair	Palm Coast		2	11	24	37
Disaster Repair	Ormond Beach				1	1
Disaster Repair	Flagler Beach		2	3	3	8

Disaster Repair	Bunnell				1	1
Disaster Repair	Unincorporated			1		1
Rapid Rehousing	Bunnell		1			1
Rapid Rehousing	Palm Coast		2	2		4
Foreclosure Prevention	Palm Coast				1	1
Totals:		2	21	23	31	77

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Down Payment Assistance	Unincorporated		3		3
Down Payment Assistance	Palm Coast	2	10	4	16
Owner Occupied Rehab	Palm Coast	1	1	2	4
Disaster Repair	Palm Coast	19	17	1	37
Disaster Repair	Ormond Beach		1		1
Disaster Repair	Flagler Beach	2	6		8
Disaster Repair	Bunnell	1			1
Disaster Repair	Unincorporated		1		1
Rapid Rehousing	Bunnell		1		1
Rapid Rehousing	Palm Coast	1	1	2	4
Foreclosure Prevention	Palm Coast		1		1
Totals:		26	42	9	77

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Down Payment Assistance	Unincorporated	2		1				3
Down Payment Assistance	Palm Coast	8	6	2				16
Owner Occupied Rehab	Palm Coast	3	1					4
Disaster Repair	Palm Coast	26	6	4		1		37
Disaster Repair	Ormond Beach	1						1
Disaster Repair	Flagler Beach	8						8
Disaster Repair	Bunnell		1					1
Disaster Repair	Unincorporated	1						1
Rapid Rehousing	Bunnell		1					1

Rapid Rehousing	Palm Coast	2	2					4
Foreclosure Prevention	Palm Coast	1						1
Totals:		52	17	7		1		77

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Down Payment Assistance	Unincorporated				0
Down Payment Assistance	Palm Coast				0
Owner Occupied Rehab	Palm Coast			1	1
Disaster Repair	Palm Coast			1	1
Disaster Repair	Ormond Beach				0
Disaster Repair	Flagler Beach				0
Disaster Repair	Bunnell				0
Disaster Repair	Unincorporated				0
Rapid Rehousing	Bunnell		1		1
Rapid Rehousing	Palm Coast		4		4
Foreclosure Prevention	Palm Coast			1	1
Totals:			5	3	8

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
Down Payment Assistance	Educator/School Employee	4,000.00	1

Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting	Expedited Permit Processing: A local policy, adopted as part of the Local Housing Incentive Plan, states: "Affordable housing projects will be processed in the next available Planning Board or Board of County Commissioners meeting regardless of application closing date, provided the applications meet local notice requirements".	Required	Implemented, in LHAP	1992
Ongoing review process	As a matter of local policy, and as provided in the Flagler County Land Development Code adopted by Ordinance 91-2 as amended, proposed regulations to amend the Land Development Code or Comprehensive Plan are reviewed by the Planning and Development Board. This review process provides the mechanism for proposed regulatory changes to be examined for potential impacts on affordability prior to adoption and implementation.	Required	Implemented, in LHAP	1992
Impact fee modifications	Modification of Impact-fee requirements: Flagler County has an exemption for low-income housing from educational facilities impact fees. Flagler County will modify impact fee requirements, including reduction of fees and alternative methods of fee payment for affordable housing from special funding sources.	AHAC Review	Implemented, in LHAP	1994

Flexible densities	The allowance of flexibility in densities for affordable housing: Within Flagler County, the Future Land Use Map and Zoning district designations establish a maximum density or intensity for all properties. Overall, density is an important factor in forming the character of a community and the preferred lifestyle of its residents. While higher densities may result in lower housing costs, higher across the board densities do not always translate into lower housing prices. Consequently, the preferred method for reducing housing costs through increased density is to provide affordable housing density bonuses associated with affordable housing projects. Currently, Housing Element Policy C.1.1.2 and LDC Section 3.03.09.02 provide affordable housing projects up to an estimated 11% density bonus over the maximum density established by the underlying land use designation.	AHAC Review	Implemented, in LHAP	1997
Reservation of infrastructure	Reservation of Infrastructure: The regulation that allowed capacity to be reserved (per the County's Concurrency Management System) after 25% payment of the applicable County impact fees was part of the Flagler County Land Development Code.	AHAC Review	Implemented, in LHAP	1992
Allowance of accessory dwelling units	Affordable Accessory Residential Units: Through its land Development Code, Flagler County permits the construction of a guest quarter in the Agriculture zoning district with Special Exception approval by the Planning Board.	AHAC Review	Implemented, in LHAP	1992

Reduction of parking and setbacks	Reduction of parking and setback requirements: These provisions were part of the Flagler Land Development Code adopted by Ordinance 91-2. The PUD district allows for the reduction of setback requirements and the Board of County Commissioners may deviate from parking requirements prescribed by the Land Development Code.	AHAC Review	Implemented, in LHAP	1992
Allowance of flexible lot sizes	Allowance of Zero-Lot-Line configurations: These provisions were part of the Flagler County Land Development Code adopted by ordinance 91-2. Both the R-1d District and PUD development district provide for such configurations. In addition, the R-1d district allows for 6,000 square foot minimum lot sizes and lot widths of 50 feet.	AHAC Review	Implemented, in LHAP	1992
Modification of street requirements	Modification of street requirements: These provisions were part of the Flagler Land Development Code adopted by Ordinance 91-2. The subdivision regulations allow for a reduction in the right-of-way provided the streets are private and part of a cluster subdivision, group development, or PUD.	AHAC Review	Implemented, in LHAP	1992
Printed inventory of public owned lands	The preparation of a printed inventory of locally owned public lands suitable for affordable housing: A provision of Florida State Legislature HB 1363 states that commencing in July 2007, then every 3 years thereafter, the county should prepare an inventory list of all real property within its jurisdiction to which the county holds fee simple title and is appropriate for use as affordable housing.	AHAC Review	Implemented, in LHAP	1992

Support of development near transportation/employment hubs	Support development near transportation hubs and major employment centers and mixed-use developments: In Flagler County, the Future Land Use Map identifies areas appropriate for residential development and the appropriate density for those areas. Ordinance 2015-11 suspended collection of transportation Impact Fees until a Transportation Study is completed and Ordinance 2015-11 is amended to resume collection of the fee or otherwise amended or deleted by the Flagler County Board of County Commissioners.	AHAC Review	Implemented, in LHAP	2001
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Support Services

The Flagler County SHIP Program involves strategies to support families and individuals in need of affordable housing. One such strategy is to identify very low, low and moderate-income first-time home buyers in need of down payment and closing cost assistance. The program assists these families to pre-qualify for mortgage financing from institutions and the USDA Rural Housing Services. Habitat for Humanity and the Flagler County Housing Authority also provide clients for these services. SHIP in partnership with HUD-approved housing counseling agencies reviews family budgets and credit histories in order to provide advice on how to plan in order to be able to afford a home. Another strategy involves homeowner education. SHIP provides ongoing workshops, which cover topics such as family budgeting, the home purchasing process, homeowner maintenance responsibilities, and contracting repairs. SHIP has a partnership with the Housing Authority to provide down payment and closing costs assistance to Section 8 Homeownership Voucher Program recipients desiring to become first-time homebuyers. SHIP also partners with Flagler Habitat for Humanity through the Down Payment Assistance program. SHIP works closely with other divisions within the Social Services department (Human Services, Senior Services, Veteran Services, Adult Day Care) to collaborate and provide best available resources and assistance to residents in need.

Other Accomplishments

Flagler County had several success stories of local SHIP recipients in the "SHIP Stories" book by Florida Housing Coalition. In addition, two representatives from Flagler were recognized for advocacy of the Sadowski Housing Trust Funds.

Availability for Public Inspection and Comments

The annual report was made available for public inspection and comments at the regular meeting of the Affordable Housing Advisory Committee on September 10, 2019, the Flagler County and City of Palm Coast websites, in the Flagler County SHIP office, and at the regular meeting of the Flagler County Board of County Commissioners on September 4, 2019.

Life-to-Date Homeownership Default and Foreclosure

Mortgage Foreclosures

A. Very low income households in foreclosure: 1

B. Low income households in foreclosure: **8**
C. Moderate households in foreclosure: **0**
Foreclosed Loans Life-to-date: **9**
SHIP Program Foreclosure Percentage Rate Life to Date: **1**

Mortgage Defaults

A. Very low income households in default: **7**
B. Low income households in default: **10**
C. Moderate households in default: **0**
Defaulted Loans Life-to-date: **17**
SHIP Program Default Percentage Rate Life to Date: **3**

Strategies and Production Costs

Strategy	Average Cost
Disaster Repair	\$3,148.71
Down Payment Assistance	\$28,581.62
Foreclosure Prevention	\$4,000.00
Owner Occupied Rehab	\$22,038.19
Rapid Rehousing	\$2,001.00

Expended Funds

Total Unit Count: **77** Total Expended Amount: **\$796,347.00**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Down Payment Assistance			Bunnell	32110	\$20,000.00	
Down Payment Assistance			Palm Coast	32164	\$35,250.00	
Down Payment Assistance			Bunnell	32110	\$19,750.00	
Down Payment Assistance			Palm Coast	32164	\$20,000.00	
Down Payment Assistance			Palm Coast	32164	\$40,000.00	
Down Payment Assistance			Palm Coast	32137	\$37,373.10	
Down Payment Assistance			Palm Coast	32164	\$36,845.16	
Down Payment Assistance			Palm Coast	32164	\$20,000.00	
Down Payment Assistance			Palm Coast	32164	\$20,000.00	

Down Payment Assistance			Palm Coast	32164	\$40,000.00	
Down Payment Assistance			Palm Coast	32137	\$20,000.00	
Down Payment Assistance			Palm Coast	32164	\$20,000.00	
Down Payment Assistance			Palm Coast	32164	\$39,595.99	
Down Payment Assistance			Palm Coast	32164	\$20,000.00	
Down Payment Assistance			Bunnell	32110	\$20,000.00	
Down Payment Assistance			Palm Coast	32164	\$39,236.50	
Down Payment Assistance			Palm Coast	32164	\$40,000.00	
Down Payment Assistance			Palm Coast	32164	\$20,000.00	
Down Payment Assistance			Palm Coast	32164	\$35,000.00	
Owner Occupied Rehab			Palm Coast	32137	\$33,791.00	
Owner Occupied Rehab			Palm Coast	32164	\$23,658.95	
Owner Occupied Rehab			Palm Coast	32164	\$19,030.35	
Owner Occupied Rehab			Palm Coast	32137	\$11,672.45	
Disaster Repair			Palm Coast	32164	\$4,000.00	
Disaster Repair			Palm Coast	32164	\$3,544.00	
Disaster Repair			Palm Coast	32137	\$4,000.00	
Disaster Repair			Ormond Beach	32174	\$4,000.00	
Disaster Repair			Palm Coast	32164	\$3,840.00	
Disaster Repair			Flagler Beach	32136	\$2,520.00	
Disaster Repair			Palm Coast	32164	\$3,460.00	
Disaster Repair			Flagler Beach	32136	\$4,000.00	
Disaster Repair			Bunnell	32110	\$500.00	
Disaster Repair			Palm Coast	32164	\$3,540.00	
Disaster Repair			Flagler Beach	32136	\$4,000.00	
Disaster Repair			Palm Coast	32164	\$4,000.00	
Disaster Repair			Palm Coast	32137	\$3,200.00	
Disaster Repair			Palm Coast	32164	\$2,500.00	

Disaster Repair			Palm Coast	32164	\$4,000.00	
Disaster Repair			Palm Coast	32164	\$3,782.40	
Disaster Repair			Palm Coast	32137	\$2,700.00	
Disaster Repair			Palm Coast	32164	\$1,970.00	
Disaster Repair			Palm Coast	32137	\$1,100.00	
Disaster Repair			Flagler Beach	32136	\$3,786.00	
Disaster Repair			Flagler Beach	32136	\$3,240.00	
Disaster Repair			Flagler Beach	32136	\$4,000.00	
Disaster Repair			Palm Coast	32164	\$2,479.16	
Disaster Repair			Palm Coast	32164	\$940.72	
Disaster Repair			Palm Coast	32164	\$2,819.16	
Disaster Repair			Palm Coast	32164	\$4,000.00	
Disaster Repair			Palm Coast	32164	\$4,000.00	
Disaster Repair			Palm Coast	32137	\$3,754.00	
Disaster Repair			Palm Coast	32164	\$4,000.00	
Disaster Repair			Palm Coast	32164	\$2,745.17	
Disaster Repair			Palm Coast	32137	\$871.45	
Disaster Repair			Palm Coast	32137	\$1,509.00	
Disaster Repair			Palm Coast	32137	\$4,000.00	
Disaster Repair			Palm Coast	32137	\$1,500.00	
Disaster Repair			Palm Coast	32137	\$3,342.00	
Disaster Repair			Flagler Beach	32136	\$4,000.00	
Disaster Repair			Palm Coast	32164	\$4,000.00	
Disaster Repair			Palm Coast	32137	\$1,901.12	
Disaster Repair			Palm Coast	32164	\$3,440.00	
Disaster Repair			Palm Coast	32164	\$3,359.00	
Disaster Repair			Palm Coast	32137	\$4,000.00	
Disaster Repair			Palm Coast	32164	\$4,000.00	
Disaster Repair			Palm Coast	32164	\$4,000.00	
Disaster Repair			Palm Coast	32164	\$1,995.00	
Disaster Repair			Palm Coast	32164	\$4,000.00	
Disaster Repair			Palm Coast	32137	\$4,000.00	

Disaster Repair			Flagler Beach	32136	\$800.00	
Disaster Repair			Palm Coast	32137	\$4,000.00	
Rapid Rehousing			Bunnell	32110	\$1,000.00	
Rapid Rehousing			Palm Coast	32164	\$3,180.00	
Rapid Rehousing			Palm Coast	32164	\$2,775.00	
Rapid Rehousing			Palm Coast	32164	\$2,000.00	
Rapid Rehousing			Palm Coast	32164	\$1,050.00	
Foreclosure Prevention			Palm Coast	32137	\$4,000.00	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Flagler County	Local Government	All	All	\$85,533.00

Program Income

Program Income Funds	
Loan Repayment:	
Refinance:	
Foreclosure:	
Sale of Property:	\$71,769.40
Interest Earned:	\$472.62
Total:	\$72,242.02

Explanation of Recaptured funds

Description	Amount
Total:	\$.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:

148,365.00

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	Down Payment Assistance	\$95,250.00	3		
3	Owner Occupied Rehab	\$76,480.30	3		
5	Disaster Repair	\$4,000.00	1		
7	Foreclosure Prevention	\$4,000.00	1		
26	Rapid Rehousing	\$7,955.00	3		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(2) Down Payment Assistance	Receiving Supplemental Security Income	\$35,250.00	1		
(2) Down Payment Assistance	Receiving Social Security Disability Insurance	\$60,000.00	2		
(3) Owner Occupied Rehab	Receiving Social Security Disability Insurance	\$52,821.35	2		
(3) Owner Occupied Rehab	Receiving Supplemental Security Income	\$23,658.95	1		
(5) Disaster Repair	Receiving Supplemental Security Income	\$4,000.00	1		
(26) Rapid Rehousing	Survivor of Domestic Violence	\$3,180.00	1		
(26) Rapid Rehousing	Receiving Supplemental Security Income	\$4,775.00	2		
(7) Foreclosure Prevention	Receiving Supplemental Security Income	\$4,000.00	1		

Provide a description of efforts to reduce homelessness:

The County works with the local Continuum of Care (CoC) and agencies serving persons experiencing homelessness primarily through partnerships, referrals, and rental assistance to place these individuals and families in rental housing for the purpose of providing a stable housing situation. The County uses SHIP funding to prevent homelessness through the foreclosure prevention and eviction prevention programs.

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution	\$470,943.00	
Program Funds Expended	\$254,582.10	
Program Funds Encumbered	\$245,000.00	
Total Administration Funds Expended	\$47,094.00	
Total Administration Funds Encumbered		
Homeownership Counseling		
Disaster Funds		
65% Homeownership Requirement	\$497,282.10	105.59%
75% Homeownership Requirement	\$260,136.51	55.24%
30% Very & Extremely Low Income Requirement	\$238,617.80	50.67%
30% Low Income Requirement	\$215,827.79	45.83%
20% Special Needs Requirement	\$218,617.80	46.42%
Carry Forward to Next Year		

Interim Year 2	
State Annual Distribution	\$350,000.00
Program Funds Expended	\$30,000.00
Program Funds Encumbered	

LG Submitted Comments: