

# **Title: SHIP Annual Report**

**Winter Haven FY 2022/2023 Closeout**

**Report Status: Unsubmitted**

**Form 1**

## SHIP Distribution Summary

### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Purchase Assistance w / Rehab	\$170,000.00	5				
3	Owner Occupied Rehab	\$385,157.04	11				
5	Disaster Assistance	\$70,243.03	7				
6	Emergency Repair	\$2,587.50	1				

**Homeownership Totals: \$627,987.57 24**

### Rentals

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

**Subtotals: \$627,987.57 24**

### Additional Use of Funds

Use	Expended	Percentage
Administrative	\$24,498.40	5.00 %
Homeownership Counseling	\$ .00	
Admin From Program Income	\$ .00	.00 %
Admin From Disaster Funds	\$ .00	-
Admin From HHRP	\$ .00	.00 %

**Totals: \$652,485.97 24 \$ .00 \$ .00**

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

Source of Funds	Amount
State Annual Distribution	\$489,968.00
Program Income (Interest)	\$36,405.35
Program Income (Payments)	\$41,000.00
Recaptured Funds	\$ .00
Disaster Funds	
HHRP Funds	\$116,302.00
Carryover funds from previous year	-\$13,728.46
<b>Total:</b>	<b>\$669,946.89</b>

**\* Carry Forward to Next Year: \$17,460.92**

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	375	434	621	814	1,007
VLI	625	670	803	928	1,036
LOW	1,000	1,071	1,285	1,485	1,656
MOD	1,500	1,608	1,929	2,229	2,487
Up to 140%	1,750	1,876	2,250	2,600	2,901

**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	\$627,987.57	50.07%
Public Moneys Expended		.00%
Private Funds Expended	\$596,880.00	47.59%
Owner Contribution	\$29,324.15	2.34%
Total Value of All Units	\$1,254,191.72	100.00%

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

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$627,987.57	\$476,239.54	131.86%	65%
Construction / Rehabilitation	\$627,987.57	\$476,239.54	131.86%	75%

**Program Compliance - Income Set-Asides**

Income Category	SHIP Funds	Total Available Funds % *	Totals of Percentages
Extremely Low	\$74,189.93	13.40%	EL+VL: 36.71%
Very Low	\$129,038.99	23.31%	
Low	\$199,257.29	35.99%	EL+VL+L: 72.70%
Moderate	\$225,501.36	40.73%	
Over 120%-140%	\$ .00	.00%	
<b>Totals:</b>	\$627,987.57	113.43%	

**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	\$74,189.93	2	\$ .00	0	\$74,189.93	2
Very Low	\$119,499.96	3	\$9,539.03	1	\$129,038.99	4
Low	\$173,094.29	5	\$26,163.00	2	\$199,257.29	7
Moderate	\$190,960.36	7	\$34,541.00	4	\$225,501.36	11
Over 120%-140%	\$ .00	0	\$ .00	0	\$ .00	0
<b>Totals:</b>	<b>\$557,744.54</b>	<b>17</b>	<b>\$70,243.03</b>	<b>7</b>	<b>\$627,987.57</b>	<b>24</b>

### Form 3

#### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Disaster Assistance	Winter Haven		1	2	4		7
Purchase Assistance w / Rehab	Winter Haven		1		4		5
Owner Occupied Rehab	Winter Haven	2	2	5	2		11
Emergency Repair	Winter Haven				1		1
<b>Totals:</b>		<b>2</b>	<b>4</b>	<b>7</b>	<b>11</b>		<b>24</b>

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

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Disaster Assistance	Winter Haven		3	2	2	7
Purchase Assistance w / Rehab	Winter Haven		4	1		5
Owner Occupied Rehab	Winter Haven		1	3	7	11
Emergency Repair	Winter Haven			1		1
<b>Totals:</b>			<b>8</b>	<b>7</b>	<b>9</b>	<b>24</b>

#### Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Disaster Assistance	Winter Haven	2	4	1	7
Purchase Assistance w / Rehab	Winter Haven		5		5
Owner Occupied Rehab	Winter Haven	6	4	1	11
Emergency Repair	Winter Haven		1		1
<b>Totals:</b>		<b>8</b>	<b>14</b>	<b>2</b>	<b>24</b>

### Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Disaster Assistance	Winter Haven	1	3	2	1			7
Purchase Assistance w / Rehab	Winter Haven	1	2	2				5
Owner Occupied Rehab	Winter Haven	1	9	1				11
Emergency Repair	Winter Haven		1					1
<b>Totals:</b>		<b>3</b>	<b>15</b>	<b>5</b>	<b>1</b>			<b>24</b>

### Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Disaster Assistance	Winter Haven				0
Purchase Assistance w / Rehab	Winter Haven				0
Owner Occupied Rehab	Winter Haven			6	6
Emergency Repair	Winter Haven				0
<b>Totals:</b>				<b>6</b>	<b>6</b>

### 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
Disaster Assistance	Retail Sales	5,788.00	1
Disaster Assistance	Nurse/Healthcare	19,551.00	1
Purchase Assistance w/Rehab	Service Industry	30,000.00	1
Emergency Repair	Educator/School Employee	2,587.50	1
Owner Occupied Rehab	Nurse/Healthcare	33,990.00	1
Owner Occupied Rehab	Educator/School Employee	37,050.47	1

## Form 4

### Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Adopted	2009
Ongoing review process		Required	Adopted	2011
Impact fee modifications		AHAC Review	Adopted	2007

Printed inventory of public owned lands		AHAC Review	Adopted	2009
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### Support Services

The City partners with Heart (non-profit) for Winter Haven to provide funds with to support homeless children in Winter Haven area schools.

### Other Accomplishments

The City successfully conducted the SHIP annual audit from FHFC with no finding or issues

### Availability for Public Inspection and Comments

The SHIP Annual Report is available on the City's website and also available at City Hall, upon request. The report will be presented at the City Commission Public Hearing on August 25, 2025, which allows for public comment. As well, City Staff is available to answer any questions or concerns.

### Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **154**

#### 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
Disaster Assistance	\$10,034.72
Emergency Repair	\$2,587.50
Owner Occupied Rehab	\$35,014.28
Purchase Assistance w/Rehab	\$34,000.00

### Expended Funds

Total Unit Count: 24

Total Expended Amount: \$627,987.57

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Disaster Assistance	Miriam Franco	3383 Livingston Way	Winter Haven	33884	\$3,600.00	
Disaster Assistance	David Stephens	2105 6th Street NE	Winter Haven	33881	\$4,855.00	
Disaster Assistance	Clyde Carson	2085 Lakeridge Drive	Winter Haven	33881	\$4,347.00	
Disaster Assistance	Thanh Dat Nguyen	4433 Normandy Heights Circle	Winter Haven	33881	\$5,788.00	
Disaster Assistance	Maria Rodriquez	524 Haines Trail	Winter Haven	33881	\$22,563.00	
Purchase Assistance w/Rehab	Richard Rodriquez	2157 5th Street NE	Winter Haven	33881	\$30,000.00	
Disaster Assistance	Shanel Cody	4130 County Club Rd S	Winter Haven	33881	\$19,551.00	
Purchase Assistance w/Rehab	Marvayle Washington	217 8th Street	Winter Haven	33880	\$30,000.00	
Purchase Assistance w/Rehab	Edgar Arroyo	203 Avenue S NE	Winter Haven	33881	\$30,000.00	
Disaster Assistance	Barbara Garland	1590 Marshall Rd Sw	Winter Haven	33880	\$9,539.03	
Owner Occupied Rehab	Ritchie Randall	832 Ware Ave NE	Winter Haven	33881	\$28,099.00	
Owner Occupied Rehab	Donald Pursifull	1720 Sandalwood Cir NE	Winter Haven	33880	\$37,411.75	
Owner Occupied Rehab	Gwendolyn Jacob	208 Ave S NE	Winter Haven	33881	\$34,491.09	
Emergency Repair	Sandra Jones	1755 Elbert Acres Ct NE	Winter Haven	33881	\$2,587.50	
Owner Occupied Rehab	Ivy Salmon	436 Ave A NE	Winter Haven	33881	\$31,552.91	
Purchase Assistance w/Rehab	Tiffany Boozer	2024 Kins Crossing St. SW	Winter Haven	33880	\$30,000.00	
Owner Occupied Rehab	Velma McCray	2215 Edwin St NE	Winter Haven	33881	\$37,801.00	
Owner Occupied Rehab	Trenyika Brown	1450 3rd St NE	Winter Haven	33881	\$33,990.00	
Owner Occupied Rehab	Doraida Perez	815 23rd St. NW	Winter Haven	33881	\$37,050.47	
Owner Occupied Rehab	Felandeya Wilkerson	2150 4th St NE	Winter Haven	33881	\$36,388.93	
Owner Occupied Rehab	Johnny Lomax	5820 Windridge Dr.	Winter Haven	33881	\$36,543.07	
Owner Occupied Rehab	Lillian Gilbert	2045 4th Street NE	Winter Haven	33881	\$35,008.87	

Owner Occupied Rehab	Samuel Aker	2006 9th Court NE	Winter Haven	33881	\$36,819.95	
Purchase Assistance w/Rehab	Staquaila Bender	143 Winter Ridge Dr. Unit 243	Winter Haven	33881	\$50,000.00	

**Administration by Entity**

Name	Business Type	Strategy Covered	Responsibility	Amount
City Of Winter Haven	Local Government	All	All	\$ .00
Guardian CRM Inc.	Consultant	All	All	\$24,498.40

**Program Income**

Program Income Funds	
Loan Repayment:	\$41,000.00
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$36,405.35
<b>Total:</b>	<b>\$77,405.35</b>

**Number of Affordable Housing Applications**

Number of Affordable Housing Applications	
Submitted	35
Approved	19
Denied	9

**Explanation of Recaptured funds**

Description	Amount
<b>Total:</b>	<b>\$ .00</b>

**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: 219,375.00  
 Or

Not Applicable

**Form 5**

**Special Needs Breakdown**

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units	% of Allocation
3	Owner Occupied Rehab	\$137,850.95	4			
5	Disaster Assistance	\$9,539.03	1			
	<b>Total:</b>	<b>\$147,389.98</b>	<b>5</b>			<b>24.31%</b>

**Special Needs Category Breakdown by Strategy**

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(5) Disaster Assistance	Receiving Supplemental Security Income	\$9,539.03	1		
(3) Owner Occupied Rehab	Receiving Supplemental Security Income	\$28,099.00	1		
(3) Owner Occupied Rehab	Receiving Social Security Disability Insurance	\$36,388.93	1		
(3) Owner Occupied Rehab	Receiving Veterans Disability Benefits	\$73,363.02	2		

**Provide a description of efforts to reduce homelessness:**

The City is in partnership with a local non-profit organization to provide homeless services as well as a homeless prevention services to parents within the county who has children attending in school districts schools.

**Interim Year Data**

## Interim Year Data

<b>Revenue</b>	
State Annual Distribution	\$626,236.00
SHIP Disaster Funds	
HHRP Allocation	
Program Income	
<b>Total Revenue:</b>	<b>\$626,236.00</b>

<b>Expenditures/Encumbrances</b>	
Program Funds Expended	\$369,613.87
Program Funds Encumbered	\$280,000.00
Total Administration Funds Expended	
Total Administration Funds Encumbered	
Homeownership Counseling	
<b>Total Expenditures/Encumbrances:</b>	<b>\$649,613.87</b>

<b>Set-Asides</b>		<b>Percentage</b>
65% Homeownership Requirement	\$649,613.87	103.73%
75% Construction / Rehabilitation	\$649,613.87	103.73%
30% Very Low Income Requirement	\$324,218.66	51.77%
60% Very Low + Low Income Requirements	\$401,163.84	64.06%
20% Special Needs Requirement	\$160,000.00	25.55%

**LG Submitted Comments:**