

**RESOLUTION NO. 2023-494**

**A RESOLUTION BY THE BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY, FLORIDA, APPROVING AND AUTHORIZING THE SUBMITTAL OF THE STATE HOUSING INITIATIVE PARTNERSHIP (SHIP) ANNUAL REPORT FOR FISCAL YEARS 2020-2021 AND 2021-2022 TO THE FLORIDA HOUSING FINANCE CORPORATION; AUTHORIZING THE CHAIR TO SIGN THE NECESSARY CERTIFICATIONS ACCEPTING THE REPORT; AND PROVIDING AN EFFECTIVE DATE.**

**RECITALS**

**WHEREAS**, pursuant to Section 420.9075(10), Florida Statutes, St. Johns County is required to submit an annual report to the Florida Housing Finance Corporation by September 15<sup>th</sup> of each year for the expenditure and encumbrance of the State Housing Initiative Partnership (SHIP) funds; and

**WHEREAS**, the annual report reflects all strategies and incentives implemented in the process of expending SHIP funds; and

**WHEREAS**, the Florida Housing Finance Corporation requires the review of the County Comptroller for accuracy; and

**WHEREAS**, the report has been reviewed and gained approval by the County Comptroller; and

**WHEREAS**, St. Johns County wishes to comply with statutory requirements of the SHIP program in order to ensure the ability to receive future funding.

**NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY:**

**Section 1. Incorporation of Recitals.**

The above recitals are incorporated by reference into the body of this resolution and such recitals are adopted as findings of fact.

**Section 2. Approval and Authority to Execute.**

The Board of County Commissioners approves the submittal to the Florida Housing Finance Corporation of the SHIP annual report for fiscal years 2020-2021 and 2021-2022 and authorizes the Chair to sign the necessary certifications accepting the report.

**Section 3. Correction of Errors.**

To the extent that there are typographical or administrative errors or omissions that do not change the tone, tenor, or context of this resolution, this resolution may be revised without subsequent approval of the Board of County Commissioners.

**PASSED AND ADOPTED** by the Board of County Commissioners of St. Johns County this 5th day of December, 2023.

BOARD OF COUNTY COMMISSIONERS  
OF ST. JOHNS COUNTY

By: \_\_\_\_\_  
Sarah Arnold, Chair

ATTEST: Brandon J. Patty, Clerk of the  
Circuit Court & Comptroller

By: Crystal Smith  
Deputy Clerk

Rendition Date: DEC 07 2023



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

On Behalf of **St. Johns County** \_\_\_\_\_ (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 **2020/2021** and interim year **2021/2022**.
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 \$ **0.00**.
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: **Michelle Lawlor** \_\_\_\_\_

\_\_\_\_\_  
 Witness Signature \_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_\_  
 Witness Printed Name

\_\_\_\_\_  
 Chief Elected Official or Designee Signature \_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_\_  
 Chief Elected Official or Designee Printed Name

\_\_\_\_\_  
 Witness Signature \_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_\_  
 Witness Printed Name

or

ATTEST (Seal)

\_\_\_\_\_  
 Signature \_\_\_\_\_ Date \_\_\_\_\_

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

Report Status: Unsubmitted

St. Johns County FY 2020/2021 Closeout

## Form 1

### SHIP Distribution Summary

#### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
3	Owner Occupied Rehab	\$826,337.00	25				

**Homeownership Totals:** \$826,337.00 25

#### Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
<b>Rental Totals:</b>							

**Rental Totals:**

**Subtotals:** \$826,337.00 25

### Additional Use of Funds

Use	Expended
Administrative	\$0.00
Homeownership Counseling	\$21,083.79
Admin From Program Income	\$94,585.20
Admin From Disaster Funds	\$0.00

**Totals:** \$942,005.99 25 \$0.00 \$0.00

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

Source of Funds	Amount
State Annual Distribution	\$0.00
Program Income (Interest)	\$4,033.71
Program Income (Payments)	\$941,818.36
Recaptured Funds	\$0.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$4,144.26
<b>Total:</b>	<b>\$949,996.33</b>

**\* Carry Forward to Next Year: \$7,990.34**

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	393	421	549	719	889
VLI	655	701	842	972	1,085
LOW	1,047	1,122	1,347	1,556	1,736
MOD	1,572	1,684	2,022	2,334	2,604
Up to 140%	1,834	1,965	2,359	2,723	3,038

**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	\$826,337.00	100.00%
Public Moneys Expended		.00%
Private Funds Expended		.00%
Owner Contribution		.00%
Total Value of All Units	\$826,337.00	100.00%

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

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$826,337.00	\$4,144.26	19939.31%	65%
Construction / Rehabilitation	\$826,337.00	\$4,144.26	19939.31%	75%

**Program Compliance - Income Set-Asides**

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$220,000.00	23.16%
Very Low	\$310,000.00	32.63%
Low	\$296,337.00	31.19%
Moderate	\$0.00	.00%
Over 120%-140%	\$0.00	.00%
<b>Totals:</b>	<b>\$826,337.00</b>	<b>86.98%</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	\$220,000.00	6		0	\$220,000.00	6
Very Low	\$310,000.00	8		0	\$310,000.00	8
Low	\$296,337.00	11		0	\$296,337.00	11
Moderate		0		0	\$0.00	0
Over 120%-140%		0		0	\$0.00	0
<b>Totals:</b>	<b>\$826,337.00</b>	<b>25</b>	<b>\$0.00</b>	<b>0</b>	<b>\$826,337.00</b>	<b>25</b>

### Form 3

#### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Owner Occupied Rehab	Unincorporated	2	3	4			9
Owner Occupied Rehab	St. Augustine		1				1
Owner Occupied Rehab	St. Augustine	3	4	7			14
Owner Occupied Rehab	Ponte Vedra	1					1
<b>Totals:</b>		<b>6</b>	<b>8</b>	<b>11</b>			<b>25</b>

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

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Owner Occupied Rehab	Unincorporated				9	9
Owner Occupied Rehab	St. Augustine				1	1
Owner Occupied Rehab	St. Augustine		1	4	9	14
Owner Occupied Rehab	Ponte Vedra				1	1
<b>Totals:</b>			<b>1</b>	<b>4</b>	<b>20</b>	<b>25</b>

#### Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5+ People	Total
Owner Occupied Rehab	Unincorporated	8	1		9
Owner Occupied Rehab	St. Augustine	1			1

Owner Occupied Rehab	St. Augustine	3	10	1	14
Owner Occupied Rehab	Ponte Vedra	1			1
<b>Totals:</b>		<b>13</b>	<b>11</b>	<b>1</b>	<b>25</b>

**Race (Head of Household)**

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Owner Occupied Rehab	Unincorporated	5	4					9
Owner Occupied Rehab	St. Augustine		1					1
Owner Occupied Rehab	St. Augustine	11	3					14
Owner Occupied Rehab	Ponte Vedra	1						1
<b>Totals:</b>		<b>17</b>	<b>8</b>					<b>25</b>

**Demographics (Any Member of Household)**

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Owner Occupied Rehab	Unincorporated			4	4
Owner Occupied Rehab	St. Augustine			1	1
Owner Occupied Rehab	St. Augustine			6	6
Owner Occupied Rehab	Ponte Vedra				0
<b>Totals:</b>				<b>11</b>	<b>11</b>

**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
Owner Occupied Rehab	Hospitality/Tourism Industry	110,000.00	3
Owner Occupied Rehab	Retail Sales	20,000.00	1
Owner Occupied Rehab	Educator/School Employee	70,000.00	2

**Form 4**

**Status of Incentive Strategies**

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Implemented, in LHAP	2003
Ongoing review process		Required	Implemented, in LHAP	2003
Other	Affordable Housing Economic Incentive Program	AHAC Review	Implemented, in LHAP	2003

### Support Services

Support Services, Emergency Services, and Homeless Coalitions provide transitional housing for qualifying individuals and families. Alpha-Omega Miracle Home provides housing, counseling, and education for homeless single mothers, their children, and senior women. Habitat for Humanity provides homeownership opportunities for qualifying low and very low-income families. Betty Griffin House provides shelters and services for victims of domestic violence and/or victims of sexual assault. St. Johns County Social Services Department provides emergency rent and deposits to prevent or eliminate homelessness. Also, provides utility assistance to SJC residents in crisis; payments are made directly to the utility company. St. Francis House Homeless Shelter provides temporary and emergency shelter for homeless individuals and families. Northeast Community Action stabilizes and empowers vulnerable families to achieve self-sufficiency through education, employment, and advocacy. St. Johns Housing Partnership administers various private and public funding sources to provide home repairs to elderly, disabled, and low-income households. Maxwell Apartments provide affordable housing to low-income households in St. Augustine. United Way 211 provides information and referrals to individuals and families in crisis.

### Other Accomplishments

St. Johns County has developed a series of public and private partnerships in the community with several non-profit entities. In a joint effort, we identify and address community needs. The County continues to advocate for the needs of its most vulnerable populations and the increasing need for safe, decent, and affordable housing in St. Johns County. St. Johns County Housing Finance Authority provided bond issuance to the San Marcos Heights and Victoria Crossing multi-family rental housing developments. The San Marcos Heights development project provides approximately 132 units of rental housing located on a 15-acre site located at 127 Adair Road. San Marcos Heights is currently at 100% occupancy. Victoria Crossing development project will provide approximately 96 units of rental housing development to be constructed on an approximately 12-acre site located at 1850 SR 207. Victoria Crossings received Certifications of Occupancy (CO) on all four buildings. Residents have started moving in as of August 1, 2023. St. Johns County established a HUD Housing Counseling Grant, which assisted 329 applicants, 19 of whom purchased a home during 2021-2022. HUD allocated a total of \$800,706.00 (CDBG-CV3 Program) for St. Johns County, through the Federal CARES Act, for Covid-19 related expenses. St. Johns County Board of County Commissioners recognized, approved, and appropriated the CDBG-CV3 funds into the 2020-2021 budget. The \$800,706.00 will fund the expansion of the St. Johns County Health and Human Services building so that staff will be safely spaced out and able to continue to provide both housing and social services to those in need. This project is scheduled to be completed during FY 2022-2023.

### Availability for Public Inspection and Comments

In 2018 the St. Johns County Continuum of Care worked with the St. Johns County Board of County Commissioners (BCC) to direct staff to initiate the exploration of an affordable housing initiative that was presented to the board in 2019. These discussions have been ongoing and continue to be part of a larger community conversation about affordable housing. An Affordable Housing Study is scheduled to take place in the near future. The Affordable Housing Study in St. Johns County will assist the County by having a clear updated understanding of the Affordable Housing needs in the County.

### Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: 120



**Mortgage Foreclosures**

A. Very low income households in foreclosure: 2  
 B. Low income households in foreclosure: 1  
 C. Moderate households in foreclosure: 0  
 Foreclosed Loans Life-to-date: 3  
 SHIP Program Foreclosure Percentage Rate Life to Date: 2.50

**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
Owner Occupied Rehab	\$33,053.48

**Expended Funds**

Total Unit Count: 25      Total Expended Amount: \$826,337.00

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32086	\$15,237.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$30,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$40,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32086	\$30,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	Elkton	32033	\$40,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32145	\$40,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$40,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	Ponte Vedra	32081	\$40,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$30,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32086	\$30,000.00	

Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32092	\$30,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$20,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$40,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32086	\$40,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$30,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$30,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$40,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$40,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$30,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32086	\$40,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$40,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$40,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$1,100.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	Elkton	32033	\$30,000.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$40,000.00	

**Administration by Entity**

Name	Business Type	Strategy Covered	Responsibility	Amount
St Johns County Housing and Community Development Department	Local Government	All		\$94,585.20

**Program Income**

Program Income Funds	
Loan Repayment:	\$941,818.36
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$4,033.71
<b>Total:</b>	<b>\$945,852.07</b>

**Number of Affordable Housing Applications**

Number of Affordable Housing Applications	
Submitted	19
Approved	19
Denied	

**Explanation of Recaptured funds**

Description	Amount
<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

**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 Rehab	\$110,000.00	3		

**Special Needs Category Breakdown by Strategy**

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Owner Occupied Rehab	Receiving Social Security Disability Insurance	\$110,000.00	3		

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

St. Johns County Housing and Community Development staff work with the County's Social Services staff as well as a number of different agencies that serve the Homeless population, including the local Continuum of Care. St. Johns County Social Services provides funding for rental and utility assistance. The Housing and Community Development staff frequently refers homelessness cases to a local agency that provides basic services to families and individuals that are experiencing homelessness. The Housing Department utilizes a local Affordable Housing grant to assist agencies that provide not only affordable housing but also housing for individuals suffering from homelessness. The Housing Department also looks to prioritize the funding of projects that assist individuals in the alleviation of homelessness through the use of a Land Acquisition-Rental Strategy.

**Interim Year Data**

**Interim Year Data**

<b>Interim Year 1</b>		
State Annual Distribution	\$1,795,109.00	
Program Income	\$220,891.40	
Program Funds Expended	\$552,364.00	
Program Funds Encumbered	\$1,137,289.00	
Total Administration Funds Expended	\$38,545.06	
Total Administration Funds Encumbered	\$136,098.67	
Homeownership Counseling	\$60,000.00	
Disaster Funds		
65% Homeownership Requirement	\$1,689,653.00	94.13%
75% Construction / Rehabilitation	\$1,689,653.00	94.13%
30% Very & Extremely Low Income Requirement	\$1,199,653.00	59.51%
30% Low Income Requirement	\$490,000.00	24.31%
20% Special Needs Requirement	\$1,163,638.00	64.82%
<b>Carry Forward to Next Year</b>		

**LG Submitted Comments:**

**From:** [Lon Stafford](#)  
**To:** [Michelle Lawlor](#)  
**Subject:** SHIP Closeout report  
**Date:** Wednesday, November 8, 2023 3:42:45 PM  
**Attachments:** [image009.gif](#)  
[image010.png](#)  
[image011.png](#)  
[image012.png](#)  
[image013.png](#)  
[image001.png](#)  
[image002.png](#)  
[image003.png](#)

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Michelle  
The report looks good. I approve its release.  
Let me know if you need anything else from me.  
Lon

**From:** Michelle Lawlor <[mlawlor@sjcfl.us](mailto:mlawlor@sjcfl.us)>  
**Sent:** Wednesday, November 8, 2023 3:34 PM  
**To:** Lon Stafford <[lstafford@stjohnsclerk.com](mailto:lstafford@stjohnsclerk.com)>  
**Subject:** Credit Counseling

-



**Michelle Lawlor**  
*Housing Specialist*  
St. Johns County Housing Department  
St. Johns County Board of County Commissioners  
200 San Sebastian View, Suite 2300, St. Augustine FL 32084  
904-827-6895 | [www.sjcfl.us](http://www.sjcfl.us)

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for further  
assistance.