



COLUMBIA COUNTY BOARD OF COUNTY COMMISSIONERS AGENDA ITEM REQUEST FORM

The Board of County Commissioners meets the 1st and 3rd Thursday of each month in the Columbia County School Board Administrative Complex Auditorium, 372 West Duval Street, Lake City, Florida 32055. The first meeting of every month is at 9:30AM while the second meeting of every month takes place at 5:30PM. All agenda items are due in the Board's office one week prior to the meeting date.

Today's Date: 8/4/2022 Meeting Date: 8/18/2022

Name: John Crews Department: BCC Administration

Approved By:

A handwritten signature in blue ink, appearing to read "John Crews", is written over a light blue horizontal line.

1. Nature and purpose of agenda item:

Request for approval of the annual SHIP Report.

2. Recommended Motion/Action:

Approve the SHIP Annual Report

3. Fiscal impact on current budget.

This item has no effect on the current budget.



Suwannee River Economic Council, Inc.

**Post Office Box 70
Live Oak, Florida 32064**

Administrative Office - Phone (386) 362-4115

Fax (386) 362-4078

E-Mail: mattpearson@suwanneec.net

Website: www.srecinc.org

July 29, 2022

Mr. David Krauss
Columbia County Manager
PO Drawer 1529
Lake City FL 32056

Dear Mr. Krauss:

Enclosed please find the Columbia County SHIP Annual Report for close out fiscal year 2019/2020 and interim year 2020/2021 to be added to the Consent Agenda for the Board of County Commission meeting on Thursday, September 1st.

One item we would like to bring to your attention is on page 8. The table for Number of Affordable Housing Applications is blank. This item is not a requirement until the 2023 Annual Report.

Enclosed with the Annual Report is the Certification form to be executed by the appropriate County Officials. There are two (2) originals enclosed. Please return one original to us and retain the other for your records.

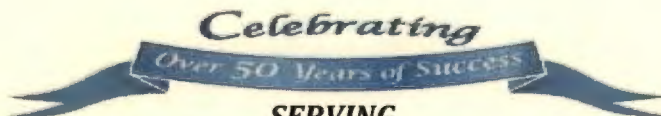
Should you have any questions, please give me a call.

Sincerely,

Matt Pearson
Executive Director

MP/sb

Enclosures



BRADFORD-COLUMBIA-DIXIE-GILCHRIST-HAMILTON-LAFAYETTE-LEVY-MADISON-PUTNAM-SUWANNEE-TAYLOR-UNION

"This institution is an equal opportunity provider and employer."

Funded in part through a grant by the State of Florida Department of Elder Affairs

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

On Behalf of COLUMBIA COUNTY, FLORIDA I hereby certify that:

1. The Annual Report information submitted electronically to Florida Housing Finance Corporation is true and accurate for the closeout year 2019/2020 and interim year 2020/2021.
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: Stephanie Barrington, SHIP Director, Suwannee River Economic Council, Inc.

Rocky Ford, Chairman
Board of County Commissioners

Date

ATTEST (County Seal)

James M. Swisher, Jr., Clerk of Court

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.

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SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	PURCHASE ASSISTANCE WITH REHAB	\$170,000.00	11				
2	PURCHASE ASSISTANCE W / O REHAB	\$34,245.00	2				
6	EMERGENCY REPAIR	\$126,355.00	14				

Homeownership Totals: **\$330,600.00** **27**

Rentals

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

Subtotals: **\$330,600.00** **27**

Additional Use of Funds

Use	Expended
Administrative	\$35,000.00
Homeownership Counseling	
Admin From Program Income	
Admin From Disaster Funds	

Totals:	\$365,600.00	27	\$.00	\$.00
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Total Revenue (Actual and/or Anticipated) for Local SHIP Trust Fund

Source of Funds	Amount
State Annual Distribution	\$350,000.00
Program Income (Interest)	
Program Income (Payments)	\$15,600.00
Recaptured Funds	\$.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$.00
Total:	\$365,600.00

*** Carry Forward to Next Year: \$.00**

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

Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
ELI	319	375	543	705	812
VLI	490	525	630	728	812
LOW	785	840	1,008	1,165	1,300
MOD	1,176	1,260	1,512	1,747	1,950
Up to 140%	1,372	1,470	1,764	2,038	2,275

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	\$330,600.00	18.22%
Public Moneys Expended	\$502,076.00	27.67%
Private Funds Expended	\$971,666.00	53.54%
Owner Contribution	\$10,478.00	.58%
Total Value of All Units	\$1,814,820.00	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$330,600.00	\$350,000.00	94.46%	65%
Construction / Rehabilitation	\$330,600.00	\$350,000.00	94.46%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$100,050.00	27.37%
Very Low	\$76,305.00	20.87%
Low	\$70,245.00	19.21%
Moderate	\$84,000.00	22.98%
Over 120%-140%	\$0.00	.00%
Totals:	\$330,600.00	90.43%

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		0	\$100,050.00	11	\$100,050.00	11
Very Low	\$50,000.00	2	\$26,305.00	3	\$76,305.00	5
Low	\$70,245.00	4		0	\$70,245.00	4
Moderate	\$84,000.00	7		0	\$84,000.00	7
Over 120%-140%		0		0	\$.00	0
Totals:	\$204,245.00	13	\$126,355.00	14	\$330,600.00	27

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
PURCHASE ASSISTANCE WITH REHAB	Unincorporated			2	2		4
PURCHASE ASSISTANCE WITH REHAB	LAKE CITY		2		5		7
EMERGENCY REPAIR	Unincorporated	10	1				11
EMERGENCY REPAIR	LAKE CITY	1	2				3
PURCHASE ASSISTANCE W / O REHAB	LAKE CITY			2			2
Totals:		11	5	4	7		27

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
PURCHASE ASSISTANCE WITH REHAB	Unincorporated	2	1		1	4
PURCHASE ASSISTANCE WITH REHAB	LAKE CITY		5	1	1	7
EMERGENCY REPAIR	Unincorporated		1	3	7	11
EMERGENCY REPAIR	LAKE CITY			1	2	3
PURCHASE ASSISTANCE W / O REHAB	LAKE CITY		2			2
Totals:		2	9	5	11	27

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2-4 People	5+ People	Total
PURCHASE ASSISTANCE WITH REHAB	Unincorporated	1	3		4
PURCHASE ASSISTANCE WITH REHAB	LAKE CITY	3	3	1	7
EMERGENCY REPAIR	Unincorporated	7	2	2	11
EMERGENCY REPAIR	LAKE CITY	2	1		3
PURCHASE ASSISTANCE W / O REHAB	LAKE CITY		1	1	2
Totals:		13	10	4	27

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
PURCHASE ASSISTANCE WITH REHAB	Unincorporated	4						4
PURCHASE ASSISTANCE WITH REHAB	LAKE CITY	6		1				7
EMERGENCY REPAIR	Unincorporated	5	5	1				11
EMERGENCY REPAIR	LAKE CITY	1	2					3
PURCHASE ASSISTANCE W / O REHAB	LAKE CITY		2					2
Totals:		16	9	2				27

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
PURCHASE ASSISTANCE WITH REHAB	Unincorporated			1	1
PURCHASE ASSISTANCE WITH REHAB	LAKE CITY			1	1
EMERGENCY REPAIR	Unincorporated			7	7
EMERGENCY REPAIR	LAKE CITY			2	2
PURCHASE ASSISTANCE W / O REHAB	LAKE CITY				0
Totals:				11	11

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
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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	1994

Support Services

1. SREC, Inc. will provide a housing counselor to educate persons for the responsibility of home ownership, credit counseling, etc. in a Home Ownership course provided in conjunction with the University of Florida IFAS Extension Office.

2. The wide range of SREC, Inc. support services available to SHIP recipients include:

- a. Community Services Block Grant
- b. Low Income Home Emergency Assistance Program
- c. US Dept. of Agriculture Commodities
- d. Aging Programs for Seniors

Other Accomplishments

N/A

Availability for Public Inspection and Comments

Public Notice posted at the county courthouse with no comments received.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: 410

Mortgage Foreclosures

A. Very low income households in foreclosure: 4

B. Low income households in foreclosure: 0

C. Moderate households in foreclosure: 8

Foreclosed Loans Life-to-date: 12

SHIP Program Foreclosure Percentage Rate Life to Date: 2.93

Mortgage Defaults

A. Very low income households in default: 4

B. Low income households in default: 0

C. Moderate households in default: 8

Defaulted Loans Life-to-date: 12

SHIP Program Default Percentage Rate Life to Date: 2.93

Strategies and Production Costs

Strategy	Average Cost
EMERGENCY REPAIR	\$9,025.36
PURCHASE ASSISTANCE w/o REHAB	\$17,122.50
PURCHASE ASSISTANCE WITH REHAB	\$15,454.55

Expended Funds

Total Unit Count: 27

Total Expended Amount: \$330,600.00

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
PURCHASE ASSISTANCE WITH REHAB	GERALD BALSTER	1001 SW CANNON CREEK DR	LAKE CITY	32025	\$18,000.00	
PURCHASE ASSISTANCE WITH REHAB	KENDALL BARRY	131 SW SHADY OAK WAY	LAKE CITY	32024	\$18,000.00	
PURCHASE ASSISTANCE WITH REHAB	COURTNEY BREWER	902 SW MILLIGAN GLEN	LAKE CITY	32055	\$12,000.00	
PURCHASE ASSISTANCE WITH REHAB	KAREN BURGESS	233 SW SHADY OAK WAY	LAKE CITY	32024	\$25,000.00	
EMERGENCY REPAIR	DEBORAH CHISLUM	285 SE GOLF CLUB AVE	LAKE CITY	32025	\$7,725.00	
EMERGENCY REPAIR	CAROL CIESLIK	3117 SE CR 245	LAKE CITY	32025	\$9,600.00	
PURCHASE ASSISTANCE WITH REHAB	TIFFANY CRAY	179 SW ANN PLACE	LAKE CITY	32024	\$12,000.00	
PURCHASE ASSISTANCE WITH REHAB	TAMBER CREWS	282 ARAPAHOE LANE	LAKE CITY	32024	\$12,000.00	
EMERGENCY REPAIR	MARY DUCRE	406 NW MADISON ST	LAKE CITY	32025	\$9,860.00	
PURCHASE ASSISTANCE WITH REHAB	BRIAN FOGELL	261 SE ST. JOHNS ST.	LAKE CITY	32055	\$12,000.00	
PURCHASE ASSISTANCE WITH REHAB	GABRIELLE FOSTER	632 SE CHURCH AVE	LAKE CITY	32025	\$12,000.00	
EMERGENCY REPAIR	BARBARA FRITSENSKY	383 LAREDO SW	FORT WHITE	32038	\$9,500.00	
PURCHASE ASSISTANCE W/O REHAB	SYLLEATHIA FULTON-WILLIAMS	1013 SW JAQUAR DR	LAKE CITY	32055	\$16,245.00	
EMERGENCY REPAIR	PAULINE GRIFFIN	1286 CR 25A	LAKE CITY	32025	\$9,700.00	
EMERGENCY REPAIR	SANTANA HATCHER	484 SW SALLIEWOOD CT	FT WHITE	32038	\$9,175.00	
PURCHASE ASSISTANCE WITH REHAB	FAVIAN HUNTER	331 SE APACHE WAY	LAKE CITY	32025	\$12,000.00	

EMERGENCY REPAIR	MARY JOHNSON	683 NW FLORIDA AVE	LAKE CITY	32055	\$9,900.00	
EMERGENCY REPAIR	JACINTO LAVASTIDA	195 SE CAMERON TERR	LAKE CITY	32025	\$10,000.00	
PURCHASE ASSISTANCE WITH REHAB	ANIBAL MARTINEZ	141 SE JAMES AVE	LAKE CITY	32055	\$25,000.00	
EMERGENCY REPAIR	JOANNA POOLE	609 NW LONG ST	LAKE CITY	32055	\$9,950.00	
PURCHASE ASSISTANCE w/o REHAB	YAKENDRA RICHARDSON	978 SW JAGUAR DR	LAKE CITY	32025	\$18,000.00	
EMERGENCY REPAIR	VERNA SMITH	295 BICKEL DR	LAKE CITY	32055	\$7,850.00	
EMERGENCY REPAIR	SOPHIA STERLING	428 NW COLUMBIA AVE	LAKE CITY	32056	\$6,745.00	
EMERGENCY REPAIR	MARY WEATHERSP OON	235 SE BEECH ST	LAKE CITY	32025	\$10,000.00	
EMERGENCY REPAIR	MARY WOOD	1192 SE SR 238	LAKE CITY	32025	\$9,950.00	
EMERGENCY REPAIR	JONNIE WYCHE	164 NE DERBY TERR	LAKE CITY	32055	\$6,400.00	
PURCHASE ASSISTANCE WITH REHAB	SHAWN ZIEGAUS	474 NW GAR POND CT	WHITE SPRINGS	32096	\$12,000.00	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Suwannee River Economic Council, Inc.	Private Non-profit	All	All responsibility of SHIP Administrator	\$24,500.00
Local Government	County Government	All	Oversight of sub-recipient	\$10,500.00

Program Income

Program Income Funds	
Loan Repayment:	\$15,600.00
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	
Total:	\$15,600.00

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	
Approved	
Denied	

Explanation of Recaptured funds

Description	Amount
N/A	

Total: \$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:

125,638.46

Or

Not Applicable

Special Needs Breakdown

SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
1	PURCHASE ASSISTANCE WITH REHAB	\$43,000.00	2		
6	EMERGENCY REPAIR	\$60,630.00	7		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(1) PURCHASE ASSISTANCE WITH REHAB	Receiving Supplemental Security Income	\$18,000.00	1		
(6) EMERGENCY REPAIR	Receiving Social Security Disability Insurance	\$43,935.00	5		
(1) PURCHASE ASSISTANCE WITH REHAB	Receiving Social Security Disability Insurance	\$25,000.00	1		
(6) EMERGENCY REPAIR	Person with Disabling Condition (not DD)	\$16,695.00	2		

Provide a description of efforts to reduce homelessness:

County residents:

1. Needing emergency shelter housing will be referred to GRACE Marketplace.
2. Seeking information for affordable rental housing and are not in immediate danger of eviction and/or homelessness will be referred to floridahousingsearch.org.
3. Will be provided additional assistance through the Emergency Repair strategy which provides for the correction of health, safety, and building code violations in order for the resident to maintain the existing home and prevent homelessness.

Interim Year Data

Interim Year 1		
State Annual Distribution		
Program Income	\$28,800.00	
Program Funds Expended	\$28,800.00	
Program Funds Encumbered		
Total Administration Funds Expended		
Total Administration Funds Encumbered		
Homeownership Counseling		
Disaster Funds		
65% Homeownership Requirement	\$28,800.00	N/A
75% Construction / Rehabilitation	\$28,800.00	N/A
30% Very & Extremely Low Income Requirement	\$28,800.00	100.00%
30% Low Income Requirement		0.00%
20% Special Needs Requirement	\$27,300.00	N/A
Carry Forward to Next Year		