

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

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

1. The Annual Report information submitted electronically to Florida Housing Finance Corporation is true and accurate for the closeout year FY 2022-2023 and interim years FY 2023-2024.
2. The local housing incentives or local housing incentive plan have been implemented or are in the process of being implemented. Including, at a minimum:
 - a. Permits as defined in s.163.3164 (15) and (16) for affordable housing projects are expedited to a greater degree than other projects; and
 - b. There is an ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.
3. The cumulative cost per newly constructed housing per housing unit, from these actions is estimated to be \$4,992.00.
4. The cumulative cost per rehabilitated housing per housing unit, from these actions is estimated to be \$0.00.

Staff Member responsible for submitting annual report to FHFC: Helen Urie

N/A
Witness Signature Date

Kathy Bryant 09/03/2025
Chief Elected Official or Designee Signature Date

N/A
Witness Printed Name

Kathy Bryant, Chairman
Chief Elected Official or Designee Printed Name

N/A
Witness Signature Date

N/A
Witness Printed Name

or
G.C. Harrell 09/03/2025
Signature Date
Gregory C. Harrell, Clerk of the Court

ATTEST (Seal)

420.9075 (10) Each county or eligible municipality shall submit to the corporation by September 15 of each year a report of its affordable housing programs and accomplishments through June 30 immediately preceding submittal of the report. The report shall be certified as accurate and complete by the local government's chief elected official or his or her designee. Transmittal of the annual report by a county's or eligible municipality's chief elected official, or his or her designee, certifies that the local housing incentive strategies, or, if applicable, the local housing incentive plan, have been implemented or are in the process of being implemented pursuant to the adopted schedule for implementation.

Title: SHIP Annual Report

Marion County FY 2022/2023 Closeout

Report Status: Submitted

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Purchase Assistance	\$267,400.00	5				
3	Homeowner Rehabilitation	\$837,906.33	22				
4	Rehab / Demo / Replace	\$142,042.15	1				
10	New Construction	\$980,000.00	7				

Homeownership Totals: **\$2,227,348.48** **35**

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
21	Rental New Construction	\$1,975,452.59	21				

Rental Totals: **\$1,975,452.59** **21**

Subtotals: **\$4,202,801.07** **56**

Additional Use of Funds

Use	Expended	Percentage
Administrative	\$304,288.90	10.00 %
Homeownership Counseling		
Admin From Program Income	\$75,808.34	5.00 %
Admin From Disaster Funds		-
Admin From HHRP		NaN %

Totals: **\$4,582,898.31** **56** **\$0.00** **\$0.00**

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

Source of Funds	Amount
State Annual Distribution	\$3,042,889.00
Program Income (Interest)	\$255,972.22
Program Income (Payments)	\$1,260,194.53
Recaptured Funds	\$0.00
Disaster Funds	
HHRP Funds	
Carryover funds from previous year	\$24,758.41
Total:	\$4,583,814.16

*** Carry Forward to Next Year: \$915.85**

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	364	428	621	814	955
VLI	576	617	741	855	955
LOW	922	988	1,185	1,369	1,527
MOD	1,383	1,482	1,779	2,053	2,292
Up to 140%	1,613	1,729	2,075	2,395	2,674

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	\$4,202,801.07	69.60%
Public Moneys Expended	\$590,539.42	9.78%
Private Funds Expended	\$1,138,222.00	18.85%
Owner Contribution	\$107,001.96	1.77%
Total Value of All Units	\$6,038,564.45	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$2,227,348.48	\$3,067,647.41	72.61%	65%
Construction / Rehabilitation	\$4,202,801.07	\$3,067,647.41	137.00%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *	Totals of Percentages
Extremely Low	\$805,975.69	17.58%	EL+VL: 48.33%
Very Low	\$1,409,544.85	30.75%	
Low	\$1,718,273.48	37.49%	
Moderate	\$239,007.05	5.21%	EL+VL+L: 85.82%
Over 120%-140%	\$30,000.00	.65%	
Totals: \$4,202,801.07		91.69%	

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	\$805,975.69	11	\$.00	0	\$805,975.69	11
Very Low	\$1,409,544.85	19	\$.00	0	\$1,409,544.85	19
Low	\$1,718,273.48	22	\$.00	0	\$1,718,273.48	22
Moderate	\$239,007.05	3	\$.00	0	\$239,007.05	3
Over 120%-140%	\$30,000.00	1	\$.00	0	\$30,000.00	1
Totals:	\$4,202,801.07	56	\$.00	0	\$4,202,801.07	56

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Homeowner Rehabilitation	Unincorporated	4	8	9	1		22
Purchase Assistance	Unincorporated			4	1		5
Rental New Construction	Ocala	7	9	5			21
New Construction	Unincorporated		1	4	1		7
Rehab / Demo / Replace	Unincorporated		1				1
Totals:		11	19	22	3		56

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Homeowner Rehabilitation	Unincorporated		4	6	12	22
Purchase Assistance	Unincorporated		3	1	1	5
Rental New Construction	Ocala	1	2	9	9	21
New Construction	Unincorporated		2	4	1	7
Rehab / Demo / Replace	Unincorporated				1	1
Totals:		1	11	20	24	56

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Homeowner Rehabilitation	Unincorporated	8	14		22
Purchase Assistance	Unincorporated	1	4		5

Rental New Construction	Ocala	18	3		21
New Construction	Unincorporated	3	4		7
Rehab / Demo / Replace	Unincorporated	1			1
Totals:		31	25		56

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Homeowner Rehabilitation	Unincorporated	14	6	2				22
Purchase Assistance	Unincorporated	3	1	1				5
Rental New Construction	Ocala	14	5	2				21
New Construction	Unincorporated	4	2	1				7
Rehab / Demo / Replace	Unincorporated		1					1
Totals:		35	15	6				56

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Homeowner Rehabilitation	Unincorporated			12	12
Purchase Assistance	Unincorporated				0
Rental New Construction	Ocala		9	2	11
New Construction	Unincorporated				0
Rehab / Demo / Replace	Unincorporated				0
Totals:			9	14	23

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	101,726.25	3

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
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Support Services

The implementation of the Community Land Trust (CLT) model has secured 45 units of housing with long-term affordability protections since the CLT was certified in February 2021. By removing the land from the speculative market, this approach ensures these homes remain permanently affordable for low- and moderate-income families, strengthening community stability and resilience.

In addition to the CLT, Marion County has implemented a range of supportive programs to promote long-term housing stability. These include the United Way's Strong Families Program—funded through Community Development Block Grant (CDBG) resources—UF/IFAS homebuyer education courses, and various financial support services.

Marion County continues to actively build partnerships with community organizations and developers to support the construction, development, and long-term maintenance of affordable housing. These combined efforts are essential to sustaining and expanding affordable housing opportunities across the community.

Other Accomplishments

- Created the Housing Trust Fund Ordinance for the proceeds of the sale of surplus properties for use in affordable housing initiatives and incentives.
- Allocated funding for the construction of 10 duplex units in partnership with Saving Mercy, with a focus on housing homeless individuals and households.
- Acquired 17 housing units to provide affordable housing for lower-income earners.
- Continued collaboration with Habitat for Humanity to support the Community Land Trust model, promoting long-term housing affordability.
- Advanced the Demolition Replacement Strategy to replace substandard structures with safe, affordable housing options.

Availability for Public Inspection and Comments

All Affordable Housing Advisory Committee (AHAC) monthly meetings are publicly advertised through the Sunshine Notice and are open for public inspection and comment.

Key documents such as the AHAC Incentives Report, Incentives Report, Housing Trust Fund Ordinance, and the Local Housing Assistance Plan (LHAP), including any technical revisions, are published and made available through the County Commission Board Meeting Agendas.

Additionally, Lenders' Meetings are held biannually in February and August. Attendance is mandatory for lenders wishing to maintain their approved status. These meetings are promoted through various channels, including word of mouth, community meetings, staff meetings, and lender guidelines.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **82**

Mortgage Foreclosures

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

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

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

Foreclosed Loans Life-to-date: **2**

SHIP Program Foreclosure Percentage Rate Life to Date: **2.44**

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
Homeowner Rehabilitation	\$33,516.25
New Construction	\$140,000.00
Purchase Assistance	\$53,480.00
Rehab/Demo/Replace	\$142,042.15
Rental New Construction	\$94,069.17

Expended Funds

Total Unit Count: **56**

Total Expended Amount: **\$4,202,801.07**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Homeowner Rehabilitation	Peter Ross	11 Redwood Run Course	Ocala	34472	\$23,921.95	
Homeowner Rehabilitation	Jack Taylor	14641 SE 1st Avenue Road	Summerfield	34491	\$47,274.00	
Homeowner Rehabilitation	Sarah Yawn (Poole)	7650 SW 78th Street	Ocala	34476	\$30,218.95	
Homeowner Rehabilitation	Joshua Hardin	336 Oak Track Loop	Ocala	34472	\$21,445.05	
Homeowner Rehabilitation	NeKisha Smith	6 Pine Trace Trail	Ocala	34472	\$38,855.60	
Homeowner Rehabilitation	Michele Burnett	1 Emerald Run	Ocala	34472	\$49,593.05	
Homeowner Rehabilitation	Mary Burton	2680 NE 50th Place	Ocala	34479	\$31,620.50	
Homeowner Rehabilitation	Francis Corcoran	20599 SW 54th Street	Dunnellon	34431	\$47,134.65	
Homeowner Rehabilitation	John Counts	15061 NE 88th Street	Silver Springs	34488	\$30,217.00	
Homeowner Rehabilitation	Olga Bonano	12795 SW 64th Circle	Ocala	34473	\$19.20	2021-2022
Purchase Assistance	Johanna Perez	3571 SE 37th Court	Ocala	34480	\$77,400.00	
Rental New Construction	Patrick Gorman	3634 NW 1st Loop, Unit 1	Ocala	34475	\$89,144.27	
Rental New Construction	Kari Williams	3642 NW 1st Loop, Unit 2	Ocala	34475	\$89,144.27	

Rental New Construction	Charles Artis	3634 NW 1st Loop, Unit 2	Ocala	34475	\$89,144.27	
Rental New Construction	Shane Mester	3642 NW 1st Loop, Unit 1	Ocala	34475	\$89,144.27	
Rental New Construction	Stewart Foster	3622 NW 1st Loop, Unit 2	Ocala	34475	\$89,144.27	
Rental New Construction	Elro Coleman	3610 NW 1st Loop, Unit 2	Ocala	34475	\$89,144.27	
Rental New Construction	Victor Trogott	3610 NW 1st Loop, Unit 1	Ocala	34475	\$89,144.27	
Rental New Construction	Christopher Bowers	3614 NW 1st Loop, Unit 2	Ocala	34475	\$89,144.27	
Rental New Construction	Robert Conn	3626 NW 1st Loop, Unit 2	Ocala	34475	\$89,144.27	
Rental New Construction	Maria Arcuni	3638 NW 1st Loop, Unit 2	Ocala	34475	\$89,144.27	
Rental New Construction	Melody Rodriguez	3622 NW 1st Loop, Unit 1	Ocala	34475	\$89,144.27	
Rental New Construction	Mark Davis	3618 NW 1st Loop, Unit 1	Ocala	34475	\$89,144.27	
Rental New Construction	Evelyn Duran	3646 NW 1st Loop, Unit 1	Ocala	34475	\$89,144.27	
Rental New Construction	Philip Davis	3618 NW 1st Loop, Unit 2	Ocala	34475	\$89,144.27	
Rental New Construction	Jeffrey Rafferty	3630 NW 1st Loop, Unit 2	Ocala	34475	\$89,144.27	
Rental New Construction	John Hammond	3646 NW 1st Loop, Unit 2	Ocala	34475	\$89,144.27	
Rental New Construction	Codie Transue	3626 NW 1st Loop, Unit 1	Ocala	34475	\$89,144.27	
Rental New Construction	Luis Camacho	2201 NW 21st Street, Unit 208	Ocala	34475	\$115,000.00	
Rental New Construction	Tonnie Baldwin	2201 NW 21st Street, Unit 306	Ocala	34475	\$115,000.00	
Rental New Construction	Johnnie Mae Brown	2201 NW 21st Street, Unit 312	Ocala	34475	\$115,000.00	
Rental New Construction	Brandy Richardson	2201 NW 21st Street, Unit 324	Ocala	34475	\$115,000.00	
Purchase Assistance	Travis Marcou	5810 NW 59th Avenue	Ocala	34482	\$30,000.00	
Purchase Assistance	Cyril Koch	3752 SE 130th Street	Bellevue	34420	\$100,000.00	
New Construction	Kera Dooley	5111 SW 154th Loop	Ocala	34473	\$50,000.00	
New Construction	Erin Hopkins	8178 SW 202nd Avenue	Dunnellon	34431	\$30,000.00	
Purchase Assistance	Brittani Davis	8 Pine Course Court	Ocala	34472	\$30,000.00	
New Construction	Vanessa Mingo	292 Locust Pass	Ocala	34472	\$180,000.00	
New Construction	Christopher Hagan	22 Locust Drive Court	Ocala	34472	\$180,000.00	

New Construction	Jerri Davis	5 Locust Run Way	Ocala	34472	\$180,000.00	
New Construction	Jada Millen-El	16519 SE 115th Plce Road	Ocklawaha	32179	\$180,000.00	
New Construction	Gilbert Hernandez	5613 SE 153rd Place Road	Ocala	34473	\$180,000.00	
Purchase Assistance	Heather Evans	9335 SE 152nd Lane	Summerfield	34491	\$30,000.00	
Rehab/Demo/Repl ace	Aubery Jacobs	7269 SE 36th Avenue	Ocala	34480	\$142,042.15	
Homeowner Rehabilitation	Earl McKeever	19945 SW 109th Place	Dunnellon	34432	\$49,944.45	
Homeowner Rehabilitation	T'Ashlee Kendrick	2165 NW 40th Street	Ocala	34475	\$39,815.95	
Homeowner Rehabilitation	Derrian James	16027 NW 37th Terrace	Reddick	32686	\$50,000.00	
Homeowner Rehabilitation	Donna Perrin	12213 SE 97th Court	Bellevue	34420	\$26,954.30	
Homeowner Rehabilitation	Gary McGahee	5066 Pecan Road	Ocala	34472	\$27,123.15	
Homeowner Rehabilitation	Beverly McClellan	5502 SW 109th Street Road	Ocala	34476	\$31,980.30	
Homeowner Rehabilitation	Patricia Fields	6740 SE 1st Street	Ocala	34472	\$556.28	2021-2022
Homeowner Rehabilitation	Robert Stringer	16342 NE 153rd Lane	Ft. McCoy	32134	\$49,770.75	
Homeowner Rehabilitation	Edward Grace	2580 SE 67th Street	Ocala	34480	\$44,979.60	
Homeowner Rehabilitation	Theodore Dempsey	2240 SE 85th Street	Ocala	34480	\$5,118.50	2021-2022
Homeowner Rehabilitation	Nellys Agosto Ramos	3016 SW 137th Lane	Ocala	34473	\$49,902.60	
Homeowner Rehabilitation	Valerie Taylor	3531 SE 147th Place	Summerfield	34491	\$48,797.25	
Homeowner Rehabilitation	Michelle Thompson	21 Hemlock Radial Drive	Ocala	34472	\$29,007.05	
Homeowner Rehabilitation	Myrna Serrano Casanovas	11261 SW 63rd Terrace Road	Ocala	34476	\$31,055.30	
Homeowner Rehabilitation	E. Janice Smith	5509 SE 110th Street	Bellevue	34420	\$32,600.90	

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%	\$380,097.24

Program Income

Program Income Funds	
Loan Repayment:	\$1,260,194.53
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$255,972.22
Total:	\$1,516,166.75

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	137
Approved	33
Denied	47

Explanation of Recaptured funds

Description	Amount
N/A	\$.00
Total:	\$.00

Rental Developments

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By

Single Family Area Purchase Price

The average area purchase price of single family units: 190,207.08

Or

Not Applicable

Special Needs Breakdown

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units	% of Allocation
3	Homeowner Rehabilitation	\$423,577.48	11			
4	Rehab/Demo/Replace	\$142,042.15	1			
10	New Construction	\$230,000.00	2			
21	Rental New Construction	\$802,298.43	9			
	Total:	\$1,597,918.06	23			52.51%

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Homeowner Rehabilitation	Receiving Social Security Disability Insurance	\$423,577.48	11		
(21) Rental New Construction	Receiving Social Security Disability Insurance	\$802,298.43	9		
(10) New Construction	Receiving Social Security Disability Insurance	\$230,000.00	2		
(4) Rehab/Demo/Replace	Receiving Social Security Disability Insurance	\$142,042.15	1		

Provide a description of efforts to reduce homelessness:

- SHIP funding supported the construction of 10 duplex units focused on housing homeless individuals and households. This effort was part of a broader initiative of Saving Mercy as they entered into a partnership with Carrfour, which will deliver an additional 59 housing units targeted toward homeless populations.
- HOME ARP funds were utilized for the acquisition and operational support of a low-barrier shelter for men, operated by Wear Gloves. The shelter will initially house and support 12 men during its first 12 months, with plans to expand services in the following year.
- Strengthened collaboration and engagement within the Continuum of Care (CoC), including the establishment of a new Board and vision statement, to realign goals and improve outcomes.
- A strategic planning session was conducted to identify new strategic directions and address existing roadblocks within the homelessness response system.
- Improved coordination between the City, County, and nonprofit organizations has led to more efficient service delivery and enhanced accountability among sub-recipients.

Interim Year Data

Interim Year Data

Revenue	
State Annual Distribution	\$3,839,306.00
SHIP Disaster Funds	
HHRP Allocation	
Program Income	\$1,197,743.43
Total Revenue:	\$5,037,049.43

Expenditures/Encumbrances	
Program Funds Expended	\$1,447,702.06
Program Funds Encumbered	\$2,762,957.85
Total Administration Funds Expended	
Total Administration Funds Encumbered	
Homeownership Counseling	\$0.00
Total Expenditures/Encumbrances:	\$4,210,659.91

Set-Asides		Percentage
65% Homeownership Requirement	\$1,393,256.95	36.29%
75% Construction / Rehabilitation	\$4,210,659.91	109.67%
30% Very Low Income Requirement	\$610,663.24	12.12%
60% Very Low + Low Income Requirements	\$1,806,673.86	35.87%
20% Special Needs Requirement	\$650,801.49	16.95%

LG Submitted Comments: