

Title: SHIP Annual Report

Report Status: Submitted

**Escambia County/Pensacola FY 2021/2022
Closeout**

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Purchase Assistance	\$1,252,500.00	78				
3	Housing Repair	\$1,123,910.95	40				
4	Demolition / Reconstruction	\$520,545.75	4				
6	Emergency Repair	\$192,256.63	24				

Homeownership Totals: **\$3,089,213.33** **146**

Rentals

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

Subtotals: **\$3,089,213.33** **146**

Additional Use of Funds

Use	Expended
Administrative	\$159,113.06
Homeownership Counseling	\$.00
Admin From Program Income	
Admin From Disaster Funds	\$.00

Totals:	\$3,248,326.39	146	\$.00	\$.00
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Total Revenue (Actual and/or Anticipated) for Local SHIP Trust Fund

Source of Funds	Amount
State Annual Distribution	\$2,226,666.00
Program Income (Interest)	
Program Income (Payments)	\$1,012,361.80
Recaptured Funds	\$.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$22,886.73
Total:	\$3,261,914.53

*** Carry Forward to Next Year: \$13,588.14**

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	406	435	575	752	929
VLI	677	725	870	1,005	1,121
LOW	1,082	1,160	1,392	1,608	1,793
MOD	1,626	1,741	2,088	2,412	2,691
Up to 140%	1,897	2,031	2,436	2,814	3,139

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	\$3,089,213.33	32.23%
Public Moneys Expended	\$72,500.00	.76%
Private Funds Expended	\$6,321,984.00	65.96%
Owner Contribution	\$101,563.90	1.06%
Total Value of All Units	\$9,585,261.23	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$3,089,213.33	\$2,249,552.73	137.33%	65%
Construction / Rehabilitation	\$3,048,512.33	\$2,249,552.73	135.52%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$753,782.67	23.11%
Very Low	\$574,006.03	17.60%
Low	\$1,236,216.63	37.90%
Moderate	\$525,208.00	16.10%
Over 120%-140%	\$.00	.00%
Totals:	\$3,089,213.33	94.71%

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	\$744,346.40	20	\$9,436.27	1	\$753,782.67	21
Very Low	\$565,697.22	17	\$8,308.81	1	\$574,006.03	18
Low	\$1,214,526.97	64	\$21,689.66	3	\$1,236,216.63	67
Moderate	\$525,208.00	40		0	\$525,208.00	40
Over 120%-140%		0		0	\$.00	0
Totals:	\$3,049,778.59	141	\$39,434.74	5	\$3,089,213.33	146

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Demolition / Reconstruction	Unincorporated	2	1	1			4
Housing Repair	Unincorporated	11	3	17			31
Emergency Repair	Unincorporated	6	7	10	1		24
Purchase Assistance	Unincorporated		4	34	37		75
Housing Repair	Pensacola	2	3	3	1		9
Purchase Assistance	Pensacola			2	1		3
Totals:		21	18	67	40		146

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Demolition / Reconstruction	Unincorporated			1	3	4
Housing Repair	Unincorporated		4	11	16	31
Emergency Repair	Unincorporated		1	6	17	24
Purchase Assistance	Unincorporated	15	36	17	7	75
Housing Repair	Pensacola				9	9
Purchase Assistance	Pensacola	1	1	1		3
Totals:		16	42	36	52	146

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Demolition / Reconstruction	Unincorporated	4			4
Housing Repair	Unincorporated	12	17	2	31

Emergency Repair	Unincorporated	13	10	1	24
Purchase Assistance	Unincorporated	28	37	10	75
Housing Repair	Pensacola	7	2		9
Purchase Assistance	Pensacola	2	1		3
Totals:		66	67	13	146

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hisp- anic	Asian	Amer- Indian	Other	Total
Demolition / Reconstruction	Unincorporated	1	3					4
Housing Repair	Unincorporated	9	22					31
Emergency Repair	Unincorporated	9	15					24
Purchase Assistance	Unincorporated	45	22	7		1		75
Housing Repair	Pensacola	2	7					9
Purchase Assistance	Pensacola	2	1					3
Totals:		68	70	7		1		146

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Demolition / Reconstruction	Unincorporated			3	3
Housing Repair	Unincorporated			12	12
Emergency Repair	Unincorporated			8	8
Purchase Assistance	Unincorporated			5	5
Housing Repair	Pensacola			9	9
Purchase Assistance	Pensacola				0
Totals:				37	37

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
Purchase Assistance	Nurse/Healthcare	15,000.00	2
Purchase Assistance	Educator/School Employee	22,500.00	3
Purchase Assistance	Hospitality/Tourism Industry	7,500.00	1
Housing Repair	First Responder	11,050.00	1

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting	Both Local Governments (LG) provide a turnaround time of less than four days on permitting for SRFs. Both jurisdictions ask developers if they are providing affordable housing during permit application.	Required	Adopted	2011
Ongoing review process	Escambia County Ordinance 92-42 adopted 12/1/92 and City of Pensacola Ordinance adopted 2/18/93	Required	Adopted	1993
Impact fee modifications	Neither LG imposes impact fees	AHAC Review	Implemented, in LHAP	N/A

Support Services

Support services include both pre-and post-counseling for all homebuyer participants; financial, credit, and budget counseling as needed; printed materials concerning maintenance and repairs of home; title clearance support and referrals to legal service agencies; and support service materials. Services are provided by SHIP staff, lenders, CEII, local non-profit agencies, or HUD approved counseling services or other local social services as needed.

Other Accomplishments

SHIP continues to be an essential resource for first-time homebuyers. Additionally, housing repair assistance plays a crucial role for low-income homeowners, especially elderly and disabled residents. The staff has introduced new, innovative programs to support the community more comprehensively. These initiatives have resulted in a twofold increase in overall projects and a threefold increase in rehabilitation projects compared to the previous reporting year.

Availability for Public Inspection and Comments

The 2021/22 Annual Report was made available via the Escambia County website as of September XX, 2024. The Annual Report is also available upon request at the Escambia County and City of Pensacola Housing offices year-round.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **644**

Mortgage Foreclosures

A. Very low income households in foreclosure: **0**

B. Low income households in foreclosure: **0**

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

Foreclosed Loans Life-to-date: **3**

SHIP Program Foreclosure Percentage Rate Life to Date: **0.47**

Mortgage Defaults

A. Very low income households in default: **1**
 B. Low income households in default: **1**
 C. Moderate households in default: **3**
 Defaulted Loans Life-to-date: **5**
 SHIP Program Default Percentage Rate Life to Date: **0.78**

Strategies and Production Costs

Strategy	Average Cost
Demolition/Reconstruction	\$130,136.44
Emergency Repair	\$8,010.69
Housing Repair	\$28,097.77
Purchase Assistance	\$16,057.69

Expended Funds

Total Unit Count: **146** Total Expended Amount: **\$3,089,213.33**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Demolition/Reconstruction	Emma Coker	521 Mills Ave	Pensacola	32507	\$53,100.00	
Demolition/Reconstruction	Barbara Stanton	802 Washington St	Cantonment	32533	\$204,124.00	
Demolition/Reconstruction	Mary Simpkins	3025 Hwy 95A N	Cantonment	32533	\$214,584.25	
Housing Repair	Royal Clark	1293 Kramer	Pensacola	32534	\$49,569.00	
Housing Repair	Evelyn Craft	6970 Oakfield Rd	Pensacola	32503	\$48,980.00	
Housing Repair	Gary Guthrie	8391 Western Way	Pensacola	32526	\$7,949.39	
Housing Repair	Charee Conner	4400 Deauville Way	Pensacola	32505	\$46,200.00	
housing repair	Mary Powell	7099 Marie Ave	Pensacola	32504	\$8,500.00	
Housing Repair	Jessie James	7272 Snow Rd	Pensacola	32505	\$59,019.28	
Housing Repair	Anita Williams-Lee	1333 Barth Rd	Molino	32577	\$46,850.00	
Emergency Repair	Gary Guthrie	8391 Western Way	Pensacola	32526	\$6,089.66	
Emergency Repair	Kica Linsay-Weston	1000 S Fairfield Dr; Lot 47	Pensacola	32506	\$9,436.27	
Housing Repair	Marjorie Cormier	850 Petunia Ave	Pensacola	32505	\$4,800.00	
Emergency Repair	Hoza Turner	840 W Hernandez St	Pensacola	32501	\$7,800.00	
Housing Repair	Lisa Selteneich	783 Highway 196	Molino	32577	\$9,016.00	

Purchase Assistance	Sophia Mason	112 E Baars St	Pensacola	32503	\$7,500.00	
Housing Repair	Cynthia Dollar	14621 Mullet Ln	Pensacola	32507	\$14,700.00	
Housing Repair	James Egan	6364 Wyndotte Rd	Pensacola	32506	\$9,100.00	
Purchase Assistance	Eustacia Slaughter	7808 Deborah Dr	Pensacola	32514	\$7,500.00	
Purchase Assistance	Brian Blackwell	6720 Malvern St	Pensacola	32506	\$7,500.00	
Purchase Assistance	Richarrd Dunlavy	227 Topeka Rd	Pensacola	32514	\$7,500.00	
Purchase Assistance	Harry Swauger	48 Deluna Ln	Pensacola	32506	\$7,500.00	
Purchase Assistance	Chelsea Reaves	920 Rock Creek Ave	Pensacola	32505	\$7,500.00	
Purchase Assistance	Noah Chancer	135 Greenridge Dr	Pensacola	32506	\$7,500.00	
Purchase Assistance	Ashley Adams	4514 Ellysee Way	Pensacola	32505	\$7,500.00	
Purchase Assistance	Betty WESTBROOK	6931 Burrell Lane	Pensacola	32503	\$7,500.00	
Purchase Assistance	Shanika Brown	222 Edison Dr	Pensacola	32505	\$7,500.00	
Purchase Assistance	Austin Frazier	3 Fountain Abbey Dr	Pensacola	32506	\$7,500.00	
Purchase Assistance	Alexah Turner	7710 Brook Meadow Place	Pensacola	32514	\$7,500.00	
Purchase Assistance	Holly Smith	5650 Gainswood Ct	Pensacola	32526	\$7,500.00	
Purchase Assistance	Joseph Lynch	447 Braenar Cir	Pensacola	32514	\$7,500.00	
Purchase Assistance	Lucrecia Burnett	1002 E Madison Dr	Pensacola	32505	\$7,500.00	
Purchase Assistance	Jordan Nguyen	681 Spender Ave	Pensacola	32514	\$7,500.00	
Purchase Assistance	Rusty Richardson	9131 Haley Ln	Pensacola	32532	\$7,500.00	
Purchase Assistance	Marcus Waters	7807 Bay Meadow Dr	Pensacola	32507	\$7,500.00	
Purchase Assistance	Stephanie Goldsby	1258 Brownfield Rd	Pensacola	32526	\$7,500.00	
Purchase Assistance	Derrick Corley	8462 Old Spanish Trail Rd	Pensacola	32514	\$7,500.00	
Purchase Assistance	Shirley Stacy	11140 Lillian Hwy	Pensacola	32506	\$7,500.00	
Purchase Assistance	Kathleen Guzman	1491 Dunhurst Dr	Pensacola	32534	\$7,500.00	
Purchase Assistance	Luz Delgadillo	3363 E Olive Rd; Unit 12A	Pensacola	32514	\$7,500.00	
Purchase Assistance	Iris Ingram	1120 Concordia Blvd	Pensacola	32505	\$7,500.00	

Purchase Assistance	Brandi Anderson	710 Beauvisa Rd	Pensacola	32505	\$7,500.00	
Purchase Assistance	Carolyn Wright	2788 Donley St	Pensacola	32526	\$7,500.00	
Purchase Assistance	Leah Duff	910 N 49th Ave	Pensacola	32506	\$7,500.00	
Purchase Assistance	Stacey Austin	1005 Webster	Pensacola	32505	\$7,500.00	
Purchase Assistance	Freda Martinez	121 Aquamarine Dr	Pensacola	32506	\$7,500.00	
Purchase Assistance	Tarry Planer	7851 Castlegate Dr	Pensacola	32534	\$7,500.00	
Housing Repair	Cori Duke	41 W Johnson Ave	Pensacola	32534	\$11,050.00	
Purchase Assistance	Cristian Bosio	605 Washington St	Cantonment	32533	\$7,500.00	
Housing Repair	Erma Thomas	1144 E Baars St	Pensacola	32503	\$27,710.00	
Housing Repair	Kathleen Lyons	115 E Bobe St	Pensacola	32503	\$17,550.00	
Housing Repair	Barbara Rue	1490 E Baars St	Pensacola	32503	\$18,500.00	
Housing Repair	Sandra Hinnant	234 North I St	Pensacola	32503	\$23,220.00	
Purchase Assistance	Tammany Perdarvis	8145 Stonebrook Dr	Pensacola	32514	\$15,000.00	
Housing Repair	Juanita Henderson	2608 N 7th Ave	Pensacola	32503	\$20,880.00	
Purchase Assistance	Amanda Vickery	2403 W Hernandez St	Pensacola	32505	\$15,000.00	
Housing Repair	Maggie Cobb	1012 North N St	Pensacola	32501	\$30,000.00	
Purchase Assistance	Deanna Robinson	126 Mintz Ln	Cantonment	32533	\$15,000.00	
Housing Repair	Cori Duke	41 W Johnson Ave	Pensacola	32534	\$11,050.00	
Purchase Assistance	Rebecca Niendorf-Bowlin	8037 Nalo Creek Loop	Pensacola	32514	\$10,000.00	
Housing Repair	Jim Hutto	1317 John Carroll Dr	Pensacola	32503	\$30,000.00	
Housing Repair	Jack Newton	6033 W Fairfield Dr	Pensacola	32506	\$19,602.00	
Housing Repair	Rebecca Tolbert	5680 Vestiva Ln	Pensacola	32526	\$43,050.00	
Housing Repair	Dollie Brown	804 Pinestead	Pensacola	32505	\$54,960.00	
Housing Repair	Curtis Craft	6970 Oakfield	Pensacola	32503	\$48,980.00	
Housing Repair	Darren Anderson	1360 E Kingsfield Rd	Cantonment	32533	\$14,701.00	
Purchase Assistance	Mary Young	1 Hillbrook Way	Pensacola	32503	\$15,000.00	
Purchase Assistance	Halrigh & Jordan Vollmer	7520 Raines Rd	pensacola	32535	\$15,000.00	
Housing Repair	Annie Smith	210 S B St	Pensacola	32501	\$19,999.00	
Housing Repair	Janice Kennedy	4535 Havre Way	Pensacola	32505	\$17,244.00	

Housing Repair	Annie Johnson Bonner	2025 N 11th Ave	Pensacola	32503	\$18,200.00	
Emergency Repair	Eula Sellers	1322 W Bobe St	Pensacola	32505	\$2,545.00	
Emergency Repair	William & Susan Mower	65 De Luna Dr	Pensacola	32506	\$7,250.00	
Emergency Repair	Patricia & Bryan Adams	607 W Detroit Blvd	Pensacola	32534	\$8,092.58	
Emergency Repair	James & Lavita Westley	7493 Danny Way	Pensacola	32526	\$8,229.39	
Purchase Assistance	Matthew Garton	401 E Ensley St	Pensacola	32514	\$10,000.00	
Purchase Assistance	Hunter & Gabbrielle Zisa	603 N 77th Ave	Pensacola	32506	\$10,000.00	
housing repair	Mary Watson	1540 Macklin Pl	Pensacola	32534	\$39,295.00	
Emergency Repair	Hoza & Joann Turner	840 W Hernandez St	Pensacola	32501	\$7,800.00	
Purchase Assistance	Raina Nettles	900 Pauline St	Pensacola	32506	\$15,000.00	
housing repair	Loretta Watson	2504 W Brainerd St	Pensacola	32505	\$49,951.00	
Housing Repair	Dustin & Jacqueline Eckford	205 Delray Dr	Pensacola	32507	\$49,520.00	
Emergency Repair	Sheneeta R Richardson	2410 St Mary Ave	Pensacola	32505	\$11,477.77	
Emergency Repair	Carolyn Jackson	4530 Landes Dr	Pensacola	32505	\$9,460.00	
Housing Repair	Jessie James	7272 Snow Rd	Pensacola	32505	\$59,019.28	
Housing Repair	Bernard Koester	8608 Kingfisher Ln	Pensacola	32534	\$13,010.00	
Emergency Repair	Angelyn Gill	903 Decatur Ave	Pensacola	32507	\$21,150.00	
Purchase Assistance	Abraham Pleasant	999 El Camino Dr	Cantonment	32533	\$10,000.00	
Purchase Assistance	Vonche Jackson Sr	2512 W Strong St	Pensacola	32505	\$15,000.00	
Purchase Assistance	Jennifer Brown	2301 W Michigan Ave Unit 32	Pensacola	32526	\$10,000.00	
Purchase Assistance	Tiffany Hale	904 Lagoon Dr	Pensacola	32505	\$10,000.00	
Purchase Assistance	Janais Roman	3065 Flintlock Rd	Pensacola	32526	\$15,000.00	
Purchase Assistance	Luca Kukuk	8470 Old Spanish Trail Rd	Pensacola	32514	\$15,000.00	
Purchase Assistance	Azean Robinette	6300 W La Rua	Pensacola	32505	\$20,000.00	
Demolition/Reconstruction	Estella Marshall	1068 Trammel Blvd	Pensacola	32505	\$48,737.50	
Emergency Repair	Valerie Johnson	6555 Saufley Pines Rd	Pensacola	32526	\$7,481.00	
Emergency Repair	Charlotte Swearingen	8425 Lawton St	Pensacola	32514	\$9,500.00	

Emergency Repair	Theresa McDonald	3247 Sandy Ln	Pensacola	32526	\$9,415.00	
Purchase Assistance	Chauriel Black	6613 Hampton Rd	Pensacola	32505	\$32,500.00	
Purchase Assistance	Jennifer & Justin Corbin	579 Bobwhite Dr	Pensacola	32514	\$20,000.00	
Purchase Assistance	Shante Smith	3342 Pine Forest Rd	Cantonment	32533	\$20,000.00	
Purchase Assistance	Derick Russell	702 Madison Dr	Pensacola	32505	\$10,000.00	
Purchase Assistance	Victoria Meserve	3 Georgia Dr	Pensacola	32505	\$20,000.00	
Purchase Assistance	Bethany Linarea	3049 Flintlock Dr	Pensacola	32526	\$20,000.00	
Purchase Assistance	Ashley English	111 Aquamarine Ave	Pensacola	32505	\$45,000.00	
Emergency Repair	Cortina Jackson	4503 Mignon Ct	Pensacola	32506	\$12,008.00	
Purchase Assistance	Corey & Zoe Ramey & Hard	2842 Longleaf Dr	Pensacola	32526	\$10,000.00	
Purchase Assistance	Kyle & Brittany Bast	133 E Johnson Ave	Pensacola	32514	\$20,000.00	
Emergency Repair	Victoria Zell-Bongiovanni	508 Rue Max	Pensacola	32507	\$7,580.00	
Housing Repair	Anita Lee	1333 Barth Rd	Pensacola	32577	\$45,850.00	
Purchase Assistance	Lauryn Birky	8474 Kipling St Unit B	Pensacola	32514	\$12,500.00	
Purchase Assistance	Alexander & Lynnzi Laffond	6104 Walton St	Pensacola	32503	\$32,500.00	
Purchase Assistance	James Redmon	7704 Brook Meadow Pl	Pensacola	32514	\$32,500.00	
Purchase Assistance	Nicole Kiester	9725 W Highway 98 Unit 4	Pensacola	32506	\$45,000.00	
Housing Repair	Angela Wilkins	2312 N Spring st	Pensacola	32501	\$22,150.00	
Emergency Repair	Melissa Hankins	1011 Amiens Way	Pensacola	32505	\$1,350.00	
Purchase Assistance	Susan Scialabba	8174 Kause rd	Pensacola	32504	\$20,000.00	
Purchase Assistance	Justin Myers	8120 Tabiad Lane	Pensacola	32534	\$20,000.00	
Purchase Assistance	Billie Fiorese	812 Brook Meadow Lane	Pensacola	32502	\$45,000.00	
Purchase Assistance	Hilner & Cynthia Thomas	1003 N. 50th Ave	Pensacola	32506	\$20,000.00	
Purchase Assistance	Alexander Barragan	2321 Trailwood Drive	Pensacola	32533	\$20,000.00	
Purchase Assistance	Brannon Whitehead	6677 Klondike Rd	Pensacola	32526	\$20,000.00	
Purchase Assistance	Brittany Harris	513 Bay Pine Villa	Pensacola	32506	\$20,000.00	

Housing Repair	Thelma Hendricks	226 Broussard St	Pensacola	32505	\$45,960.00	
Housing Repair	Bryant Knight	1002 Northview Dr	Pensacola	32505	\$45,466.00	
Housing Repair	Evelyn Lee	8250 Groveland Ave	Pensacola	32534	\$21,610.00	
Emergency Repair	Dorothy Gordon	2805 W Jackson St	Pensacola	32505	\$5,746.06	
Emergency Repair	Mary Powell	7099 Marie Ave	Pensacola	32504	\$8,308.81	
Emergency Repair	Cedric Milton	1271 Lepley Rd	Pensacola	32534	\$8,025.21	
purchase Assistance	Ethan & Amber Cullen & Powell	1110 Arden St	Pensacola	32504	\$20,000.00	
Purchase Assistance	Charity Gilliam	6509 Rainbow Ave	Pensacola	32505	\$20,000.00	
Purchase Assistance	George & Miranda Tilley	10410 Highway 97	Pensacola	32568	\$32,500.00	
Purchase Assistance	Amber & Harry McSorley & Baker	675 Riola Pl	Pensacola	32506	\$32,500.00	
Purchase Assistance	Abigail Guthrie	960 W Zarragossa St	Pensacola	32502	\$20,000.00	
Purchase Assistance	Mekeva Tennort	4803 Elsa Ave	Pensacola	32506	\$32,500.00	
Purchase Assistance	Nyana Williams	183 Overlook Dr	Pensacola	32503	\$32,500.00	
Purchase Assistance	Sheretta Lee	4619 Marseille Dr	Pensacola	32505	\$32,500.00	
Emergency Repair	Robert Carey	5600 Clearwater Ave	Pensacola	32505	\$7,480.00	
Purchase Assistance	Brian Straughn	4805 Elsa Ave	Pensacola	32506	\$32,500.00	
Purchase Assistance	Debbie Todd	3029 Cedarwood Village	pensacola	32514	\$32,500.00	
Emergency Repair	Betty Fountain	1139 Capitol Blvd	Pensacola	32505	\$350.00	
Purchase Assistance	Conner Odom	474 Scepter Ct	Cantonment	32533	\$32,500.00	
Emergency Repair	James Dunn	105 Myrtlewood Dr	Pensacola	32503	\$7,731.88	
Housing Repair	Suzanna Ellard	221 Topeka Rd	pensacola	32514	\$350.00	
Emergency Repair	Catherine Henderson	649 Smiley Ave	pensacola	32514	\$7,950.00	
housing repair	Ruth Barge	2920 W Cross St	pensacola	32505	\$350.00	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
City of Pensacola	Local Government	Purchase Assistance, Housing Repair	Administration of Purchase Assistance Strategy, Administration of Housing Repair Strategy in City Limits, AHAC support	\$36,699.96
Escambia County	Local Government	All	All	\$122,413.10

Program Income

Program Income Funds	
Loan Repayment:	\$3,000.00
Refinance:	\$233,800.00
Foreclosure:	\$7,485.00
Sale of Property:	\$768,076.80
Interest Earned:	
Total:	\$1,012,361.80

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	166
Approved	113
Denied	51

Explanation of Recaptured funds

Description	Amount
Total:	\$0.00

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:

175,098.13

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
1	Purchase Assistance	\$25,000.00	3		
3	Housing Repair	\$379,400.39	13		
6	Emergency Repair	\$53,499.87	8		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Housing Repair	Receiving Supplemental Security Income	\$167,378.39	6		
(3) Housing Repair	Receiving Social Security Disability Insurance	\$197,321.00	6		
(6) Emergency Repair	Receiving Social Security Disability Insurance	\$29,081.72	5		
(6) Emergency Repair	Person with Disabling Condition (not DD)	\$9,436.27	1		
(1) Purchase Assistance	Receiving Supplemental Security Income	\$17,500.00	2		
(1) Purchase Assistance	Receiving Veterans Disability Benefits	\$7,500.00	1		
(3) Housing Repair	Receiving Veterans Disability Benefits	\$14,701.00	1		
(6) Emergency Repair	Receiving Supplemental Security Income	\$14,981.88	2		

Provide a description of efforts to reduce homelessness:

Escambia County and the City of Pensacola are continuously involved in initiatives to decrease homelessness. The City of Pensacola oversees the Section 8 VASH voucher program, which benefits veterans at risk. Both the County and the City have secured CDBG-CV and HOME-ARP funds to aid in reducing the number of homeless individuals. These funds are essential for helping residents remain housed and off the streets. Staff from both the County and the City participate in the Homeless Reduction Task Force and contribute to various subcommittees. These local governments are also committed to seeking additional grant funding and are active members of several committees addressing homelessness.

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution	\$3,105,938.00	
Program Income	\$0.00	
Program Funds Expended	\$853,744.14	
Program Funds Encumbered	\$1,988,867.76	
Total Administration Funds Expended	\$276,782.82	
Total Administration Funds Encumbered	\$0.00	
Homeownership Counseling	\$0.00	
Disaster Funds		
65% Homeownership Requirement	\$2,842,611.90	91.52%
75% Construction / Rehabilitation	\$2,798,356.90	90.10%
30% Very & Extremely Low Income Requirement	\$1,295,229.62	41.70%
30% Low Income Requirement	\$1,262,196.14	40.64%
20% Special Needs Requirement	\$233,076.14	7.50%
Carry Forward to Next Year		

LG Submitted Comments:

Edits made to the report by the LG resulted in report status being changed back to "Unsubmitted"

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

On Behalf of Escambia County (Local Government), I hereby certify that:

1. The Annual Report information submitted electronically to Florida Housing Finance Corporation is true and accurate for the closeout year 2021-2022 and interim years 2022-2023.
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 \$0.00.
4. The cumulative cost per rehabilitated housing per housing unit, from these actions is estimated to be \$0.00.

Staff Member responsible for submitting annual report to FHFC: Garett Griffin, Escambia County

Jose Gochey 9/6/24
Witness Signature Date

Wesley J. Moreno
Chief Elected Official or Designee Signature Date

Jose Gochey
Witness Printed Name

Wesley J. Moreno, County Administrator
Chief Elected Official or Designee Printed Name

J Plant 9-6-24
Witness Signature Date

Tammy Plant
Witness Printed Name

or

ATTEST (Seal)

Signature Date


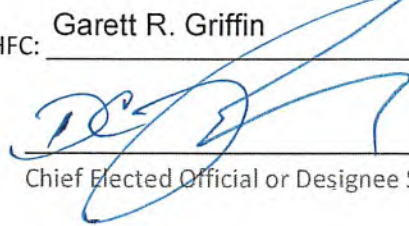
420.9075 (10) Each county or eligible municipality shall submit to the corporation by September 15 of each year a report of its affordable housing programs and accomplishments through June 30 immediately preceding submittal of the report. The report shall be certified as accurate and complete by the **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.

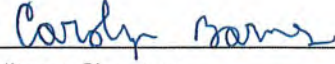
State Housing Initiatives Partnership (SHIP) Program
Annual Report and Local Housing Incentives Certification

On Behalf of City of Pensacola (Local Government), I hereby certify that:

1. The Annual Report information submitted electronically to Florida Housing Finance Corporation is true and accurate for the closeout year 2021/22 and interim years 2022/23, 2023/24.
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: Garett R. Griffin

 _____ Witness Signature	 _____ Chief Elected Official or Designee Signature
<u>8/13/2024</u> _____ Date	<u>8/13/24</u> _____ Date
<u>Aimee Dumas</u> _____ Witness Printed Name	<u>D.C. Reeves, Mayor</u> _____ Chief Elected Official or Designee Printed Name



Witness Signature

8/13/2024

Date

Carolyn Barnes

Witness Printed Name

or

ATTEST (Seal)

Signature

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.