

14. Consideration of accepting the State Housing Initiatives Partnership (SHIP) Annual Report Close Out Year 2021/2022 and certifying the Local Housing Incentives Certification.



## LEGISLATIVE MEMORANDUM

**TO:** Honorable Mayor and Members of the City Council

**FROM:** Suzanne Sherman, City Manager

**THRU:** Ibis Berardi, Community & Economic Development Assistant Director

**DATE:** September 5, 2024

**RE:** Consideration of accepting the State Housing Initiatives Partnership (SHIP) Annual Report Close Out Year 2021/2022 and certifying the Local Housing Incentives Certification.

### SUMMARY:

Pursuant to Florida Statutes, section 420.9075, the City of Palm Bay shall submit to the Florida Housing Finance Corporation (FHFC) 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 (Mayor) 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. The Statute outlines what is required to be contained within this report.

The City shall make the annual report for public inspection and comment prior to certifying the report and transmission to FHFC. The City shall provide notice of the availability of the proposed report and solicit public comment. Written public comments shall identify the author by name, address, and interest affected. The county or eligible municipality shall attach a copy of all such written comments and its responses to the annual report submitted to the corporation. The City published an ad with Florida Today providing that the Report is available for review by the Community & Economic Development (CED) Department. All comments received by CED through August 28, 2024 will be submitted to FHFC, which shall review the report of each county or eligible municipality and any written comments from the public and include any comments concerning the effectiveness of local programs in the report required by 420.511, F.S.

### REQUESTING DEPARTMENTS:

Community & Economic Development

**FISCAL IMPACT:**

There is no fiscal impact.

**STAFF RECOMMENDATION:**

Motion to accept the SHIP Annual Report Close Out Year 2021/2022 and authorize the Mayor to certify the Local Housing Incentives Certification.

**ATTACHMENTS:**

1. SHIP Annual Report (Unsubmitted)
2. SHIP Annual Report Certification
3. SHIP Annual Report Florida Today Ad

# Title: SHIP Annual Report

Report Status: Unsubmitted

Palm Bay FY 2021/2022 Closeout

Form 1

## SHIP Distribution Summary

### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
3	Owner-Occupied Housing	\$1,120,062.87	20				

Homeownership Totals: \$1,120,062.87 20

### Rentals

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

Subtotals: \$1,120,062.87 20

## Additional Use of Funds

Use	Expended
Administrative	\$81,135.30
Homeownership Counseling	\$0.00
Admin From Program Income	\$10,034.04
Admin From Disaster Funds	\$0.00

Totals: \$1,211,232.21 20 \$0.00 \$0.00

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

Source of Funds	Amount
State Annual Distribution	\$811,353.00
Program Income (Interest)	\$1,912.49
Program Income (Payments)	\$198,768.34
Recaptured Funds	\$200,680.98
Disaster Funds	
Other Funds	
Carryover funds from previous year	-\$7,221.26
<b>Total:</b>	<b>\$1,205,493.55</b>

\* Carry Forward to Next Year: -\$5,738.66

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	\$1,120,062.87	100.00%
Public Moneys Expended	\$ .00	.00%
Private Funds Expended	\$ .00	.00%
Owner Contribution	\$ .00	.00%
Total Value of All Units	\$1,120,062.87	100.00%

## SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$1,120,062.87	\$1,004,812.72	111.47%	65%
Construction / Rehabilitation	\$1,120,062.87	\$1,004,812.72	111.47%	75%

## Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$354,576.52	29.41%
Very Low	\$254,070.34	21.08%
Low	\$511,416.01	42.42%
Moderate	\$ .00	.00%
Over 120%-140%	\$ .00	.00%
<b>Totals:</b>	<b>\$1,120,062.87</b>	<b>92.91%</b>

## 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	\$354,576.52	7		0	\$354,576.52	7
Very Low	\$254,070.34	5		0	\$254,070.34	5
Low	\$511,416.01	8		0	\$511,416.01	8
Moderate		0		0	\$0.00	0
Over 120%-140%		0		0	\$0.00	0
<b>Totals:</b>	<b>\$1,120,062.87</b>	<b>20</b>	<b>\$0.00</b>	<b>0</b>	<b>\$1,120,062.87</b>	<b>20</b>

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#### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Owner-Occupied Housing	Palm Bay	7	5	8			20
<b>Totals:</b>		<b>7</b>	<b>5</b>	<b>8</b>			<b>20</b>

#### Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Owner-Occupied Housing	Palm Bay			9	11	20
<b>Totals:</b>				<b>9</b>	<b>11</b>	<b>20</b>

#### Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Owner-Occupied Housing	Palm Bay	10	9	1	20
<b>Totals:</b>		<b>10</b>	<b>9</b>	<b>1</b>	<b>20</b>

#### Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hisp- anic	Asian	Amer- Indian	Other	Total
Owner-Occupied Housing	Palm Bay	4	11	5				20
<b>Totals:</b>		<b>4</b>	<b>11</b>	<b>5</b>				<b>20</b>

#### Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Owner-Occupied Housing	Palm Bay			10	10
Totals:				10	10

**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
Owner-Occupied Housing	Service Industry	198,007.01	3
Owner-Occupied Housing	Building Trades	39,579.00	1
Owner-Occupied Housing	Nurse/Healthcare	233,503.05	4
Owner-Occupied Housing	Retail Sales	71,775.00	1

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**Status of Incentive Strategies**

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting	Resolution 2010-86	Required	Adopted	2010
Ongoing review process	Resolution 2010-86	Required	Adopted	2010
Printed inventory of public owned lands	Ordinance 2008-39	Required	Adopted	2010
Other	Resolution 2023-31	Required	Adopted	2023

**Support Services**

City staff refers residents to local support agencies that assist low-income families using Public Service Funds for homeless prevention, utility assistance, deposits, mortgage assistance, senior support, and youth programs supported through CDBG, CDBG-CV, HOME, and ARPA funding.

**Other Accomplishments**

The City partnered with Space Coast Area Transit to provide free 30-day bus vouchers to Palm Bay low-income residents using CDBG funding. Community Housing Initiative (CHI) a local Community Housing Development Organization (CHDO) to build 4 single-family new-construction homes for low-income families with down-payment assistance on City donated lots. Plans are underway to donate one more lot to create a new construction low-income eligible home using HOME funds. The total number of lots donated to CHI will be 5. Macedonia Community Development Corporation, a local not-for-profit agency to acquire and rehab an existing triplex for low-income eligible occupants.

The City released a Request for Proposals for a rehab/new construction project on 6 lots donated by the City, to provide stable housing for income-eligible elderly and veterans.

The City also combined ARPA and SHIP funds to construct an affordable 30-unit complex for low-income families as well as an ARPA-funded 14-unit multi-family apartment complex that will be used as transitional housing

**Availability for Public Inspection and Comments**

The annual report was published in the Florida Today newspaper on July 27, 2023 noticing that the report was available for public comments and inspection. No comments were received.

## Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: 0

### 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
Owner-Occupied Housing	\$56,003.14

## Expended Funds

Total Unit Count: 20

Total Expended Amount: \$1,120,062.87

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Owner-Occupied Housing	Betty Silva	772 Hernandes Ave. se	Palm Bay	32909	\$55,527.00	
Owner-Occupied Housing	Veronica Brooks	1576 Waldorf Circle NE	Palm Bay	32905	\$57,124.00	
Owner-Occupied Housing	Frank Jaskulski	1573 Zaffer St. NW	Palm Bay	32907	\$47,378.00	
Owner-Occupied Housing	Miguel Figueroa	384 Krefeld Rd NW	Palm Bay	32907	\$39,579.00	
Owner-Occupied Housing	Ana Pereira	1661 Emerson Dr. SE	Palm Bay	32909	\$56,249.00	
Owner-Occupied Housing	Beverly Skerritt	561 Carol Dr. NE	Palm Bay	32905	\$70,155.00	
Owner-Occupied Housing	Loni Hutton	525 De Witt Ave. NE	Palm Bay	32905	\$60,157.00	



Owner-Occupied Housing	Leticia Aponte	474 Filbert Ave. NE	Palm Bay	32905	\$48,120.00	
Owner-Occupied Housing	Catherine Hemley	3081 Dairy Terrace NE	Palm Bay	32905	\$74,043.84	
Owner-Occupied Housing	Shauna Scott	1079 Hooper Ave. NE	Palm Bay	32905	\$63,425.00	
Owner-Occupied Housing	AnnMarie Brooks	1678 Uniontown St. SE	Palm Bay	32909	\$70,127.00	
Owner-Occupied Housing	Catherine Singleton	594 June Ave. NE	Palm Bay	32905	\$70,100.00	
Owner-Occupied Housing	Dorren Treasure	1276 Gilpin St. NW	Palm Bay	32907	\$70,200.00	
Owner-Occupied Housing	Jorge Silva	761 Ballon Ter. SE	Palm Bay	32909	\$29,851.05	
Owner-Occupied Housing	Joseph Valentine	502 Dedham Ave. NE	Palm Bay	32905	\$68,783.50	
Owner-Occupied Housing	Christine White	566 Addison Ave. NE	Palm Bay	32907	\$51,490.00	
Owner-Occupied Housing	Semakee Campbell	299 Seahorse Cir	Palm Bay	32909	\$70,728.01	
Owner-Occupied Housing	Sandra Kanan	1150 Sloan St NW	Palm Bay	32907	\$11,191.95	
Owner-Occupied Housing	Louise Di Napoli	2990 Toulon Rd. se	Palm Bay	32909	\$34,058.52	
Owner-Occupied Housing	Christopher Minor	473 Wells Ave.sw	Palm Bay	32908	\$71,775.00	

### Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Palm Bay Community & Economic Development Dept.	Government Office	All	All	\$91,169.34

### Program Income

Program Income Funds	
Loan Repayment:	\$805.80
Refinance:	\$ .00
Foreclosure:	\$ .00
Sale of Property:	\$197,962.54
Interest Earned:	\$1,912.49
<b>Total:</b>	<b>\$200,680.83</b>

### Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	74
Approved	19

Denied	23
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### Explanation of Recaptured funds

Description	Amount
HHRP loan repayment	\$805.80
Sale of DAP home	\$197,962.69
Earned Interest	\$1,912.49
<b>Total:</b>	<b>\$200,680.98</b>

### Rental Developments

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By
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### Single Family Area Purchase Price

The average area purchase price of single family units:

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
3	Owner-Occupied Housing	\$439,350.45	9		

#### Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Owner-Occupied Housing	Person with Disabling Condition (not DD)	\$203,383.00	4		
(3) Owner-Occupied Housing	Receiving Supplemental Security Income	\$235,967.45	5		

Provide a description of efforts to reduce homelessness:

### Interim Year Data

## Interim Year Data

<b>Interim Year 1</b>		
State Annual Distribution	\$1,179,099.00	
Program Income	\$198,768.34	
Program Funds Expended	\$134,428.00	
Program Funds Encumbered	\$1,124,760.32	
Total Administration Funds Expended		
Total Administration Funds Encumbered		
Homeownership Counseling	\$0.00	
Disaster Funds	\$92,322.00	
65% Homeownership Requirement	\$888,386.32	69.87%
75% Construction / Rehabilitation	\$1,259,188.32	99.04%
30% Very & Extremely Low Income Requirement	\$1,178,532.32	80.16%
30% Low Income Requirement	\$80,656.00	5.49%
20% Special Needs Requirement	\$891,494.00	70.12%
<b>Carry Forward to Next Year</b>		

**LG Submitted Comments:**

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

On Behalf of \_\_\_\_\_ (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 \_\_\_\_\_ and interim years \_\_\_\_\_.
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 \$ \_\_\_\_\_.
4. The cumulative cost per rehabilitated housing per housing unit, from these actions is estimated to be \$ \_\_\_\_\_.

Staff Member responsible for submitting annual report to FHFC: \_\_\_\_\_

\_\_\_\_\_  
Witness Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Chief Elected Official or Designee Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Witness Printed Name

\_\_\_\_\_  
Chief Elected Official or Designee Printed Name

\_\_\_\_\_  
Witness Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
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.

## Order Confirmation

Not an Invoice

<b>Account Number:</b>	1127256
<b>Customer Name:</b>	City Of Palm Bay
<b>Customer Address:</b>	City Of Palm Bay 120 Malabar Rd Se attn: Accounts Payable Palm Bay FL 32907-3009
<b>Contact Name:</b>	Bonnie Hall
<b>Contact Phone:</b>	
<b>Contact Email:</b>	Bonnie.Hall@palmbayflorida.org
<b>PO Number:</b>	

<b>Date:</b>	08/01/2024
<b>Order Number:</b>	10446357
<b>Prepayment Amount:</b>	\$ 0.00

<b>Column Count:</b>	1.0000
<b>Line Count:</b>	28.0000
<b>Height in Inches:</b>	0.0000

### Print

Product	#Insertions	Start - End	Category
BRE Brevard Florida Today	1	08/06/2024 - 08/06/2024	Public Notices
BRE floridatoday.com	1	08/06/2024 - 08/06/2024	Public Notices

As an incentive for customers, we provide a discount off the total order cost equal to the 3.99% service fee if you pay with Cash/Check/ACH. Pay by Cash/Check/ACH and save!

Total Cash Order Confirmation Amount Due	\$59.96
Tax Amount	\$0.00
Service Fee 3.99%	\$2.39
Cash/Check/ACH Discount	-\$2.39
Payment Amount by Cash/Check/ACH	\$59.96
Payment Amount by Credit Card	\$62.35

**Order Confirmation Amount**

**\$59.96**

Ad#10446357 8/6/2024

**PUBLIC NOTICE  
CITY OF PALM BAY  
SHIP ANNUAL PERFORMANCE  
REPORT**

Pursuant to Section 420.9075 of the Florida Statutes, the City of Palm Bay prepared the State Housing Initiatives Partnership (SHIP) Program Annual Performance Report for State Fiscal Year 2021/2022 (Close Out Year). The reports document program progress, expenditures, and accomplishments for the period of July 1, 2021, to June 30, 2022. This document is available for review by any interested persons and may be obtained by contacting the City of Palm Bay, Community, and Economic Development Department, 120 Malabar Road, SE Palm Bay, FL 32907 Monday-Friday 8:00 am - 4:30 pm or via telephone at (321) 726-5633. Any comments received by August 28, 2024, will be submitted to the Florida Housing Finance Corporation.