

ESCAMBIA/PENSACOLA
STATE HOUSING INITIATIVES PARTNERSHIP (SHIP)
PROGRAM

ANNUAL PERFORMANCE REPORT

FOR THE PERIOD

JULY 1, 2019 – JUNE 30, 2020

CONTACTS:

ESCAMBIA COUNTY:

Meredith Reeves, Division Manager
Neighborhood Enterprise Division
Neighborhood & Human Services Department
221 Palafox Place, Suite 200
Pensacola, FL 32502
Phone: 850.595.0022
Email: mareeves@myescambia.com

CITY OF PENSACOLA:

Marcie Whitaker, Housing Administrator
Pensacola Housing Office
P.O. Box 12910
Pensacola, FL 32521
Phone: 850.858.0350
Email: mwhitaker@cityofpensacola.com

Title: SHIP Annual Report

Report Status: Submitted

**Escambia County/Pensacola FY 2017/2018
Closeout**

Form 1

SHIP Distribution Summary

Homeownership

| Code | Strategy | Expended Amount | Units | Encumbered Amount | Units | Unencumbered Amount | Units |
|------|---------------------|-----------------|-------|-------------------|-------|---------------------|-------|
| 1 | Purchase Assistance | \$867,173.59 | 116 | | | | |
| 3 | Housing Repair | \$351,658.00 | 17 | | | | |
| 4 | Replacement Housing | \$148,500.00 | 3 | | | | |

Homeownership Totals: \$1,367,331.59 136

Rentals

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

Subtotals: \$1,367,331.59 136

Additional Use of Funds

| Use | Expended |
|---------------------------|--------------|
| Administrative | \$135,282.00 |
| Homeownership Counseling | \$.00 |
| Admin From Program Income | \$7,684.37 |
| Admin From Disaster Funds | \$.00 |

Totals: \$1,510,297.96 136 \$.00 \$.00

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

| Source of Funds | Amount |
|------------------------------------|-----------------------|
| State Annual Distribution | \$1,352,820.00 |
| Program Income (Interest) | \$.00 |
| Program Income (Payments) | \$154,000.00 |
| Recaptured Funds | \$.00 |
| Disaster Funds | |
| Other Funds | |
| Carryover funds from previous year | \$514.42 |
| Total: | \$1,507,334.42 |

*** Carry Forward to Next Year: -\$2,963.54**

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 | 342 | 377 | 519 | 681 | 843 |
| VLI | 571 | 611 | 733 | 848 | 946 |
| LOW | 913 | 978 | 1,173 | 1,356 | 1,512 |
| MOD | 1,371 | 1,468 | 1,761 | 2,035 | 2,271 |
| Up to 140% | 1,599 | 1,713 | 2,054 | 2,374 | 2,649 |

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 | \$1,367,331.59 | 5.33% |
| Public Moneys Expended | \$232,085.00 | .90% |
| Private Funds Expended | \$23,697,895.00 | 92.37% |
| Owner Contribution | \$358,194.00 | 1.40% |
| Total Value of All Units | \$25,655,505.59 | 100.00% |

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

| Compliance Category | SHIP Funds | Trust Funds | % of Trust Fund | FL Statute Minimum % |
|-------------------------------|----------------|----------------|-----------------|----------------------|
| Homeownership | \$1,367,331.59 | \$1,353,334.42 | 101.03% | 65% |
| Construction / Rehabilitation | \$1,367,331.59 | \$1,353,334.42 | 101.03% | 75% |

Program Compliance - Income Set-Asides

| Income Category | SHIP Funds Expended | Total Available Funds % * |
|-----------------|-----------------------|---------------------------|
| Extremely Low | \$221,208.00 | 14.68% |
| Very Low | \$231,850.00 | 15.38% |
| Low | \$509,773.59 | 33.82% |
| Moderate | \$404,500.00 | 26.84% |
| Over 120%-140% | | .00% |
| Totals: | \$1,367,331.59 | 90.71% |

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 | \$221,208.00 | 10 | | 0 | \$221,208.00 | 10 |
| Very Low | \$231,850.00 | 15 | | 0 | \$231,850.00 | 15 |
| Low | \$509,773.59 | 57 | | 0 | \$509,773.59 | 57 |
| Moderate | \$404,500.00 | 54 | | 0 | \$404,500.00 | 54 |
| Over 120%-140% | | 0 | | 0 | \$.00 | 0 |
| Totals: | \$1,367,331.59 | 136 | \$.00 | 0 | \$1,367,331.59 | 136 |

Form 3

Number of Households/Units Produced

| Strategy | List Unincorporated and Each Municipality | ELI | VLI | Low | Mod | Over 140% | Total |
|------------------------|---|-----------|-----------|-----------|-----------|--------------|------------|
| Purchase Assistance | Unincorporated | | 7 | 51 | 50 | | 108 |
| Purchase Assistance | Pensacola | | | 4 | 4 | | 8 |
| Replacement Housing | Pensacola | 1 | | 1 | | | 2 |
| Replacement Housing | Century | 1 | | | | | 1 |
| Housing Repair | Century | 2 | | | | | 2 |
| Housing Repair | Unincorporated | 5 | 7 | 1 | | | 13 |
| Housing Repair | Pensacola | 1 | 1 | | | | 2 |
| Totals: | | 10 | 15 | 57 | 54 | | 136 |

Characteristics/Age (Head of Household)

| Description | List Unincorporated and Each Municipality | 0 - 25 | 26 - 40 | 41 - 61 | 62+ | Total |
|------------------------|---|-----------|-----------|-----------|-----------|------------|
| Purchase Assistance | Unincorporated | 24 | 54 | 22 | 8 | 108 |
| Purchase Assistance | Pensacola | 3 | 5 | | | 8 |
| Replacement Housing | Pensacola | | | | 2 | 2 |
| Replacement Housing | Century | | | | 1 | 1 |
| Housing Repair | Century | | | 1 | 1 | 2 |
| Housing Repair | Unincorporated | | | 9 | 4 | 13 |
| Housing Repair | Pensacola | | | | 2 | 2 |
| Totals: | | 27 | 59 | 32 | 18 | 136 |

Family Size

| Description | List Unincorporated and Each Municipality | 1 Person | 2-4 People | 5+ People | Total |
|---------------------|---|-----------|------------|-----------|------------|
| Purchase Assistance | Unincorporated | 43 | 50 | 15 | 108 |
| Purchase Assistance | Pensacola | 5 | 2 | 1 | 8 |
| Replacement Housing | Pensacola | | 2 | | 2 |
| Replacement Housing | Century | 1 | | | 1 |
| Housing Repair | Century | 1 | 1 | | 2 |
| Housing Repair | Unincorporated | 11 | 2 | | 13 |
| Housing Repair | Pensacola | | 2 | | 2 |
| Totals: | | 61 | 59 | 16 | 136 |

Race (Head of Household)

| Description | List Unincorporated and Each Municipality | White | Black | Hispanic | Asian | Amer-Indian | Other | Total |
|---------------------|---|-----------|-----------|----------|----------|-------------|----------|------------|
| Purchase Assistance | Unincorporated | 76 | 21 | 7 | 3 | | 1 | 108 |
| Purchase Assistance | Pensacola | 6 | 2 | | | | | 8 |
| Replacement Housing | Pensacola | | 2 | | | | | 2 |
| Replacement Housing | Century | | 1 | | | | | 1 |
| Housing Repair | Century | 1 | 1 | | | | | 2 |
| Housing Repair | Unincorporated | 5 | 8 | | | | | 13 |
| Housing Repair | Pensacola | | 2 | | | | | 2 |
| Totals: | | 88 | 37 | 7 | 3 | | 1 | 136 |

Demographics (Any Member of Household)

| Description | List Unincorporated and Each Municipality | Farm Worker | Homeless | Elderly | Total |
|---------------------|---|-------------|----------|-----------|-----------|
| Purchase Assistance | Unincorporated | | | 7 | 7 |
| Purchase Assistance | Pensacola | | | | 0 |
| Replacement Housing | Pensacola | | | 2 | 2 |
| Replacement Housing | Century | | | 1 | 1 |
| Housing Repair | Century | | | 1 | 1 |
| Housing Repair | Unincorporated | | | 5 | 5 |
| Housing Repair | Pensacola | | | 2 | 2 |
| Totals: | | | | 18 | 18 |

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 |
|---------------------|--------------------------|----------------|---------------------------|
| Purchase Assistance | First Responder | 7,500.00 | 1 |
| Purchase Assistance | Service Industry | 22,500.00 | 3 |
| Purchase Assistance | Nurse/Healthcare | 7,500.00 | 1 |
| Housing Repair | Nurse/Healthcare | 1,830.00 | 0 |
| Purchase Assistance | Educator/School Employee | 7,500.00 | 1 |
| Purchase Assistance | Government Employee | 7,500.00 | 1 |

Form 4

Status of Incentive Strategies

| Incentive | Description (If Other) | Category | Status | Year Adopted (or N/A) |
|--------------------------|---|-------------|----------------------|-----------------------|
| Expedited permitting | Both local governments provide turnaround of less than 4 days on permitting for SFRs. Both jurisdictions ask developers if they are providing affordable housing during permit application. | Required | Adopted | 2011 |
| Ongoing review process | Escambia County Ordinance 92-42 adopted 12/1/92 and City of Pensacola Ordinance 1-93 adopted on 2/28/93 | Required | Adopted | 1992 |
| Impact fee modifications | Neither government imposes impact fees | AHAC Review | Implemented, in LHAP | N/A |

Support Services

Support services include both pre- and post-counseling for all homebuyer participants; financial, credit and budget counseling as needed; printed materials concerning maintenance and repairs of home; title clearance support and referrals to legal service agencies; and support service materials. Services are provided by SHIP staff, lenders, CEII, local non-profit agencies, or HUD approved counseling services or other local social service agencies as needed.

Other Accomplishments

SHIP continues to a critical resource for first time homebuyers. Housing repair assistance is another important resource for low income owner occupants, particularly elderly residents.

The City of Pensacola appointed citizens to a special Affordable Housing Task force in January 2020 and has held multiple public meetings with the goal of creating "500 Homes in 5 Years." The City secured the services of the Florida Housing Coalition to help facilitate the task force meetings, with a final report provided in August 2020 providing action steps for the City to implement.

Availability for Public Inspection and Comments

Annual report was made available via County website September 2020. A public notice was published on the County website on September 15, 2020 with any comments to be submitted to FHFC within 30 days. The report is also available by request to County or City housing offices. No comments have been received to date.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **3632**

Mortgage Foreclosures

A. Very low income households in foreclosure: **30**

B. Low income households in foreclosure: **79**

C. Moderate households in foreclosure: **15**

Foreclosed Loans Life-to-date: **124**

SHIP Program Foreclosure Percentage Rate Life to Date: **3.41**

Mortgage Defaults

A. Very low income households in default: **0**

B. Low income households in default: **153**

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

Defaulted Loans Life-to-date: **153**

SHIP Program Default Percentage Rate Life to Date: **4.21**

Strategies and Production Costs

| Strategy | Average Cost |
|---------------------|--------------|
| Housing Repair | \$19,536.56 |
| Purchase Assistance | \$7,475.63 |
| Replacement Housing | \$49,500.00 |

Expended Funds

Total Unit Count: **136** Total Expended Amount: **\$1,367,332.00**

| Strategy | Full Name | Address | City | Zip Code | Expended Funds | FY if Unit Already Counted |
|---------------------|----------------|-----------------------|-----------|----------|----------------|----------------------------|
| Purchase Assistance | Samuel Baggins | 10 S 73rd Ave | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Michael Barrow | 236 Barker St | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Alicia Bentley | 8210 Northpointe Blvd | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Joseph Bragg | 600 Scenic Hwy #204 | Pensacola | 32503 | \$7,500.00 | |
| Purchase Assistance | Ruth Coburn | 14 Gulf St | Pensacola | 32506 | \$7,500.00 | |

| | | | | | | |
|---------------------|-------------------|-----------------------|------------|-------|------------|--|
| Purchase Assistance | Anthony Culliver | 6406 Hampton Rd | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Tara Deaguilera | 718 Escambia Ave | Pensacola | 32533 | \$7,500.00 | |
| Purchase Assistance | Gabriel Esmurdoc | 8158 Crystal Wells Pl | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Charles Fisher | 1401 Aries Dr | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Jewel Garner | 8430 Jarmen ST | Pensacola | 32534 | \$7,500.00 | |
| Purchase Assistance | Kamiaya Hollins | 204 Algiers St | Pensacola | 32505 | \$7,500.00 | |
| Purchase Assistance | Michael Iglesias | 6117 Confederate Dr | Pensacola | 32503 | \$7,500.00 | |
| Purchase Assistance | Chonchon Kashung | 6213 Forest Pines Dr | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | William Lee | 844 Ramsgate Rd | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Jonathen Lemerond | 27 Linda St | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | John Meyers | 659 N 79th Ave | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Javuch Moultrie | 1 Boland Pl | Pensacola | 32505 | \$7,500.00 | |
| Purchase Assistance | Raven McCray | 7141 Tippin Ave | Pensacola | 32504 | \$7,500.00 | |
| Purchase Assistance | Aaron Ainsworth | 732 Candlestick Place | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Jennifer Newton | 1130 Camaree Pl | Pensacola | 32534 | \$7,500.00 | |
| Purchase Assistance | Steve Nguyen | 5085 Cocoa Dr | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Sean Parker | 1320 N 57th Ave | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Bradley Patrick | 438 Burgess Rd | Pensacola | 32504 | \$7,000.00 | |
| Purchase Assistance | Ashley Person | 212 Leebeck Cir | Pensacola | 32534 | \$7,500.00 | |
| Purchase Assistance | Daniel Rabold | 2532 Trailwood Dr | Cantonment | 32533 | \$7,500.00 | |
| Purchase Assistance | Jessica Sanders | 870 Calhoun Ave | Pensacola | 32507 | \$7,500.00 | |
| Purchase Assistance | Andrea Sapp | 5700 E Shore Dr | Pensacola | 32505 | \$7,500.00 | |
| Purchase Assistance | Jordan Seales | 6 Sioux Tr | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Stephanie Shepard | 47 Stillman St | Pensacola | 32505 | \$7,500.00 | |
| Purchase Assistance | Amber Smith | 7017 Balboa Dr | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Ashley Spears | 7011 Heather Oaks Dr | Pensacola | 32506 | \$7,500.00 | |

| | | | | | | |
|---------------------|----------------------|-----------------------|-----------|-------|------------|--|
| Purchase Assistance | Tara Sylek | 1059 Brownfield Rd | Pensacola | 32526 | \$6,673.59 | |
| Purchase Assistance | Steven Thill | 155 Yucatan Dr | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Porter Timmons | 716 Brook Meadow Ln | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Amanda Tirendi | 5900 Clearwater Ave | Pensacola | 32505 | \$7,500.00 | |
| Purchase Assistance | Christian Tompkins | 710 Loire Way | Pensacola | 32505 | \$7,500.00 | |
| Purchase Assistance | Daniel Tripp | 7630 Stagecoach Rd | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Kayte Turner | 8523 Indian Oaks Pl | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Dawn Wasko | 580 N 68th Ave | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Tavasha Weatherspoon | 1027 Webster Dr | Pensacola | 32505 | \$7,500.00 | |
| Purchase Assistance | Rachel Wilson | 8530 Sonnyboy | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Austin Valliant | 448 Hilburn Ln | Pensacola | 32504 | \$7,500.00 | |
| Purchase Assistance | Sandra Vasko | 7033 Santa Barbara St | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Sarah Vessa | 4408 Ellysee Way | Pensacola | 32505 | \$7,500.00 | |
| Purchase Assistance | Angelique Watts | 4014 Nowlinbury Dr | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Tiffany Wentz | 2350 Teate Ave | Pensacola | 32504 | \$7,500.00 | |
| Purchase Assistance | Anthony Wheeler | 5719 Princeton Dr | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Jordyn Wood | 1863 Loyola | Pensacola | 32504 | \$7,500.00 | |
| Purchase Assistance | Nicholas Blum | 10482 Heatherwood Dr | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Jessica Boring | 10693 Trailblazer Way | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Latoya Boykin | 6761 Community Dr | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Brandon Bragg | 4115 Kingsberry Dr | Pensacola | 32504 | \$7,500.00 | |
| Purchase Assistance | Paula Clark | 162 Wildflower Ln | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | David Dominguez | 329 Hilburn Pl | Pensacola | 32504 | \$7,500.00 | |
| Purchase Assistance | Joan Eddins | 226 Ada Wilson Ave | Pensacola | 32507 | \$6,000.00 | |
| Purchase Assistance | Triana Ernde | 7341 Beta Ln | Pensacola | 32504 | \$7,500.00 | |
| Purchase Assistance | Shelby Harris | 701 Brook Meadow Ln | Pensacola | 32514 | \$7,500.00 | |

| | | | | | | |
|---------------------|--------------------|-------------------------|------------|-------|------------|--|
| Purchase Assistance | Donna Hartley | 904 Clearview Ave | Pensacola | 32505 | \$7,500.00 | |
| Purchase Assistance | Jahmel Johnson | 227 Edison Dr | Pensacola | 32505 | \$7,500.00 | |
| Purchase Assistance | Kendall Lee | 5893 Bilek Dr | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Kenneth Mason | 8028 Charter Oaks Dr | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Laura McMurray | 1341 Germain St | Pensacola | 32534 | \$7,500.00 | |
| Purchase Assistance | Joshua Morris | 7553 Southpointe Pl | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | David Nolen | 10480 River Birch Dr #A | Pensacola | 32534 | \$7,500.00 | |
| Purchase Assistance | Morakinyo Olugbile | 950 Buena Ave | Pensacola | 32507 | \$7,500.00 | |
| Purchase Assistance | Jason Pack | 1003 Bartow | Pensacola | 32507 | \$7,500.00 | |
| Purchase Assistance | Emily Papizzo | 901 Clearview Ave | Pensacola | 32505 | \$7,500.00 | |
| Purchase Assistance | Katelyn Patten | 6120 E Shore Dr | Pensacola | 32505 | \$7,500.00 | |
| Purchase Assistance | Angela Payne | 7171 N 9th Ave #B10 | Pensacola | 32504 | \$7,500.00 | |
| Purchase Assistance | Maria Perez | 1550 Erwin DR | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Leigh Presley | 3054 Flintlock Dr | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Larry Richardson | 7175 Peninsula Dr | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Brandon Schupp | 8030 Tower Ter | Pensacola | 32534 | \$7,500.00 | |
| Purchase Assistance | Patrick Sirmon | 5802 Margaretta Blvd | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Krystal Small | 626 Hanley Downs Dr | Cantonment | 32533 | \$7,500.00 | |
| Purchase Assistance | Alyssa Trajano | 4745 Huron Dr | Pensacola | 32507 | \$7,500.00 | |
| Purchase Assistance | Ryan Ali | 8413 Williamsburg Cir | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Wayne Berthiaume | 1431 N. 61st Ave | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Austen Beverly | 8042 Mark Ct | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Dean Bourne | 55 Druid Cir | Pensacola | 32507 | \$7,500.00 | |
| Purchase Assistance | Jeremy Bruno | 8504 Indian Oaks Pl | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Joey Chapman | 2301 W Michigan Ave #5 | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Brian Crooke | 6487 Myrtle Hill Cir | Pensacola | 32506 | \$7,500.00 | |

| | | | | | | |
|---------------------|------------------|------------------------|------------|-------|-------------|--|
| Purchase Assistance | Jesse Culp | 35 Bertram St | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Seth Eskelinen | 8879 Ridgebrook Ct | Pensacola | 32534 | \$7,500.00 | |
| Purchase Assistance | Laura Rondinelli | 5801 Sanders St | Pensacola | 32504 | \$7,500.00 | |
| Purchase Assistance | Rachel Stefani | 435 Scepter Ct | Cantonment | 32533 | \$7,500.00 | |
| Purchase Assistance | Akeem Freeman | 4851 Lanett Dr | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Tyler Glass | 8025 Atlas St | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Lea Hardaway | 7076 Lake Joanne Dr | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Aria Hilliard | 15 Dorsay Ln | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Samuel Hobbs | 207 Opal Ave | Pensacola | 32505 | \$7,500.00 | |
| Purchase Assistance | Gary Jones | 3067 Flintlock | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Kimberly Jones | 503 Quigley St | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Jerrod Jordan | 7333 Glidden Ln | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Melinda McCombs | 818 Amberway | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Courtney Merritt | 816 Romar Dr | Pensacola | 32534 | \$7,500.00 | |
| Purchase Assistance | Michael Moore | 4513 Tradewinds Pl | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Kristine Munoz | 8112 Price St | Pensacola | 32534 | \$7,500.00 | |
| Purchase Assistance | Daniel Nieves | 555 S 1st St | Pensacola | 32507 | \$7,500.00 | |
| Purchase Assistance | David Peoples | 6141 Alicia Dr | Pensacola | 32504 | \$7,500.00 | |
| Purchase Assistance | Kortney Phillips | 6210 Montgomery Ave | Pensacola | 32526 | \$7,500.00 | |
| Replacement Housing | Sapora James | 509 N K St | Pensacola | 32501 | \$90,000.00 | |
| Replacement Housing | Mary Griggs | 9241 Old Flomaton Rd | Century | 32535 | \$20,000.00 | |
| Housing Repair | Fannie Mae Davis | 151 E Pond St | Century | 32535 | \$7,895.00 | |
| Housing Repair | Alethea Hall | 912 Crystal Springs Dr | Pensacola | 32505 | \$22,700.00 | |
| Housing Repair | Belinda Beasley | 916 Belair Dr | Pensacola | 32505 | \$23,250.00 | |
| Housing Repair | Darryl Marsh | 432 W Oakfield Rd | Pensacola | 32503 | \$30,000.00 | |
| Housing Repair | Robert Ruais | 4690 Kimberly Dr | Pensacola | 32526 | \$30,000.00 | |

| | | | | | | |
|---------------------|------------------------|------------------------|------------|-------|-------------|-----------|
| Housing Repair | Lonnie Ferguson | 405 Mapleleaf | Pensacola | 32514 | \$9,600.00 | |
| Replacement Housing | Carolyn Adams | 810 W. Jackson St | Pensacola | 32501 | \$38,500.00 | |
| Housing Repair | Valerie Lawson | 102 Comanche Trail | Pensacola | 32506 | \$1,830.00 | 2016-2017 |
| Housing Repair | Patricia Robinson | 6 Boland Pl | Pensacola | 32505 | \$22,900.00 | |
| Housing Repair | Kimberly Brooks | 41 Jackson St | Century | 32535 | \$17,053.00 | |
| Housing Repair | Ida Crooks | 1911 N A St | Pensacola | 32501 | \$16,750.00 | |
| Housing Repair | Earlene Jackson | 201 Pine St | Cantonment | 32533 | \$30,000.00 | |
| Housing Repair | Leonia Butler | 937 Broad St | Pensacola | 32534 | \$5,390.00 | |
| Housing Repair | Angelina Stallworth | 803 Massachusetts Ave | Pensacola | 32505 | \$30,000.00 | |
| Purchase Assistance | Maxwell Polk | 4258 Elmcrest Dr | Pensacola | 32504 | \$7,500.00 | |
| Purchase Assistance | Patricia Postler | 6509 Pebble Dr | Pensacola | 32505 | \$7,500.00 | |
| Purchase Assistance | Sonja Powell | 6900 Heather Oaks Dr | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Heather Shepard-Pardue | 1955 Wyatt St | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Kimberly Spann | 7205 8 Mile Creek Rd | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Willie Stevens | 6551 W Hwy 4 | Century | 32535 | \$7,500.00 | |
| Purchase Assistance | Nichaka Tribbey | 7968 Cayenne Way | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Jesus Verdeza | 228 Rosalyn Way | Pensacola | 32505 | \$7,500.00 | |
| Purchase Assistance | Vicky Weber | 214 St. Regis Dr | Pensacola | 32505 | \$7,500.00 | |
| Purchase Assistance | Tempest Williams | 5892 Bilek Dr | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Dian Divisconte | 604 Edgecliff Dr | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Connie Phillips | 6 Carey Ave | Pensacola | 32506 | \$7,500.00 | |
| Housing Repair | Richard Bara | 505 Salem Dr | Pensacola | 32514 | \$8,760.00 | |
| Housing Repair | Paul Chattman | 4901 Kinnear Ave | Pensacola | 32506 | \$30,000.00 | |
| Housing Repair | Robert Ikner | 7801 Amberidge Rd | Pensacola | 32534 | \$30,000.00 | |
| Housing Repair | Earnest Williams | 1291 Basin St | Pensacola | 32534 | \$6,530.00 | |
| Housing Repair | Miranda Yelder | 7750 Fiesta Rd | Pensacola | 32534 | \$29,000.00 | |
| Purchase Assistance | Micah Miller | 1500 E Johnson Rd #200 | Pensacola | 32514 | \$7,500.00 | |

| | | | | | | |
|---------------------|---------------|--------------------|-----------|-------|------------|--|
| Purchase Assistance | Ryan Tremblay | 8718 Mayflower Ave | Pensacola | 32534 | \$7,500.00 | |
|---------------------|---------------|--------------------|-----------|-------|------------|--|

Administration by Entity

| Name | Business Type | Strategy Covered | Responsibility | Amount |
|-------------------|------------------|-------------------------------------|--|-------------|
| Escambia County | Local Government | All | All | \$92,966.37 |
| City of Pensacola | Local Government | Purchase Assistance, Housing Repair | Administration of Purchase Assistance Strategy, Administration of Housing Repair Strategy in City limits, AHAC support | \$50,000.00 |

Program Income

| Program Income Funds | |
|----------------------|---------------------|
| Loan Repayment: | \$.00 |
| Refinance: | \$.00 |
| Foreclosure: | \$.00 |
| Sale of Property: | \$154,000.00 |
| Interest Earned: | \$.00 |
| Total: | \$154,000.00 |

Number of Affordable Housing Applications

| Number of Affordable Housing Applications | |
|---|--|
| Submitted | |
| Approved | |
| Denied | |

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:

122,749.00

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 |
|---------|---------------------|-----------------|-------|-------------------|-------|
| 1 | Purchase Assistance | \$58,500.00 | 8 | | |
| 3 | Housing Repair | \$243,693.00 | 11 | | |
| 4 | Replacement Housing | \$90,000.00 | 1 | | |

Special Needs Category Breakdown by Strategy

| Strategies | Special Needs Category | Expended Amount | Units | Encumbered Amount | Units |
|-------------------------|--|-----------------|-------|-------------------|-------|
| (1) Purchase Assistance | Receiving Social Security Disability Insurance | \$21,000.00 | 3 | | |
| (1) Purchase Assistance | Receiving Supplemental Security Income | \$30,000.00 | 4 | | |
| (1) Purchase Assistance | Receiving Veterans Disability Benefits | \$7,500.00 | 1 | | |
| (4) Replacement Housing | Receiving Supplemental Security Income | \$90,000.00 | 1 | | |
| (3) Housing Repair | Receiving Social Security Disability Insurance | \$171,130.00 | 7 | | |
| (3) Housing Repair | Receiving Veterans Disability Benefits | \$30,000.00 | 1 | | |
| (3) Housing Repair | Receiving Supplemental Security Income | \$42,563.00 | 3 | | |

Provide a description of efforts to reduce homelessness:

Escambia County and the City of Pensacola engage in various efforts to reduce homelessness. The City of Pensacola administers the Section 8 VASH voucher program targeted to at-risk veterans. ESG funds are currently allocated for homeless prevention and rapid rehousing activities for households at or below 30% AMI. The County is currently using CDBG funds to support the Loaves & Fishes Soup Kitchen emergency family shelter. The County and City have both targeted CDBG-CV funding to support homeless activities as it relates to COVID-19.

Interim Year Data

Interim Year Data

| Interim Year 1 | | |
|---|--------------|---------|
| State Annual Distribution | \$521,800.00 | |
| Program Income | \$350,000.00 | |
| Program Funds Expended | \$484,400.00 | |
| Program Funds Encumbered | \$310,575.00 | |
| Total Administration Funds Expended | \$49,531.23 | |
| Total Administration Funds Encumbered | \$3,131.87 | |
| Homeownership Counseling | \$0.00 | |
| Disaster Funds | | |
| 65% Homeownership Requirement | \$794,975.00 | 152.35% |
| 75% Construction / Rehabilitation | \$794,975.00 | 152.35% |
| 30% Very & Extremely Low Income Requirement | \$90,000.00 | 10.32% |
| 30% Low Income Requirement | \$412,975.00 | 47.37% |
| 20% Special Needs Requirement | \$109,950.00 | 12.61% |
| Carry Forward to Next Year | | |

| Interim Year 2 | |
|---------------------------|--------------|
| State Annual Distribution | \$625,330.00 |
| Program Funds Expended | \$349,090.00 |
| Program Funds Encumbered | \$60,000.00 |

LG Submitted Comments:

Electronic copies of signed certification forms submitted to FHFC electronically on 9/15/20.

Note regarding interest earned for 16/17 and subsequent fiscal years: According to the Clerk of the Court, all County bank accounts were converted to ECT accounts due to lower interest rates. Since SHIP funds are required to be held separately from other County funds, the County is not charged any banking fees on the SHIP fund, but also does not earn any interest. SHIP staff has requested a review of banking status for next fiscal year for the SHIP account.

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

On Behalf of Escambia County (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 2017/18 and interim years 2018/19, 2019/20.
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: Meredith Reeves

Sharon R. Pitts 8/10/2020
Witness Signature Date

Janice P. Gilley 8.10.20
Chief Elected Official or Designee Signature Date

Sharon R. Pitts
Witness Printed Name

Janice P. Gilley, County Administrator
Chief Elected Official or Designee Printed Name

Elizabeth Kissel 8/10/2020
Witness Signature Date

Elizabeth Kissel
Witness Printed Name

or

ATTEST (Seal)

Signature Date

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.

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

On Behalf of City of Pensacola (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 2017/18 and interim years 2018/19, 2019/20.
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 \$10,500 - \$13,500.
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: Meredith Reeves & Marcie Whitaker

| | | | |
|--|-----------------------|---|----------------------|
| <u>Jewelita Bradley</u> Witness Signature | <u>8/6/20</u> Date | <u>Kilwin. Rasu</u> Chief Elected Official or Designee Signature | <u>08/20</u> Date |
|--|-----------------------|---|----------------------|

| | | | |
|---|---------------|---|--|
| <u>Jewelita Bradley</u> Witness Printed Name | <u>8/6/20</u> | <u>Grover C. Robinson, IV, Mayor</u> Chief Elected Official or Designee Printed Name | |
|---|---------------|---|--|

| | |
|--|-----------------------|
| <u>Kaycee Lagarde</u> Witness Signature | <u>8/6/20</u> Date |
|--|-----------------------|

Kaycee Lagarde
Witness Printed Name

or
Lucia L. Bennett
Signature



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.

Meredith Reeves

From: SHIP Account <Terry.Auringer@FloridaHousing.org>
Sent: Wednesday, September 16, 2020 7:34 AM
To: Meredith Reeves
Subject: [EXTERNAL]Escambia County/Pensacola 2017-2018 Annual Report

WARNING! This email originated from an outside network. DO NOT CLICK links or attachments unless you recognize the sender and know the content is safe.

The Escambia County/Pensacola 2017-2018 annual report is approved. \n\nThe Corporation commends your continuing efforts to benefit the citizens of Florida through the SHIP program. \n\nIf we can be of assistance to you in the administration of your SHIP Program, please don't hesitate to contact us.

Disclaimer

Florida has a broad and inclusive public records law. This e-mail and any responses to it should be considered a matter of public record."