

# **Title: SHIP Annual Report**

**Miami Gardens FY 2016/2017 Closeout**

**Report Status: Unsubmitted**

**Form 1**

## SHIP Distribution Summary

### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	Homeownership Assistance	\$60,000.00	3				
6	Emergency Rehabilitation	\$354,206.69	17				
Homeownership Totals:		\$414,206.69	20				

### Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
13	Rental Assistance	\$9,545.00	5				
Rental Totals:		\$9,545.00	5				

Subtotals: \$423,751.69 25

### Additional Use of Funds

Use	Expended
Administrative	\$42,219.34
Homeownership Counseling	\$15,000.00
Admin From Program Income	\$.00
Admin From Disaster Funds	\$.00

Totals: \$480,971.03 25 \$.00 \$.00

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

Source of Funds	Amount
State Annual Distribution	\$459,892.00
Program Income (Interest)	\$650.07
Program Income (Payments)	\$22,716.80
Recaptured Funds	\$.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$2,825.32
<b>Total:</b>	<b>\$486,084.19</b>

\* Carry Forward to Next Year: \$5,113.16

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	397	425	510	667	824
VLI	661	708	850	981	1,095
LOW	1,057	1,133	1,360	1,570	1,752
MOD	1,587	1,699	2,040	2,356	2,628
Up to 140%	1,851	1,982	2,380	2,749	3,066

### 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	\$423,751.69	71.76%
Public Moneys Expended	\$97,250.00	16.47%
Private Funds Expended	\$65,000.00	11.01%
Owner Contribution	\$4,477.00	.76%
Total Value of All Units	\$590,478.69	100.00%

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

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$429,793.69	\$462,717.32	92.88%	65%
Construction / Rehabilitation	\$354,206.69	\$447,130.32	79.22%	75%

### Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	Total Available Funds % *
Extremely Low	\$75,881.26	15.61%
Very Low	\$148,148.76	30.48%
Low	\$181,375.26	37.31%
Moderate	\$18,346.41	3.77%
Over 120%-140%		.00%
<b>Totals:</b>	<b>\$423,751.69</b>	<b>87.18%</b>

### 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	\$66,446.26	4	\$9,435.00	4	\$75,881.26	8
Very Low	\$148,148.76	6		0	\$148,148.76	6
Low	\$181,265.26	9	\$110.00	1	\$181,375.26	10
Moderate	\$18,346.41	1		0	\$18,346.41	1
Over 120%-140%		0		0	\$0.00	0
<b>Totals:</b>	<b>\$414,206.69</b>	<b>20</b>	<b>\$9,545.00</b>	<b>5</b>	<b>\$423,751.69</b>	<b>25</b>

### Form 3

#### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Emergency Rehabilitation	Miami Gardens	4	5	7	1		17
Homeownership Assistance	Miami Gardens		1	2			3
Rental Assistance	Miami Gardens	4		1			5
<b>Totals:</b>		<b>8</b>	<b>6</b>	<b>10</b>	<b>1</b>		<b>25</b>

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

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Emergency Rehabilitation	Miami Gardens			4	13	17
Homeownership Assistance	Miami Gardens		1	2		3
Rental Assistance	Miami Gardens	1	4			5
<b>Totals:</b>		<b>1</b>	<b>5</b>	<b>6</b>	<b>13</b>	<b>25</b>

#### Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Emergency Rehabilitation	Miami Gardens	7	9	1	17
Homeownership Assistance	Miami Gardens		3		3
Rental Assistance	Miami Gardens		4	1	5
<b>Totals:</b>		<b>7</b>	<b>16</b>	<b>2</b>	<b>25</b>

#### Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Emergency Rehabilitation	Miami Gardens	1	12	4				17
Homeownership Assistance	Miami Gardens			3				3
Rental Assistance	Miami Gardens			5				5
	<b>Totals:</b>	1	20	4				25

### Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Emergency Rehabilitation	Miami Gardens			13	13
Homeownership Assistance	Miami Gardens				0
Rental Assistance	Miami Gardens				0
	<b>Totals:</b>			13	13

### 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

## Form 4

### Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Implemented, in LHAP	2007
Ongoing review process		Required	Implemented, in LHAP	2007

### Support Services

Provide funding to agencies that provide various service for the low income residents of Miami Gardens, such as food pantry for the elder and families, financial literacy, confront homelessness, child advocacy, afterschool programs and family leadership.

### Other Accomplishments

N/A

### Availability for Public Inspection and Comments

The report was made available on the City's website. NO comments were received.

## Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **34**

### Mortgage Foreclosures

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

B. Low income households in foreclosure: **1**

C. Moderate households in foreclosure: **0**

Foreclosed Loans Life-to-date: **1**

SHIP Program Foreclosure Percentage Rate Life to Date: **2.94**

### Mortgage Defaults

A. Very low income households in default: **1**

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

C. Moderate households in default: **0**

Defaulted Loans Life-to-date: **1**

SHIP Program Default Percentage Rate Life to Date: **2.94**

## Strategies and Production Costs

Strategy	Average Cost
Emergency Rehabilitation	\$20,835.69
Homeownership Assistance	\$20,000.00
Rental Assistance	\$1,909.00

## Expended Funds

Total Unit Count: **25** Total Expended Amount: **\$423,752.00**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Emergency Rehabilitation	Mara Coppin	16811 NW 30th Avenue	Miami Gardens	33056	\$37,450.75	
Emergency Rehabilitation	Arcelia Fields	3215 NW 180th Street	Miami Gardens	33056	\$17,300.40	
Emergency Rehabilitation	Angel Mateo	2525 NW 157th Street Road	Miami Gardens	33054	\$27,063.70	
Emergency Rehabilitation	Barbara Biglow	2771 NW 152nd Terrace	Miami Gardens	33054	\$18,912.00	
Emergency Rehabilitation	Martha Evans	3060 NW 196th Street	Miami Gardens	33056	\$9,472.75	
Homeownership Assistance	Renee James	4030 NW 203rd Lane	Miami Gardens	33055	\$20,000.00	
Emergency Rehabilitation	Antonia George	941 NW 17 Street	Miami Gardens	33169	\$45,670.45	

Emergency Rehabilitation	Sharmon Fortner	801 NW 167 Terrace	Miami Gardens	33169	\$25,595.10	
Emergency Rehabilitation	Sheila Washington	2450 NW 162 Street	Miami Gardens	33054	\$29,290.63	
Emergency Rehabilitation	Savannah Allen	1918 NW 153 Street	Miami Gardens	33054	\$1,123.53	
Emergency Rehabilitation	Marjorie Exantus	20001 NW 3 Place	Miami Gardens	33169	\$23,770.15	
Emergency Rehabilitation	Robert & Polly Raines	1311 NW 199 Street	Miami Gardens	33169	\$18,346.41	
Emergency Rehabilitation	Eugene & Claudine McKeehan	19701 NW 42 Avenue	Miami Gardens	33055	\$15,158.86	
Emergency Rehabilitation	Marriela Arriaga	20052 NW 43 Court	Miami Gardens	33055	\$14,840.23	
Emergency Rehabilitation	Annie Muhammad	3730 NW 213 Street	Miami Gardens	33055	\$11,380.98	
Emergency Rehabilitation	Tency Reed	4100 NW 195 Street	Miami Gardens	33055	\$21,343.75	
Emergency Rehabilitation	Yvonne & Dennis Villalobos	19720 NW 39th Avenue	Miami Gardens	33055	\$18,755.30	
Emergency Rehabilitation	Julia Shettlewood	2601 NW 196th Street	Miami Gardens	33056	\$18,731.70	
Homeownership Assistance	Ann-Marie Phillips	19320 NW 7th Avenue	Miami Gardens	33056	\$20,000.00	
Rental Assistance	Marcia Thompson	19220 NW 34th Court	Miami Gardens	33055	\$110.00	
Homeownership Assistance	Yvon & Sara Pierre-Charles	745 NW 210th Street	Miami Gardens	33169	\$20,000.00	
Rental Assistance	Jermaine Buckshon	16300 NW 22nd Avenue	Miami Gardens	33056	\$12.50	
Rental Assistance	Fabien St. Jean	3931 NW 183rd Street, Apt. #405	Miami Gardens	33055	\$2,272.50	
Rental Assistance	Taquita Nichols	625 NW 177th Street, Apt. #108	Miami Gardens	33169	\$2,937.50	
Rental Assistance	Denise Reyes	19203 NW 34th Court	Miami Gardens	33056	\$4,212.50	

### Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
City of Miami Gardens	Local government	all	all	\$42,219.34
Housing Foundation of America	Housing Counselor	Purchase assistance buyers	Monthly workshops	\$0.00

### Program Income

<b>Program Income Funds</b>	
Loan Repayment:	\$22,716.80
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$650.07
<b>Total:</b>	<b>\$23,366.87</b>

### **Number of Affordable Housing Applications**

<b>Number of Affordable Housing Applications</b>	
Submitted	0
Approved	0
Denied	0

### **Explanation of Recaptured funds**

<b>Description</b>	<b>Amount</b>
<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:

Or

Not Applicable

## Special Needs Breakdown

### SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
6	Emergency Rehabilitation	\$99,077.47	6		

### Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(6) Emergency Rehabilitation	Receiving Veterans Disability Benefits	\$27,063.70	1		
(6) Emergency Rehabilitation	Receiving Social Security Disability Insurance	\$53,258.47	4		
(6) Emergency Rehabilitation	Person with Disabling Condition (not DD)	\$18,755.30	1		

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

The City of Miami Gardens provide assistance with CDBG funds through its public service agency, CarrFour Supportive Housing for permanent housing and on-site supportive services to formerly homeless and low income families.

## Interim Year Data

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<b>Interim Year 1</b>		
State Annual Distribution	\$303,707.00	
Program Income	\$4,153.93	
Program Funds Expended		
Program Funds Encumbered	\$400,000.00	
Total Administration Funds Expended	\$0.00	
Total Administration Funds Encumbered	\$30,370.00	
Homeownership Counseling	\$0.00	
Disaster Funds	\$38,933.00	
65% Homeownership Requirement	\$400,000.00	116.74%
75% Construction / Rehabilitation	\$400,000.00	116.74%
30% Very & Extremely Low Income Requirement	\$250,000.00	72.09%
30% Low Income Requirement	\$150,000.00	43.25%
20% Special Needs Requirement	\$300,000.00	86.51%
<b>Carry Forward to Next Year</b>		

<b>Interim Year 2</b>		
State Annual Distribution	\$92,033.00	
Program Funds Expended		
Program Funds Encumbered	\$200,000.00	

**LG Submitted Comments:**