

Title: SHIP Annual Report

Port St. Lucie FY 2021/2022 Closeout

Report Status: Unsubmitted

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
3	Comprehensive RR	\$1,741,405.43	35				
6	Limited Repair Rehabilitation	\$76,998.59	5				
8	Water Sewer Connection	\$33,838.44	6				
Homeownership Totals:		\$1,852,242.46	46				

Rentals

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

Subtotals: \$1,852,242.46 46

Additional Use of Funds

Use	Expended
Administrative	\$134,756.00
Homeownership Counseling	\$.00
Admin From Program Income	\$31,862.44
Admin From Disaster Funds	\$.00

Totals: \$2,018,860.90 46 \$.00 \$.00

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

Source of Funds	Amount
State Annual Distribution	\$1,389,075.00
Program Income (Interest)	
Program Income (Payments)	\$637,248.80
Recaptured Funds	\$.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$7,356.07
Total:	\$2,033,679.87

*** Carry Forward to Next Year: \$14,818.97**

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	420	450	575	752	929
VLI	700	750	900	1,040	1,160
LOW	1,120	1,200	1,440	1,664	1,856
MOD	1,680	1,800	2,160	2,496	2,784
Up to 140%	1,960	2,100	2,520	2,912	3,248

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	\$1,852,242.46	100.00%
Public Moneys Expended	\$0.00	.00%
Private Funds Expended	\$0.00	.00%
Owner Contribution	\$0.00	.00%
Total Value of All Units	\$1,852,242.46	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$1,852,242.46	\$1,396,431.07	132.64%	65%
Construction / Rehabilitation	\$1,852,242.46	\$1,396,431.07	132.64%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$68,593.62	3.37%
Very Low	\$673,868.42	33.14%
Low	\$1,109,780.42	54.57%
Moderate	\$0.00	.00%
Over 120%-140%	\$0.00	.00%
Totals:	\$1,852,242.46	91.08%

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	\$68,593.62	2		0	\$68,593.62	2
Very Low	\$655,609.42	15	\$18,259.00	3	\$673,868.42	18
Low	\$1,094,200.98	23	\$15,579.44	3	\$1,109,780.42	26
Moderate		0		0	\$.00	0
Over 120%-140%		0		0	\$.00	0
Totals:	\$1,818,404.02	40	\$33,838.44	6	\$1,852,242.46	46

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Comprehensive RR	Port St. Lucie	1	12	22			35
Limited Repair Rehabilitation	Port St. Lucie	1	3	1			5
Water Sewer Connection	Port St. Lucie		3	3			6
Totals:		2	18	26			46

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Comprehensive RR	Port St. Lucie		2	20	13	35
Limited Repair Rehabilitation	Port St. Lucie			4	1	5
Water Sewer Connection	Port St. Lucie			6		6
Totals:			2	30	14	46

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Comprehensive RR	Port St. Lucie	15	19	1	35
Limited Repair Rehabilitation	Port St. Lucie	4	1		5
Water Sewer Connection	Port St. Lucie		5	1	6
Totals:		19	25	2	46

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Comprehensive RR	Port St. Lucie	22	9	4				35
Limited Repair Rehabilitation	Port St. Lucie	4	1					5
Water Sewer Connection	Port St. Lucie	3	2	1				6
Totals:		29	12	5				46

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Comprehensive RR	Port St. Lucie			12	12
Limited Repair Rehabilitation	Port St. Lucie			1	1
Water Sewer Connection	Port St. Lucie				0
Totals:				13	13

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
Limited Repair Rehabilitation	Building Trades	14,423.32	1
Comprehensive RR	Nurse/Healthcare	100,590.60	2
Limited Repair Rehabilitation	Hospitality/Tourism Industry	16,093.82	1
Comprehensive RR	Educator/School Employee	42,489.81	1
Comprehensive RR	Government Employee	105,969.62	2
Water Sewer Connection	Hospitality/Tourism Industry	6,026.00	1

Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Implemented, in LHAP	1994
Ongoing review process		Required	Implemented, in LHAP	2009
Impact fee modifications		AHAC Review	Implemented, in LHAP	2009
Flexible densities		AHAC Review	Not Adopted	N/A
Reservation of infrastructure		AHAC Review	Not Adopted	N/A

Allowance of accessory dwelling units		AHAC Review	Not Adopted	N/A
Allowance of flexible lot sizes		AHAC Review	Not Adopted	N/A
Modification of street requirements		AHAC Review	Not Adopted	N/A
Printed inventory of public owned lands		AHAC Review	Implemented, in LHAP	2009
Support of development near transportation/employment hubs		AHAC Review	Implemented, in LHAP	2009
Reduction of parking and setbacks		AHAC Review	Not Adopted	N/A

Support Services

Support services from various sources available support services may include but are not limited to: Homeownership Counseling (Pre and Post). Credit Counseling and Transportation, information can be found in the City of Port St Lucie website at www.cityofpsl.com or by contacting Neighborhood Services Department

Other Accomplishments

Since the beginning of the SHIP program, we have had a unique "contract" with local lenders that benefits our down payment assistance recipients and the SHIP housing program in general. Members of the St Lucie/Martin Lending Consortium offer a uniform lending package that provides special terms, with a reduction in closing staff to control the leveraging of funds, steering our program participants away from "predatory" lenders that might charge more for their services.

Availability for Public Inspection and Comments

The Annual Report was made available to the public for review and comment on the City of Port St Lucie's website under News Stories and in the Neighborhood Services office. www.cityofpsl.com under Neighborhood services/community-services-grants from August 5, 2024 through August 16, 2024

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **278**

Mortgage Foreclosures

A. Very low income households in foreclosure: **3**

B. Low income households in foreclosure: **12**

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

Foreclosed Loans Life-to-date: **18**

SHIP Program Foreclosure Percentage Rate Life to Date: **6.47**

Mortgage Defaults

A. Very low income households in default: **3**

B. Low income households in default: **17**

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

Defaulted Loans Life-to-date: **22**

SHIP Program Default Percentage Rate Life to Date: **7.91**

Strategies and Production Costs

Strategy	Average Cost
Comprehensive RR	\$49,754.44
Limited Repair Rehabilitation	\$15,399.72
Water Sewer Connection	\$5,639.74

Expended Funds

Total Unit Count: **46**

Total Expended Amount: **\$1,852,242.46**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Comprehensive RR	STEPHANIE ABBATE	1717 SE VESTHAVEN COURT	Port St. Lucie	34952	\$52,809.56	
Comprehensive RR	ORETHA CHAMBERS	2402 SE Victory Ave	Port St. Lucie	34952	\$43,919.81	
Comprehensive RR	DEBORAH ADOGHE	3601 SW ROSARDO ST	Port St. Lucie	34953	\$43,749.81	
Comprehensive RR	DORIS MORALES	3044 SW Circle St	Port St. Lucie	34953	\$53,059.81	
Limited Repair Rehabilitation	JUANA RAYA	2013 SE NEW YORK ST	Port St. Lucie	34952	\$14,423.32	
Comprehensive RR	BERNICE REYES	1362 SW HALFORD AVE	Port St. Lucie	34953	\$53,169.81	
Comprehensive RR	Jacqueline Dennard	2231 SE Seafury Lane	Port St. Lucie	34952	\$52,784.81	
Comprehensive RR	TIFFANY TATE	542 NW Turton Terrace	Port St. Lucie	34983	\$52,964.81	
Comprehensive RR	JUSELLE PRESSA	1660 SE MINORCA AVE	Port St. Lucie	34952	\$52,674.81	
Limited Repair Rehabilitation	JAMES LEONARD	2974 SW PRINCE RD	Port St. Lucie	34953	\$15,993.82	
Comprehensive RR	Angelique Emiddio	567 SE Ocean Spray Terrace	Port St. Lucie	34983	\$47,420.79	
Limited Repair Rehabilitation	RHONDA ROSOL	2466 SW HINCHMAN ST	Port St. Lucie	34984	\$15,918.81	
Comprehensive RR	Sherry Libasci	273 SE Verada	Port St. Lucie	34983	\$46,353.81	
Limited Repair Rehabilitation	CHRISTINE MORACZEWSKI	989 SW SW ASTER RD	Port St. Lucie	34953	\$14,568.82	
Limited Repair Rehabilitation	ROSARIA GIAMBANCO	272 SW LANFIELD AVENUE	Port St. Lucie	34984	\$16,093.82	

Comprehensive RR	ERICA MARSHALL	1629 SE OCEAN LANE	Port St. Lucie	34983	\$52,279.81	
Comprehensive RR	ABBY SCHIERA	512 NW DAUPHIN AVE	Port St. Lucie	34953	\$47,113.21	
Comprehensive RR	FORTUNE SANTOS	788 SE Evergreen Terrace	Port St. Lucie	34953	\$53,154.81	
Comprehensive RR	MAXINE BURDEN	956 SW John Maccormack Terrace	Port St. Lucie	34953	\$52,842.81	
Comprehensive RR	KIMBERLY VITOLS	286 NE GLENTY AVE	Port St. Lucie	34983	\$53,079.81	
Comprehensive RR	VALERIE MACKEY	2307 SE AVALON RD	Port St. Lucie	34952	\$42,489.81	
Comprehensive RR	CAROL NARISSI	2072 SE PYRAMID RD	Port St. Lucie	34952	\$33,334.81	
Comprehensive RR	NOELLE GIAMBATTIST A	2031 SE HEATHWOOD CIRCLE	Port St. Lucie	34952	\$47,389.81	
Comprehensive RR	CARLOS MARCANO	1123 SE PRESTON LANE	Port St. Lucie	34983	\$52,529.80	
Comprehensive RR	DESIREE DAMATO	920 SW BAY STATE ROAD	Port St. Lucie	34953	\$52,784.79	
Comprehensive RR	ALVIN PITTMAN	542 SW CHERRYHILL RD	Port St. Lucie	34953	\$48,834.81	
Water Sewer Connection	ALVIN PITTMAN	542 SW CHERRYHILL RD	Port St. Lucie	34953	\$4,533.02	
Comprehensive RR	CHERYL BEETEN	2865 SW west louise cir	Port St. Lucie	34953	\$53,079.81	
Comprehensive RR	LAURA RICHARDSON	4490 SW IDLEWILD ST	Port St. Lucie	34953	\$52,997.79	
Comprehensive RR	MORGAN WILSON	125 SW EVANS AVE	Port St. Lucie	34984	\$53,079.81	
Comprehensive RR	KIMBERLEE HENTON	746 SW AVENS ST	Port St. Lucie	34983	\$53,004.81	
Comprehensive RR	HELEN MANOLARAS	503 SE RUBY LANE	Port St. Lucie	34984	\$47,299.81	
Comprehensive RR	ROSMERY CARRENO	691 SW STILLMAN AVE	Port St. Lucie	34953	\$43,654.81	
Water Sewer Connection	CHRISTINE REUTHER	1851 SW AIRES LANE	Port St. Lucie	34984	\$6,026.00	
Water Sewer Connection	WILLIAM WOLFE	1142 SW EYERLY AVE	Port St. Lucie	34983	\$6,026.00	
Water Sewer Connection	TASHA MITCHELL	686 SE EVERGREEN TERRACE	Port St. Lucie	34983	\$6,026.00	
Comprehensive RR	CHRISTOPHE R LUDWIG	167 SW SEA LION	Port St. Lucie	34953	\$53,014.81	
Comprehensive RR	RAMONE GALVIS	1834 SW WHIPPLE AVE	Port St. Lucie	34953	\$52,179.81	
Comprehensive RR	DONNA DIELSCHNEID ER	3025 SW LUCERNE STREET	Port St. Lucie	34953	\$50,984.81	
Comprehensive RR	CARLETTE CHEVALIER	661 SE PRESTON LANE	Port St. Lucie	34983	\$52,964.81	

Comprehensive RR	TASHA MITCHELL	686 EVERGREEN TERRACE	Port St. Lucie	34983	\$51,985.81	
Comprehensive RR	DOUGLAS REGNAULT	2582 SW KENSINGTON ST	Port St. Lucie	34953	\$52,576.81	
Comprehensive RR	MARIE PHILLIPS	3455 SW FASHODA ST	Port St. Lucie	34953	\$49,814.81	
Water Sewer Connection	Lisa Cappello-Hand	398 SE Strait	Port St. Lucie	34983	\$6,207.00	
Water Sewer Connection	ALVARO CAICEDO	799 SE ABLETT LANE	Port St. Lucie	34984	\$5,020.42	
Comprehensive RR	Sharon Hawkins	2157 SW Monterey Ln	Port St. Lucie	34953	\$40,024.81	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
City of Port St Lucie	Local Government	All	All	\$134,756.00
City of Port St Lucie	Local Government	All	All	\$31,862.44

Program Income

Program Income Funds	
Loan Repayment:	
Refinance:	\$189,461.94
Foreclosure:	
Sale of Property:	\$447,786.86
Interest Earned:	
Total:	\$637,248.80

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	51
Approved	39
Denied	12

Explanation of Recaptured funds

Description	Amount
N/A	\$0.00
N/A	\$0.00
N/A	\$0.00
Total:	\$0.00

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	Comprehensive RR	\$836,376.90	17		
6	Limited Repair Rehabilitation	\$46,481.45	3		
8	Water Sewer Connection	\$11,046.42	2		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Comprehensive RR	Receiving Social Security Disability Insurance	\$147,544.18	3		
(3) Comprehensive RR	Person with Disabling Condition (not DD)	\$246,824.43	5		
(3) Comprehensive RR	Receiving Supplemental Security Income	\$337,151.67	7		
(6) Limited Repair Rehabilitation	Receiving Veterans Disability Benefits	\$15,993.82	1		
(6) Limited Repair Rehabilitation	Receiving Social Security Disability Insurance	\$15,918.81	1		
(6) Limited Repair Rehabilitation	Receiving Supplemental Security Income	\$14,568.82	1		
(3) Comprehensive RR	Developmental Disabilities	\$52,279.81	1		
(8) Water Sewer Connection	Receiving Veterans Disability Benefits	\$6,026.00	1		
(3) Comprehensive RR	Receiving Veterans Disability Benefits	\$52,576.81	1		
(8) Water Sewer Connection	Person with Disabling Condition (not DD)	\$5,020.42	1		

Provide a description of efforts to reduce homelessness:

HUD is providing program funding for homeless services in St Lucie County through the Continuum of Care administered by the Treasure Coast Homeless Services Council. The City of Port St Lucie maintains its membership on the Council's grant application to HUD. The City is a member of the Treasure Coast Homeless Services Council, which is the lead agency for the Regional Continuum of Care. The City participates in the Continuum and supports its efforts. The homeless priorities established by the Continuum are also the City's priorities established in its CDBG Consolidated Plan.

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution	\$2,054,125.00	
Program Income	\$336,467.93	
Program Funds Expended	\$709,482.65	
Program Funds Encumbered	\$1,417,854.26	
Total Administration Funds Expended	\$205,412.00	
Total Administration Funds Encumbered	\$0.00	
Homeownership Counseling	\$0.00	
Disaster Funds		
65% Homeownership Requirement	\$2,127,336.91	103.56%
75% Construction / Rehabilitation	\$2,127,336.91	103.56%
30% Very & Extremely Low Income Requirement	\$1,035,465.11	43.31%
30% Low Income Requirement	\$1,091,871.80	45.67%
20% Special Needs Requirement	\$1,356,987.93	66.06%
Carry Forward to Next Year		

LG Submitted Comments: