

Title: SHIP Annual Report

Report Status: Unsubmitted

Escambia County/Pensacola FY 2020/2021
 Closeout

Form 1

SHIP Distribution Summary

Homeownership

| Code | Strategy | Expended Amount | Units | Encumbered Amount | Units | Unencumbered Amount | Units |
|------|---------------------|-----------------|-------|-------------------|-------|---------------------|-------|
| 1 | Purchase Assistance | \$669,200.00 | 81 | | | | |
| 3 | Housing Repair | \$585,302.15 | 25 | | | | |

Homeownership Totals: \$1,254,502.15 106

Rentals

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

Rental Totals:

Subtotals: \$1,254,502.15 106

Additional Use of Funds

| Use | Expended |
|---------------------------|-------------|
| Administrative | \$.00 |
| Homeownership Counseling | |
| Admin From Program Income | \$26,003.16 |
| Admin From Disaster Funds | |

Totals: \$1,280,505.31 106 \$.00 \$.00

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

| Source of Funds | Amount |
|------------------------------------|-----------------------|
| State Annual Distribution | \$.00 |
| Program Income (Interest) | \$2,956.18 |
| Program Income (Payments) | \$1,286,632.34 |
| Recaptured Funds | \$.00 |
| Disaster Funds | |
| Other Funds | |
| Carryover funds from previous year | \$13,803.52 |
| Total: | \$1,303,392.04 |

*** Carry Forward to Next Year: \$22,886.73**

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 | 363 | 399 | 549 | 719 | 889 |
| VLI | 605 | 648 | 777 | 898 | 1,002 |
| LOW | 968 | 1,037 | 1,245 | 1,438 | 1,603 |
| MOD | 1,452 | 1,555 | 1,866 | 2,157 | 2,406 |
| Up to 140% | 1,694 | 1,814 | 2,177 | 2,516 | 2,807 |

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 | \$1,254,502.15 | 14.76% |
| Public Moneys Expended | \$0.00 | .00% |
| Private Funds Expended | \$7,081,487.00 | 83.33% |
| Owner Contribution | \$162,277.12 | 1.91% |
| Total Value of All Units | \$8,498,266.27 | 100.00% |

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

| Compliance Category | SHIP Funds | Trust Funds | % of Trust Fund | FL Statute Minimum % |
|-------------------------------|----------------|-------------|-----------------|----------------------|
| Homeownership | \$1,254,502.15 | \$13,803.52 | 9088.28% | 65% |
| Construction / Rehabilitation | \$1,239,502.15 | \$13,803.52 | 8979.61% | 75% |

Program Compliance - Income Set-Asides

| Income Category | SHIP Funds | Total Available Funds % * |
|-----------------|-----------------------|---------------------------|
| Extremely Low | \$185,068.88 | 14.20% |
| Very Low | \$250,348.27 | 19.21% |
| Low | \$396,585.00 | 30.43% |
| Moderate | \$422,500.00 | 32.42% |
| Over 120%-140% | \$0.00 | .00% |
| Totals: | \$1,254,502.15 | 96.25% |

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 | \$185,068.88 | 6 | | 0 | \$185,068.88 | 6 |
| Very Low | \$250,348.27 | 13 | | 0 | \$250,348.27 | 13 |
| Low | \$396,585.00 | 33 | | 0 | \$396,585.00 | 33 |
| Moderate | \$422,500.00 | 54 | | 0 | \$422,500.00 | 54 |
| Over 120%-140% | | 0 | | 0 | \$.00 | 0 |
| Totals: | \$1,254,502.15 | 106 | \$.00 | 0 | \$1,254,502.15 | 106 |

Form 3

Number of Households/Units Produced

| Strategy | List Unincorporated and Each Municipality | ELI | VLI | Low | Mod | Over 140% | Total |
|---------------------|---|----------|-----------|-----------|-----------|--------------|------------|
| Purchase Assistance | Unincorporated | | 1 | 23 | 52 | | 76 |
| Housing Repair | Pensacola | | 3 | 3 | | | 6 |
| Housing Repair | Unincorporated | 6 | 9 | 4 | | | 19 |
| Purchase Assistance | Pensacola | | | 3 | 2 | | 5 |
| Totals: | | 6 | 13 | 33 | 54 | | 106 |

Characteristics/Age (Head of Household)

| Description | List Unincorporated and Each Municipality | 0 - 25 | 26 - 40 | 41 - 61 | 62+ | Total |
|---------------------|---|-----------|-----------|-----------|-----------|------------|
| Purchase Assistance | Unincorporated | 11 | 44 | 14 | 7 | 76 |
| Housing Repair | Pensacola | | | 2 | 4 | 6 |
| Housing Repair | Unincorporated | 1 | 1 | 5 | 12 | 19 |
| Purchase Assistance | Pensacola | | 4 | | 1 | 5 |
| Totals: | | 12 | 49 | 21 | 24 | 106 |

Family Size

| Description | List Unincorporated and Each Municipality | 1 Person | 2- 4 People | 5 + People | Total |
|---------------------|---|-------------|----------------|---------------|------------|
| Purchase Assistance | Unincorporated | 30 | 40 | 6 | 76 |
| Housing Repair | Pensacola | 3 | 3 | | 6 |
| Housing Repair | Unincorporated | 15 | 4 | | 19 |
| Purchase Assistance | Pensacola | 2 | 3 | | 5 |
| Totals: | | 50 | 50 | 6 | 106 |

Race (Head of Household)

| Description | List Unincorporated and Each Municipality | White | Black | Hispanic | Asian | Amer-Indian | Other | Total |
|---------------------|---|-----------|-----------|----------|----------|-------------|-------|------------|
| Purchase Assistance | Unincorporated | 51 | 18 | 3 | 4 | | | 76 |
| Housing Repair | Pensacola | 1 | 5 | | | | | 6 |
| Housing Repair | Unincorporated | 5 | 14 | | | | | 19 |
| Purchase Assistance | Pensacola | 5 | | | | | | 5 |
| Totals: | | 62 | 37 | 3 | 4 | | | 106 |

Demographics (Any Member of Household)

| Description | List Unincorporated and Each Municipality | Farm Worker | Home-less | Elderly | Total |
|---------------------|---|-------------|-----------|-----------|-----------|
| Purchase Assistance | Unincorporated | | | 6 | 6 |
| Housing Repair | Pensacola | | | 4 | 4 |
| Housing Repair | Unincorporated | | | 12 | 12 |
| Purchase Assistance | Pensacola | | | 1 | 1 |
| Totals: | | | | 23 | 23 |

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 | Nurse/Healthcare | 60,000.00 | 8 |
| Purchase Assistance | Educator/School Employee | 60,000.00 | 8 |
| Purchase Assistance | Service Industry | 22,500.00 | 3 |
| Purchase Assistance | Government Employee | 30,000.00 | 4 |
| Purchase Assistance | Hospitality/Tourism Industry | 15,000.00 | 2 |
| Purchase Assistance | First Responder | 10,000.00 | 1 |

Form 4

Status of Incentive Strategies

| Incentive | Description (If Other) | Category | Status | Year Adopted (or N/A) |
|----------------------|--|----------|---------|-----------------------|
| Expedited permitting | Both Local Governments (LG) provide a turnaround time of less than four days on permitting for SRFs. 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 adopted 2/18/93 | Required | Adopted | 1992 |
| Impact fee modifications | Neither LG 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 services as needed.

Other Accomplishments

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

After success with the CRF funding passed down from FHFC, both Escambia County and the City of Pensacola were able to utilize their track record to apply for and then receive additional funding sources to assist both renters and homeowners with further financial relief; ie Treasury's Emergency Rental Assistance Program (1 & 2).

Availability for Public Inspection and Comments

The 2020/21 Annual Report was made available via the Escambia County website as of September 8, 2023. The Annual Report is also available upon request at the Escambia County and City of Pensacola Housing offices year-round.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **589**

Mortgage Foreclosures

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

B. Low income households in foreclosure: **0**

C. Moderate households in foreclosure: **2**

Foreclosed Loans Life-to-date: **2**

SHIP Program Foreclosure Percentage Rate Life to Date: **0.34**

Mortgage Defaults

A. Very low income households in default: **1**

B. Low income households in default: **1**

C. Moderate households in default: **3**

Defaulted Loans Life-to-date: **5**

SHIP Program Default Percentage Rate Life to Date: **0.85**

Strategies and Production Costs

| Strategy | Average Cost |
|---------------------|--------------|
| Housing Repair | \$23,412.09 |
| Purchase Assistance | \$8,261.73 |

Expended Funds

Total Unit Count: **106**

Total Expended Amount: **\$1,254,502.15**

| Strategy | Full Name | Address | City | Zip Code | Expended Funds | FY if Unit Already Counted |
|---------------------|------------------------|----------------------|------------|----------|----------------|----------------------------|
| Purchase Assistance | Kalli Calasso | 9551 Chandler St | Pensacola | 32534 | \$7,500.00 | |
| Purchase Assistance | Sandra Conway | 7771 Amberidge Rd | Pensacola | 32534 | \$7,500.00 | |
| Purchase Assistance | Adam Farrell | 8195 Stonebrook Dr | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Amanda Freed | 1006 Colbert Ave | Pensacola | 32507 | \$7,500.00 | |
| Purchase Assistance | Tara Hartman | 59 South 65th Ave | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Jackey Houston | 712 W Detroit Blvd | Pensacola | 32534 | \$7,500.00 | |
| Purchase Assistance | Chelsea Humbert-Llinas | 8744 Ramble Woods Dr | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Sidney Ladd | 1257 Greystone Ln | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Sherie Leavitt | 8417 James Taylor Ln | Pensacola | 32534 | \$7,500.00 | |
| Purchase Assistance | Eugene Malone | 930 N 63rd Ave | Pensacola | 32506 | \$7,500.00 | |
| Housing Repair | Ernest McCall | 104 Ariola Dr | Pensacola | 32503 | \$22,950.00 | |
| Purchase Assistance | Joshua Morton | 9198 Arand Dr | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Robbyn Pocock | 2820 Hillcrest Ave | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Erica Reardon | 10905 Chippewa Way | Pensacola | 32534 | \$7,500.00 | |
| Purchase Assistance | Brittnee Robinson | 8434 Rose Ave | Pensacola | 32534 | \$7,500.00 | |
| Purchase Assistance | Delores Shreeves | 5430 Medina Rd | Pensacola | 32507 | \$7,500.00 | |
| Purchase Assistance | Cabrella Smith | 7955 Stallworth Ln | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Jamie Smith | 4205 Wycliff Dr | Pensacola | 32514 | \$7,500.00 | |
| Housing Repair | Joanne Smith | 1406 W Romana St | Pensacola | 32502 | \$15,500.00 | |
| Purchase Assistance | Jared Sweeting | 798 Tate Rd | Cantonment | 32533 | \$7,500.00 | |

| | | | | | | |
|---------------------|--------------------|---------------------------------|------------|-------|-------------|--|
| Purchase Assistance | Trell Thomas | 5541 Sun Valley Dr | Pensacola | 32505 | \$7,500.00 | |
| Purchase Assistance | Anjerica Thompkins | 3393 Two Sisters Way | Pensacola | 32505 | \$7,500.00 | |
| Purchase Assistance | Alexis TINKER | 8129 Treetop Ln | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Charlie Tunstall | 2496 Spyglass Cir | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Ryan Vanko | 501 E Burgess Unit 5B | Pensacola | 32504 | \$7,500.00 | |
| Purchase Assistance | Eric Weber | 4602 Lillian Hwy | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Jason Wells | 7661 Old Hickory Dr | Pensacola | 32507 | \$7,500.00 | |
| Purchase Assistance | Kristie Wise | 3106 Flintlock Dr | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Job COOPER | 50 Teakwood Dr | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Roberto GALVAN | 1 Delaware St | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Randy HEDRICK | 7846 Atlas St | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Alex Hoogasian | 8584 Kingfisher Ln | Pensacola | 32534 | \$7,500.00 | |
| Purchase Assistance | Pamela HUNLEY | 6401 Myrtle Hill Cir | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Jasmine HUNT | 2306 W Jordan St | Pensacola | 32505 | \$7,500.00 | |
| Housing Repair | Kaitlynn Landrome | 5513 Essex Cir | Pensacola | 32506 | \$11,750.00 | |
| Housing Repair | Sandra Lattimore | 7924 Oak Forest Dr | Pensacola | 32534 | \$30,000.00 | |
| Purchase Assistance | Diane LEAVENS | 416 N 61st Ave | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Katherine McKenzie | 3310 Marques St | Pensacola | 32505 | \$7,500.00 | |
| Purchase Assistance | Amy MURPHY | 1515 Galvin Ave | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Julie Schmidt | 6749 Chicago Ave | Pensacola | 32526 | \$7,500.00 | |
| Housing Repair | Gretchen Scott | 1330 Tobias Rd | Cantonment | 32533 | \$19,200.00 | |
| Purchase Assistance | Dayton Sidner | 7317 Gunter Rd | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | James Simmons | 1148 Hayden Ct | Pensacola | 32501 | \$7,500.00 | |
| Purchase Assistance | Edward Sizemore | 7002 Lindskog St | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Shacara THOMAS | 2309 Shoal Creek Dr | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Brooke URSREY | 7243 Dogwood Terrace Dr; Unit B | Pensacola | 32504 | \$7,500.00 | |

| | | | | | | |
|---------------------|----------------------|-----------------------|------------|-------|-------------|--|
| Purchase Assistance | James UTLEY | 6307 Hogan Rd | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Travis WHITE | 6390 Judkins Drive | Pensacola | 32504 | \$7,500.00 | |
| Purchase Assistance | Melissa WILLIAMS | 1017 Woodbury Place | Cantonment | 32533 | \$7,500.00 | |
| Housing Repair | Barbara Scott | 2007 Lloyd St | Pensacola | 32501 | \$18,950.00 | |
| Housing Repair | Latrice D Cunningham | 1124 Webster Dr | Pensacola | 32505 | \$30,000.00 | |
| Purchase Assistance | Clarence Ford | 1126 Muscogee Rd | Cantonment | 32533 | \$7,500.00 | |
| Purchase Assistance | Colton Gideons | 470 Annie Bell Dr | Cantonment | 32533 | \$7,500.00 | |
| Purchase Assistance | Shirley Stacy | 11140 Lillian Hwy | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Kristen Harper | 2151 Frazier St | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Marcus Waters | 7807 Bay Meadow Dr | Pensacola | 32507 | \$7,500.00 | |
| Purchase Assistance | Charles Johnson | 4485 E Montclair Rd | Pensacola | 32505 | \$4,200.00 | |
| Purchase Assistance | Kasey McDonald | 10610 Chemstrand Rd | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | George Woods | 140 N Garfield Dr | Pensacola | 32505 | \$7,500.00 | |
| Purchase Assistance | Rusty Richardson | 9131 Haley Ln | Pensacola | 32534 | \$7,500.00 | |
| Purchase Assistance | Jordan Nguyen | 681 Spencer Ave | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Lesley Thompson | 8020 Tower Terrace | Pensacola | 32534 | \$7,500.00 | |
| Purchase Assistance | Traniece Williams | 711 Montclair Rd | Pensacola | 32505 | \$7,500.00 | |
| Purchase Assistance | Darius Brown | 1143 Simpson St | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Naomi Cox | 4409 Florelle Way | Pensacola | 32505 | \$7,500.00 | |
| Purchase Assistance | Marisol Sanchez | 3067 Brigantine Dr | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Deborah Shelby | 9679 Cobblebrook Dr | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Olivia Benboe | 4535 Guerlain way | Pensacola | 32505 | \$7,500.00 | |
| Purchase Assistance | Tamara Matthews | 6450 Mathews Junction | Pensacola | 32526 | \$7,500.00 | |
| Purchase Assistance | Myra Redick | 763 Boxwood Dr | Pensacola | 32503 | \$7,500.00 | |
| Housing Repair | Julia Gatson | 2900 Melody Ln | Pensacola | 32505 | \$8,047.00 | |
| Housing Repair | Fannie Fisher | 700 Fisher St | Pensacola | 32503 | \$12,165.00 | |
| Housing Repair | Danny Knobloch | 3307 W Lloyd St | Pensacola | 32505 | \$8,388.00 | |

| | | | | | | |
|---------------------|-----------------------|------------------------|------------|-------|-------------|--|
| Housing Repair | Constance Thomas | 2035 Stacey Rd | Cantonment | 32533 | \$41,660.00 | |
| Purchase Assistance | Sherri MCKEEHAN-REIT | 7130 Moore Ave | Pensacola | 32526 | \$7,500.00 | |
| Housing Repair | Cassandra Hilton | 4383 Erress Blvd | Pensacola | 32505 | \$33,490.00 | |
| Housing Repair | Sybil Williams | 1555 Macklin Pl | Pensacola | 32534 | \$53,050.00 | |
| Purchase Assistance | Nicholas Radcliffe | 3 Victoria Pl | Pensacola | 32507 | \$7,500.00 | |
| Purchase Assistance | Jacob Roderiguez | 4005 W Gadsden St | Pensacola | 32505 | \$7,500.00 | |
| Purchase Assistance | Kellie Scarbrough | 844 Ferrana Way | Pensacola | 32506 | \$7,500.00 | |
| Purchase Assistance | Renan Serafim | 2299 Wyatt St | Pensacola | 32514 | \$7,500.00 | |
| Purchase Assistance | Lacie Pettcrew | 904 Lakewood Rd | Pensacola | 32507 | \$25,000.00 | |
| Housing Repair | Fannie Stanford | 700 Fisher St | Pensacola | 32503 | \$12,165.00 | |
| Housing Repair | Betty R Fountain | 1139 Capitol Blvd | Pensacola | 32505 | \$7,850.00 | |
| Purchase Assistance | Brian Channell | 5901 Windtrace Ct | Pensacola | 32504 | \$15,000.00 | |
| Purchase Assistance | Angel Lowery | 6709 Bellview Pines Rd | Pensacola | 32526 | \$10,000.00 | |
| Purchase Assistance | Justin & Amy Thompson | 9683 Bridlewood Ln | Pensacola | 32526 | \$10,000.00 | |
| Purchase Assistance | Kelly Jo Brown | 918 Twinbrook Ave | Pensacola | 32505 | \$15,000.00 | |
| Purchase Assistance | Lucie Ann Mason | 609 Frances Rd | Pensacola | 32526 | \$15,000.00 | |
| Purchase Assistance | Kenneth Cotton | 2540 Sea Robin Rd | Pensacola | 32526 | \$10,000.00 | |
| Purchase Assistance | Brian Root | 30 DeLuna Cir | Pensacola | 32506 | \$10,000.00 | |
| Purchase Assistance | Lora Huntley | 6272 Ferguson Ct | Pensacola | 32503 | \$10,000.00 | |
| Purchase Assistance | Angela Coursey | 25 Milton Rd | Pensacola | 32507 | \$10,000.00 | |
| Purchase Assistance | Charles Sutton | 4407 Monpellier Dr | Pensacola | 32505 | \$10,000.00 | |
| Housing Repair | Betty Crumpton | 1506 E Baars Sr | Pensacola | 32503 | \$33,825.00 | |
| Housing Repair | Carolyn Jackson | 4530 Landes | Pensacola | 32505 | \$37,157.00 | |
| Housing Repair | Judy Walker-Kyle | 702 E Johnson | Pensacola | 32514 | \$24,457.88 | |
| Housing Repair | Ineance Matthews | 2406 W Hernandez St | Pensacola | 32505 | \$8,600.00 | |
| Housing Repair | Josephine Ethridge | 2800 N G St | Pensacola | 32501 | \$11,551.00 | |

| | | | | | | |
|---------------------|------------------|----------------------|-----------|-------|-------------|--|
| Housing Repair | Bertha Stanley | 1221 Santa Fe Cir | Pensacola | 32505 | \$14,850.00 | |
| Housing Repair | Leretha Savage | 2976 Melody Ln | Pensacola | 32505 | \$23,214.61 | |
| Housing Repair | Colette Maxwell | 8614 Grimsley St | Pensacola | 32534 | \$50,927.66 | |
| Purchase Assistance | Dolly Reeves | 2299 Scenic Hwy | Pensacola | 32534 | \$15,000.00 | |
| Housing Repair | Mary Averhart | 1261 Fort Smith Cir | Pensacola | 32505 | \$20,590.00 | |
| housing repair | Joan Lavoie | 1516 John Carrol Dr | Pensacola | 32504 | \$34,964.00 | |
| Purchase Assistance | Justin Etheridge | 3167 Two Sisters Way | Pensacola | 32505 | \$7,500.00 | |

Administration by Entity

| Name | Business Type | Strategy Covered | Responsibility | Amount |
|-------------------|------------------|-------------------------------------|---|-------------|
| City of Pensacola | Local Government | Purchase Assistance, Housing Repair | Administration of Purchase Assistance Strategy, Adminstration of Housing Repair Strategy in City Limits, AHAC support | \$10,000.00 |
| Escambia County | Local Government | All | All | \$16,003.16 |

Program Income

| Program Income Funds | |
|----------------------|--------------|
| Loan Repayment: | \$91,293.59 |
| Refinance: | \$165,644.75 |
| Foreclosure: | \$67,383.12 |
| Sale of Property: | \$962,310.88 |
| Interest Earned: | \$2,956.18 |

Total: \$1,289,588.52

Number of Affordable Housing Applications

| Number of Affordable Housing Applications | |
|---|-----|
| Submitted | 120 |
| Approved | 90 |
| Denied | 35 |

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: 140,772.34

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 | \$44,200.00 | 6 | | |
| 3 | Housing Repair | \$246,132.54 | 8 | | |

Special Needs Category Breakdown by Strategy

| Strategies | Special Needs Category | Expended Amount | Units | Encumbered Amount | Units |
|-------------------------|--|-----------------|-------|-------------------|-------|
| (1) Purchase Assistance | Receiving Social Security Disability Insurance | \$25,000.00 | 3 | | |
| (1) Purchase Assistance | Receiving Supplemental Security Income | \$11,700.00 | 2 | | |
| (3) Housing Repair | Receiving Social Security Disability Insurance | \$167,635.54 | 5 | | |
| (1) Purchase Assistance | Developmental Disabilities | \$7,500.00 | 1 | | |
| (3) Housing Repair | Receiving Supplemental Security Income | \$70,647.00 | 2 | | |
| (3) Housing Repair | Receiving Veterans Disability Benefits | \$7,850.00 | 1 | | |

Provide a description of efforts to reduce homelessness:

Both Escambia County and the City of Pensacola remain actively engaged in efforts to reduce homelessness. The City of Pensacola administers the Section 8 VASH voucher program for at risk veterans. Both Local Governments have applied for and obtained CDBG-CV and HOME-ARP funding for further assistance in reducing our homeless population. These funds have been critical to keeping people in their homes and off the streets. Program staff from the County and the City sit on the Homeless Reduction Task Force, with many staff members further serving on subcommittees.

Both local governments are actively engaged in coordinated efforts to apply for further grant assistance.

Interim Year Data

Interim Year Data

| Interim Year 1 | | |
|---|----------------|--------|
| State Annual Distribution | \$2,226,666.00 | |
| Program Income | \$905,876.80 | |
| Program Funds Expended | \$767,996.00 | |
| Program Funds Encumbered | \$1,312,043.61 | |
| Total Administration Funds Expended | \$157,431.06 | |
| Total Administration Funds Encumbered | | |
| Homeownership Counseling | | |
| Disaster Funds | | |
| 65% Homeownership Requirement | \$2,080,039.61 | 93.41% |
| 75% Construction / Rehabilitation | \$2,044,338.61 | 91.81% |
| 30% Very & Extremely Low Income Requirement | \$720,203.95 | 22.99% |
| 30% Low Income Requirement | \$1,211,635.66 | 38.68% |
| 20% Special Needs Requirement | \$415,027.93 | 18.64% |
| Carry Forward to Next Year | | |

LG Submitted Comments: