

RESOLUTION NO. 2024-508

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 2021-2022 AND 2022-2023 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 15th 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 2021-2022 and 2022-2023 and authorizes the Chair to sign the necessary certifications accepting the report.

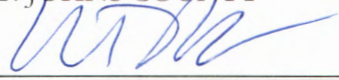
Section 3. Correction of Errors.

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.

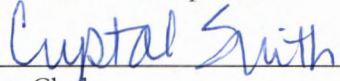
PASSED AND ADOPTED by the Board of County Commissioners of St. Johns County this 19th day of November, 2024.

Rendition Date NOV 19 2024

BOARD OF COUNTY COMMISSIONERS
OF ST. JOHNS COUNTY

By: 
Krista Joseph, Chairman

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

By: 
Deputy Clerk

Title: SHIP Annual Report

Report Status: Unsubmitted

St. Johns County FY 2021/2022 Closeout

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
3	Owner Occupied Rehab	\$1,672,691.03	37				
3	Owner Occupied Rehab	\$64,200.00	1				

Homeownership Totals: \$1,736,891.03 38

Rentals

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

Rental Totals:

Subtotals: \$1,736,891.03 38

Additional Use of Funds

Use	Expended
Administrative	\$173,250.44
Homeownership Counseling	\$70,000.00
Admin From Program Income	\$0.00
Admin From Disaster Funds	\$0.00

Totals: \$1,980,141.47 38 \$0.00 \$0.00

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

Source of Funds	Amount
State Annual Distribution	\$1,795,109.00
Program Income (Interest)	\$6,816.71
Program Income (Payments)	\$214,074.69
Recaptured Funds	\$0.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$7,990.34
Total:	\$2,023,990.74

*** Carry Forward to Next Year: \$43,849.27**

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	440	471	575	752	929
VLI	732	784	941	1,086	1,212
LOW	1,171	1,255	1,506	1,740	1,941
MOD	1,758	1,882	2,259	2,608	2,910
Up to 140%	2,051	2,196	2,635	3,043	3,395

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	\$1,736,891.03	96.53%
Public Moneys Expended	\$62,450.00	3.47%
Private Funds Expended	\$.00	.00%
Owner Contribution	\$.00	.00%
Total Value of All Units	\$1,799,341.03	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$1,736,891.03	\$1,803,099.34	96.33%	65%
Construction / Rehabilitation	\$1,736,891.03	\$1,803,099.34	96.33%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$487,562.80	24.09%
Very Low	\$643,744.38	31.81%
Low	\$605,583.85	29.92%
Moderate	\$.00	.00%
Over 120%-140%	\$.00	.00%
Totals:	\$1,736,891.03	85.82%

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	\$487,562.80	10		0	\$487,562.80	10
Very Low	\$643,744.38	15		0	\$643,744.38	15
Low	\$605,583.85	13		0	\$605,583.85	13
Moderate		0		0	\$0.00	0
Over 120%-140%		0		0	\$0.00	0
Totals:	\$1,736,891.03	38	\$0.00	0	\$1,736,891.03	38

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Owner Occupied Rehab	St. Augustine	4	4	7			15
Owner Occupied Rehab	Unincorporated	5	11	6			22
Owner Occupied Rehab	St. Augustine	1					1
Totals:		10	15	13			38

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Owner Occupied Rehab	St. Augustine		2	4	9	15
Owner Occupied Rehab	Unincorporated		2	7	13	22
Owner Occupied Rehab	St. Augustine			1		1
Totals:			4	12	22	38

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Owner Occupied Rehab	St. Augustine	5	10		15
Owner Occupied Rehab	Unincorporated	8	13	1	22
Owner Occupied Rehab	St. Augustine		1		1
Totals:		13	24	1	38

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Owner Occupied Rehab	St. Augustine	11	4					15
Owner Occupied Rehab	Unincorporated	6	15	1				22
Owner Occupied Rehab	St. Augustine		1					1
Totals:		17	20	1				38

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Owner Occupied Rehab	St. Augustine			7	7
Owner Occupied Rehab	Unincorporated			11	11
Owner Occupied Rehab	St. Augustine				0
Totals:				18	18

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	Service Industry	40,000.00	1
Owner Occupied Rehab	Building Trades	157,898.55	3
Owner Occupied Rehab	Retail Sales	40,000.00	1
Owner Occupied Rehab	Hospitality/Tourism Industry	80,000.00	2
Owner Occupied Rehab	Nurse/Healthcare	103,763.35	2
Owner Occupied Rehab	Educator/School Employee	50,481.44	1

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: The State Housing Initiatives Partnership (SHIP) program in Florida provides funding to support affordable housing initiatives at the local level. Various organizations and services in St. Johns County can assist with SHIP housing initiatives in different ways. Here's a list of support services in St. Johns County that pertain to SHIP Housing initiatives, with a brief description of their roles:

Emergency Services and Homeless Coalition of St. Johns County Coordinates emergency services, emergency shelter, and support for those facing homelessness. They work on strategies to prevent homelessness and provide crisis intervention.

Alpha Omega Miracle Home Provides transitional housing and supportive services to homeless women and families. Their programs aim to help individuals gain self-sufficiency and stable housing.

Habitat for Humanity Partners with low-income families to build and renovate homes. Habitat for Humanity provides affordable homeownership opportunities and assists with housing stability.

Betty Griffin Center Offers emergency shelter and support services to survivors of domestic violence. They provide housing and other resources to help individuals escape abusive situations.

St. Johns County Social Services Provides needy residents with housing, financial, and emergency assistance. They help identify and refer individuals to SHIP housing programs and other resources.

St. Francis House Homeless Shelter Provides emergency shelter, transitional housing, and supportive services for homeless individuals and families. They work to help residents secure permanent housing solutions.

Northeast Florida Community Action Agency (NFCAA) Offers various services, including housing assistance, energy assistance, and emergency support. They assist with SHIP housing initiatives by providing resources and support to low-income families.

St. Johns Housing Partnership Focuses on affordable housing development and rehabilitation. They work directly with SHIP to provide housing solutions and support for low-income residents.

United Way of St. Johns County (SJC) Supports various community programs and services, including those related to housing. They help coordinate resources and funding for SHIP housing initiatives.

Catholic Charities Provides emergency assistance, housing support, and social services. Their programs often include rental assistance and supportive housing services for those in need.

Salvation Army Offers emergency shelter, transitional housing, and support services. They assist with rent and utility assistance, working to help individuals and families achieve housing stability.

211 Provides a free, confidential, and 24/7 helpline for individuals seeking information and referrals to community services, including housing assistance, financial aid, and emergency resources. They can connect people with SHIP housing programs and other relevant local services.

Each of these organizations plays a critical role in addressing housing needs in St. Johns County. They work in conjunction with SHIP and other housing initiatives to provide support and resources for those in need.

Other Accomplishments

St. Johns County has made significant strides in developing public and private partnerships to support its most vulnerable citizens, particularly through its Housing Finance Authority (HFA) Committee. Here are some key accomplishments and recent developments achieved with bond issuance; San Marco Heights is a 132-unit, completed project that provides affordable housing units to low-income residents operating at full capacity. Victoria Crossing is a 96-unit affordable housing project operating as a gated community with county Social Service staff maintaining a weekly presence to assist residents. It has been opened and at full capacity since October of 2023.

The Villages of New Augustine held a recent Groundbreaking in December of 2023. This project is a new affordable housing development and a collaboration with Ability Housing, located in the West Augustine area. The groundbreaking event marks the beginning of this community's construction, offering much-needed 92-unit housing options to low-income families.

St. Johns County has received a Housing Counseling Grant of \$21,700, from the U.S. Department of Housing and Urban Development (HUD). This grant helps to support housing counseling services to assist residents in navigating the complexities of the housing market, including financial literacy, homebuyer education, and foreclosure prevention. From October of 2023 to May 30th, 2024, seven closings were recorded at \$2,099,064 in mortgages recorded as new ownership mortgages. Appointments included 206 clients that were seen, 253 hours of counseling recorded, and 117 new applications received.

These efforts represent a collaborative approach to improving housing stability and affordability in St. Johns County, leveraging both public and private resources to address the needs of its most vulnerable citizens. For specific numbers of units and additional details, it would be best to refer to the latest reports or official announcements from the HFA Committee or St. Johns County government.

Availability for Public Inspection and Comments

An Affordable Housing Study kicked off in July of 2024 with APD, a firm from Atlanta Ga., with an anticipated report due in May 2025. Both the AHAC and HFA comprise the Strategic Committee for this study. The recommendations in this future report will lend to the larger community conversations as our county continues to see new growth and aims at multiple strategies to accommodate our workforce in multiple ways with specific solutions, including missing-middle structures, transportation solutions, and density in-fill that is right-sized for each unique area.

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	\$45,207.87
Owner Occupied Rehab	\$64,200.00

Expended Funds

Total Unit Count: 38

Total Expended Amount: \$1,736,891.03

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Owner Occupied Rehab	Valerie Votelle	125 Industrial Road	St. Augustine	32086	\$40,000.00	
Owner Occupied Rehab	Jeanie Greener	685 West Street	St. Augustine	32084	\$40,000.00	
Owner Occupied Rehab	Wingil Matley	749 Cathedral Place	St. Augustine	32084	\$40,000.00	
Owner Occupied Rehab	Anthony Brown	664 North Volusia Street	St. Augustine	32084	\$30,000.00	
Owner Occupied Rehab	Allysh Maynard	6933 SR 207	Elkton	32033	\$40,000.00	
Owner Occupied Rehab	Jimmy Gony	48 Arthur Street	St. Augustine	32084	\$40,000.00	
Owner Occupied Rehab	Jeanie Edwards	285 Sunshine Drive	St. Augustine	32086	\$40,000.00	
Owner Occupied Rehab	Mary Reynolds	305 Bonders Street	St. Augustine	32086	\$36,015.00	
Owner Occupied Rehab	Dorise Green	416 M. Stanton Street	Hastings	32145	\$40,000.00	
Owner Occupied Rehab	Gene Anderson	8405 CR 19 South	Hastings	32145	\$40,000.00	
Owner Occupied Rehab	Bobby Burns	348 Glass Road	St. Augustine	32086	\$40,000.00	
Owner Occupied Rehab	Gladys Collins	5844 Mustang Creek Street	St. Augustine	32092	\$40,000.00	
Owner Occupied Rehab	Ernest Martin	420 Collins Street	St. Augustine	32084	\$40,000.00	
Owner Occupied Rehab	Carole Koch	725 W. West	St. Augustine	32086	\$37,390.00	
Owner Occupied Rehab	Shirley Higgins	4288 Highlands Boulevard	St. Augustine	32084	\$40,000.00	
Owner Occupied Rehab	Amelia Burgess	732 Glass Road	St. Augustine	32086	\$40,000.00	
Owner Occupied Rehab	Willy Kiger	4107 Old Dixie Drive	St. Augustine	32095	\$26,150.00	
Owner Occupied Rehab	Edward Tucker	706 E. Main Street	Hastings	32145	\$40,000.00	
Owner Occupied Rehab	Ruth Snider	805 W. 2nd Street	St. Augustine	32084	\$16,214.00	
Owner Occupied Rehab	Joyce Wright	1084 Butler Avenue	St. Augustine	32084	\$36,400.00	

Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32086	\$53,209.55	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	Hastings	32145	\$53,863.65	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$64,200.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$62,446.29	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	Hastings	32145	\$42,619.45	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	Hastings	32145	\$69,012.35	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	Hastings	32145	\$64,480.40	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32095	\$50,481.44	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	Hastings	32145	\$47,830.65	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$65,932.25	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	Hastings	32145	\$62,053.35	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$34,373.65	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$67,363.35	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	Hastings	32145	\$61,852.15	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$49,895.00	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$62,734.80	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$61,966.30	
Owner Occupied Rehab	[REDACTED]	[REDACTED]	St. Augustine	32084	\$20,407.40	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
St Johns County Housing and Community Development Department	Local Government	All		\$173,250.44

Program Income

Program Income Funds	
Loan Repayment:	\$214,074.69
Refinance:	
Foreclosure:	
Sale of Property:	

Interest Earned:	\$6,816.71
Total:	\$220,891.40

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	115
Approved	63
Denied	52

Explanation of Recaptured funds

Description	Amount
Total:	\$0.00

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:

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	\$1,109,696.44	24		
3	Owner Occupied Rehab	\$64,200.00	1		

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	\$517,874.44	10		
(3) Owner Occupied Rehab	Receiving Supplemental Security Income	\$527,341.60	13		

(3) Owner Occupied Rehab	Receiving Supplemental Security Income	\$64,200.00	1		
(3) Owner Occupied Rehab	Developmental Disabilities	\$64,480.40	1		

Provide a description of efforts to reduce homelessness:

St. Johns County has implemented a comprehensive approach to reducing homelessness through a variety of strategies and collaborations. Here's a detailed description of these efforts:

Collaboration with Continuum of Care (CoC)

Efforts: St. Johns County works closely with the Continuum of Care (CoC), a regional network that coordinates and integrates services for the homeless and those at risk of homelessness. The CoC helps streamline resources, identify service gaps, and develop strategies to address homelessness effectively. This collaboration ensures that efforts are coordinated across various agencies and service providers to create a unified approach to preventing and ending homelessness.

Social Services Integration

Efforts by Social Services in St. Johns County are crucial in addressing homelessness by providing emergency assistance, case management, and access to essential resources. By integrating services with other housing initiatives and nonprofits, Social Services helps connect individuals and families with the necessary support, including housing and financial assistance, to prevent and alleviate homelessness.

Prioritizing Projects to Alleviate Homelessness

The county prioritizes housing projects that directly address homelessness, focusing on creating affordable housing options and supportive services. Projects are evaluated based on their potential to reduce homelessness and provide long-term stability for residents.

Land Acquisition and Rental Strategy

St. Johns County employs a land acquisition strategy to secure sites for affordable housing developments. By acquiring land, the county can ensure that future rental projects are strategically located to benefit those in need. This approach helps increase the availability of affordable rental units and supports the creation of stable housing solutions.

Impact Fees for Nonprofits

Efforts: To support nonprofits that assist the homeless, St. Johns County offers reductions or exemptions on impact fees for organizations involved in housing and homelessness services. This financial support helps these organizations reduce operational costs and increase their capacity to provide services to those in need.

Down Payment Assistance (DPA)

Newly Approved LHAP Strategy: The county has recently approved a Local Housing Assistance Plan (LHAP) strategy to provide down payment assistance grants of up to \$100,000 per household. This program aims to help low-income households achieve homeownership by reducing the financial barriers to purchasing a home. Applications will be accepted beginning on September 1, 2024.

Bond Issuance for Affordable Housing Projects

Summer Breeze and Somerset Village Apartments: The Housing Finance Authority (HFA) has issued new bonds to support the development of Summer Breeze and Somerset Village apartments. These projects are specifically designed to assist individuals transitioning out of homelessness by providing affordable rental housing options and supportive services.

The Oakes Apartments Rehabilitation: HFA is also facilitating bond financing for the rehabilitation of The Oakes Apartments in Ponte Vedra. This project aims to improve existing housing conditions and ensure affordable rental units are maintained for residents, including those recently homeless.

Overall, St. Johns County's efforts to reduce homelessness involve a multifaceted approach integrating partnerships, strategic investments, and innovative programs. By focusing on both immediate needs and long-term solutions, the county aims to create sustainable improvements in housing stability and reduce homelessness across the region.

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution	\$2,732,821.00	
Program Income	\$465,711.22	
Program Funds Expended	\$505,526.20	
Program Funds Encumbered	\$2,190,000.00	
Total Administration Funds Expended	\$273,282.10	
Total Administration Funds Encumbered		
Homeownership Counseling	\$75,000.00	
Disaster Funds	\$100,000.00	
65% Homeownership Requirement	\$2,695,526.20	95.15%
75% Construction / Rehabilitation	\$2,695,526.20	95.15%
30% Very & Extremely Low Income Requirement	\$1,130,304.45	34.27%
30% Low Income Requirement	\$1,265,221.75	38.36%
20% Special Needs Requirement	\$1,839,551.95	64.94%
Carry Forward to Next Year		

LG Submitted Comments:

From: [Dwala Anderson](#)
To: [Michelle Myers](#)
Cc: [Raechel Meeks](#)
Subject: 2024 SHIP Annual Report
Date: Friday, October 25, 2024 1:30:38 PM

Good afternoon Michelle,

Lon Stafford, our Director of Financial Support, reviewed the 2024 SHIP annual report and approved it. If you have any further questions, please contact him when he's back in the office on Monday.

Thank you,

Dwala Anderson, MBA, CGFO

Chief Financial Officer

St. Johns County Clerk of the Circuit Court and Comptroller

4010 Lewis Speedway, St. Augustine, FL 32084

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