

Title: SHIP Annual Report

Marion County FY 2023/2024 Closeout

Report Status: Unsubmitted

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	Homebuyer Purchase Assistance	\$1,988,383.70	25				
3	Homeowner Rehabilitation	\$109,093.20	6				
3	Homebuyer Rehabilitation	\$334,532.43	7				
10	New Construction	\$180,000.00	1				

Homeownership Totals: **\$2,612,009.33** **39**

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
14	Rental Acquisition	\$1,570,415.00	11				
21	Rental New Construction	\$417,432.81	4				

Rental Totals: **\$1,987,847.81** **15**

Subtotals: **\$4,599,857.14** **54**

Additional Use of Funds

Use	Expended	Percentage
Administrative	\$383,930.60	10.00 %
Homeownership Counseling		
Admin From Program Income	\$59,887.17	4.99 %
Admin From Disaster Funds		-
Admin From HHRP		NaN %

Totals: **\$5,043,674.91** **54** **\$0.00** **\$0.00**

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

Source of Funds	Amount
State Annual Distribution	\$3,839,306.00
Program Income (Interest)	\$489,833.30
Program Income (Payments)	\$707,910.13
Recaptured Funds	\$0.00
Disaster Funds	
HHRP Funds	
Carryover funds from previous year	\$915.85
Total:	\$5,037,965.28

*** Carry Forward to Next Year: -\$5,709.63**

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	380	445	645	847	1,048
VLI	633	678	813	940	1,048
LOW	1,012	1,085	1,302	1,504	1,678
MOD	1,521	1,629	1,953	2,256	2,517
Up to 140%	1,774	1,900	2,278	2,632	2,936

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	\$4,599,857.14	34.93%
Public Moneys Expended	\$40,577.34	.31%
Private Funds Expended	\$8,366,211.00	63.54%
Owner Contribution	\$161,128.03	1.22%
Total Value of All Units	\$13,167,773.51	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$2,612,009.33	\$3,840,221.85	68.02%	65%
Construction / Rehabilitation	\$4,599,857.14	\$3,840,221.85	119.78%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *	Totals of Percentages
Extremely Low	\$307,187.55	6.10%	EL+VL: 30.32% EL+VL+L: 61.87%
Very Low	\$1,220,260.64	24.22%	
Low	\$1,589,775.82	31.56%	
Moderate	\$932,633.13	18.51%	
Over 120%-140%	\$550,000.00	10.92%	
Totals: \$4,599,857.14		91.30%	

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	\$307,187.55	4	\$.00	0	\$307,187.55	4
Very Low	\$1,220,260.64	12	\$.00	0	\$1,220,260.64	12
Low	\$1,589,775.82	17	\$.00	0	\$1,589,775.82	17
Moderate	\$932,633.13	14	\$.00	0	\$932,633.13	14
Over 120%-140%	\$550,000.00	7	\$.00	0	\$550,000.00	7
Totals:	\$4,599,857.14	54	\$.00	0	\$4,599,857.14	54

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 121- 140%	Total
New Construction	Unincorporated			1			1
Homeowner Rehabilitation	Unincorporated	1	1	2	2		6
Homebuyer Purchase Assistance	Unincorporated	1		6	11	7	25
Rental Acquisition	Ocala	1	4	4			9
Rental Acquisition	Unincorporated		1	1			2
Homebuyer Rehabilitation	Unincorporated	1	3	2	1		7
Rental New Construction	Ocala		3	1			4
Totals:		4	12	17	14	7	54

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
New Construction	Unincorporated	1				1
Homeowner Rehabilitation	Unincorporated		1	4	1	6
Homebuyer Purchase Assistance	Unincorporated	5	11	6	3	25
Rental Acquisition	Ocala	1	1	3	4	9
Rental Acquisition	Unincorporated			2		2
Homebuyer Rehabilitation	Unincorporated			3	4	7
Rental New Construction	Ocala			2	2	4
Totals:		7	13	20	14	54

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
New Construction	Unincorporated	1			1
Homeowner Rehabilitation	Unincorporated	3	1	2	6
Homebuyer Purchase Assistance	Unincorporated	8	14	3	25
Rental Acquisition	Ocala	7	2		9
Rental Acquisition	Unincorporated	1	1		2
Homebuyer Rehabilitation	Unincorporated	4	3		7
Rental New Construction	Ocala	4			4
Totals:		28	21	5	54

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hisp- anic	Asian	Amer- Indian	Other	Total
New Construction	Unincorporated			1				1
Homeowner Rehabilitation	Unincorporated	1	1	2	2			6
Homebuyer Purchase Assistance	Unincorporated	12	4	9				25
Rental Acquisition	Ocala	3	6					9
Rental Acquisition	Unincorporated	2						2
Homebuyer Rehabilitation	Unincorporated	6		1				7
Rental New Construction	Ocala	3	1					4
Totals:		27	12	13	2			54

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
New Construction	Unincorporated				0
Homeowner Rehabilitation	Unincorporated			1	1
Homebuyer Purchase Assistance	Unincorporated			3	3
Rental Acquisition	Ocala			4	4
Rental Acquisition	Unincorporated				0
Homebuyer Rehabilitation	Unincorporated			4	4

Rental New Construction	Ocala		1	1	2
Totals:			1	13	14

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
Homeowner Rehabilitation	Nurse/Healthcare	8,709.10	1
Homebuyer Purchase Assistance	Building Trades	150,000.00	2
Homebuyer Rehabilitation	Nurse/Healthcare	48,797.25	1

Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Implemented, in LHAP	2022
Ongoing review process		Required	Implemented, in LHAP	2022

Support Services

SHIP affordable housing initiatives and incentives supported 54 households in achieving homeownership, contributing to Marion County's ongoing efforts to expand access to stable and affordable housing. The County remains committed to promoting long-term housing stability through a comprehensive suite of supportive programs, including the United Way's Strong Families Program, UF/IFAS homebuyer education courses, and multiple financial assistance resources designed to enhance housing readiness and financial resilience among residents.

Marion County continues to advance affordable housing development by strengthening collaborations with community organizations and private-sector developers. These partnerships play a critical role in supporting the construction, development, and long-term maintenance of affordable housing units. Collectively, these efforts help sustain and expand equitable housing opportunities throughout the community.

Other Accomplishments

Completed construction of 10 duplex units in partnership with Saving Mercy, providing housing for individuals and households experiencing homelessness. All units are now occupied, serving a total of 20 individuals.

Finalized 9 of 17 planned housing units through Steve Allen Construction to expand affordable housing options for lower-income households.

Sustained collaboration with Habitat for Humanity to advance long-term housing affordability. This effort resulted in the completion of 6 new homes and the execution of contracts for an additional 13 homes.

Advanced the Demolition Replacement Strategy to remove substandard structures and replace them with safe, compliant, and affordable housing units.

Availability for Public Inspection and Comments

All Affordable Housing Advisory Committee (AHAC) quarterly meetings are publicly noticed in accordance with Sunshine Notice requirements and remain open for public attendance, inspection, and comment. The AHAC Committee has met to reprioritize itself to move to quarterly meetings in order to better focus on its true priorities and remaining focus on their original mission to review and evaluate local housing policies—including ordinances, land development regulations, comprehensive plans, and incentive programs—and recommend specific actions or strategies. Key documents—including the AHAC Incentives Report, the Incentives Report, the Housing Trust Fund Ordinance, and the Local Housing Assistance Plan (LHAP), along with any technical amendments—are published and made accessible through the Board of County Commissioners' meeting agendas. The County also maintains ongoing collaboration with lenders through multiple channels, including direct outreach, digital communication platforms, scheduled meetings, and established lender guidance materials.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **136**

Mortgage Foreclosures

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

B. Low income households in foreclosure: **4**

C. Moderate households in foreclosure: **2**

Foreclosed Loans Life-to-date: **6**

SHIP Program Foreclosure Percentage Rate Life to Date: **4.41**

Mortgage Defaults

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

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

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

Defaulted Loans Life-to-date: **0**

SHIP Program Default Percentage Rate Life to Date: **0.00**

Strategies and Production Costs

Strategy	Average Cost
Homebuyer Purchase Assistance	\$79,535.35
Homebuyer Rehabilitation	\$47,790.35
Homeowner Rehabilitation	\$18,182.20
New Construction	\$180,000.00
Rental Acquisition	\$142,765.00
Rental New Construction	\$104,358.20

Expended Funds

Total Unit Count: **54**

Total Expended Amount: **\$4,599,857.14**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
New Construction	Ruby Hernandez	3577 SW 157th Loop	Ocala	34473	\$180,000.00	
Homeowner Rehabilitation	Babette Wilkins	11380 SE 187th Terr	Ocklawaha	32179	\$32,519.05	
Homebuyer Purchase Assistance	Marcia Hoppe	5701 SE 4th Pl	Ocala	34480	\$75,000.00	
Homeowner Rehabilitation	Trang Williams	10753 SE 44th Terr	Bellevue	34420	\$8,709.10	
Homeowner Rehabilitation	Cristal Garcia	12189 SE 89th Ave	Bellevue	34420	\$8,709.10	
Homeowner Rehabilitation	Sandra McCullough	1005 NE 42nd St	Ocala	34479	\$16,927.80	
Homeowner Rehabilitation	John Mickle	4377 SW 139th Street Rd	Ocala	34473	\$32,089.15	
Homebuyer Purchase Assistance	Sharif Disla	13599 NW 42nd Ave	Ocala	34473	\$75,000.00	
Homeowner Rehabilitation	Anthony and Nicole Taveras	9840 SW 42nd Ave	Ocala	34476	\$10,139.00	
Homebuyer Purchase Assistance	Brian Viragh	5557 NW 16th Pl	Ocala	34482	\$75,000.00	
Homebuyer Purchase Assistance	Nathan Martinez	17645 SW 112th Ln	Dunnellon	34432	\$75,000.00	
Homebuyer Purchase Assistance	Tia Ard	13571 SE 51st Ave	Summerfield	34491	\$75,000.00	
Homebuyer Purchase Assistance	Olglyne Thelusma	3587 SW 153rd Place Rd	Ocala	34473	\$75,000.00	
Homebuyer Purchase Assistance	Damaris Colon	14687 SW 77th Ave	Ocala	34473	\$75,000.00	
Homebuyer Purchase Assistance	Brianna Nunez	3694 SW 131st Place Rd	Ocala	34473	\$75,000.00	
Homebuyer Purchase Assistance	Shannon Morton	5650 NW 189th Place	Reddick	32686	\$75,000.00	
Homebuyer Purchase Assistance	Daniel Hurksman	2104 NE 51st Pl	Ocala	34479	\$100,000.00	
Rental Acquisition	Donna Eagles	3419 NE 10th Street	Ocala	34470	\$150,000.00	
Rental Acquisition	Davionia Day	3421 NE 10th Street	Ocala	34470	\$150,000.00	
Rental Acquisition	Shirley Moulton	3429 NE 10th Street	Ocala	34470	\$150,000.00	
Rental Acquisition	Rebecca Wyatt	3433 NE 10th Street	Ocala	34470	\$150,000.00	

Rental Acquisition	Latoya Mozella	3437 NE 10th Street	Ocala	34470	\$150,000.00	
Rental Acquisition	Rita Sneed	3439 NE 10th Street	Ocala	34470	\$150,000.00	
Rental Acquisition	Isaiah Patterson	3441 NE 10th Street	Ocala	34470	\$150,000.00	
Rental Acquisition	Kawanis Rowe	3443 NE 10th Street	Ocala	34470	\$150,000.00	
Rental Acquisition	Clarence Davis	3220 SW 26th St	Ocala	34474	\$150,000.00	
Homebuyer Purchase Assistance	Emily Munne	14395 SW 18th Pl	Ocala	34481	\$100,000.00	
Rental Acquisition	Steve Lanctot	4564 SE 120th St	Bellevue	34420	\$110,207.50	
Homebuyer Purchase Assistance	Aleyda Ortiz	6889 SE 23rd Ave	Ocala	34480	\$100,000.00	
Homebuyer Purchase Assistance	Jacqueline Solis	13060 SW 83rd Terr	Ocala	34473	\$75,000.00	
Homebuyer Rehabilitation	Nancy Howart	21055 SW Honeysuckle St	Dunnellon	34431	\$24,668.50	
Homebuyer Purchase Assistance	Glenn Prahach	2190 SW 46th Ave	Ocala	34474	\$75,000.00	
Homebuyer Rehabilitation	Joan Fielhauer	16341 NE 153rd Ln	Salt Springs	32134	\$50,268.45	
Homebuyer Rehabilitation	Monica Seeman	5252 SW 115th Loop	Ocala	34476	\$41,312.85	
Homebuyer Rehabilitation	Randall and Amber Harrison	12360 SE 87th Ct	Bellevue	34420	\$41,834.88	
Homebuyer Rehabilitation	Lucia Gort	4520 NE Jacksonville Rd	Ocala	34479	\$54,395.00	
Rental Acquisition	Robert Richards	4560 SE 120th St	Bellevue	34420	\$110,207.50	
Homebuyer Purchase Assistance	Roberto Gonzalez Rivera	17163 NE 37th Ct	Citra	32113	\$13,383.70	
Homebuyer Rehabilitation	Arlene Mannings	11650 SW 145th St	Dunnellon	34432	\$73,255.50	
Homebuyer Purchase Assistance	Karen Marriott Bayliss	13047 7th Cir SW	Ocala	34473	\$75,000.00	
Homebuyer Purchase Assistance	Manuel Ramirez Verduzco	5851 NW 62nd Ave	Ocala	34482	\$75,000.00	
Homebuyer Purchase Assistance	Zachery Hilliker	12 Hemlock Run	Ocala	34472	\$75,000.00	
Homebuyer Purchase Assistance	Jesus and Ana Rodriguez	16525 SW 56th Ave	Ocala	34473	\$75,000.00	
Homebuyer Purchase Assistance	Kasandra Betancourt	575 Marion Oaks Pass	Ocala	34473	\$100,000.00	

Homebuyer Purchase Assistance	John and Lezi Fox	16615 SE 63rd Lane	Ocklawaha	32179	\$100,000.00	
Homebuyer Purchase Assistance	James Rowan	16651 SW 42nd Loop	Ocala	34481	\$75,000.00	
Homebuyer Rehabilitation	Valerie Taylor	3531 SE 147th Pl	Summerfield	34491	\$48,797.25	
Homebuyer Purchase Assistance	Vaniese Silas	13318 SW 106th Pl	Dunnellon	34432	\$75,000.00	
Homebuyer Purchase Assistance	Christian Carroll	13256 SW 106th St	Dunnellon	34432	\$100,000.00	
Rental New Construction	Tiffany Boisvert	3441 NE 10th St	Ocala	34470	\$150,000.00	
Homebuyer Purchase Assistance	Cassandra Marie Anes	13337 SW 107th Pl	Dunnellon	34432	\$100,000.00	
Rental New Construction	Denisen Price-Kouao	3638 NW 1st Loop Unit 1	Ocala	34475	\$89,144.27	
Rental New Construction	John Jett	3631 NW 1st Loop Unit 1	Ocala	34475	\$89,144.27	
Rental New Construction	Bobbie Stone	3614 NW 1st Loop Unit 1	Ocala	34475	\$89,144.27	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Community Services	Local Government	Purchase Assistance, Homeowner Rehabilitation, Single Family and Rental New Construction, Rental Acquisition/Rehab, and Homelessness	100%	\$443,817.77

Program Income

Program Income Funds	
Loan Repayment:	\$707,910.13
Refinance:	\$0.00
Foreclosure:	\$0.00
Sale of Property:	\$0.00
Interest Earned:	\$489,833.30

Total: \$1,197,743.43

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	247
Approved	108

Denied	38
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Explanation of Recaptured funds

Description	Amount
NA	\$.00
Total:	\$.00

Rental Developments

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By
Mercy Village	Saving Mercy	3601 W Silver Springs Blvd	Ocala	34475	\$267,403.00	3	
S&A Allen SS Blvd	S&A Allen SS Blvd	3419 NE 10th St	Ocala	34470	\$1,350,000.00	9	

Single Family Area Purchase Price

The average area purchase price of single family units:

319,713.26

Or

Not Applicable

Special Needs Breakdown

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units	% of Allocation
2	Homebuyer Purchase Assistance	\$250,000.00	3			
3	Homeowner Rehabilitation	\$51,367.15	3			
3	Homebuyer Rehabilitation	\$285,735.18	6			
14	Rental Acquisition	\$750,000.00	5			
21	Rental New Construction	\$267,432.81	3			
Total:		\$1,604,535.14	20			41.79%

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Homeowner Rehabilitation	Receiving Supplemental Security Income	\$51,367.15	3		
(14) Rental Acquisition	Receiving Social Security Disability Insurance	\$750,000.00	5		
(3) Homebuyer Rehabilitation	Receiving Social Security Disability Insurance	\$285,735.18	6		
(2) Homebuyer Purchase Assistance	Receiving Social Security Disability Insurance	\$175,000.00	2		
(2) Homebuyer Purchase Assistance	Developmental Disabilities	\$75,000.00	1		
(21) Rental New Construction	Receiving Social Security Disability Insurance	\$267,432.81	3		

Provide a description of efforts to reduce homelessness:

SHIP funding supported the completion of 10 duplex units designed to provide housing for individuals and households experiencing homelessness. All units are now occupied, serving a total of 20 individuals. This project was undertaken as part of a broader initiative by Saving Mercy, which has partnered with Carrfour to develop an additional 59 housing units targeted to homeless populations.

SHIP and HOME funds were combined to support the acquisition and rehabilitation of two homes on 10 acres of land operated by Logo's Lodge, a low-barrier men's housing program. SHIP funds supported the acquisition, while HOME funds supported the rehabilitation of the structures. The program serves men exiting rehabilitation programs, providing a supportive environment as they reintegrate into the workforce and reconnect with their families in a positive, stable setting.

The Continuum of Care's newly established Board and Vision Statement are now fully operational, realigning system goals and strengthening measurable outcomes. CoC membership engagement has grown steadily under this renewed structure. The Housing Team continues to support the CoC's efforts wherever possible, including maintaining resource guides to affordable rental properties for use by CoC partners and the community. Improved coordination among the City, County, and nonprofit service providers has resulted in more efficient service delivery and increased accountability among sub-recipients.

Interim Year Data

Interim Year Data

Revenue	
State Annual Distribution	\$2,553,788.00
SHIP Disaster Funds	
HHRP Allocation	
Program Income	\$1,056,947.01
Total Revenue:	\$3,610,735.01

Expenditures/Encumbrances	
Program Funds Expended	\$1,716,465.55
Program Funds Encumbered	\$725,000.00
Total Administration Funds Expended	\$263,135.00
Total Administration Funds Encumbered	\$0.00
Homeownership Counseling	\$0.00
Total Expenditures/Encumbrances:	\$2,704,600.55

Set-Asides		Percentage
65% Homeownership Requirement	\$2,441,465.55	95.60%
75% Construction / Rehabilitation	\$2,441,465.55	95.60%
30% Very Low Income Requirement	\$75,000.00	2.08%
60% Very Low + Low Income Requirements	\$1,386,704.20	38.41%
20% Special Needs Requirement	\$162,729.35	6.37%

LG Submitted Comments: