

Title: SHIP Annual Report
Lake County FY 2009/2010

Report Status: Submitted

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
24	FHOP	\$182,656.71	25				
3	Rehabilitation	\$105,036.52	2				
4	Demolition/Reconstruction	\$168,705.72	2				
Homeownership Totals:		\$456,398.95	29				

Rentals

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

Subtotals: \$456,398.95 29

Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$34,819.33		
Homeownership Counseling			
Admin From Program Income			
Admin From Disaster Funds			

Totals:	\$491,218.28	29	\$.00	\$.00
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Total Revenue (Actual and/or Anticipated) for Local SHIP Trust Fund

Source of Funds	Amount
State Annual Distribution	\$219,686.29
Program Income (Interest)	\$72,838.27
Program Income (Payments)	\$55,858.62
Recaptured Funds	
Disaster Funds	\$.00
FLHOP Disbursement	\$182,656.71
Other Funds	
Carryover funds from previous year	-\$10,057.99
Total:	\$520,981.90

*** Carry Forward to Next Year: \$29,763.62**

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
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Recap of Funding Sources for Units Produced

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$456,398.95	100.00%
Public Moneys Expended	\$0.00	.00%
Private Funds Expended	\$0.00	.00%
Owner Contribution	\$0.00	.00%
Total Value of All Units	\$456,398.95	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$456,398.95	\$219,686.29	207.75%	65%
Construction / Rehabilitation	\$456,398.95	\$219,686.29	207.75%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	SHIP Funds Encumbered	SHIP Funds Unencumbered	Total of SHIP Funds	Total Available Funds % *
Extremely Low	\$144,890.72			\$144,890.72	42.83%
Very Low	\$102,315.00			\$102,315.00	30.24%
Low	\$102,951.30			\$102,951.30	30.43%
Moderate	\$90,241.93			\$90,241.93	26.67%
Over 120%-140%				\$0.00	.00%
Over 140%	\$16,000.00			\$16,000.00	4.73%
Totals:	\$456,398.95	\$0.00	\$0.00	\$456,398.95	134.90%

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
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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	\$144,890.72			2	\$144,890.72	2
Very Low	\$102,315.00			10	\$102,315.00	10
Low	\$102,951.30			9	\$102,951.30	9
Moderate	\$90,241.93			6	\$90,241.93	6
Over 120%-140%					\$.00	0
Over 140%	\$16,000.00			2	\$16,000.00	2
Totals:	\$456,398.95	0	\$.00	29	\$456,398.95	29

Form 3

Number of Households/Units Produced

Description	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 120%- 140%	Over 140%	Total
FHOP	Clermont			2	1		1	4
FHOP	Eustis	1	4				1	6
FHOP	Groveland		3	1				4
FHOP	Leesburg		2	2				4
FHOP	Mascotte			1				1
FHOP	Minneola				1			1
FHOP	Mount Dora			1				1
Rehabilitation	Eustis				1			1
Rehabilitation	Tavares			1				1
Demolition/Reconstruction	Tavares		1					1
FHOP	Unincorporated			1	3			4
Demolition/Reconstruction	Unincorporated	1						1
Totals:		2	10	9	6		2	29

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
FHOP	Clermont		4			4
FHOP	Eustis		5	1		6
FHOP	Groveland		2	2		4
FHOP	Leesburg		4			4
FHOP	Mascotte			1		1
FHOP	Minneola		1			1
FHOP	Mount Dora			1		1

Rehabilitation	Eustis			1		1
Rehabilitation	Tavares				2	2
Demolition/Reconstruction	Tavares					0
FHOP	Unincorporated		3	1		4
Demolition/Reconstruction	Unincorporated				1	1
Totals:			19	7	3	29

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
FHOP	Clermont	1	3		4
FHOP	Eustis		4	2	6
FHOP	Groveland	1	3		4
FHOP	Leesburg		4		4
FHOP	Mascotte	1			1
FHOP	Minneola	1			1
FHOP	Mount Dora		1		1
Rehabilitation	Eustis		1		1
Rehabilitation	Tavares		1		1
Demolition/Reconstruction	Tavares		1		1
FHOP	Unincorporated	1	3		4
Demolition/Reconstruction	Unincorporated	1			1
Totals:		6	21	2	29

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
FHOP	Clermont	2	2					4
FHOP	Eustis	3	2	1				6
FHOP	Groveland	3		1				4
FHOP	Leesburg	1	3					4
FHOP	Mascotte	1						1
FHOP	Minneola	1						1
FHOP	Mount Dora		1					1
Rehabilitation	Eustis		1					1
Rehabilitation	Tavares		1					1
Demolition/Reconstruction	Tavares		1					1

FHOP	Unincorporated	4						4
Demolition/Reconstruction	Unincorporated	1						1
Totals:		16	11	2				29

Special Needs (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Devel. Disabled	Homeless	Elderly	Special Needs	Special Needs	Total
FHOP	Clermont							0
FHOP	Eustis							0
FHOP	Groveland							0
FHOP	Leesburg							0
FHOP	Mascotte							0
FHOP	Minneola							0
FHOP	Mount Dora							0
Rehabilitation	Eustis							0
Rehabilitation	Tavares							0
Demolition/Reconstruction	Tavares				1			1
FHOP	Unincorporated							0
Demolition/Reconstruction	Unincorporated				1			1
Totals:					2			2

Form 4

Status of Incentive Strategies

Incentive Strategy:

- A. Incentive Strategy: Expedited permitting for affordable housing
- B. Incentive Strategy: Process of review of actions which increase the cost of housing
- C. Incentive Strategy: Density bonus allowance for affordable housing
- D. Incentive Strategy: Allowance for accessory residential units in residential zoning districts.
- E. Incentive Strategy: Allowance for zero lot line configurations for affordable housing
- F. Incentive Strategy: Reservation of infrastructure capacity for low and very low income persons
- G. Incentive Strategy: Inventory of public land suitable for affordable housing

Adopting Ordinance or Resolution Number or identify local policy:

- A. Adopting Ordinance or Resolution Number or identify local policy: #1995-2
- B. Adopting Ordinance or Resolution Number or identify local policy: #1994-53
- C. Adopting Ordinance or Resolution Number or identify local policy: #1994-53
- D. Adopting Ordinance or Resolution Number or identify local policy: #1994-53
- E. Adopting Ordinance or Resolution Number or identify local policy: #1994-53
- F. Adopting Ordinance or Resolution Number or identify local policy: #1994-53
- G. Adopting Ordinance or Resolution Number or identify local policy: #1994-53

Implementation Schedule (Date):

- A. Implementation Schedule (Date): March 15, 1994
- B. Implementation Schedule (Date): March 3, 1995
- C. Implementation Schedule (Date): June 14, 1994
- D. Implementation Schedule (Date): March 15, 1994
- E. Implementation Schedule (Date): May 19, 1992
- F. Implementation Schedule (Date): March 15, 1994
- G. Implementation Schedule (Date): March 15,

Has the plan or strategy been implemented? If no, describe the steps that will be taken to implement the plan:

- A. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan.
Yes
- B. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan.
Yes
- C. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan.
Yes
- D. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan.
Yes
- E. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan.
Yes
- F. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan.
Yes
- G. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan.
Yes

Status of Strategy - (is the strategy functioning as intended, i.e. are the time frames being met, etc.):

- A. Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.) Yes
- B. Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.) Yes
- C. Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.) Yes
- D. Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.) Yes
- E. Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.) Yes
- F. Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.) Yes
- G. Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.) Yes

Support Services

- A. Home buying seminars are offered throughout Lake County for SHIP eligible clients.
- B. Home maintenance classes are offered that cover many cost-saving home maintenance techniques and encourage do-it-yourself home repairs.
- C. Consumer credit counseling for applicants to achieve credit-worthiness sufficient for home ownership.
- D. The Affordable Housing Advisory Committee continues to be aware of trends and issues that affect the cost of housing along with innovative approaches to production of affordable housing.
- E. Information about the Affordable Housing programs is mailed out on request to potential applicants, lenders, developers and contractors.
- F. The Lake County Housing Division works in conjunction with local governments, numerous neighborhood groups, and non-profits to host an annual housing fair.
- F. Phone inquiries about the Affordable Housing programs are answered by staff.

Other Accomplishments

N/A

Availability for Public Inspection and Comments

The Annual Reports have been submitted to the Board of County Commissioners for approval on September 11, 2012; prior to their approval, the report will be made available for public inspection from September 7, 2012 to September 15, 2012. All written comments will be submitted to FHFC and Lake County Board of County Commissioners with the Annual Report.

Default and Foreclosure

Mortgage Foreclosures

- A. Very low income households in foreclosure: **15**
- B. Low income households in foreclosure: **18**
- C. Moderate households in foreclosure: **2**

Mortgage Defaults

- A. Very low income households in default: **0**
- B. Low income households in default: **0**
- C. Moderate households in default: **1**

Welfare to Work Programs

N/A

Strategies and Production Costs

Strategy	Average Cost
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Expended Funds

Total Unit Count: **29**

Total Expended Amount: **\$456,399.00**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	Unit Counted
FHOP	Atkinson, Kristopher (60000)	2746 Bayview Drive	Eustis	32726	\$8,000.00	<input type="checkbox"/>
FHOP	Barrett, Richard (60037)	26222 Grassy Sprain Avenue	Sorrento (Unincorporated)	32776	\$5,135.00	<input type="checkbox"/>
FHOP	Bell, Nicole (60007)	40107 Oak Ridge Drive	Lady Lake (Unincorporated)	32159	\$6,890.00	<input type="checkbox"/>
FHOP	Brady, Daniel (60030)	6804 Kirkland Lake Drive	Clermont	34711	\$8,000.00	<input type="checkbox"/>
FHOP	Brown, Keena (60024)	1424 Pembroke Drive	Leesburg	34748	\$8,000.00	<input type="checkbox"/>
FHOP	Cantero, Angela (60003)	1190 Varnado Road	Groveland	34736	\$7,500.00	<input type="checkbox"/>
FHOP	Chatelain, Sahadia (60021)	2317 Harlem Avenue	Leesburg	34748	\$8,000.00	<input type="checkbox"/>
FHOP	Davis, Jonathon (60011)	656 Winding Lake Drive	Clermont	34711	\$8,000.00	<input type="checkbox"/>
FHOP	Flanders, Elijah (60032)	2231 Natoma Boulevard	Mount Dora	32757	\$8,000.00	<input type="checkbox"/>
FHOP	Foster, Gary (60019)	63 Glover Street	Eustis	32726	\$8,000.00	<input type="checkbox"/>
FHOP	Gassner, Courtney (60036)	251 Frosti Way	Eustis	32726	\$8,000.00	<input type="checkbox"/>

FHOP	Green, Lequita (60014)	1500 Russell Avenue	Eustis	32726	\$8,000.00	<input type="checkbox"/>
FHOP	Highsmith, Bradley (60039)	821 Haring Lane	Mount Dora (Unincorporate d)	32757	\$8,000.00	<input type="checkbox"/>
FHOP	Hollis, Traceen (60022)	2335 Harlem Avenue	Leesburg	34748	\$8,000.00	<input type="checkbox"/>
FHOP	Hudson, Penelope (60015)	37315 North County Road 44A	Eustis (Unincorporate d)	32726	\$8,000.00	<input type="checkbox"/>
FHOP	Joseph, Roch (60002)	1095 Bluegrass Drive	Groveland	34736	\$7,000.00	<input type="checkbox"/>
FHOP	Kennen, Jonathon (60001)	2609 Athens Drive	Leesburg	34748	\$8,000.00	<input type="checkbox"/>
FHOP	Louis, Inade (60009)	913 Starbird Street	Eustis	32726	\$8,000.00	<input type="checkbox"/>
FHOP	Morrow, Michelle (60033)	1620 Muir Circle	Clermont	34711	\$3,500.00	<input type="checkbox"/>
FHOP	Osborne, Jennifer (60008)	104 Meadow Glen Court	Minneola	34715	\$3,486.57	<input type="checkbox"/>
FHOP	Rhode, Lee (60020)	104 Steward Lake Loop	Groveland	34736	\$7,551.70	<input type="checkbox"/>
FHOP	Sherman, Latonya (60018)	9707 Water Fern Circle	Clermont	34711	\$8,000.00	<input type="checkbox"/>
FHOP	Williams- Gilmore, Vanessa (60035)	2716 Lakewood Lane	Eustis	32726	\$8,000.00	<input type="checkbox"/>
FHOP	Zerby, Wendy (60010)	4017 E. Cardinal Pines Drive	Mascotte	34753	\$5,593.44	<input type="checkbox"/>
FHOP	Ricks, Robert (60031)	318 Anorak Street	Groveland	34736	\$8,000.00	<input type="checkbox"/>
Rehabilitation	White, Maurice & Stephanie (61105)	1143 Bates Avenue	Eustis	32726	\$57,620.36	<input type="checkbox"/>
Rehabilitation	Grady, Wade & Mary (61101)	314 North Ingraham Avenue	Tavares	32778	\$47,416.16	<input type="checkbox"/>
Demolition/Recons truction	Menton, James (61094)	201 North Ingraham Avenue	Tavares	32778	\$31,815.00	<input type="checkbox"/>
Demolition/Recons truction	Wassenius, Margaret (61104)	23634 Brooklyn Avenue	Sorrento (Unincorporate d)	32776	\$136,890.72	<input type="checkbox"/>

Administrative Expenditures

Total Administrative Expenditures by local government was \$34,819.33; no subrecipients.

Sub Recipients and Consultants

Name	Business Type	Strategy Covered	Responsibility
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