

Title: SHIP Annual Report

Report Status: Unsubmitted
w/Extension

Brevard County FY 2021/2022 Closeout

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
3	Construction / Rehabilitation	\$1,402,255.48	24				

Homeownership Totals: \$1,402,255.48 24

Rentals

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

Subtotals: \$1,402,255.48 24

Additional Use of Funds

Use	Expended
Administrative	\$229,786.50
Homeownership Counseling	\$.00
Admin From Program Income	\$65,055.38
Admin From Disaster Funds	\$.00

Totals: \$1,697,097.36 24 \$.00 \$.00

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

Source of Funds	Amount
State Annual Distribution	\$2,297,865.00
Program Income (Interest)	\$20,956.33
Program Income (Payments)	\$1,280,151.35
Recaptured Funds	\$.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$1,486.14
Total:	\$3,600,458.82

*** Carry Forward to Next Year: \$1,903,361.46**

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	426	456	575	752	929
VLI	711	761	913	1,055	1,177
LOW	1,137	1,218	1,462	1,688	1,883
MOD	1,707	1,828	2,193	2,533	2,826
Up to 140%	1,991	2,133	2,558	2,955	3,297

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	\$1,402,255.48	100.00%
Public Moneys Expended	\$0.00	.00%
Private Funds Expended	\$0.00	.00%
Owner Contribution	\$0.00	.00%
Total Value of All Units	\$1,402,255.48	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$1,402,255.48	\$2,299,351.14	60.98%	65%
Construction / Rehabilitation	\$1,402,255.48	\$2,299,351.14	60.98%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$406,334.98	11.29%
Very Low	\$250,968.37	6.97%
Low	\$697,807.25	19.38%
Moderate	\$47,144.88	1.31%
Over 120%-140%	\$0.00	.00%
Totals:	\$1,402,255.48	38.95%

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	\$406,334.98	6		0	\$406,334.98	6
Very Low	\$250,968.37	4		0	\$250,968.37	4
Low	\$697,807.25	13		0	\$697,807.25	13
Moderate	\$47,144.88	1		0	\$47,144.88	1
Over 120%-140%		0		0	\$.00	0
Totals:	\$1,402,255.48	24	\$.00	0	\$1,402,255.48	24

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Construction / Rehabilitation	Unincorporated	6	4	13	1		24
Totals:		6	4	13	1		24

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Construction / Rehabilitation	Unincorporated		1	11	12	24
Totals:			1	11	12	24

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Construction / Rehabilitation	Unincorporated	13	9	2	24
Totals:		13	9	2	24

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hisp- anic	Asian	Amer- Indian	Other	Total
Construction / Rehabilitation	Unincorporated	18	4	1	1			24
Totals:		18	4	1	1			24

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Construction / Rehabilitation	Unincorporated			12	12

Totals: 12 12

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
Construction/Rehabilitation	Service Industry	212,994.99	4
Construction/Rehabilitation	Retail Sales	184,659.51	3
Construction/Rehabilitation	Military Veteran	47,678.72	1
Construction/Rehabilitation	Government Employee	180,158.72	3

Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Adopted	2008
Impact fee modifications		AHAC Review	Implemented, in LHAP	2006
Flexible densities		AHAC Review	Implemented, in LHAP	2007
Reservation of infrastructure		AHAC Review	Implemented, in LHAP	2006
Allowance of accessory dwelling units		AHAC Review	Implemented, in LHAP	2007
Reduction of parking and setbacks		AHAC Review	Implemented, in LHAP	2007
Allowance of flexible lot sizes		AHAC Review	Implemented, in LHAP	2006
Modification of street requirements		AHAC Review	Implemented, in LHAP	2007
Ongoing review process		Required	Adopted	2011
Printed inventory of public owned lands		AHAC Review	Implemented, in LHAP	2007
Support of development near transportation/employment hubs		AHAC Review	Implemented, in LHAP	2007

Support Services

All housing applicants are screened to determine eligibility. Additionally, ongoing referral services are provided to individuals and families seeking housing assistance and housing counseling.

Other Accomplishments

On May 31, 2024, Brevard Housing and Human Services was pleased to participate in the Affordable Housing Summit event sponsored by the Brevard County HOME Consortium. Our participation included promoting Housing Rehabilitation, Repair, and Reconstruction, Down Payment Assistance, and Emergency Rental Assistance. Informative information was provided to the attendees, such as Lending for Affordable Housing Developers and Service Providers, Disability Rights Under The Fair Housing Law, and Innovative Approaches to Affordable Housing.

Availability for Public Inspection and Comments

NOTE: This is a preliminary report, once the final report is completed, a Public Notice will be posted on the Housing and Human Services website to solicit reviews and public comments on the annual report.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **154**

Mortgage Foreclosures

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

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

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

Foreclosed Loans Life-to-date: **4**

SHIP Program Foreclosure Percentage Rate Life to Date: **2.60**

Mortgage Defaults

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

B. Low income households in default: **5**

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

Defaulted Loans Life-to-date: **7**

SHIP Program Default Percentage Rate Life to Date: **4.55**

Strategies and Production Costs

Strategy	Average Cost
Construction/Rehabilitation	\$58,427.31

Expended Funds

Total Unit Count: **24** Total Expended Amount: **\$1,402,255.48**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Construction/Rehabilitation	Ann Marie Baggaley	1013 Poinsetta Street	Cocoa	32927	\$45,785.56	

Construction/Rehabilitation	Carolina Bridgman	155 South Kenneth Court	Merritt Island	32953	\$66,157.41	
Construction/Rehabilitation	Sally Burke	217 Harbor Drive	Cape Canaveral	32920	\$51,852.95	
Construction/Rehabilitation	Janet Clark	1620 Hortana Drive	Merritt Island	32952	\$64,785.89	
Construction/Rehabilitation	Jeffrey & Susan Reiker	974 Beechfern Lane	Rockledge	32955	\$31,649.35	
Construction/Rehabilitation	James & Melissa Dieffenbach	1135 Morse Avenue	Titusville	32796	\$33,701.91	
Construction/Rehabilitation	Patricia Kanalas	1426 Roger Street	Cocoa	32926	\$66,453.03	
Construction/Rehabilitation	Angela Koepke	1940 Holt Drive	Merritt Island	32952	\$54,805.39	
Construction/Rehabilitation	Dustie & Joseph Stepan	305 Gemini Drive	Satellite Beach	32937	\$47,678.72	
Construction/Rehabilitation	Robert Wade	271 Stephenson Drive	West Melbourne	32904	\$72,851.17	
Construction/Rehabilitation	Rosalyn Grant	2580 Harry T. Moore Avenue	Mims	32754	\$51,587.01	
Construction/Rehabilitation	Koit Muremaa	255 Applewood Circle	Melbourne	32940	\$64,565.60	
Construction/Rehabilitation	Patricia Thrope	5626 Jamaica Road	Cocoa	32927	\$54,100.99	
Construction/Rehabilitation	Lydia Hardy	331 Pineda Street	Cocoa	32922	\$65,652.59	
Construction/Rehabilitation	William Meissner	1110 Molaki Drive	Merritt Island	32953	\$62,919.12	
Construction/Rehabilitation	Anunciacion Nelson	2900 Westwood Drive	Titusville	32796	\$64,867.27	
Construction/Rehabilitation	Penny Oowler	5807 Travis Street	Mims	32754	\$71,357.22	
Construction/Rehabilitation	Carmen Rivera	1810 Kirby Drive	Titusville	32796	\$31,643.52	
Construction/Rehabilitation	Patricia Arnold	5300 Curtis BLVD	Cocoa	32927	\$45,205.64	
Construction/Rehabilitation	Brenda Tate	520 A Lane	Cocoa	32926	\$78,702.13	
Construction/Rehabilitation	Esther Clark	418 A Lane	Cocoa	32926	\$40,270.53	
Construction/Rehabilitation	Sarah Williams	911 Church Street	Rockledge	32955	\$107,743.96	
Construction/Rehabilitation	Mark & Susan Donche	5000 Jumper Street	Port St. Johns	32927	\$80,773.64	
Construction/Rehabilitation	Hal & Sharon Hall	5020 Jumper Street	Cocoa	32927	\$47,144.88	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Brevard County	Local Government	All	All	\$65,055.38
Brevard County	Local Government	All	All	\$229,786.50

Program Income

Program Income Funds	
Loan Repayment:	\$1,280,151.35
Refinance:	\$0.00
Foreclosure:	\$0.00
Sale of Property:	\$0.00
Interest Earned:	\$20,956.33
Total:	\$1,301,107.68

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	50
Approved	27
Denied	73

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

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	Construction/Rehabilitation	\$501,669.43	9		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Construction/Rehabilitation	Survivor of Domestic Violence	\$66,157.41	1		
(3) Construction/Rehabilitation	Receiving Social Security Disability Insurance	\$387,833.30	7		
(3) Construction/Rehabilitation	Receiving Veterans Disability Benefits	\$47,678.72	1		

Provide a description of efforts to reduce homelessness:

The Brevard Continuum of Care(CoC) conducts the Point-in-Time Count (PITC) every year on a date during the last 10 days of January. From the PITC, the Brevard Homeless Coalition, the Lead Agency serving the Brevard CoC, reports on the number of people experiencing homelessness in our community, including those who are unsheltered versus sheltered. Understanding our community's unsheltered count including geographic locations or "hot spots" helps to identify gaps and barriers toward accessing programs, employment opportunities, and emergency shelter program operators.

The Coordinated Assessment process for Brevard County includes a Front-Line/Diversion Specialist at Catholic Charities, Community of Hope, Daily Bread, Family Promise of Brevard, HELPS Community Initiative, Housing for Homeless, and 211 Brevard and specialized crisis response and diversion assistance to individuals and families at risk of or experiencing homelessness. Crosswinds Youth Services Inc. maintains staff who provides outreach for all homeless youth in Brevard. National Homeless Veterans Support provides outreach for veterans and their families in the Northern part of Brevard County, Central Brevard Sharing Center for the Central part of Brevard County, and Daily Bread along with South Brevard Sharing Center provides outreach for the Southern part of Brevard County.

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution	\$3,258,956.00	
Program Income	\$556,228.15	
Program Funds Expended		
Program Funds Encumbered	\$5,622,491.16	
Total Administration Funds Expended	\$0.00	
Total Administration Funds Encumbered		
Homeownership Counseling	\$0.00	
Disaster Funds	\$448,908.00	
65% Homeownership Requirement	\$5,597,491.16	150.96%
75% Construction / Rehabilitation	\$5,622,491.16	151.64%
30% Very & Extremely Low Income Requirement	\$3,769,570.00	88.40%
30% Low Income Requirement	\$1,471,824.16	34.52%
20% Special Needs Requirement	\$1,943,681.87	52.42%
Carry Forward to Next Year		

LG Submitted Comments:

Edits made to the report by the LG resulted in report status being changed back to "Unsubmitted"