

Title: SHIP Annual Report

Orlando FY 2021/2022 Closeout

Report Status: Approved

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	Purchase Assistance without Rehab	\$266,916.89	10				
3	Owner Occupied Rehab	\$1,248,185.26	14				
6	Emergency Repair	\$233,966.15	18				
9	Owner Occupied Rehab	\$146,420.01	1				

Homeownership Totals: \$1,895,488.31 43

Rentals

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

Subtotals: \$1,895,488.31 43

Additional Use of Funds

Use	Expended
Administrative	\$204,091.77
Homeownership Counseling	\$.00
Admin From Program Income	\$3,396.27
Admin From Disaster Funds	\$.00

Totals: \$2,102,976.35 43 \$.00 \$.00

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

Source of Funds	Amount
State Annual Distribution	\$2,041,127.00
Program Income (Interest)	\$.00
Program Income (Payments)	\$67,925.36
Recaptured Funds	\$.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$350.73
Total:	\$2,109,403.09

*** Carry Forward to Next Year: \$6,426.74**

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	435	466	575	752	929
VLI	726	778	933	1,078	1,202
LOW	1,161	1,243	1,492	1,724	1,923
MOD	1,743	1,867	2,241	2,587	2,886
Up to 140%	2,033	2,178	2,614	3,018	3,367

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	\$1,895,488.31	100.00%
Public Moneys Expended		.00%
Private Funds Expended		.00%
Owner Contribution		.00%
Total Value of All Units	\$1,895,488.31	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$1,895,488.31	\$2,041,477.73	92.85%	65%
Construction / Rehabilitation	\$1,628,571.42	\$2,041,477.73	79.77%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$316,112.51	14.99%
Very Low	\$723,509.78	34.30%
Low	\$509,817.01	24.17%
Moderate	\$346,049.01	16.41%
Over 120%-140%	\$.00	.00%
Totals:	\$1,895,488.31	89.86%

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	\$199,149.90	2	\$116,962.61	9	\$316,112.51	11
Very Low	\$658,459.16	8	\$65,050.62	5	\$723,509.78	13
Low	\$467,292.01	8	\$42,525.00	3	\$509,817.01	11
Moderate	\$336,621.09	7	\$9,427.92	1	\$346,049.01	8
Over 120%-140%		0		0	\$.00	0
Totals:	\$1,661,522.16	25	\$233,966.15	18	\$1,895,488.31	43

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Purchase Assistance without Rehab	Orlando		1	5	4		10
Owner Occupied Rehab	Orlando	2	7	3	3		15
Emergency Repair	Orlando	9	5	3	1		18
Totals:		11	13	11	8		43

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Purchase Assistance without Rehab	Orlando	2	1	6	1	10
Owner Occupied Rehab	Orlando		1	3	11	15
Emergency Repair	Orlando			2	16	18
Totals:		2	2	11	28	43

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Purchase Assistance without Rehab	Orlando	4	5	1	10
Owner Occupied Rehab	Orlando	9	6		15
Emergency Repair	Orlando	13	5		18
Totals:		26	16	1	43

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Purchase Assistance without Rehab	Orlando	1	4	5				10
Owner Occupied Rehab	Orlando	1	11	1			2	15
Emergency Repair	Orlando	1	14	3				18
Totals:		3	29	9			2	43

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Purchase Assistance without Rehab	Orlando			1	1
Owner Occupied Rehab	Orlando			11	11
Emergency Repair	Orlando			16	16
Totals:				28	28

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
Emergency Repair	Military Veteran	14,721.00	1

Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Implemented, in LHAP	2017
Ongoing review process		Required	Implemented, in LHAP	2000
Impact fee modifications		AHAC Review	Implemented, in LHAP	2007
Flexible densities		AHAC Review	Implemented, in LHAP	2007
Allowance of accessory dwelling units		AHAC Review	Implemented, in LHAP	2018
Allowance of flexible lot sizes		AHAC Review	Implemented, in LHAP	2018
Modification of street requirements		AHAC Review	Implemented, in LHAP	2017
Printed inventory of public owned lands		AHAC Review	Implemented, in LHAP	2000

Support of development near transportation/employment hubs		AHAC Review	Implemented, in LHAP	2017
Reduction of parking and setbacks		AHAC Review	Implemented, in LHAP	1994
Other	Affordable Housing Certification Process	AHAC Review	Implemented, in LHAP	2017

Support Services

Support Services are available from various resources in the Community. Available sources may include but are not limited to: Homeownership Counseling, Credit Counseling, Tenant Counseling and Foreclosure Counseling that are provided by HUD certified counseling agencies. The City supports these various public services with our CDBG and ESG grants and are extremely important members of the local partnership. Additionally, City Housing staff is an active participant in the Evictions and Foreclosures Group which has 150+ community partners from the surrounding 4 counties that discuss strategies and solutions involving housing related issues that resulted from the pandemic.

Other Accomplishments

N/A

Availability for Public Inspection and Comments

Notice of Availability of the DRAFT Annual Report for public comment was posted to our website under Housing Plans and Reports page on September 6, 2024 through September 13, 2024. A hard copy was placed at the 7th floor Housing Resource Library and an announcement was placed and published on the Public 2nd Floor Digital Communications Community Board at City Hall 400 S. Orange Avenue Orlando, FL 32801. No public comments were received.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **115**

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
Emergency Repair	\$12,998.12
Owner Occupied Rehab	\$92,973.68
Purchase Assistance without Rehab	\$26,691.69

Expended Funds

Total Unit Count: **43**

Total Expended Amount: **\$1,895,488.31**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Purchase Assistance without Rehab	Kiara Castro/Batista	3258 Coleman Place	Orlando	32805	\$11,916.89	
Purchase Assistance without Rehab	Maria Fonseca Santiago	3710 Johnson Street	Orlando	32805	\$30,000.00	
Purchase Assistance without Rehab	Marcia Harris	3819 Wells Street	Orlando	32805	\$30,000.00	
Purchase Assistance without Rehab	Tara Howie	6214 Stevenson Drive #309	Orlando	32835	\$20,000.00	
Purchase Assistance without Rehab	Charquois Dorsey	1211 Dewey Avenue	Orlando	32808	\$30,000.00	
Purchase Assistance without Rehab	Katiliana Diaz	5104 Conroy Road #25	Orlando	32811	\$30,000.00	
Purchase Assistance without Rehab	Deion Caldwell	4403 Sugarloaf Way	Orlando	32808	\$40,000.00	
Purchase Assistance without Rehab	Ramon Echavarria-Rodriguez	4944 Dover Circle	Orlando	32807	\$20,000.00	
Purchase Assistance without Rehab	Robert Guilford	4426 Evers Place	Orlando	32811	\$20,000.00	
Purchase Assistance without Rehab	Amy Duran	4960 Sonoma Village Unit A	Orlando	32808	\$35,000.00	
Owner Occupied Rehab	Eudes Calderon	635 Engle Drive	Orlando	32807	\$79,354.50	
Owner Occupied Rehab	Debbie McKinney	2789 Willie Mays Pkwy	Orlando	32811	\$81,272.65	
Owner Occupied Rehab	Michael Jackson	707 Alder Avenue	Orlando	32807	\$86,062.51	
Owner Occupied Rehab	Jessie Flowers	1540 Frazier Avenue	Orlando	32811	\$87,500.50	
Owner Occupied Rehab	Dorothy Jackson	2816 Ravenall Avenue	Orlando	32811	\$97,838.50	

Owner Occupied Rehab	Stella Lewis	843 Wooden Avenue	Orlando	32805	\$90,608.50	
Owner Occupied Rehab	Anetia Simmonds	5280 Clarion Hammock Drive	Orlando	32808	\$69,516.50	
Owner Occupied Rehab	Israel Quiles	5935 Wabash Road	Orlando	32807	\$75,176.50	
Owner Occupied Rehab	Marsha Jackson	1833 Williams Manor Avenue	Orlando	32811	\$92,594.50	
Owner Occupied Rehab	Carletta Brown	6420 Lake Underhill Road	Orlando	32807	\$100,000.00	
Owner Occupied Rehab	Ronald Carson	2229 Ravenall Avenue	Orlando	32811	\$99,703.40	
Owner Occupied Rehab	Gail Powell	3301 Wells Street	Orlando	32805	\$96,355.50	
Owner Occupied Rehab	Victor Olivero-Nieves	633 Mc Devitt Street	Orlando	32805	\$99,446.50	
Owner Occupied Rehab	Luis Miranda	3885 Gloucester Way	Orlando	32808	\$92,755.20	
Emergency Repair	Rosa Yon	4749 Goldsboro Court	Orlando	32808	\$12,786.00	
Emergency Repair	Mary Tulibacki	301 E Vanderbilt	Orlando	32811	\$13,035.00	
Emergency Repair	Joann Presley	2427 Straker Court	Orlando	32811	\$14,588.00	
Emergency Repair	Bobby Thomas	5201 Lanette Street	Orlando	32811	\$14,721.00	
Emergency Repair	Linda Wager	201 Mercado Avenue	Orlando	32807	\$13,250.00	
Emergency Repair	Johnny Thomas	4664 Westgrove Way	Orlando	32808	\$12,150.00	
Emergency Repair	Carola Garcia	5284 Fayann Street	Orlando	32812	\$14,300.00	
Emergency Repair	Valerie Jones	4435 Ivey Court	Orlando	32811	\$11,700.00	
Emergency Repair	Ezell Horace	1653 Aaron Avenue	Orlando	32811	\$9,427.92	
Emergency Repair	Ida Joiner	4700 Piedmont Court	Orlando	32811	\$7,632.61	
Emergency Repair	Maline Robinson	2444 Messina Avenue	Orlando	32811	\$15,000.00	
Owner Occupied Rehab	Melissa Rojas	1114 Dewitt Drive	Orlando	32805	\$146,420.01	
Emergency Repair	Willie Smith	4514 Barley Street	Orlando	32811	\$13,200.00	
Emergency Repair	Amarilis Salvador	518 Obispo Avenue	Orlando	32807	\$15,000.00	
Emergency Repair	Barbara Maye	2138 Fiesta Court	Orlando	32811	\$9,212.96	
Emergency Repair	Mary Crane	663 Susanday Drive	Orlando	32812	\$14,607.00	
Emergency Repair	Cora Mae Hamm	4451 Prince Hall Blvd.	Orlando	32811	\$14,790.00	
Emergency Repair	Christal McGee	2099 Belafonte Lane	Orlando	32811	\$14,275.00	
Emergency Repair	Michael Jackson	707 Alder Avenue	Orlando	32807	\$14,290.66	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Local Government			Administrative	\$207,488.04

Program Income

Program Income Funds	
Loan Repayment:	\$67,925.36
Refinance:	\$0.00
Foreclosure:	\$0.00
Sale of Property:	\$0.00
Interest Earned:	\$0.00
Total:	\$67,925.36

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	682
Approved	267
Denied	27

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
Jernigan Gardens	Millenia	1462 Mercy Drive	Orlando	32811	\$460,000.00	8	
Fairlawn Village	Bluesky	1491 Mercy Drive	Orlando	32808	\$48,922.00	11	

Single Family Area Purchase Price

The average area purchase price of single family units:

Or

Not Applicable

Special Needs Breakdown

SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
3	Owner Occupied Rehab	\$547,874.90	6		
6	Emergency Repair	\$16,845.57	2		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Owner Occupied Rehab	Receiving Veterans Disability Benefits	\$179,057.90	2		
(3) Owner Occupied Rehab	Receiving Social Security Disability Insurance	\$368,817.00	4		
(6) Emergency Repair	Receiving Supplemental Security Income	\$7,632.61	1		
(6) Emergency Repair	Receiving Social Security Disability Insurance	\$9,212.96	1		

Provide a description of efforts to reduce homelessness:

The City of Orlando works closely with the Homeless Services Network (HSN), the tri-county HUD lead agency and manager of the Continuum of Care. As a system of care, we utilize the Coordinated Entry System and VI-SPDAT evidence-based assessment to prioritize individuals and families for Housing First programs. This begins with outreach initiatives through partner agencies such as Health Care Center for the Homeless (HCCH), Service and Love Together (SALT Outreach), the Salvation Army of Orlando, the Coalition for the Homeless, the Christian Service Center, First Step Staffing, Veterans Administration, Pathways to Care, Covenant House, Zebra Coalition, IDignity, Christian Service Center, Jewish Family Services (JFS Orlando), Heart of Florida United Way (211), and others.

Additionally, the Continuum of Care operates regular entry points specifically to conduct the VI-SPDAT. As religious organization, businesses, first responders, and concerned citizens meet someone experiencing homelessness, they are encouraged to refer these individuals and families to the Coordinated Entry System HUBS taking place regularly throughout our community. All data collected during outreach efforts and at the Coordinated Entry System HUBS is recording in the Homeless Management Information System (HMIS) with the primary objective to conduct the VI-SPDAT. The diversity of these outreach efforts ensures multiple points of entry into the robust front door of the social service system in the City of Orlando.

The City of Orlando partners with three large emergency shelters, two of which receive federal funding. The community has moved towards a Housing First model focused on Rapid Rehousing and Permanent Supportive Housing to transition those identified as a priority into the appropriate housing program. The City of Orlando, in partnership with the emergency shelters, transitional housing programs, and the Continuum of Care will continue to expand on these resources to serve the ever-growing need.

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution	\$3,010,187.00	
Program Income	\$348,567.23	
Program Funds Expended	\$1,638,941.80	
Program Funds Encumbered	\$1,898,933.95	
Total Administration Funds Expended	\$350,816.37	
Total Administration Funds Encumbered	\$0.00	
Homeownership Counseling	\$0.00	
Disaster Funds	\$594,571.00	
65% Homeownership Requirement	\$3,028,953.75	84.03%
75% Construction / Rehabilitation	\$3,312,875.75	91.90%
30% Very & Extremely Low Income Requirement	\$2,115,713.42	53.52%
30% Low Income Requirement	\$773,558.33	19.57%
20% Special Needs Requirement	\$1,559,859.54	43.27%
Carry Forward to Next Year		

LG Submitted Comments:

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

On Behalf of City of Orlando (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 2021-2022 and interim years 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: Oren J. Henry

Oren J. Henry 09/12/24
Witness Signature Date

Robert Stuart 9/13/24
Chief Elected Official or Designee Signature Date

OREN J. HENRY
Witness Printed Name

ROBERT F STUART
Chief Elected Official or Designee Printed Name

Sonia E. James-Gartor 09/13/24
Witness Signature Date

MAYOR PICO-TEN
CITY OF ORLANDO

Sonia E. James-Gartor
Witness Printed Name

or

SMT 9/13/2024
Signature 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.