

Title: SHIP Annual Report
Flagler County / Palm Coast FY 2012/2013

Report Status: Unsubmitted

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	Purchase Assistance without Rehab	\$13,000.00	1				
3	Owner Occupied Rehabilitation	\$35,601.89	3				
7	Foreclosure Prevention	\$3,324.87	1				
Homeownership Totals:		\$51,926.76	5				

Rentals

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

Subtotals: \$51,926.76 5

Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$3,914.60		
Homeownership Counseling			
Admin From Program Income	\$1,793.23		
Admin From Disaster Funds			

Totals: \$57,634.59 5 \$0.00 \$0.00

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

Source of Funds	Amount
State Annual Distribution	\$39,146.00
Program Income (Interest)	\$241.84
Program Income (Payments)	\$17,690.50
Recaptured Funds	
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$1,387.94
Total:	\$58,466.28

* Carry Forward to Next Year: \$831.69

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 ("Leveraging")

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$51,926.76	27.76%
Public Moneys Expended	\$0.00	.00%
Private Funds Expended	\$134,105.49	71.70%
Owner Contribution	\$1,000.00	.53%
Total Value of All Units	\$187,032.25	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$51,926.76	\$39,146.00	132.65%	65%
Construction / Rehabilitation	\$35,601.89	\$39,146.00	90.95%	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	\$0.00	\$0.00	\$0.00	\$0.00	.00%
Very Low	\$35,601.89			\$35,601.89	60.89%
Low	\$13,000.00			\$13,000.00	22.24%
Moderate	\$3,324.87			\$3,324.87	5.69%
Totals:	\$51,926.76	\$0.00	\$0.00	\$51,926.76	88.81%

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					\$0.00	0
Very Low	\$32,270.09	3	\$3,331.80	0	\$35,601.89	3
Low	\$12,750.00	1	\$250.00		\$13,000.00	1
Moderate		1	\$3,324.87		\$3,324.87	1
Totals:	\$45,020.09	5	\$6,906.67	0	\$51,926.76	5

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Total
Purchase Assistance without Rehab	City of Palm Coast			1		1
Owner Occupied Rehabilitation	City of Palm Coast		3			3
Foreclosure Prevention	City of Palm Coast				1	1
Totals:			3	1	1	5

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Purchase Assistance without Rehab	City of Palm Coast			1		1
Owner Occupied Rehabilitation	City of Palm Coast			3		3
Foreclosure Prevention	City of Palm Coast		1			1
Totals:			1	4		5

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2-4 People	5+ People	Total
Purchase Assistance without Rehab	City of Palm Coast			1	1
Owner Occupied Rehabilitation	City of Palm Coast	2	1		3
Foreclosure Prevention	City of Palm Coast		1		1
Totals:		2	2	1	5

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Purchase Assistance without Rehab	City of Palm Coast		1					1
Owner Occupied Rehabilitation	City of Palm Coast	3						3
Foreclosure Prevention	City of Palm Coast	1						1
Totals:		4	1					5

Special Needs (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Devel. Disabled	Home-less	Elderly	Special Needs	Special Needs	Total
Purchase Assistance without Rehab	City of Palm Coast							0
Owner Occupied Rehabilitation	City of Palm Coast							0
Foreclosure Prevention	City of Palm Coast							0
Totals:								0

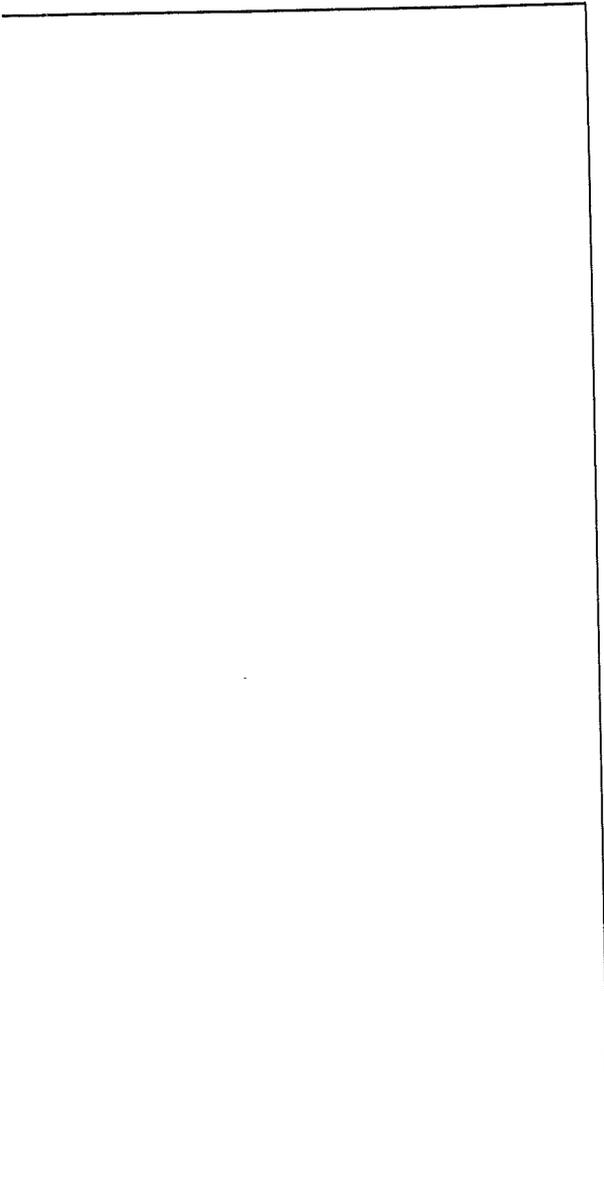
Special Target Groups for Funds Expended (i.e. teachers, nurses, law enforcement, fire fighters, etc.) Set Aside

Description	Special Target Group	Expended Funds	Total # of Expended Units

Form 4

Status of Incentive Strategies

Incentive Strategy:



Expedited Permit Processing: A local policy, adopted as part of the Local Housing Incentive Plan, states: "Affordable housing projects will be processed in the next available Planning Board or Board of County Commissioners meeting regardless of application closing date, provided the applications meet local notice requirements".

2. Modification of Impact-fee requirements: . Flagler County has an exemption for low-income housing from educational facilities impact fees. Flagler County will modify impact fee requirements, including reduction of fees and alternative methods of fee payment for affordable housing from special funding sources.

3. As a matter of local policy, and as provided in the Flagler County Land Development Code adopted by Ordinance 91-2 as amended, proposed regulations to amend the Land Development Code or Comprehensive Plan are reviewed by the Planning and Development Board. This review process provides the mechanism for proposed regulatory changes to be examined for potential impacts on affordability prior to adoption and implementation.

4. The allowance of flexibility in densities for affordable housing: Within Flagler County, the Future land Use Map and zoning district designations establish a maximum density or intensity for all properties. Overall, density is an important factor in forming the character of a community and the preferred lifestyle of its residents. While higher densities may result in lower housing costs, higher across the board densities do not always translate into lower housing prices. Consequently, the preferred method for reducing housing costs through increased density is to provide affordable housing density bonuses associated with affordable housing projects. Currently, Housing Element Policy C.1.1.2 and LDC Section 3.03.09.02 provide affordable housing projects up to an estimated 11% density bonus over the maximum density established by the underlying land use designation.

5. Reservation of Infrastructure: The regulation that allowed capacity to be reserved (per the County's Concurrency Management System) after 25% payment of the applicable County impact fees was part of the Flagler County Land Development Code.

6. Affordable Accessory Residential Units: Through its land Development Code, Flagler County permits the construction of a guest quarter in the Agriculture zoning district with Special Exception approval by the Planning Board.

7. Reduction of parking and setback requirements: These provisions were part of the Flagler Land Development Code adopted by Ordinance 91-2. The PUD district allows for the reduction of setback requirements and the Board of County Commissioners may deviate from parking requirements prescribed by the Land Development Code.

8. Allowance of Zero-Lot-Line configurations: These provisions were part of the Flagler County Land Development Code adopted by ordinance 91-2. Both the R-1d District and PUD development district provide for such configurations. In addition, the R-1d district allows for 6,000 square foot minimum lot sizes and lot widths of 50 feet.

9. Modification of street requirements: These provisions were part of the Flagler Land Development Code adopted by Ordinance 91-2. The subdivision regulations allow for a reduction in the right-of-way provided the streets are private and part of a cluster subdivision, group development, or PUD.

10. Establishment of process by which local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing: The local government is to report annually to the State regarding how much the cost of housing has increased through the adoption of any new ordinances.

11. The preparation of a printed inventory of locally owned public lands suitable for affordable housing: A provision of Florida State Legislature HB 1363 states that commencing in July 2007, then every 3 years thereafter, the county should prepare an inventory list of all real property within its jurisdiction to which the county holds fee simple title and is appropriate for use as affordable housing.

12. Support development near transportation hubs and major employment centers and mixed-use developments: In Flagler County, the Future Land Use Map identifies areas appropriate for residential development and the appropriate density for those areas.

Adopting Ordinance or Resolution Number or identify local policy:

Ordinance 91-2 and Ordinance 2003.22

Implementation Schedule (Date):

Expedited Permit Processing March 1992
Modification of Impact Fee Requirement July 1994
Density Bonus - March 1992 amended August 1997
Reservation of Infrastructure Capacity March 1991
Transfer of Development Rights March 1991

Modifications of Street Requirements March 1991
Reduction of Parking and Setback Requirements March 1991

Allowance of Zero-Lot-Line Configuration March 1991
Regulatory Review Process March 1991

Ordinance 91-02 - April 2001

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

Yes

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

Yes. The strategy was not utilized during 2012-2013

Support Services

The Flagler County SHIP Program involves strategies to support families needing affordable housing. One such strategy is to identify very low, low and moderate-income families desirous of home ownership and needing financial assistance. The program assists these families to pre-qualify for mortgage financing from private financial institutions and the Rural Housing Services. Habitat for Humanity and the County Housing Authority also provide clients for these services. SHIP reviews family budgets and credit histories in order to provide advice on how to plan in order to be able to afford a home. Another strategy involves homeowner education. SHIP provides ongoing workshops, which cover topics such as family budgeting, the home purchasing process, homeowner maintenance responsibilities, and contracting repairs. The program provides continuous outreach for owners of housing units to be built or rehabilitated through public notice advertisements. SHIP has also developed a selection strategy for housing replacement candidates as well as for owners of units to be built, or rehabilitated.

SHIP has a partnership with the Housing Authority to provide down payment and closing costs assistance to Section 8 Homeownership Voucher Program recipients desiring to become first time homebuyers. SHIP also participates in the Florida Housing Finance Corporation's Bond Program by providing down payment and closing cost assistance to eligible first time homebuyers. SHIP also partners with Habitat for Humanity. Habitat for Humanity clients participate in the SHIP down payment/closing cost assistance program.

Other Accomplishments

N/A

Availability for Public Inspection and Comments

The annual report was made available for public inspection at the regular meeting of the Affordable Housing Committee on July 14, 2015 and the Flagler County and City of Palm Coast websites.

Homeownership Default & Foreclosure

Mortgage Foreclosures

- A. Very low income households in foreclosure: 0
- B. Low income households in foreclosure: 3
- C. Moderate households in foreclosure: 0

Foreclosed Loans Life-to-date: 7
 SHIP Program Foreclosure Percentage Rate Life to Date: 0.2%

Mortgage Defaults

A. Very low income households in default: 0
 B. Low income households in default: 1
 C. Moderate households in default: 0
 Defaulted Loans Life-to-date: 12
 SHIP Program Default Percentage Rate Life to Date: 0.48%

Welfare to Work Programs

N/A

Strategies and Production Costs

Strategy	Average Cost
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Expended Funds

Total Unit Count: 5 Total Expended Amount: \$51,927.00

Strategy	Full Name	Address	City	Zip Code	Expended Funds	Unit Counted
Purchase Assistance without Rehab		95 Rollins Sands Drive	Palm Coast	32164	\$13,000.00	<input type="checkbox"/>
Owner Occupied Rehabilitation		27 Farmbrook Lane	Palm Coast	32137	\$6,222.20	<input type="checkbox"/>
Owner Occupied Rehabilitation		28 Bristol Lane	Palm Coast	32137	\$10,228.98	<input type="checkbox"/>
Owner Occupied Rehabilitation		5 Fairview Lane	Palm Coast	32137	\$19,150.71	<input type="checkbox"/>
Foreclosure Prevention		6 Zebulon Place	Palm Coast	32164	\$3,324.87	<input type="checkbox"/>

Administrative Expenditures

Flagler County - \$3,914.60
 Flagler County - admin from Program Income \$1,793.23

Sub Recipients and Consultants

Name	Business Type	Strategy Covered	Responsibility	Amount
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Program Income

Program Income Funds	
Loan Repayment:	
Refinance:	
Foreclosure:	
Sale of Property:	\$17,690.50

Interest Earned:	\$241.84
Other ():	
Total:	\$17,932.34

Explanation of Recaptured funds

Description	Amount
Total:	\$.00

Rental Developoments

Development Name	Owner	Address	City	Zip Code
Flagler County / Palm Coast 2012 Closeout				

LG Submitted Comments:

SHIP Amount	SHIP Units	Compliance Monitored By	Additional Notes
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Title: SHIP Annual Report
Flagler County / Palm Coast FY 2013/2014

Report Status: Unsubmitted

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	Purchase Assistance without Rehab	\$133,034.47	5				
3	Owner Occupied Rehabilitation	\$145,244.52	7				
4	Demolition/Reconstruction	\$124,835.33	1				

Homeownership Totals: **\$403,114.32** **13**

Rentals

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

Subtotals: **\$403,114.32** **13**

Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$10,500.00		
Homeownership Counseling	\$6,000.00		
Admin From Program Income	\$7,679.65		
Admin From Disaster Funds			

Totals: **\$427,293.97** **13** **\$.00** **\$.00**

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

Source of Funds	Amount
State Annual Distribution	\$350,000.00
Program Income (Interest)	\$713.10
Program Income (Payments)	\$76,083.46
Recaptured Funds	
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$831.69
Total:	\$427,628.25

*** Carry Forward to Next Year: \$334.28**

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 ("Leveraging")

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$403,114.32	44.99%
Public Moneys Expended		.00%
Private Funds Expended	\$486,721.22	54.32%
Owner Contribution	\$6,221.69	.69%
Total Value of All Units	\$896,057.23	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$403,114.32	\$350,000.00	115.18%	65%
Construction / Rehabilitation	\$321,258.97	\$350,000.00	91.79%	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	\$0.00	\$0.00	\$0.00	\$0.00	.00%
Very Low	\$211,922.96	\$0.00	\$0.00	\$211,922.96	49.56%
Low	\$191,191.36	\$0.00	\$0.00	\$191,191.36	44.71%
Moderate	\$0.00	\$0.00	\$0.00	\$0.00	.00%
Totals:	\$403,114.32	\$0.00	\$0.00	\$403,114.32	94.27%

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					\$0.00	0
Very Low	\$204,022.75	5	\$7,900.21		\$211,922.96	5
Low	\$185,539.42	8	\$5,651.94		\$191,191.36	8
Moderate					\$0.00	0
Totals:	\$389,562.17	13	\$13,552.15	0	\$403,114.32	13

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Total
Purchase Assistance without Rehab	Palm Coast		2	3		5
Owner Occupied Rehabilitation	Palm Coast		2	5		7
Demolition/Reconstruction	Bunnell		1			1
Totals:			5	8		13

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Purchase Assistance without Rehab	Palm Coast		2	3		5
Owner Occupied Rehabilitation	Palm Coast			5	2	7
Demolition/Reconstruction	Bunnell			1		1
Totals:			2	9	2	13

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2-4 People	5+ People	Total
Purchase Assistance without Rehab	Palm Coast	1	2	2	5
Owner Occupied Rehabilitation	Palm Coast	3	4		7
Demolition/Reconstruction	Bunnell			1	1
Totals:		4	6	3	13

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Purchase Assistance without Rehab	Palm Coast	3	1	1				5
Owner Occupied Rehabilitation	Palm Coast	6	1					7
Demolition/Reconstruction	Bunnell	1						1
Totals:		10	2	1				13

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 without Rehab	Palm Coast					0	0	0
Owner Occupied Rehabilitation	Palm Coast					2	2	4
Demolition/Reconstruction	Bunnell					0	0	0
Totals:						2	2	4

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

Expended Funds

\$403,114.00

Strategy	Full Name	Address	City	Zip Code	Expended Funds	Unit Counted
Purchase Assistance without Rehab		38 Brunning Lane	Palm Coast	32137	\$26,179.12	<input type="checkbox"/>
Purchase Assistance without Rehab		33 Rockefeller Drive	Palm Coast	32164	\$26,855.35	<input type="checkbox"/>
Purchase Assistance without Rehab		95 Pine Circle Drive	Palm Coast	32164	\$30,000.00	<input type="checkbox"/>
Purchase Assistance without Rehab		3 Burningtrees Place	Palm Coast	32164	\$25,000.00	<input type="checkbox"/>
Purchase Assistance without Rehab		5 Farragut Drive	Palm Coast	32164	\$25,000.00	<input type="checkbox"/>
Owner Occupied Rehabilitation		17 Pilgrim Drive	Palm Coast	32164	\$10,865.53	<input type="checkbox"/>



Owner Occupied Rehabilitation
Demolition/Reconstruction

96 Brookside Drive	Palm Coast	32137	\$17,897.80	<input type="checkbox"/>
11 Pointer Place	Palm Coast	32164	\$34,779.75	<input type="checkbox"/>
45 Pittman Drive	Palm Coast	32137	\$19,366.75	<input type="checkbox"/>
14 Blaire Drive	Palm Coast	32137	\$8,865.45	<input type="checkbox"/>
74 Wedgewood Lane	Palm Coast	32164	\$28,102.54	<input type="checkbox"/>
2 Fleetwood Drive	Palm Coast	32137	\$25,366.70	<input type="checkbox"/>
1745 County Road 75	Bunnell	32110	\$124,835.33	<input type="checkbox"/>

Flagler County / Palm Coast 2013 Interim-1

Form 5

Special Needs Breakdown

SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
3	Owner Occupied Rehabilitation	\$91,645.62	4		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Owner Occupied Rehabilitation	Developmental Disabilities	\$17,897.80	1		
(3) Owner Occupied Rehabilitation	Developmental Disabilities	\$34,779.75	1		
(3) Owner Occupied Rehabilitation	Receiving Social Security Disability Insurance	\$10,865.53	1		
(3) Owner Occupied Rehabilitation	Receiving Social Security Disability Insurance	\$28,102.54	1		

LG Submitted Comments:

Title: SHIP Annual Report
Flagler County / Palm Coast FY 2014/2015

Report Status: Unsubmitted

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	Purchase Assistance without Rehab	\$245,404.09	13	\$20,250.00	1	\$52,805.87	1
3	Owner Occupied Rehabilitation	\$88,336.32	4	\$34,000.00	1	\$23,328.31	1
7	Foreclosure Prevention	\$990.19	1				
Homeownership Totals:		\$334,730.60	18	\$54,250.00	2	\$76,134.18	2

Rentals

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

Subtotals: \$334,730.60 18 \$54,250.00 2 \$76,134.18 2

Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$21,137.95		\$26,107.56
Homeownership Counseling	\$4,500.00	\$1,500.00	
Admin From Program Income	\$713.42		
Admin From Disaster Funds			

Totals: \$361,081.97 18 \$55,750.00 2 \$102,241.74 2

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

Source of Funds	Amount
State Annual Distribution	\$504,462.00
Program Income (Interest)	\$513.79
Program Income (Payments)	\$13,763.64
Recaptured Funds	
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$334.28
Total:	\$519,073.71

*** 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

Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
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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	\$334,730.60	18.97%
Public Moneys Expended		.00%
Private Funds Expended	\$1,409,728.21	79.88%
Owner Contribution	\$20,372.79	1.15%
Total Value of All Units	\$1,764,831.60	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$334,730.60	\$504,462.00	66.35%	65%
Construction / Rehabilitation	\$378,347.00	\$504,462.00	75.00%	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	\$2,285.00	\$0.00	\$0.00	\$2,285.00	.44%
Very Low	\$162,637.64	\$0.00	\$23,328.31	\$185,965.95	35.83%
Low	\$166,807.96	\$54,250.00	\$52,805.87	\$273,863.83	52.76%
Moderate	\$3,000.00			\$3,000.00	.58%
Totals:	\$334,730.60	\$54,250.00	\$76,134.18	\$465,114.78	89.60%

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	\$2,035.00	1	\$250.00	0	\$2,285.00	1
Very Low	\$155,257.74	7	\$7,379.90		\$162,637.64	7
Low	\$162,012.69	9	\$4,795.27		\$166,807.96	9
Moderate	\$2,750.00		\$250.00	1	\$3,000.00	1
Totals:	\$322,055.43	17	\$12,675.17	1	\$334,730.60	18

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Total
Purchase Assistance without Rehab	Palm Coast	1	5	6	1	13
Owner Occupied Rehabilitation	Palm Coast			1		1
Owner Occupied Rehabilitation	Bunnell		2	1		3
Foreclosure Prevention	Palm Coast			1		1
Totals:		1	7	9	1	18

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Purchase Assistance without Rehab	Palm Coast	2	7	3	1	13
Owner Occupied Rehabilitation	Palm Coast			1		1
Owner Occupied Rehabilitation	Bunnell			1	2	3
Foreclosure Prevention	Palm Coast			1		1
Totals:		2	7	6	3	18

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2-4 People	5+ People	Total
Purchase Assistance without Rehab	Palm Coast	3	10		13
Owner Occupied Rehabilitation	Palm Coast		1		1
Owner Occupied Rehabilitation	Bunnell	1	2		3
Foreclosure Prevention	Palm Coast	1			1
Totals:		5	13		18

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Purchase Assistance without Rehab	Palm Coast	7	4	2				13
Owner Occupied Rehabilitation	Palm Coast	1						1
Owner Occupied Rehabilitation	Bunnell	1	2					3

Foreclosure Prevention	Palm Coast		1				1
Totals:		9	7	2			18

Special Needs (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Devel. Disabled	Home-less	Elderly	Special Needs	Special Needs	Total
Purchase Assistance without Rehab	Palm Coast					1	2	3
Owner Occupied Rehabilitation	Palm Coast					1	2	3
Owner Occupied Rehabilitation	Bunnell							0
Foreclosure Prevention	Palm Coast							0
Totals:						2	4	6

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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Form 4

Expended Funds

\$334,731.00

Strategy	Full Name	Address	City	Zip Code	Expended Funds	Unit Counted
Purchase Assistance without Rehab		31 Rymshaw Drive	Palm Coast	32164	\$10,250.00	<input type="checkbox"/>
Purchase Assistance without Rehab		33 Rockerfeller Drive	Palm Coast	32164	\$10,250.00	<input type="checkbox"/>
Purchase Assistance without Rehab		6 Brice Lane	Palm Coast	32137	\$30,000.00	<input type="checkbox"/>



Purchase Assistance without Rehab	21 Buttonbush Lane	Palm Coast	32137	\$30,000.00	<input type="checkbox"/>
Purchase Assistance without Rehab	7 Richland Place	Palm Coast	32137	\$19,750.00	<input type="checkbox"/>
Purchase Assistance without Rehab	75 Wheatfield Drive	Palm Coast	32164	\$19,750.00	<input type="checkbox"/>
Purchase Assistance without Rehab	82 Pine Circle Drive	Palm Coast	32164	\$28,250.00	<input type="checkbox"/>
Purchase Assistance without Rehab	2 Ferris Lane	Palm Coast	32137	\$2,285.00	<input type="checkbox"/>
Purchase Assistance without Rehab	29 Rosecroft Lane	Palm Coast	32137	\$20,250.00	<input type="checkbox"/>
Purchase Assistance without Rehab	16 Squash Blossom Trail	Palm Coast	32164	\$22,000.00	<input type="checkbox"/>
Purchase Assistance without Rehab	15 Fulton Place	Palm Coast	32137	\$19,369.09	<input type="checkbox"/>
Purchase Assistance without Rehab	38 Plainview Drive	Palm Coast	32164	\$3,000.00	<input type="checkbox"/>
Purchase Assistance without Rehab	17 Zebulah Trail	Palm Coast	32164	\$30,250.00	<input type="checkbox"/>
Owner Occupied Rehabilitation	605 Hymon Circle	Bunnell	32110	\$27,524.40	<input type="checkbox"/>
Owner Occupied Rehabilitation	1200 Lincoln St	Bunnell	32110	\$27,172.64	<input type="checkbox"/>
Owner Occupied Rehabilitation	9 Birchview Place	Palm Coast	32137	\$27,924.28	<input type="checkbox"/>
Owner Occupied Rehabilitation	803 Fifth St	Bunnell	32110	\$5,715.00	<input type="checkbox"/>
Foreclosure Prevention	3 Ranbar Place	Palm Coast	32164	\$990.19	<input type="checkbox"/>

Flagler County / Palm Coast 2014 Interim-2

Form 5

Special Needs Breakdown

SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
2	Purchase Assistance without Rehab	\$60,535.00	3		
3	Owner Occupied Rehabilitation	\$82,621.32	3		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(2) Purchase Assistance without Rehab	Receiving Social Security Disability Insurance	\$30,000.00	1		
(2) Purchase Assistance without Rehab	Developmental Disabilities	\$28,250.00	1		
(2) Purchase Assistance without Rehab	Receiving Social Security Disability Insurance	\$2,285.00	1		
(3) Owner Occupied Rehabilitation	Receiving Social Security Disability Insurance	\$27,524.40	1		
(3) Owner Occupied Rehabilitation	Receiving Social Security Disability Insurance	\$27,172.64	1		
(3) Owner Occupied Rehabilitation	Developmental Disabilities	\$27,924.28	1		

LG Submitted Comments: