

PALM BEACH COUNTY

STATE HOUSING INITIATIVES PARTNERSHIP (S.H.I.P.) PROGRAM

ANNUAL REPORT



Fiscal Years

2009/2010, 2010/2011 & 2011/2012

Submittal Date: September 12, 2012

ATTACHMENT 1



SHIP Annual Report

Fiscal Year

2009/2010

Submittal Date: September 12, 2012

Title: SHIP Annual Report

Report Status: Approved

Palm Beach County FY 2009/2010

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Purchase Assistance w/Rehab	\$597,175.00	12				
1	HOME Match	\$732,046.38	16				
7	Foreclosure Prevention	\$103,199.69	13				
3	Utility Connection/Impact Fee Payment	\$37,100.36	7				
3	Owner Occupied Housing Rehabilitation	\$372,569.55	17				
2	First Mortgage Loan Assistance Program	\$2,595,770.22	18				
Homeownership Totals:		\$4,437,861.20	83				

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
23	Rental Housing Entry Assistance	\$13,875.00	7				
Rental Totals:		\$13,875.00	7				
Subtotals:		\$4,451,736.20	90				

Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$79,949.80		
Homeownership Counseling			
Admin From Program Income	\$186,694.00		
Admin From Disaster Funds			

Totals:	\$4,718,380.00	90	\$0.00	\$0.00
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Total Revenue (Actual and/or Anticipated) for Local SHIP Trust Fund

Source of Funds	Amount
State Annual Distribution	\$799,498.00
Program Income (Interest)	\$7,370.77
Program Income (Payments)	\$3,911,511.23
Recaptured Funds	
Disaster Funds	\$.00
FLHOP Disbursement	\$.00
Other Funds	
Carryover funds from previous year	\$.00
Total:	\$4,718,380.00

* 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

Form 2

Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed

Recap of Funding Sources for Units Produced

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$4,451,736.20	66.30%
Public Moneys Expended	\$163,478.44	2.43%
Private Funds Expended	\$2,095,826.00	31.21%
Owner Contribution	\$4,000.00	.06%
Total Value of All Units	\$6,715,040.64	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$4,054,179.18	\$799,498.00	507.09%	65%
Construction / Rehabilitation	\$3,950,979.49	\$799,498.00	494.18%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	SHIP Funds Encumbered	SHIP Funds Unencumbered	Total of SHIP Funds	Total Available Funds: %			
Extremely Low	\$363,887.97			\$363,887.97	7.71%			
Very Low	\$1,288,840.40			\$1,288,840.40	27.32%			
Low	\$2,136,261.73			\$2,136,261.73	45.28%			
Moderate	\$662,746.10			\$662,746.10	14.05%			
Over 120%-140%				\$.00	.00%			
Over 140%				\$.00	.00%			
Totals: \$4,451,736.20					\$.00	\$.00	\$4,451,736.20	94.35%

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

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	\$358,594.97	12	\$5,293.00	3	\$363,887.97	15
Very Low	\$1,288,840.40	26			\$1,288,840.40	26
Low	\$2,127,679.73	36	\$8,582.00	4	\$2,136,261.73	40
Moderate	\$662,746.10	9			\$662,746.10	9
Over 120%-140%					\$.00	0
Over 140%					\$.00	0
Totals: \$4,437,861.20		83	\$13,875.00	7	\$4,451,736.20	90

Form 3

Number of Households/Units Produced

Description	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 120%-140%	Over 140%	Total
Purchase Assistance w/Rehab	Palm Beach County	1	5	6				12
HOME Match	Palm Beach County		7	9				16
Foreclosure Prevention	Palm Beach County	5	1	5	2			13
Utility Connection/Impact Fee Payment	Palm Beach County		2	5				7
Owner Occupied Housing Rehabilitation	Palm Beach County	5	4	6	2			17

First Mortgage Loan Assistance Program	Palm Beach County	1	4	8	5			18
Rental Housing Entry Assistance	Palm Beach County	3	3	1				7
Totals:		15	26	40	9			90

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Purchase Assistance w/Rehab	Palm Beach County	1	2	7	2	12
HOME Match	Palm Beach County	2	5	8	1	16
Foreclosure Prevention	Palm Beach County		2	9	2	13
Utility Connection/Impact Fee Payment	Palm Beach County		1	5	1	7
Owner Occupied Housing Rehabilitation	Palm Beach County		3	9	5	17
First Mortgage Loan Assistance Program	Palm Beach County		9	7	2	18
Rental Housing Entry Assistance	Palm Beach County	1	3	2	1	7
Totals:		4	25	47	14	90

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2-4 People	5+ People	Total
Purchase Assistance w/Rehab	Palm Beach County	3	8	1	12
HOME Match	Palm Beach County	4	11	1	16
Foreclosure Prevention	Palm Beach County	5	8		13
Utility Connection/Impact Fee Payment	Palm Beach County	2	4	1	7
Owner Occupied Housing Rehabilitation	Palm Beach County	7	9	1	17
First Mortgage Loan Assistance Program	Palm Beach County	3	14	1	18
Rental Housing Entry Assistance	Palm Beach County	2	5		7
Totals:		26	59	5	90

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Purchase Assistance w/Rehab	Palm Beach County		8	3			1	12
HOME Match	Palm Beach County	2	6	7			1	16
Foreclosure Prevention	Palm Beach County	4	9					13
Utility Connection/Impact Fee Payment	Palm Beach County	3	3	1				7
Owner Occupied Housing Rehabilitation	Palm Beach County	6	11					17
First Mortgage Loan Assistance Program	Palm Beach County	4	11	2			1	18
Rental Housing Entry Assistance	Palm Beach County	1	6					7
Totals:		20	54	13			3	90

Special Needs (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Devel Disabled	Homeless	Elderly	Special Needs	Special Needs	Total
Purchase Assistance w/Rehab	Palm Beach County							0
HOME Match	Palm Beach County							0
Foreclosure Prevention	Palm Beach County							0
Utility Connection/Impact Fee Payment	Palm Beach County							0
Owner Occupied Housing Rehabilitation	Palm Beach County							0
First Mortgage Loan Assistance Program	Palm Beach County							0
Rental Housing Entry Assistance	Palm Beach County							0
Totals:								0

Form 4

Status of Incentive Strategies

Incentive Strategy:

The Processing of Approvals of Development Orders or Permits, as defined in S. 163.3164(7) and (8), for Affordable Housing Projects is Expedited to a Greater Degree than other projects. (Expedited Permitting)

The Establishment of a Process by which a Local Government Considers, before Adoption, Policies, Procedures, Ordinances, Regulations, or Plan Provisions that increase the costs of Housing. (Ongoing Review Process)

The Preparation of a Printed inventory of Locally Owned Public Lands Suitable for Affordable Housing.

The Modification of Impact-Fee Requirements, Including Reduction or Waiver of Fees and Alternative Methods of Fee Payment for Affordable Housing.

The Allowance of Flexibility in Densities for Affordable Housing.

The Reservation of Infrastructure Capacity for Housing for very low income persons, low income persons, and moderate income persons.

The Allowance of Affordable Accessory Residential Units in Residential Zoning Districts.

The Reduction of Parking and Setback Requirements for Affordable Housing.

The Allowance of Flexible Lot Configurations, Including Zero-Lot-Line Configurations for Affordable Housing.

The Modification of Street Requirements for Affordable Housing.

The support of Development Near Transportation HUBS and Major Employment Centers and Mixed Use Developments.

Adopting Ordinance or Resolution Number or identify local policy:

Palm Beach County Local Incentive Plan was adopted through Ordinance No. 93-8 on May 18, 1993 and last amended through Resolution R-2009-0560 on April 7, 2009.

Implementation Schedule (Date):

Palm Beach County Local Incentive Plan was implemented on July 1, 1993.

Has the plan or strategy been implemented? If no, describe the steps that will be taken to implement the plan:

Yes, all strategies were implemented upon the adoption of the plan.

Status of Strategy - (is the strategy functioning as intended, i.e. are the time frames being met, etc.):

Palm Beach County's strategies have been functioning as intended and are within the time frame of required expenditures.

Support Services

Palm Beach County has partnered with several not-for-profit organizations to provide pre-purchase housing education workshops to very low - moderate income residents seeking homeownership.

Seven (7) HUD Certified Housing Counseling Agencies provide foreclosure prevention/loss mitigation counseling to income eligible applicants seeking foreclosure prevention assistance.

Palm Beach County Community Services Department, as a contract service provider, provides financial assistance to income eligible applicants to pay rental security deposits, utility deposits and connection fees.

Palm Beach County, through its Community Development Block Grant (CDBG) Program, has several sub-recipients that provide public services for the community. These services includes transitional housing, respite care, meal delivery services, fair housing enforcement, job training, mortgage and rental assistance.

The County Transportation and Tri-Rail train system provides public transportation throughout Palm Beach County. Senior citizens, disabled residents, and students receive a discount rate.

Other Accomplishments

News article will be submitted electronically to Florida Housing Finance Corporation.

Availability for Public Inspection and Comments

The annual report will be available for public inspection and comments located in the office of Palm Beach County Department of Economic Sustainability (DES), Business & Housing Investments Section. All written comments will be submitted directly to DES. No comments were received during the public inspection and comment period.

Default and Foreclosure

Mortgage Foreclosures

- A. Very low income households in foreclosure: 0
- B. Low income households in foreclosure: 0
- C. Moderate households in foreclosure: 2

Mortgage Defaults

- A. Very low income households in default: 1
- B. Low income households in default: 16
- C. Moderate households in default: 6

Welfare to Work Programs

This program is a selection criteria considered when reviewing and approving applications to select sponsors and subrecipients. Preference is given as part of the qualification system.

Strategies and Production Costs

Strategy	Average Cost
Purchase Assistance w/Rehab	\$49,764.58
HOME Match	\$45,752.90
Foreclosure Prevention	\$7,983.44
Utility Connection/Impact Fee Payment	\$5,300.05
Owner Occupied Housing Rehabilitation	\$21,915.86
First Mortgage Loan Assistance Program	\$144,209.46

Rental Housing Entry Assistance	\$1,982.14
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Expended Funds

Total Unit Count: 90

Total Expended Amount: \$4,451,736.00

Strategy	Full Name	Address	City	Zip Code	Expended Funds	Unit Counted
Rental Housing Entry Assistance	Tony Anderson	1002 Abaco Lane	Riviera Beach	33404	\$1,901.00	<input type="checkbox"/>
Rental Housing Entry Assistance	Mosely Lawanda	1103 Golden Lakes Blvd #1011	West Palm Beach	33411	\$2,077.00	<input type="checkbox"/>
Rental Housing Entry Assistance	Cathy Ivory	1309 Rosewood Villa Lane #9	West Palm Beach	33417	\$2,250.00	<input type="checkbox"/>
Rental Housing Entry Assistance	Lawrence J. Dustin	1525 Plantation	West Palm Beach	33417	\$2,550.00	<input type="checkbox"/>
Rental Housing Entry Assistance	Sherry Walker	201 NW 11th Street	Belle Glade	33430	\$1,705.00	<input type="checkbox"/>
Rental Housing Entry Assistance	Woodline Mezier	3474 Briar Bay Blvd.#103	West Palm Beach	33411	\$2,150.00	<input type="checkbox"/>
Rental Housing Entry Assistance	Loran G. Barnes	38510 86th Street North	Pahokee	33476	\$1,242.00	<input type="checkbox"/>
Purchase Assistance w/ Rehab	Carole Moise	1259 Summit Run Circle	West Palm Beach	33415	\$30,000.00	<input type="checkbox"/>
Purchase Assistance w/ Rehab	Carlos Vega	1451 Denlow Lane	West Palm Beach	33411	\$33,000.00	<input type="checkbox"/>
Purchase Assistance w/ Rehab	Edison De La Hoz	151 Bobwhite Road	Royal Palm Beach	33411	\$60,000.00	<input type="checkbox"/>
Purchase Assistance w/ Rehab	Gerda Fleuranvil	4849 McGill Street	Boynton Beach	33436	\$60,000.00	<input type="checkbox"/>
Purchase Assistance w/ Rehab	Meredegrace Francois	4880 Alder Drive	West Palm Beach	33417	\$16,675.00	<input type="checkbox"/>
Purchase Assistance w/ Rehab	Roberto Alcorido	5263 Woodland Drive	Delray Beach	33484	\$77,900.00	<input type="checkbox"/>
Purchase Assistance w/ Rehab	Jocelyne Florestal	5611 Ramber Rose Way	West Palm Beach	33415	\$51,000.00	<input type="checkbox"/>
Purchase Assistance w/ Rehab	Clotilde Lyndol	6083 Bluegrass Circle	Lake Worth	33463	\$58,000.00	<input type="checkbox"/>
Purchase Assistance w/ Rehab	Crystal Sutton	6658 Adriatic Way	West Palm Beach	33413	\$58,500.00	<input type="checkbox"/>
Purchase Assistance w/ Rehab	Louise Joseph	711 Magnolia Drive	Lake Park	33403	\$49,000.00	<input type="checkbox"/>
Purchase Assistance w/ Rehab	Oscar Garcia	735 La Costa Way	Lantana	33462	\$65,500.00	<input type="checkbox"/>

Purchase Assistance w/ Rehab	Derek Dunn	979 Hibiscus Drive	West Palm Beach	33411	\$37,600.00	<input type="checkbox"/>
HOME MATCH	Nabil Khela & Gihan Georges	10790 Paso Fino Drive	Wellington	33414	\$12,000.00	<input type="checkbox"/>
HOME MATCH	Kristin Trujillo	11449 57th Road North	Royal Palm Beach	33411	\$60,000.00	<input type="checkbox"/>
HOME MATCH	Jorge Morales	1190 Stoneway Lane	West Palm Beach	33417	\$66,200.00	<input type="checkbox"/>
HOME MATCH	Diana Wright	122 Baldwin Boulevard	Greenacres	33463	\$46,000.00	<input type="checkbox"/>
HOME MATCH	Samir Benitez	2625 Summit Boulevard	West Palm Beach	33405	\$63,962.38	<input type="checkbox"/>
HOME MATCH	Hayron Perez-Lamar	3167 Egremont Drive	West Palm Beach	33406	\$60,000.00	<input type="checkbox"/>
HOME MATCH	Maitee Torres	38 Andros Road	Lake Worth	33461	\$63,000.00	<input type="checkbox"/>
HOME MATCH	May-Love Clervil	4069 Arthurium Avenue	Lake Worth	33462	\$65,000.00	<input type="checkbox"/>
HOME MATCH	Marie Lavaud	4965 Simonton Street	Lake Worth	33463	\$62,500.00	<input type="checkbox"/>
HOME MATCH	Pablo Cardona Arango	546 Cherry Road	West Palm Beach	33409	\$31,400.00	<input type="checkbox"/>
HOME MATCH	Hernan St. Juste	6634 Adriatic Way	West Palm Beach	33413	\$12,750.00	<input type="checkbox"/>
HOME MATCH	Jane Gallina	7076 Pine Manor Drive	Lake Worth	33467	\$49,580.00	<input type="checkbox"/>
HOME MATCH	Maxine Sylvain	7327 Willow Springs Circle	Boynton Beach	33436	\$14,454.00	<input type="checkbox"/>
HOME MATCH	Marilyn Padin	7860 Springdale Drive	Lake Worth	33467	\$65,000.00	<input type="checkbox"/>
HOME MATCH	Sergio Noyola	5744 E Ellis Hollow Road	Lake Worth	33463	\$57,000.00	<input type="checkbox"/>
HOME MATCH	Berisnor Baptiste	805 W Jasmine Drive	West Palm Beach	33403	\$3,200.00	<input type="checkbox"/>
First Mortgage Loan Assistance Program	Jules Brunache	103 Alcazar Street	Royal Palm Beach	33411	\$181,000.00	<input type="checkbox"/>
First Mortgage Loan Assistance Program	Eric Daniel	1121 Hatteras Circle	West Palm Beach	33413	\$140,659.00	<input type="checkbox"/>
First Mortgage Loan Assistance Program	Deborah Milligan	11545 N 49th Street	West Palm Beach	33411	\$142,600.00	<input type="checkbox"/>
First Mortgage Loan Assistance Program	Jonathan Ingraham	121 Windsor Road East	Jupiter	33469	\$155,300.00	<input type="checkbox"/>
First Mortgage Loan Assistance Program	Wanda Lowe	13551 N 87TH Street	West Palm Beach	33412	\$2,611.22	<input type="checkbox"/>
First Mortgage Loan Assistance Program	Maritza Correa	1493 Woodcrest Road North	West Palm Beach	33417	\$157,900.00	<input type="checkbox"/>

First Mortgage Loan Assistance Program	Sonise Antoine	166 Ponce De Leon Street	West Palm Beach	33411	\$191,700.00	<input type="checkbox"/>
First Mortgage Loan Assistance Program	Albersy Velazquez Alonso	2707 Freeport Road	West Palm Beach	33406	\$156,100.00	<input type="checkbox"/>
First Mortgage Loan Assistance Program	Watisha Wallace	333 Emerson Circle	Palm Springs	33461	\$171,500.00	<input type="checkbox"/>
First Mortgage Loan Assistance Program	Eva Gittens	3767 Da Vinci Circle	West Palm Beach	33417	\$102,000.00	<input type="checkbox"/>
First Mortgage Loan Assistance Program	Uyen Le	5084 Starblaze Drive	Greenacres	33467	\$177,700.00	<input type="checkbox"/>
First Mortgage Loan Assistance Program	Henry Ferrell	5992 Forest Grove Drive #1	Boynton Beach	33437	\$135,275.00	<input type="checkbox"/>
First Mortgage Loan Assistance Program	Emma Tisdale	6216 Azalea Circle	West Palm Beach	33415	\$143,475.00	<input type="checkbox"/>
First Mortgage Loan Assistance Program	Claudin Jasmin	6226 Wauconda Way	Lake Worth	33463	\$123,300.00	<input type="checkbox"/>
First Mortgage Loan Assistance Program	Merlande Joseph	6321 Westover Road	West Palm Beach	33417	\$132,000.00	<input type="checkbox"/>
First Mortgage Loan Assistance Program	Elissa Buttrey/ Michael Sears	651 Perdido Heights Drive	West Palm Beach	33413	\$150,000.00	<input type="checkbox"/>
First Mortgage Loan Assistance Program	Mary Robinson	8264 White Rock Circle	Boynton Beach	33437	\$184,650.00	<input type="checkbox"/>
First Mortgage Loan Assistance Program	Tracey Pollack	9730 Boca Gardens Parkway, Apt. A	Boca Raton	33496	\$148,000.00	<input type="checkbox"/>
Utility Connection/ Impact Fee Payment	Geoffrey & Tina Leach	4390 Caver Street	Lake Worth	33461	\$1,249.00	<input type="checkbox"/>
Utility Connection/ Impact Fee Payment	Mase Moise	3897 Kirk Road	Lake Worth	33461	\$2,850.00	<input type="checkbox"/>
Utility Connection/ Impact Fee Payment	Lindsay Montgomery	17780 Thelma Avenue	Jupiter	33458	\$10,844.07	<input type="checkbox"/>
Utility Connection/ Impact Fee Payment	Eddie Cruz	2554 Griffin Square	West Palm Beach	33406	\$5,893.00	<input type="checkbox"/>
Utility Connection/ Impact Fee Payment	Linda Emerson	3412 Cove Road	Jupiter	33469	\$4,125.00	<input type="checkbox"/>
Utility Connection/ Impact Fee Payment	Michele Brown	5600 Old Orange Road	Jupiter	33458	\$3,800.00	<input type="checkbox"/>

Utility Connection/ Impact Fee Payment	Ernie Pierce	6787 Mitchell Street	Jupiter	33458	\$8,339.29	<input type="checkbox"/>
Foreclosure Prevention	Marsha McDonald	12809 56th Place North	Royal Palm Beach	33411	\$4,759.69	<input type="checkbox"/>
Foreclosure Prevention	Rose Indano	131 Berkshire F	West Palm Beach	33417	\$10,000.00	<input type="checkbox"/>
Foreclosure Prevention	Linda A. Smith	1360 Wynnewood Drive	West Palm Beach	33417	\$9,979.89	<input type="checkbox"/>
Foreclosure Prevention	Ester and Ray Evans	1501 W 14th Street	Riviera Beach	33404	\$9,257.83	<input type="checkbox"/>
Foreclosure Prevention	Ligeather Ponder	230 West 23rd Street	Riviera Beach	33404	\$2,809.66	<input type="checkbox"/>
Foreclosure Prevention	Pamela McCray	2339 Center Stone Lane	Riviera Beach	33404	\$9,565.65	<input type="checkbox"/>
Foreclosure Prevention	Patricia Barber	2912 Avenue H	Riviera Beach	33404	\$12,918.96	<input type="checkbox"/>
Foreclosure Prevention	Janice & Derrick Bouie	324 W 5th Terrace	Pahokee	33470	\$8,118.84	<input type="checkbox"/>
Foreclosure Prevention	William Lott	3617 Sonoma Drive	Riviera Beach	33404	\$10,000.00	<input type="checkbox"/>
Foreclosure Prevention	Percy and Arlinda Davis	517 Avenue J	Riviera Beach	33404	\$6,538.41	<input type="checkbox"/>
Foreclosure Prevention	Elizabeth Schmesser- Talukder	719 Lori Drive #113	Palm Springs	33461	\$8,117.93	<input type="checkbox"/>
Foreclosure Prevention	Jarod Jacobs	9273 SW 8th Street	Boca Raton	33428	\$1,132.83	<input type="checkbox"/>
Foreclosure Prevention	Jamela Mitchell	9901 Baywinds Drive #3202	West Palm Beach	33411	\$10,000.00	<input type="checkbox"/>
Owner Occupied Housing Rehabilitation	Wanda Maxine Lowe	13551 N 87th Street	West Palm Beach	33412	\$2,262.92	<input type="checkbox"/>
Owner Occupied Housing Rehabilitation	Andrzej and Anna Glowala	139 Woodlake Circle	Greenacres	33463	\$24,390.00	<input type="checkbox"/>
Owner Occupied Housing Rehabilitation	Gwendolyn A. Martin	1530 West 12th Court	Riviera Beach	33404	\$69,785.00	<input type="checkbox"/>
Owner Occupied Housing Rehabilitation	Karen Endicott	16 Lake Arbor Drive	Lake Worth	33461	\$5,478.00	<input type="checkbox"/>
Owner Occupied Housing Rehabilitation	Jimmie and Jessie Hick	200 W 28th Street	Riviera Beach	33404	\$15,225.00	<input type="checkbox"/>
Owner Occupied Housing Rehabilitation	Tacara Hickman	2301 Avenue H East	Riviera Beach	33404	\$19,150.00	<input type="checkbox"/>
Owner Occupied Housing Rehabilitation	Arletha Goode	331 W 18th Street	Riviera Beach	33404	\$51,099.00	<input type="checkbox"/>
Owner Occupied Housing Rehabilitation	Linda Emerson	3412 Cove Road	Jupiter	33469	\$1,984.58	<input type="checkbox"/>

Owner Occupied Housing Rehabilitation	Sabrina Johnson	3819 93rd Lane	Palm Beach Gardens	33410	\$18,872.50	<input type="checkbox"/>
Owner Occupied Housing Rehabilitation	Brenda Lewis	4438 Tellin Avenue	West Palm Beach	33406	\$19,665.00	<input type="checkbox"/>
Owner Occupied Housing Rehabilitation	Gloria Range	4906 Weymouth Street	Lake Worth	33463	\$44,939.00	<input type="checkbox"/>
Owner Occupied Housing Rehabilitation	Jean Claude Casimir	5138 White Oleander	West Palm Beach	33415	\$35,981.00	<input type="checkbox"/>
Owner Occupied Housing Rehabilitation	Daniel Meighan	5380 Gene Circle	West Palm Beach	33415	\$72.48	<input type="checkbox"/>
Owner Occupied Housing Rehabilitation	Michelle Brown	5600 Old Orange Road	Jupiter	33458	\$1,731.43	<input type="checkbox"/>
Owner Occupied Housing Rehabilitation	Ernie Pierce	6787 Mitchell Street	Jupiter	33458	\$2,922.65	<input type="checkbox"/>
Owner Occupied Housing Rehabilitation	Lizzy Lawson	6897 2nd Street	Jupiter	33458	\$32,028.99	<input type="checkbox"/>
Owner Occupied Housing Rehabilitation	Jennifer Upfold-Euceda	7766 Blairwood Court	Lake Worth	33467	\$26,982.00	<input type="checkbox"/>

Administrative Expenditures

Administrative expenses - \$79,949.80
Administrative expenses from Program Income - \$186,694.00

Sub Recipients and Consultants

Name	Business Type	Strategy Covered	Responsibility
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Program Income

Program Income Funds	
Loan Repayment:	\$3,911,511.23
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$7,370.77
Other ():	
Total:	\$3,918,882.00

Explanation of Recaptured funds

Description	Amount



SHIP Annual Report

Fiscal Year

2010/2011

Submittal Date: September 12, 2012

Title: SHIP Annual Report
Palm Beach County FY 2010/2011

Report Status: Approved

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	First Mortgage Loan Assistance Program	\$353,688.78	2				
3	Housing Rehabilitation/Barrier Free			\$176,687.00	3		
Homeownership Totals:		\$353,688.78	2	\$176,687.00	3		

Rentals

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

Subtotals: \$353,688.78 2 \$176,687.00 3

Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$18,311.00		
Homeownership Counseling			
Admin From Program Income			
Admin From Disaster Funds			

Totals: \$371,999.78 2 \$176,687.00 3 \$0.00

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

Source of Funds	Amount
State Annual Distribution	
Program Income (Interest)	\$5,118.44
Program Income (Payments)	\$543,568.34
Recaptured Funds	
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$0.00
Total:	\$548,686.78

*** Carry Forward to Next Year: \$0.00**

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
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Recap of Funding Sources for Units Produced

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$353,688.78	98.05%
Public Moneys Expended		.00%
Private Funds Expended		.00%
Owner Contribution	\$7,019.05	1.95%
Total Value of All Units	\$360,707.83	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$353,688.78	\$.00	#Error	65%
Construction / Rehabilitation	\$353,688.78	\$.00	#Error	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	SHIP Funds Encumbered	SHIP Funds Unencumbered	Total of SHIP Funds	Total Available Funds %
Extremely Low				\$.00	.00%
Very Low		\$176,687.00		\$176,687.00	32.20%
Low	\$353,688.78			\$353,688.78	64.46%
Moderate				\$.00	.00%
Totals:	\$353,688.78	\$176,687.00	\$.00	\$530,375.78	96.66%

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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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					\$.00	0
Very Low					\$.00	0
Low	\$353,688.78	2			\$353,688.78	2
Moderate					\$.00	0
Totals:	\$353,688.78	2	\$.00	0	\$353,688.78	2

Form 3

Number of Households/Units Produced

Description	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Total
First Mortgage Loan Assistance Program	Palm Beach County			2		2
Totals:				2		2

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
First Mortgage Loan Assistance Program	Palm Beach County			2		2
Totals:				2		2

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2-4 People	5+ People	Total
First Mortgage Loan Assistance Program	Palm Beach County		2		2
Totals:			2		2

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
First Mortgage Loan Assistance Program	Palm Beach County		1	1				2
Totals:			1	1				2

Special Needs (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Devel Disabled	Homeless	Elderly	Special Needs	Special Needs	Total
First Mortgage Loan Assistance Program	Palm Beach County							0
Totals:								0

Form 4

Expended Funds

\$353,689.00

Strategy	Full Name	Address	City	Zip Code	Expended Funds	Unit Counted
First Mortgage Loan Assistance Program	Ruben and Maria Enciso	1084 Salmon Isle	West Palm Beach	33413	\$168,400.00	<input type="checkbox"/>
First Mortgage Loan Assistance Program	Wanda Lowe	13551 N 87th Street	West Palm Beach	33412	\$185,288.78	<input type="checkbox"/>

Palm Beach County 2010 Interim-1



SHIP Annual Report

Fiscal Year

2011/2012

Submittal Date: September 12, 2012

Title: SHIP Annual Report

Report Status: Approved

Palm Beach County FY 2011/2012

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	HOME Match	\$432,338.00	10			\$397,551.00	6
3	Housing Rehabilitation/Barrier Free	\$94,925.00	5	\$100,000.00	2		
3	Housing Rehabilitation (Emergency)					\$235,038.00	13
3	Utility Connection/Impact Fee Payment					\$26,381.22	3
7	Foreclosure Prevention			\$97,000.00	6		
2	First Mortgage Loan Assistance Program			\$80,629.77	1		
Homeownership Totals:		\$527,263.00	15	\$277,629.77	9	\$658,970.22	22

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
23	Rental Housing Entry Assistance			\$1,047.00	1		
Rental Totals:				\$1,047.00	1		
Subtotals:		\$527,263.00	15	\$278,676.77	10	\$658,970.22	22

Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$25,232.00	\$9,893.00	
Homeownership Counseling			
Admin From Program Income			
Admin From Disaster Funds			

Totals:	\$552,495.00	15	\$288,569.77	10	\$658,970.22	22
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Total Revenue (Actual and/or Anticipated) for Local SHIP Trust Fund

Source of Funds	Amount
State Annual Distribution	\$794,222.00
Program Income (Interest)	\$180,716.68
Program Income (Payments)	\$525,096.31
Recaptured Funds	
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$.00
Total:	\$1,500,034.99

* 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

Form 2

Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed

Recap of Funding Sources for Units Produced

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$527,263.00	36.24%
Public Moneys Expended	\$4,000.00	.27%
Private Funds Expended	\$867,432.00	59.62%
Owner Contribution	\$56,291.94	3.87%
Total Value of All Units	\$1,454,986.94	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$1,463,862.99	\$794,222.00	184.31%	65%
Construction / Rehabilitation	\$1,463,862.99	\$794,222.00	184.31%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	SHIP Funds Encumbered	SHIP Funds Unencumbered	Total of SHIP Funds	Total Available Funds % *
Extremely Low	\$29,725.00	\$8,047.00	\$217,153.00	\$254,925.00	16.99%
Very Low	\$259,754.38	\$93,313.00	\$209,228.22	\$562,295.60	37.49%
Low	\$237,783.62	\$162,316.77	\$202,551.00	\$602,651.39	40.18%
Moderate		\$15,000.00	\$30,038.00	\$45,038.00	3.00%
Totals:	\$527,263.00	\$278,676.77	\$658,970.22	\$1,464,909.99	97.66%

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

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	\$29,725.00	1			\$29,725.00	1
Very Low	\$259,754.38	7			\$259,754.38	7
Low	\$237,783.62	7			\$237,783.62	7
Moderate					\$0.00	0
Totals:	\$527,263.00	15	\$0.00	0	\$527,263.00	15

Form 3

Number of Households/Units Produced

Description	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Total
HOME Match	Palm Beach County		5	5		10
Housing Rehabilitation/Barrier Free	Palm Beach County	1	2	2		5
Totals:		1	7	7		15

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
HOME Match	Palm Beach County	1	3	6		10
Housing Rehabilitation/Barrier Free	Palm Beach County		2	2	1	5
Totals:		1	5	8	1	15

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2-4 People	5+ People	Total
HOME Match	Palm Beach County	1	7	2	10
Housing Rehabilitation/Barrier Free	Palm Beach County	2	2	1	5
Totals:		3	9	3	15

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
HOME Match	Palm Beach County	1	5	3			1	10
Housing Rehabilitation/Barrier Free	Palm Beach County	1	4					5
Totals:		2	9	3			1	15

Special Needs (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Devel Disabled	Homeless	Elderly	Special Needs	Special Needs	Total
HOME Match	Palm Beach County							0
Housing Rehabilitation/Barrier Free	Palm Beach County							0
Totals:								0

Form 4

Expended Funds

\$527,263.00

Strategy	Full Name	Address	City	Zip Code	Expended Funds	Unit Counted
HOME MATCH	Sobeida Del Jesus	1064 Salmon Isle	Greeacres	33413	\$27,150.00	<input type="checkbox"/>
HOME MATCH	Nabil Khela & Gihan Georges	10790 Paso Fino Drive	Wellington	33414	\$53,000.00	<input type="checkbox"/>
HOME MATCH	Hector Bolaños & Mabel Rodriguez	110 Oriole Court	Royal Palm Beach	33411	\$65,000.00	<input type="checkbox"/>
HOME MATCH	Brunel & Sophia Lajeunesse	117 Pimlico Way	Royal Palm Beach	33411	\$73,500.00	<input type="checkbox"/>
HOME MATCH	Michael Bader	18392 42nd Road North	Loxahatchee	33470	\$49,000.00	<input type="checkbox"/>
HOME MATCH	Robin Parker	2542 Inisbrook Road	Riviera Beach	33404	\$49,000.00	<input type="checkbox"/>
HOME MATCH	Marie Beauchamp	4685 Carthage Circle South	Lake Worth	33463	\$4,829.38	<input type="checkbox"/>
HOME MATCH	Joseph Pacius	5177 Blueberry Hill Avenue	Lake Worth	33463	\$43,375.00	<input type="checkbox"/>
HOME MATCH	Viguet Pierre Louis	5461 Huddle Hill Road	Lake Worth	33463	\$49,900.00	<input type="checkbox"/>
HOME MATCH	Samir Benitez	2625 Summit Boulevard	West Palm Beach	33406	\$17,583.62	<input type="checkbox"/>
Housing Rehabilitation/Barrier Free	Jessie Hicks	200 W 28th Street	West Palm Beach	33404	\$29,725.00	<input type="checkbox"/>
Housing Rehabilitation/Barrier Free	Elizabeth Josey	120 South B Street	Lake Worth	33460	\$27,975.00	<input type="checkbox"/>
Housing Rehabilitation/Barrier Free	Tacara Hickman	2301 AVE H East	Riviera Beach	33404	\$12,575.00	<input type="checkbox"/>
Housing Rehabilitation/Barrier Free	Darlene Demattes	825 Evergreen Drive	Lake Park	33403	\$11,175.00	<input type="checkbox"/>
Housing Rehabilitation/Barrier Free	Robert Bonomolo	9516 El Clair Ranch Road	Boynton Beach	33437	\$13,475.00	<input type="checkbox"/>

Palm Beach County 2011 Interim-2



SHIP Annual Report

Certifications

Submittal Date: September 12, 2012

CERTIFICATION
For Implementation of
Regulatory Reform Activities
Required by S.H.I.P.

On behalf of Palm Beach County, I hereby certify that the following information
(NAME OF LOCAL GOVERNMENT)
is true and accurate as of the date of submission:

- 1) Permits as defined in s.163.3164(7) and (8)* for affordable housing projects are expedited to a greater degree than other projects; and
- 2) 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 for **FY09/10s estimated to be \$ 0.
- 4) The cumulative cost per rehabilitated housing per housing unit, from these actions for **FY09/10s estimated to be \$ 0.

Rosa Barajas Date 9/18/12 [Signature] Date 9/18/12
 Witness Chief Elected Official

(Type) Name and Title

[Signature] Date 9-10-12 [Signature] Date 9/10/12
 Witness County/City Administrator
(whichever applies)

Robert Weisman, County Administrator
 (Type) Name and Title

Or

 Attest (Seal) Date

APPROVED AS TO FORM
 AND LEGAL SUFFICIENCY
[Signature]
 COUNTY CLERK

* 163.3164(7) of the Florida Statutes: "Development order" means any order granting, denying, or granting with conditions an application for a development permit. 163.3164(8) of the Florida Statutes: "Development permit" includes any building permit, zoning permit, subdivision approval, rezoning, certification, special exception, variance, or any other official action of local government having the effect of permitting the development of land.

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For Implementation of
Regulatory Reform Activities
Required by S.H.I.P.

On behalf of Palm Beach County, I hereby certify that the following information
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is true and accurate as of the date of submission:

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- 2) 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 for **FY10/11 is estimated to be \$ 0.
- 4) The cumulative cost per rehabilitated housing per housing unit, from these actions for **FY10/11 is estimated to be \$ 0.

Lisa Barajas Date 9/18/12 [Signature] Date 9/18/12
 Witness Chief Elected Official

(Type) Name and Title

Sheresa Lawrence Date 9-10-12 [Signature] Date 9/10/12
 Witness County/City Administrator
 (whichever applies)

Robert Weisman, County Administrator
 (Type) Name and Title

Or

 Attest (Seal) Date _____

APPROVED AS TO FORM
 AND LEGAL SUFFICIENCY
[Signature]

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For Implementation of
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Required by S.H.I.P.

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is true and accurate as of the date of submission:

- 1) Permits as defined in s.163.3164(7) and (8)* for affordable housing projects are expedited to a greater degree than other projects; and
- 2) 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 for **FY11/12s estimated to be \$ 0.
- 4) The cumulative cost per rehabilitated housing per housing unit, from these actions for **FY11/12s estimated to be \$ 0.

Lisa Barajas Date 9/18/12 [Signature] Date 9/18/12
 Witness Chief Elected Official

(Type) Name and Title

Kerissa Lawrence Date 9-10-12 [Signature] Date 9/10/12
 Witness County/City Administrator
 (whichever applies)

Robert Weisman, County Administrator
 (Type) Name and Title

Or

 Attest (Seal) Date _____

APPROVED AS TO FORM
 AND LEGAL SUFFICIENCY
[Signature]

* 163.3164(7) of the Florida Statutes: "Development order" means any order granting, denying, or granting with conditions an application for a development permit. 163.3164(8) of the Florida Statutes: "Development permit" includes any building permit, zoning permit, subdivision approval, rezoning, certification, special exception, variance, or any other official action of local government having the effect of permitting the development of land.

CERTIFICATION

On behalf of Palm Beach County, I hereby certify that the information presented
(NAME OF LOCAL GOVERNMENT)
herein is true and accurate as of the date of submission.

Terence Lawrence Date 9-10-12 Robert Weisman Date 9/10/12
Witness Chief Elected Official or Designee
Sharon B. Meeker Date 9/10/12 Robert Weisman, County Administrator
Witness Or Date
(Type) Name and Title

Attest (Seal) Date _____

GENERAL INFORMATION

Name of Person to call regarding the Annual Report Form: Edward W. Lowery

Telephone Number: (561) 233-3667

APPROVED AS TO FORM
AND LEGAL SUFFICIENCY
Edward W. Lowery
COUNTY CLERK



SHIP Annual Report
News Article
(Other Accomplishments)

Submittal Date: September 12, 2012

PBC Inside > PBC Inside Announcements > DES Helps Riviera Beach Resident Rehab Her Storm-Ravaged Home

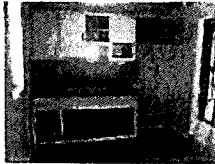
PBC Inside Announcements: DES Helps Riviera Beach Resident Rehab Her Storm-Ravaged Home

Announcement Title DES Helps Riviera Beach Resident Rehab Her Storm-Ravaged Home
Date Created 6/5/2012
Body



Gwendolyn Martin will never forget the 2004 and 2005 storm seasons. By the time Hurricanes Frances, Jeanne and Wilma swept through this area, her single-family home in Riviera Beach had sustained severe interior and exterior damage. Ceilings collapsed in three rooms, and the entire house suffered extensive water intrusion. Wallboards eventually crumbled, and what remained was saturated with mold and mildew.

Because so much of the home's structure was compromised, every time it rained, water would enter. Even after the city replaced Gwendolyn's roof, rain water still flooded the home at the ground level. Gwendolyn and her youngest son, who lived with her at the time, had to unplug all appliances immediately after use or before going to bed, in case it rained. City inspectors urged her to vacate the home, but she had nowhere else to go.



In addition to these hardships, Gwendolyn, 52, who is disabled and a military veteran, suffers from pericarditis and lupus. While these ailments had already limited her ability to work, the dilapidated condition of her home, the growing mold and mildew, and the related stress aggravated the symptoms of her illnesses, resulting in frequent hospitalizations.



Just when things seemed like they might never improve, in 2011 Gwendolyn learned about a home rehabilitation assistance program administered by Palm Beach County. In less than one year, with the help of the county's Department of Economic Sustainability (DES) staff and funding from the State Housing Initiatives Partnership - Owner Occupied Rehabilitation Loan Program, Gwendolyn's house has been completely restored and is now a place she is proud to call home.

Bill Munker/DES Inspector

The rehabilitation was undertaken by Sunco Construction and included demolition of the damaged interior and replacement of electrical wiring and circuitry, water lines, lighting, central A/C, drywall, baseboards, tile flooring, doors, windows, interior and exterior painting, and a new kitchen and bathroom. Gwendolyn is ecstatic about the results and feels very certain that without the county's assistance, she would not have been able to make the repairs.

Despite all she has suffered, Gwendolyn has maintained a strong and abiding faith, which she firmly believes has brought her through her struggles. She makes it a practice to reach out to others in need. "When we open our hearts to help people, the help comes back to us when we need it," she said.

Gwendolyn is now enrolled in school to obtain a beautician's license and hopes others will be encouraged by her story. For information on the county's housing and business assistance programs, contact the Department of Economic Sustainability at 233-3600.

Expires 6/22/2012

Year 2012

Created at 6/5/2012 9:00 AM by Gloria Taylor A.
 Last modified at 6/5/2012 9:00 AM by Gloria Taylor A.