

Title: SHIP Annual Report

Report Status: Approved

Orlando FY 2020/2021 Closeout

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
6	Emergency Repair	\$23,313.00	3				
Homeownership Totals:		\$23,313.00	3				

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
12	Rehabilitation for Rental	\$5,907.43					
Rental Totals:		\$5,907.43					

Subtotals: \$29,220.43 3

Additional Use of Funds

Use	Expended
Administrative	\$.00
Homeownership Counseling	\$.00
Admin From Program Income	\$1,207.27
Admin From Disaster Funds	\$.00

Totals: \$30,427.70 3 \$.00 \$.00

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

Source of Funds	Amount
State Annual Distribution	\$.00
Program Income (Interest)	\$14,145.42
Program Income (Payments)	\$10,000.00
Recaptured Funds	\$.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$6,633.01
Total:	\$30,778.43

*** Carry Forward to Next Year: \$350.73**

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	401	430	549	719	889
VLI	668	716	858	992	1,107
LOW	1,068	1,145	1,373	1,587	1,771
MOD	1,605	1,719	2,061	2,382	2,658
Up to 140%	1,872	2,005	2,404	2,779	3,101

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	\$29,220.43	100.00%
Public Moneys Expended		.00%
Private Funds Expended		.00%
Owner Contribution		.00%
Total Value of All Units	\$29,220.43	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$23,313.00	\$6,633.01	351.47%	65%
Construction / Rehabilitation	\$29,220.43	\$6,633.01	440.53%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$1,969.15	6.40%
Very Low	\$10,364.14	33.67%
Low	\$7,367.14	23.94%
Moderate	\$9,520.00	30.93%
Over 120%-140%	\$.00	.00%
Totals:	\$29,220.43	94.94%

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	\$1,969.15	0		0	\$1,969.15	0
Very Low	\$1,969.14	0	\$8,395.00	1	\$10,364.14	1
Low	\$1,969.14	0	\$5,398.00	1	\$7,367.14	1
Moderate		0	\$9,520.00	1	\$9,520.00	1
Over 120%-140%		0		0	\$.00	0
Totals:	\$5,907.43	0	\$23,313.00	3	\$29,220.43	3

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Emergency Repair	Orlando		1	1	1		3
Totals:			1	1	1		3

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Emergency Repair	Orlando			1	2	3
Totals:				1	2	3

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Emergency Repair	Orlando	1	2		3
Totals:		1	2		3

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Emergency Repair	Orlando		3					3
Totals:			3					3

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Emergency Repair	Orlando			1	1
Totals:				1	1

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

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
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, 2023 through September 13, 2023. 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: **105**

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	\$7,771.00
Rehabilitation for Rental	\$1,969.14

Expended Funds

Total Unit Count: **3** Total Expended Amount: **\$29,220.43**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Emergency Repair	Carl Richardson	1041 America Street	Orlando	32805	\$5,398.00	
Emergency Repair	Nicole McMillian	2431 John Bruce Avenue	Orlando	32811	\$9,520.00	
Emergency Repair	Rosa Johnson	538 Eartha Lane	Orlando	32805	\$8,395.00	
Rehabilitation for Rental	Yohana Ballesteros	606 Mariposa Street	Orlando	32801	\$1,969.14	2019-2020
Rehabilitation for Rental	Rashema Dow	608 Mariposa Street	Orlando	32801	\$1,969.14	2019-2020
Rehabilitation for Rental	Meghan Toney	610 Mariposa Street	Orlando	32801	\$1,969.15	2019-2020

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
City of Orlando	Local Government	SHIP	Administrative	\$1,207.27

Program Income

Program Income Funds	
Loan Repayment:	\$10,000.00
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$14,145.42

Total: \$24,145.42

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	0
Approved	0
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
Lifeboat Project, Inc.	Lifeboat Project, Inc.	608 Mariposa Street	Orlando	32801	\$5,907.43	3	

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
6	Emergency Repair	\$5,398.00	1		
12	Rehabilitation for Rental	\$5,907.43			

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(6) Emergency Repair	Receiving Veterans Disability Benefits	\$5,398.00	1		
(12) Rehabilitation for Rental	Survivor of Domestic Violence	\$5,907.43			

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	\$2,041,127.00	
Program Income	\$67,925.36	
Program Funds Expended	\$1,073,341.03	
Program Funds Encumbered	\$777,045.00	
Total Administration Funds Expended	\$207,488.05	
Total Administration Funds Encumbered	\$20.23	
Homeownership Counseling		
Disaster Funds		
65% Homeownership Requirement	\$1,657,113.03	81.19%
75% Construction / Rehabilitation	\$1,658,469.14	81.25%
30% Very & Extremely Low Income Requirement	\$1,042,280.72	49.42%
30% Low Income Requirement	\$508,461.50	24.11%
20% Special Needs Requirement	\$804,799.07	39.43%
Carry Forward to Next Year		

LG Submitted Comments:

In July of 2019, we had 25 approved applications on our Owner Occupied Rehabilitation Waiting List. That year, we received \$394,966 in SHIP funding. Our maximum award limit was \$75,000 for Rehab and \$35,000 for DPA, respectively, and we made the decision to stop accepting applications until further notice. We reopened our applications again in December of 2021 streamlining the process using the Neighborly Software Program.

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 2020-2021 and interim years 2021-2022.
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 \$ 3,653.
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: Kassi Bernard

Kassandra Bernard 9-14-23
Witness Signature Date

[Signature] 9-14-23
Chief Elected Official or Designee Signature Date

Kassandra D. Bernard
Witness Printed Name

Buddy Dyer
Chief Elected Official or Designee Printed Name

Laurie E Nossair
Witness Signature Date

LAURIE E NOSSAIR
Witness Printed Name

or
[Signature] 9/14/23
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.