

Title: SHIP Annual Report

St. Johns County FY 2020/2021 Closeout

Report Status: Unsubmitted

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
3	Owner Occupied Rehab	\$826,337.00	25				
Homeownership Totals:		\$826,337.00	25				

Rentals

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

Subtotals: \$826,337.00 25

Additional Use of Funds

Use	Expended
Administrative	\$.00
Homeownership Counseling	\$21,083.79
Admin From Program Income	\$94,585.20
Admin From Disaster Funds	\$.00

Totals:	\$942,005.99	25	\$.00	\$.00
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Total Revenue (Actual and/or Anticipated) for Local SHIP Trust Fund

Source of Funds	Amount
State Annual Distribution	\$.00
Program Income (Interest)	\$4,033.71
Program Income (Payments)	\$941,818.36
Recaptured Funds	\$.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$4,144.26
Total:	\$949,996.33

*** Carry Forward to Next Year: \$7,990.34**

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	393	421	549	719	889
VLI	655	701	842	972	1,085
LOW	1,047	1,122	1,347	1,556	1,736
MOD	1,572	1,684	2,022	2,334	2,604
Up to 140%	1,834	1,965	2,359	2,723	3,038

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	\$826,337.00	100.00%
Public Moneys Expended		.00%
Private Funds Expended		.00%
Owner Contribution		.00%
Total Value of All Units	\$826,337.00	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$826,337.00	\$4,144.26	19939.31%	65%
Construction / Rehabilitation	\$826,337.00	\$4,144.26	19939.31%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$220,000.00	23.16%
Very Low	\$310,000.00	32.63%
Low	\$296,337.00	31.19%
Moderate	\$0.00	.00%
Over 120%-140%	\$0.00	.00%
Totals:	\$826,337.00	86.98%

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	\$220,000.00	6		0	\$220,000.00	6
Very Low	\$310,000.00	8		0	\$310,000.00	8
Low	\$296,337.00	11		0	\$296,337.00	11
Moderate		0		0	\$0.00	0
Over 120%-140%		0		0	\$0.00	0
Totals:	\$826,337.00	25	\$0.00	0	\$826,337.00	25

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Owner Occupied Rehab	Unincorporated	2	3	4			9
Owner Occupied Rehab	St. Augustine		1				1
Owner Occupied Rehab	St. Augustine	3	4	7			14
Owner Occupied Rehab	Ponte Vedra	1					1
Totals:		6	8	11			25

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Owner Occupied Rehab	Unincorporated				9	9
Owner Occupied Rehab	St. Augustine				1	1
Owner Occupied Rehab	St. Augustine		1	4	9	14
Owner Occupied Rehab	Ponte Vedra				1	1
Totals:			1	4	20	25

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Owner Occupied Rehab	Unincorporated	8	1		9
Owner Occupied Rehab	St. Augustine	1			1

Owner Occupied Rehab	St. Augustine	3	10	1	14
Owner Occupied Rehab	Ponte Vedra	1			1
Totals:		13	11	1	25

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Owner Occupied Rehab	Unincorporated	5	4					9
Owner Occupied Rehab	St. Augustine		1					1
Owner Occupied Rehab	St. Augustine	11	3					14
Owner Occupied Rehab	Ponte Vedra	1						1
Totals:		17	8					25

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Owner Occupied Rehab	Unincorporated			4	4
Owner Occupied Rehab	St. Augustine			1	1
Owner Occupied Rehab	St. Augustine			6	6
Owner Occupied Rehab	Ponte Vedra				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
Owner Occupied Rehab	Hospitality/Tourism Industry	110,000.00	3
Owner Occupied Rehab	Retail Sales	20,000.00	1
Owner Occupied Rehab	Educator/School Employee	70,000.00	2

Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Implemented, in LHAP	2003
Ongoing review process		Required	Implemented, in LHAP	2003
Other	Affordable Housing Economic Incentive Program	AHAC Review	Implemented, in LHAP	2003

Support Services

Support Services, Emergency Services, and Homeless Coalitions provide transitional housing for qualifying individuals and families. Alpha-Omega Miracle Home provides housing, counseling, and education for homeless single mothers, their children, and senior women. Habitat for Humanity provides homeownership opportunities for qualifying low and very low-income families. Betty Griffin House provides shelters and services for victims of domestic violence and/or victims of sexual assault. St. Johns County Social Services Department provides emergency rent and deposits to prevent or eliminate homelessness. Also, provides utility assistance to SJC residents in crisis; payments are made directly to the utility company. St. Francis House Homeless Shelter provides temporary and emergency shelter for homeless individuals and families. Northeast Community Action stabilizes and empowers vulnerable families to achieve self-sufficiency through education, employment, and advocacy. St. Johns Housing Partnership administers various private and public funding sources to provide home repairs to elderly, disabled, and low-income households. Maxwell Apartments provide affordable housing to low-income households in St. Augustine. United Way 211 provides information and referrals to individuals and families in crisis.

Other Accomplishments

St. Johns County has developed a series of public and private partnerships in the community with several non-profit entities. In a joint effort, we identify and address community needs. The County continues to advocate for the needs of its most vulnerable populations and the increasing need for safe, decent, and affordable housing in St. Johns County. St. Johns County Housing Finance Authority provided bond issuance to the San Marcos Heights and Victoria Crossing multi-family rental housing developments. The San Marcos Heights development project provides approximately 132 units of rental housing located on a 15-acre site located at 127 Adair Road. San Marcos Heights is currently at 100% occupancy. Victoria Crossing development project will provide approximately 96 units of rental housing development to be constructed on an approximately 12-acre site located at 1850 SR 207. Victoria Crossings received Certifications of Occupancy (CO) on all four buildings. Residents have started moving in as of August 1, 2023. St. Johns County established a HUD Housing Counseling Grant, which assisted 329 applicants, 19 of whom purchased a home during 2021-2022. HUD allocated a total of \$800,706.00 (CDBG-CV3 Program) for St. Johns County, through the Federal CARES Act, for Covid-19 related expenses. St. Johns County Board of County Commissioners recognized, approved, and appropriated the CDBG-CV3 funds into the 2020-2021 budget. The \$800,706.00 will fund the expansion of the St. Johns County Health and Human Services building so that staff will be safely spaced out and able to continue to provide both housing and social services to those in need. This project is scheduled to be completed during FY 2022-2023.

Availability for Public Inspection and Comments

In 2018 the St. Johns County Continuum of Care worked with the St. Johns County Board of County Commissioners (BCC) to direct staff to initiate the exploration of an affordable housing initiative that was presented to the board in 2019. These discussions have been ongoing and continue to be part of a larger community conversation about affordable housing. An Affordable Housing Study is scheduled to take place in the near future. The Affordable Housing Study in St. Johns County will assist the County by having a clear updated understanding of the Affordable Housing needs in the County.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **120**

Mortgage Foreclosures

A. Very low income households in foreclosure: **2**
 B. Low income households in foreclosure: **1**
 C. Moderate households in foreclosure: **0**
 Foreclosed Loans Life-to-date: **3**
 SHIP Program Foreclosure Percentage Rate Life to Date: **2.50**

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 Rehab	\$33,053.48

Expended Funds

Total Unit Count: **25** Total Expended Amount: **\$826,337.00**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32086	\$15,237.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$30,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$40,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32086	\$30,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	Elkton	32033	\$40,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32145	\$40,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$40,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	Ponte Vedra	32081	\$40,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$30,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32086	\$30,000.00	

Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32092	\$30,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$20,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$40,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32086	\$40,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$30,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$30,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$40,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$40,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$30,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32086	\$40,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$40,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$40,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$1,100.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	Elkton	32033	\$30,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$40,000.00	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
St Johns County Housing and Community Development Department	Local Government	All		\$94,585.20

Program Income

Program Income Funds	
Loan Repayment:	\$941,818.36
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$4,033.71
Total:	\$945,852.07

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	19
Approved	19
Denied	

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:

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 Rehab	\$110,000.00	3		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Owner Occupied Rehab	Receiving Social Security Disability Insurance	\$110,000.00	3		

Provide a description of efforts to reduce homelessness:

St. Johns County Housing and Community Development staff work with the County's Social Services staff as well as a number of different agencies that serve the Homeless population, including the local Continuum of Care. St. Johns County Social Services provides funding for rental and utility assistance. The Housing and Community Development staff frequently refers homelessness cases to a local agency that provides basic services to families and individuals that are experiencing homelessness. The Housing Department utilizes a local Affordable Housing grant to assist agencies that provide not only affordable housing but also housing for individuals suffering from homelessness. The Housing Department also looks to prioritize the funding of projects that assist individuals in the alleviation of homelessness through the use of a Land Acquisition-Rental Strategy.

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution	\$1,795,109.00	
Program Income	\$220,891.40	
Program Funds Expended	\$552,364.00	
Program Funds Encumbered	\$1,137,289.00	
Total Administration Funds Expended	\$38,545.06	
Total Administration Funds Encumbered	\$136,098.67	
Homeownership Counseling	\$60,000.00	
Disaster Funds		
65% Homeownership Requirement	\$1,689,653.00	94.13%
75% Construction / Rehabilitation	\$1,689,653.00	94.13%
30% Very & Extremely Low Income Requirement	\$1,199,653.00	59.51%
30% Low Income Requirement	\$490,000.00	24.31%
20% Special Needs Requirement	\$1,163,638.00	64.82%
Carry Forward to Next Year		

LG Submitted Comments: