



***St. Johns County***  
***State Housing Initiatives Partnership***  
***(SHIP)***

***Annual Report***  
***FY 2022-2023 and 2023-2024***

***Inquiries may be directed to:***

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# Title: SHIP Annual Report

Report Status: Unsubmitted

St. Johns County FY 2022/2023 Closeout

## Form 1

### SHIP Distribution Summary

#### Homeownership

| Code | Strategy             | Expended Amount | Units | Encumbered Amount | Units | Unencumbered Amount | Units |
|------|----------------------|-----------------|-------|-------------------|-------|---------------------|-------|
| 1    | Purchase Assistance  | \$898,869.00    | 9     |                   |       |                     |       |
| 2    | Purchase Assistance  | \$400,000.00    | 4     |                   |       |                     |       |
| 3    | Owner Occupied Rehab | \$1,660,388.20  | 32    |                   |       |                     |       |

Homeownership Totals: \$2,959,257.20 45

#### Rentals

| Code | Strategy | Expended Amount | Units | Encumbered Amount | Units | Unencumbered Amount | Units |
|------|----------|-----------------|-------|-------------------|-------|---------------------|-------|
|------|----------|-----------------|-------|-------------------|-------|---------------------|-------|

Rental Totals:

Subtotals: \$2,959,257.20 45

### Additional Use of Funds

| Use                       | Expended     | Percentage |
|---------------------------|--------------|------------|
| Administrative            | \$268,988.96 | 9.84 %     |
| Homeownership Counseling  | \$7,305.61   |            |
| Admin From Program Income | \$0.00       | .00 %      |
| Admin From Disaster Funds | \$0.00       | -          |
| Admin From HHRP           | \$0.00       | #Error     |

Totals: \$3,235,551.77 45 \$0.00 \$0.00

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

| Source of Funds                    | Amount                |
|------------------------------------|-----------------------|
| State Annual Distribution          | \$2,732,821.00        |
| Program Income (Interest)          | \$188,221.55          |
| Program Income (Payments)          | \$277,489.67          |
| Recaptured Funds                   | \$0.00                |
| Disaster Funds                     |                       |
| HHRP Funds                         |                       |
| Carryover funds from previous year | \$52,698.06           |
| <b>Total:</b>                      | <b>\$3,251,230.28</b> |

\* Carry Forward to Next Year: \$15,678.51

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         | 465   | 498   | 621   | 814   | 1,007 |
| VLI         | 775   | 830   | 996   | 1,150 | 1,283 |
| LOW         | 1,240 | 1,328 | 1,593 | 1,841 | 2,053 |
| MOD         | 1,860 | 1,992 | 2,391 | 2,761 | 3,081 |
| Up to 140%  | 2,170 | 2,324 | 2,789 | 3,221 | 3,594 |

### 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                                  | \$2,959,257.20                   | 54.51%           |
| Public Moneys Expended                               | \$15,646.00                      | .29%             |
| Private Funds Expended                               | \$2,358,728.00                   | 43.45%           |
| Owner Contribution                                   | \$95,046.20                      | 1.75%            |
| Total Value of All Units                             | \$5,428,677.40                   | 100.00%          |

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

| Compliance Category           | SHIP Funds     | Trust Funds    | % of Trust Fund | FL Statute Minimum % |
|-------------------------------|----------------|----------------|-----------------|----------------------|
| Homeownership                 | \$2,959,257.20 | \$2,785,519.06 | 106.24%         | 65%                  |
| Construction / Rehabilitation | \$2,559,257.20 | \$2,785,519.06 | 91.88%          | 75%                  |

### Program Compliance - Income Set-Asides

| Income Category               | SHIP Funds     | Total Available Funds % * | Totals of Percentages |
|-------------------------------|----------------|---------------------------|-----------------------|
| Extremely Low                 | \$355,679.20   | 10.94%                    |                       |
| Very Low                      | \$640,244.80   | 19.69%                    | EL+VL: 30.63%         |
| Low                           | \$1,763,333.20 | 54.24%                    | EL+VL+L: 84.87%       |
| Moderate                      | \$100,000.00   | 3.08%                     |                       |
| Over 120%-140%                | \$100,000.00   | 3.08%                     |                       |
| <b>Totals:</b> \$2,959,257.20 |                | 91.02%                    |                       |

### Project Funding for Expended Funds Only

| Income Category | Total Funds<br>Mortgages,<br>Loans & DPL's | Mortgages,<br>Loans &<br>DPL Unit #s | Total Funds<br>SHIP Grants | SHIP<br>Grant<br>Unit #s | Total SHIP<br>Funds<br>Expended | Total #<br>Units |
|-----------------|--|--------------------------------------|----------------------------|--------------------------|---------------------------------|------------------|
| Extremely Low   | \$355,679.20                               | 6                                    | \$0.00                     | 0                        | \$355,679.20                    | 6                |
| Very Low        | \$640,244.80                               | 11                                   | \$0.00                     | 0                        | \$640,244.80                    | 11               |
| Low             | \$1,763,333.20                             | 26                                   | \$0.00                     | 0                        | \$1,763,333.20                  | 26               |
| Moderate        | \$100,000.00                               | 1                                    | \$0.00                     | 0                        | \$100,000.00                    | 1                |
| Over 120%-140%  | \$100,000.00                               | 1                                    | \$0.00                     | 0                        | \$100,000.00                    | 1                |
| <b>Totals:</b>  | <b>\$2,959,257.20</b>                      | <b>45</b>                            | <b>\$0.00</b>              | <b>0</b>                 | <b>\$2,959,257.20</b>           | <b>45</b>        |

### Form 3

#### Number of Households/Units Produced

| Strategy                | List Unincorporated<br>and Each<br>Municipality | ELI      | VLI       | Low       | Mod      | Over<br>140% | Total     |
|-------------------------|---|----------|-----------|-----------|----------|--------------|-----------|
| Owner Occupied<br>Rehab | St. Augustine                                   | 4        | 6         | 5         |          |              | 15        |
| Owner Occupied<br>Rehab | Unincorporated                                  | 1        | 4         | 11        |          |              | 16        |
| Owner Occupied<br>Rehab | PonteVedra                                      |          |           | 1         |          |              | 1         |
| Purchase Assistance     | Unincorporated                                  |          |           | 5         | 1        |              | 7         |
| Purchase Assistance     | St. Augustine                                   | 1        | 1         | 4         |          |              | 6         |
| <b>Totals:</b>          |   | <b>6</b> | <b>11</b> | <b>26</b> | <b>1</b> |              | <b>45</b> |

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

| Description             | List Unincorporated<br>and Each<br>Municipality | 0 - 25   | 26 - 40  | 41 - 61   | 62+       | Total     |
|-------------------------|---|----------|----------|-----------|-----------|-----------|
| Owner Occupied<br>Rehab | St. Augustine                                   |          |          | 4         | 11        | 15        |
| Owner Occupied<br>Rehab | Unincorporated                                  |          | 1        | 3         | 12        | 16        |
| Owner Occupied<br>Rehab | PonteVedra                                      |          | 1        |           |           | 1         |
| Purchase Assistance     | Unincorporated                                  | 2        | 3        | 1         | 1         | 7         |
| Purchase Assistance     | St. Augustine                                   |          | 3        | 3         |           | 6         |
| <b>Totals:</b>          |   | <b>2</b> | <b>8</b> | <b>11</b> | <b>24</b> | <b>45</b> |

#### Family Size

| Description             | List Unincorporated<br>and Each<br>Municipality | 1<br>Person | 2-4<br>People | 5 +<br>People | Total |
|-------------------------|---|-------------|---------------|---------------|-------|
| Owner Occupied<br>Rehab | St. Augustine                                   | 6           | 8             | 1             | 15    |
| Owner Occupied<br>Rehab | Unincorporated                                  | 6           | 8             | 2             | 16    |

|                      |                |           |           |          |           |
|----------------------|----------------|-----------|-----------|----------|-----------|
| Owner Occupied Rehab | PonteVedra     |           | 1         |          | 1         |
| Purchase Assistance  | Unincorporated | 1         | 6         |          | 7         |
| Purchase Assistance  | St. Augustine  | 2         | 4         |          | 6         |
| <b>Totals:</b>       |                | <b>15</b> | <b>27</b> | <b>3</b> | <b>45</b> |

#### Race (Head of Household)

| Description          | List Unincorporated and Each Municipality | White     | Black     | Hispanic | Asian | Amer-Indian | Other | Total     |
|----------------------|---|-----------|-----------|----------|-------|-------------|-------|-----------|
| Owner Occupied Rehab | St. Augustine                             | 11        | 4         |          |       |             |       | 15        |
| Owner Occupied Rehab | Unincorporated                            | 13        | 3         |          |       |             |       | 16        |
| Owner Occupied Rehab | PonteVedra                                | 1         |           |          |       |             |       | 1         |
| Purchase Assistance  | Unincorporated                            | 6         | 1         |          |       |             |       | 7         |
| Purchase Assistance  | St. Augustine                             | 2         | 3         | 1        |       |             |       | 6         |
| <b>Totals:</b>       |   | <b>33</b> | <b>11</b> | <b>1</b> |       |             |       | <b>45</b> |

#### Demographics (Any Member of Household)

| Description          | List Unincorporated and Each Municipality | Farm Worker | Home-less | Elderly   | Total     |
|----------------------|---|-------------|-----------|-----------|-----------|
| Owner Occupied Rehab | St. Augustine                             |             |           | 6         | 6         |
| Owner Occupied Rehab | Unincorporated                            |             |           | 4         | 4         |
| Owner Occupied Rehab | PonteVedra                                |             |           |           | 0         |
| Purchase Assistance  | Unincorporated                            |             |           |           | 0         |
| Purchase Assistance  | St. Augustine                             |             |           |           | 0         |
| <b>Totals:</b>       |   |             |           | <b>10</b> | <b>10</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 |
|----------------------|------------------------------|----------------|---------------------------|
| Owner Occupied Rehab | Educator/School Employee     | 69,369.20      | 1                         |
| Owner Occupied Rehab | Government Employee          | 105,069.85     | 3                         |
| Owner Occupied Rehab | Hospitality/Tourism Industry | 122,408.35     | 2                         |
| Owner Occupied Rehab | Nurse/Healthcare             | 116,975.45     | 2                         |
| Owner Occupied Rehab | Building Trades              | 104,668.30     | 2                         |
| Owner Occupied Rehab | Retail Sales                 | 66,965.15      | 1                         |

|                      |                              |            |   |
|----------------------|------------------------------|------------|---|
| Owner Occupied Rehab | First Responder              | 59,873.35  | 1 |
| Purchase Assistance  | Nurse/Healthcare             | 198,869.00 | 2 |
| Purchase Assistance  | Service Industry             | 400,000.00 | 4 |
| Purchase Assistance  | Building Trades              | 200,000.00 | 2 |
| Purchase Assistance  | Hospitality/Tourism Industry | 100,000.00 | 1 |
| Purchase Assistance  | Educator/School Employee     | 100,000.00 | 1 |
| Purchase Assistance  | First Responder              | 100,000.00 | 1 |
| Purchase Assistance  | Government Employee          | 100,000.00 | 1 |

## Form 4

### Status of Incentive Strategies

| Incentive              | Description (If Other)                        | Category    | Status               | Year Adopted (or N/A) |
|------------------------|---|-------------|----------------------|-----------------------|
| Expedited permitting   |   | Required    | Implemented, in LHAP | 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:** The State Housing Initiatives Partnership (SHIP) program in Florida provides funding to support affordable housing initiatives at the local level. Various organizations and services in St. Johns County can assist with SHIP housing initiatives in different ways. Here's a list of support services in St. Johns County that pertains to SHIP Housing initiatives, with a brief description of their roles: Emergency Services and Homeless Coalition of St. Johns County Coordinates emergency services, emergency shelter, and support for those facing homelessness. They work on strategies to prevent homelessness and provide crisis intervention.

Alpha Omega Miracle Home provides transitional housing and supportive services to homeless women and families. Their programs aim to help individuals gain self-sufficiency and stable housing.

Habitat for Humanity Partners with low-income families to build and renovate homes. It provides affordable homeownership opportunities and assists with housing stability.

Betty Griffin Center offers emergency shelter and support services to survivors of domestic violence. They provide housing and other resources to help individuals escape abusive situations.

St. Johns County Social Services provides needy residents with housing, financial, and emergency assistance. They help identify and refer individuals to SHIP housing programs and other resources.

St. Johns Housing Partnership Focuses on affordable housing development and rehabilitation. They work directly with SHIP to provide housing solutions and support for low-income residents.

United Way of St. Johns County (SJC) supports various community programs and services, including those related to housing. It helps coordinate resources and funding for SHIP housing initiatives.

Catholic Charities provides emergency assistance, housing support, and social services. Their programs often include rental assistance and supportive housing services for those in need.

The Salvation Army offers emergency shelter, transitional housing, and support services. It also provides rent and utility assistance, working to help individuals and families achieve housing stability.

211 of Northeast Florida provides a free, confidential, and 24/7 helpline for individuals seeking information and referrals to community services, including housing assistance, financial aid, and emergency resources. They can connect people with SHIP housing programs and other relevant local services.

Acts 29 is a church-affiliated group that builds ramps and stairs for veterans and elderly residents.

Volunteers and donations support their programming, and there is no charge for their help.

Jimmy Jam is a nonprofit dedicated to offering a hand up, not a handout, to individuals and families facing financial hardship. Typically, they assist vulnerable families with utility, plumbing, and other emergent household needs.

Each of these organizations is critical in addressing housing needs in St. Johns County. They work with SHIP and other housing initiatives to provide support and resources for those in need. It's important to note this is not a comprehensive list of support organizations in our area, these listed above have been an active collaboration around assisting our SHIP clients.

## Other Accomplishments

The Villages of New Augustine held a groundbreaking in December 2023. This project is an affordable housing development in collaboration with Ability Housing, located in the West Augustine area. The construction offers much-needed 92-unit housing options to low-income families. The completion of this project was slotted for Spring 2025 and is now scheduled for occupancy in Fall 2025.

St. Johns County has received a \$21,700 Housing Counseling Grant from the U.S. Department of Housing and Urban Development (HUD). This grant supports housing counseling services to assist residents in navigating the complexities of the housing market, including financial literacy, homebuyer education, and foreclosure prevention. This grant has now been reported as fully expended. We added a second Housing Counselor to the staff. We have done multiple instances of outreach with Housing Counseling with local Domestic Violence Shelter, Sisters of St Joseph programming, as well as collaborations with Habitat for Humanity St. Johns/St. Augustine.

From October 1, 2024, Housing Counselors have logged 94 hours with clients, conducting 100 one-on-one appointments, graduated 50 participants through HBE classes and over 2.6M in closings by Housing Counseling participants in SJC.

These efforts represent a collaborative approach to improving housing stability and affordability in St. Johns County, leveraging both public and private resources to address the needs of its most vulnerable citizens. For specific numbers of units and additional details, it would be best to refer to the latest reports or official announcements from the HFA Committee or St. Johns County government.

## Availability for Public Inspection and Comments

An Affordable Housing Study kicked off in July of 2024 with APD Urban Planning and Management LLC, a firm from Atlanta Ga., with an anticipated report due in August 2025. Both the AHAC and HFA comprise the Strategic Committee for this study. The recommendations in this future report will lend to the larger community conversations as our county continues to see new growth and aims at multiple strategies to accommodate our workforce in multiple ways with specific solutions, including missing-middle structures, transportation solutions, and density in-fill that is right-sized for each unique area.

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

Total SHIP Purchase Assistance Loans: 133

#### Mortgage Foreclosures

A. Very low income households in foreclosure: 5

B. Low income households in foreclosure: 2

C. Moderate households in foreclosure: 0

Foreclosed Loans Life-to-date: 7

SHIP Program Foreclosure Percentage Rate Life to Date: 5.26

#### Mortgage Defaults

A. Very low income households in default: 0

B. Low income households in default: 2

C. Moderate households in default: 0

Defaulted Loans Life-to-date: 2

SHIP Program Default Percentage Rate Life to Date: 1.50

### Strategies and Production Costs

| Strategy             | Average Cost |
|----------------------|--------------|
| Owner Occupied Rehab | \$51,887.13  |
| Purchase Assistance  | \$99,913.00  |

### Expended Funds

Total Unit Count: 45

Total Expended Amount: \$2,959,257.20

| Strategy             | Full Name  | Address    | City          | Zip Code | Expended Funds | FY if Unit Already Counted |
|----------------------|------------|------------|---------------|----------|----------------|----------------------------|
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | St. Augustine | 32084    | \$55,097.50    |                            |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | Hastings      | 32145    | \$65,087.15    |                            |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | St. Augustine | 32086    | \$55,125.85    |                            |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | St. Augustine | 32084    | \$47,883.30    |                            |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | St. Augustine | 32084    | \$69,369.20    |                            |



|                      |            |            |                   |       |             |  |
|----------------------|------------|------------|-------------------|-------|-------------|--|
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | St. Augustine     | 32084 | \$69,592.90 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | St. Augustine     | 32086 | \$44,528.75 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | Ponte Vedra Beach | 32082 | \$25,594.60 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | St. Augustine     | 32086 | \$32,330.75 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | St. Johns         | 32259 | \$66,643.75 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | St. Augustine     | 32084 | \$54,985.15 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | St. Augustine     | 32086 | \$30,770.45 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | St. Augustine     | 32086 | \$33,235.55 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | St. Augustine     | 32086 | \$32,794.45 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | PonteVedra        | 32082 | \$48,827.45 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | Hastings          | 32145 | \$45,282.10 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | St. Augustine     | 32084 | \$39,286.20 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | St. Augustine     | 32086 | \$46,442.20 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | Hastings          | 32145 | \$68,694.10 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | Hastings          | 32145 | \$66,965.15 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | Hastings          | 32145 | \$62,903.80 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | St. Augustine     | 32084 | \$55,373.55 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | Hastings          | 32145 | \$59,386.20 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | Hastings          | 32145 | \$55,764.60 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | St. Augustine     | 32084 | \$59,873.35 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | St. Augustine     | 32084 | \$68,148.00 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | Hastings          | 32145 | \$50,820.30 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | Hastings          | 32145 | \$23,201.20 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | Hastings          | 32145 | \$49,537.90 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | St. Augustine     | 32080 | \$60,174.65 |  |
| Owner Occupied Rehab | [REDACTED] | [REDACTED] | St. Augustine     | 32145 | \$70,000.00 |  |

|                      |             |                      |               |       |              |  |
|----------------------|-------------|----------------------|---------------|-------|--------------|--|
| Owner Occupied Rehab | Dorothy Ray | 2761 Joe Ashton Road | St. Augustine | 32092 | \$46,668.10  |  |
| Purchase Assistance  | [REDACTED]  | [REDACTED]           | St. Augustine | 32086 | \$100,000.00 |  |
| Purchase Assistance  | [REDACTED]  | [REDACTED]           | St. Augustine | 32084 | \$100,000.00 |  |
| Purchase Assistance  | [REDACTED]  | [REDACTED]           | St. Augustine | 32092 | \$100,000.00 |  |
| Purchase Assistance  | [REDACTED]  | [REDACTED]           | St. Augustine | 32084 | \$100,000.00 |  |
| Purchase Assistance  | [REDACTED]  | [REDACTED]           | St. Augustine | 32084 | \$100,000.00 |  |
| Purchase Assistance  | [REDACTED]  | [REDACTED]           | St. Augustine | 32086 | \$100,000.00 |  |
| Purchase Assistance  | [REDACTED]  | [REDACTED]           | St. Augustine | 32084 | \$100,000.00 |  |
| Purchase Assistance  | [REDACTED]  | [REDACTED]           | St. Johns     | 32259 | \$100,000.00 |  |
| Purchase Assistance  | [REDACTED]  | [REDACTED]           | St. Augustine | 32084 | \$100,000.00 |  |
| Purchase Assistance  | [REDACTED]  | [REDACTED]           | Hastings      | 32145 | \$100,000.00 |  |
| Purchase Assistance  | [REDACTED]  | [REDACTED]           | St. Augustine | 32086 | \$100,000.00 |  |
| Purchase Assistance  | [REDACTED]  | [REDACTED]           | Hastings      | 32145 | \$100,000.00 |  |
| Purchase Assistance  | [REDACTED]  | [REDACTED]           | St. Augustine | 32084 | \$98,869.00  |  |

### Administration by Entity

| Name   | Business Type    | Strategy Covered | Responsibility | Amount       |
|--|------------------|------------------|----------------|--------------|
| St Johns County Housing and Community Development Department | Local Government | All              |                | \$268,988.96 |

### Program Income

| Program Income Funds |              |
|----------------------|--------------|
| Loan Repayment:      | \$277,489.67 |
| Refinance:           | \$ .00       |
| Foreclosure:         | \$ .00       |
| Sale of Property:    | \$ .00       |
| Interest Earned:     | \$188,221.55 |

**Total: \$465,711.22**

### Number of Affordable Housing Applications

**Number of Affordable Housing Applications**

|           |    |
|-----------|----|
| Submitted | 24 |
| Approved  | 15 |
| Denied    | 9  |

### Explanation of Recaptured funds

| Description   | Amount        |
|---------------|---------------|
| N/A           | \$ .00        |
|               |               |
|               |               |
| <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:

283,894.00

Or

Not Applicable

## Form 5

### Special Needs Breakdown

| Code(s) | Strategies           | Expended Amount       | Units     | Encumbered Amount | Units | % of Allocation |
|---------|----------------------|-----------------------|-----------|-------------------|-------|-----------------|
| 1       | Purchase Assistance  | \$200,000.00          | 2         |                   |       |                 |
| 2       | Purchase Assistance  | \$100,000.00          | 1         |                   |       |                 |
| 3       | Owner Occupied Rehab | \$1,346,058.00        | 25        |                   |       |                 |
|         | <b>Total:</b>        | <b>\$1,646,058.00</b> | <b>28</b> |                   |       | <b>60.23%</b>   |

### 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 | \$322,236.45    | 6     |                   |       |
| (3) Owner Occupied Rehab | Receiving Veterans Disability Benefits         | \$104,373.35    | 2     |                   |       |
| (3) Owner Occupied Rehab | Receiving Supplemental Security Income         | \$871,564.90    | 16    |                   |       |
| (3) Owner Occupied Rehab | Developmental Disabilities                     | \$47,883.30     | 1     |                   |       |
| (1) Purchase Assistance  | Person with Disabling Condition (not DD)       | \$100,000.00    | 1     |                   |       |

|                         |  |              |   |  |  |
|-------------------------|--|--------------|---|--|--|
| (1) Purchase Assistance | Receiving Supplemental Security Income         | \$100,000.00 | 1 |  |  |
| (2) Purchase Assistance | Receiving Social Security Disability Insurance | \$100,000.00 | 1 |  |  |

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

St. Johns County has implemented a comprehensive approach to reducing homelessness through a variety of strategies and collaborations. Here's a detailed description of these efforts:

**Collaboration with Continuum of Care (CoC)**

Efforts: St. Johns County works closely with the Continuum of Care (CoC), a regional network that coordinates and integrates services for the homeless and those at risk of homelessness. The CoC helps streamline resources, identify service gaps, and develop strategies to address homelessness effectively. This collaboration ensures that efforts are coordinated across various agencies and service providers to create a unified approach to preventing and ending homelessness.

**Social Services Integration**

Efforts by Social Services in St. Johns County are crucial in addressing homelessness by providing emergency assistance, case management, and access to essential resources. By integrating services with other housing initiatives and nonprofits, Social Services helps connect individuals and families with the necessary support, including housing and financial assistance, to prevent and alleviate homelessness.

**Prioritizing Projects to Alleviate Homelessness**

The county prioritizes housing projects that directly address homelessness, focusing on creating affordable housing options and supportive services. Projects are evaluated based on their potential to reduce homelessness and provide long-term stability for residents.

**Land Acquisition and Rental Strategy**

St. Johns County employs a land acquisition strategy to secure sites for affordable housing developments. By acquiring land, the county can ensure that future rental projects are strategically located to benefit those in need. This approach helps increase the availability of affordable rental units and supports the creation of stable housing solutions.

**Down Payment Assistance (DPA):** The county has recently approved a Local Housing Assistance Plan (LHAP) strategy to provide down payment assistance grants of up to \$100,000 per household. This program aims to help low-income families achieve homeownership by reducing the financial barriers to purchasing a home.

With the onset of this strategy, 9/1/2024, we have assisted over 25 households in purchasing a new home with our Down Payment Assistance.

**Bond Issuance for Affordable Housing Projects**

**Summer Breeze and Somerset Village Apartments:** The Housing Finance Authority (HFA) is reconfiguring a new bond agreement to support the development of Summer Breeze and Somerset Village apartments. These negotiations are in progress now, as the campus updates are still needed. These projects are specifically designed to assist individuals transitioning out of homelessness by providing affordable rental housing options and supportive services.

**The Oakes Apartments Rehabilitation:** HFA issued bonds for the rehabilitation of The Oakes Apartments of Ponte Vedra. This \$6 million project brought the campus up to code regarding accessibility and updates. This improved the housing conditions for all current residents, including those who recently came out of homeless.

Overall, St. Johns County's efforts to reduce homelessness involve a multifaceted approach integrating partnerships, strategic investments, and innovative programs. By focusing on both immediate needs and long-term solutions, the county aims to create sustainable improvements in housing stability and reduce homelessness across the region.

**Interim Year Data**

## Interim Year Data

### Revenue

|                           |                |
|---------------------------|----------------|
| State Annual Distribution | \$3,481,667.00 |
| SHIP Disaster Funds       |                |
| HHRP Allocation           |                |
| Program Income            | \$615,728.74   |

**Total Revenue: \$4,097,395.74**

### Expenditures/Encumbrances

|                                       |                |
|---------------------------------------|----------------|
| Program Funds Expended                | \$1,242,325.05 |
| Program Funds Encumbered              | \$2,480,000.00 |
| Total Administration Funds Expended   | \$195,312.20   |
| Total Administration Funds Encumbered | \$145,907.20   |
| Homeownership Counseling              | \$150,991.25   |

**Total Expenditures/Encumbrances: \$4,214,535.70**

| Set-Asides                             |                | Percentage |
|--|----------------|------------|
| 65% Homeownership Requirement          | \$3,722,325.05 | 106.91%    |
| 75% Construction / Rehabilitation      | \$3,022,325.05 | 86.81%     |
| 30% Very Low Income Requirement        | \$602,325.05   | 14.70%     |
| 60% Very Low + Low Income Requirements | \$2,022,325.05 | 49.36%     |
| 20% Special Needs Requirement          | \$1,282,325.05 | 31.30%     |

**LG Submitted Comments:**