

Title: SHIP Annual Report

Port St. Lucie FY 2022/2023 Closeout

Report Status: Unsubmitted

Form 1

SHIP Distribution Summary

Homeownership

| Code | Strategy | Expended Amount | Units | Encumbered Amount | Units | Unencumbered Amount | Units |
|------|-------------------------------|-----------------|-------|-------------------|-------|---------------------|-------|
| 3 | Comprehensive Repair | \$2,011,811.57 | 42 | | | | |
| 6 | Limited Repair Rehabilitation | \$91,525.65 | 6 | | | | |
| 6 | Limited Repair | \$15,732.89 | 1 | | | | |
| 8 | Water Sewer Connection | \$52,266.18 | 1 | | | | |

Homeownership Totals: **\$2,171,336.29** **50**

Rentals

| Code | Strategy | Expended Amount | Units | Encumbered Amount | Units | Unencumbered Amount | Units |
|------|----------|-----------------|-------|-------------------|-------|---------------------|-------|
|------|----------|-----------------|-------|-------------------|-------|---------------------|-------|

Rental Totals:

Subtotals: **\$2,171,336.29** **50**

Additional Use of Funds

| Use | Expended | Percentage |
|---------------------------|--------------|------------|
| Administrative | \$205,412.00 | 9.99 % |
| Homeownership Counseling | \$.00 | |
| Admin From Program Income | \$16,823.40 | 5.00 % |
| Admin From Disaster Funds | \$.00 | - |
| Admin From HHRP | \$.00 | #Error |

Totals: **\$2,393,571.69** **50** **\$.00** **\$.00**

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

| Source of Funds | Amount |
|------------------------------------|-----------------------|
| State Annual Distribution | \$2,054,125.00 |
| Program Income (Interest) | |
| Program Income (Payments) | \$336,467.93 |
| Recaptured Funds | \$.00 |
| Disaster Funds | |
| HHRP Funds | |
| Carryover funds from previous year | \$10,667.97 |
| Total: | \$2,401,260.90 |

*** Carry Forward to Next Year: \$7,689.21**

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 | 445 | 476 | 621 | 814 | 1,007 |
| VLI | 741 | 794 | 953 | 1,101 | 1,228 |
| LOW | 1,186 | 1,270 | 1,525 | 1,761 | 1,965 |
| MOD | 1,779 | 1,906 | 2,289 | 2,643 | 2,949 |
| Up to 140% | 2,075 | 2,224 | 2,670 | 3,083 | 3,440 |

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 | \$2,171,336.29 | 100.00% |
| Public Moneys Expended | \$0.00 | .00% |
| Private Funds Expended | \$0.00 | .00% |
| Owner Contribution | \$0.00 | .00% |
| Total Value of All Units | \$2,171,336.29 | 100.00% |

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

| Compliance Category | SHIP Funds | Trust Funds | % of Trust Fund | FL Statute Minimum % |
|-------------------------------|----------------|----------------|-----------------|----------------------|
| Homeownership | \$2,171,336.29 | \$2,064,792.97 | 105.16% | 65% |
| Construction / Rehabilitation | \$2,171,336.29 | \$2,064,792.97 | 105.16% | 75% |

Program Compliance - Income Set-Asides

| Income Category | SHIP Funds | Total Available Funds % * | Totals of Percentages |
|-------------------------------|----------------|---------------------------|----------------------------------|
| Extremely Low | \$459,696.76 | 19.14% | EL+VL: 47.47% EL+VL+L: 90.42% |
| Very Low | \$680,067.55 | 28.32% | |
| Low | \$1,031,571.98 | 42.96% | |
| Moderate | \$0.00 | .00% | |
| Over 120%-140% | \$0.00 | .00% | |
| Totals: \$2,171,336.29 | | 90.42% | |

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 | \$459,696.76 | 12 | \$.00 | 0 | \$459,696.76 | 12 |
| Very Low | \$627,801.37 | 14 | \$52,266.18 | 1 | \$680,067.55 | 15 |
| Low | \$1,031,571.98 | 23 | \$.00 | 0 | \$1,031,571.98 | 23 |
| Moderate | \$.00 | 0 | \$.00 | 0 | \$.00 | 0 |
| Over 120%-140% | \$.00 | 0 | \$.00 | 0 | \$.00 | 0 |
| Totals: | \$2,119,070.11 | 49 | \$52,266.18 | 1 | \$2,171,336.29 | 50 |

Form 3

Number of Households/Units Produced

| Strategy | List Unincorporated and Each Municipality | ELI | VLI | Low | Mod | Over 140% | Total |
|-------------------------------|---|-----------|-----------|-----------|-----|--------------|-----------|
| Comprehensive Repair | Port St. Lucie | 9 | 12 | 21 | | | 42 |
| Limited Repair Rehabilitation | Port St. Lucie | 2 | 2 | 2 | | | 6 |
| Water Sewer Connection | Port St. Lucie | | 1 | | | | 1 |
| Limited Repair | Port St. Lucie | 1 | | | | | 1 |
| Totals: | | 12 | 15 | 23 | | | 50 |

Characteristics/Age (Head of Household)

| Description | List Unincorporated and Each Municipality | 0 - 25 | 26 - 40 | 41 - 61 | 62+ | Total |
|-------------------------------|---|--------|----------|-----------|-----------|-----------|
| Comprehensive Repair | Port St. Lucie | | 5 | 19 | 18 | 42 |
| Limited Repair Rehabilitation | Port St. Lucie | | 1 | 2 | 3 | 6 |
| Water Sewer Connection | Port St. Lucie | | | 1 | | 1 |
| Limited Repair | Port St. Lucie | | | | 1 | 1 |
| Totals: | | | 6 | 22 | 22 | 50 |

Family Size

| Description | List Unincorporated and Each Municipality | 1 Person | 2- 4 People | 5 + People | Total |
|-------------------------------|---|-------------|----------------|---------------|-------|
| Comprehensive Repair | Port St. Lucie | 18 | 22 | 2 | 42 |
| Limited Repair Rehabilitation | Port St. Lucie | 3 | 3 | | 6 |
| Water Sewer Connection | Port St. Lucie | | 1 | | 1 |

| | | | | | |
|----------------|----------------|-----------|-----------|----------|-----------|
| Limited Repair | Port St. Lucie | 1 | | | 1 |
| Totals: | | 22 | 26 | 2 | 50 |

Race (Head of Household)

| Description | List Unincorporated and Each Municipality | White | Black | Hispanic | Asian | Amer-Indian | Other | Total |
|-------------------------------|---|-----------|-----------|-----------|-------|-------------|-------|-----------|
| Comprehensive Repair | Port St. Lucie | 24 | 9 | 9 | | | | 42 |
| Limited Repair Rehabilitation | Port St. Lucie | 5 | 1 | | | | | 6 |
| Water Sewer Connection | Port St. Lucie | 1 | | | | | | 1 |
| Limited Repair | Port St. Lucie | | | 1 | | | | 1 |
| Totals: | | 30 | 10 | 10 | | | | 50 |

Demographics (Any Member of Household)

| Description | List Unincorporated and Each Municipality | Farm Worker | Home-less | Elderly | Total |
|-------------------------------|---|-------------|-----------|-----------|-----------|
| Comprehensive Repair | Port St. Lucie | | | 18 | 18 |
| Limited Repair Rehabilitation | Port St. Lucie | | | 3 | 3 |
| Water Sewer Connection | Port St. Lucie | | | | 0 |
| Limited Repair | Port St. Lucie | | | 1 | 1 |
| Totals: | | | | 22 | 22 |

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 |
|-------------------------------|------------------------------|----------------|---------------------------|
| Comprehensive Repair | Government Employee | 97,742.36 | 2 |
| Comprehensive Repair | Building Trades | 105,254.36 | 2 |
| Comprehensive Repair | Educator/School Employee | 95,253.34 | 2 |
| Comprehensive Repair | Nurse/Healthcare | 42,394.16 | 1 |
| Comprehensive Repair | Service Industry | 36,226.18 | 1 |
| Comprehensive Repair | Hospitality/Tourism Industry | 51,084.68 | 1 |
| Limited Repair Rehabilitation | Nurse/Healthcare | 15,000.00 | 1 |

Form 4

Status of Incentive Strategies

| Incentive | Description (If Other) | Category | Status | Year Adopted (or N/A) |
|--|--|-------------|-------------|-----------------------|
| Expedited permitting | | Required | Adopted | 1994 |
| Impact fee modifications | | AHAC Review | Adopted | 2009 |
| Flexible densities | | AHAC Review | Not Adopted | N/A |
| Reservation of infrastructure | | AHAC Review | Not Adopted | N/A |
| Allowance of accessory dwelling units | | AHAC Review | Not Adopted | N/A |
| Reduction of parking and setbacks | | AHAC Review | Not Adopted | N/A |
| Allowance of flexible lot sizes | | AHAC Review | Not Adopted | N/A |
| Modification of street requirements | | AHAC Review | Not Adopted | N/A |
| Ongoing review process | | Required | Adopted | 2009 |
| Printed inventory of public owned lands | | AHAC Review | Adopted | 2009 |
| Support of development near transportation/employment hubs | | AHAC Review | Adopted | 2009 |
| Other | Workforce Housing Program development and the development of additional incentives to help vulnerable populations. | AHAC Review | Not Adopted | N/A |

Support Services

Support services from various sources available. Support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling and Transportation, information can be found in the City of Port St. Lucie website at www.cityofpsl.com or by contacting Neighborhood Services Department.

Other Accomplishments

The City of Port St. Lucie, in partnership with the Community Land Trust of Palm Beach County and the Treasure Coast, has a homeownership program that uses a CLT model. Also, since the beginning of the SHIP Program, we have had a unique "contract" with local lenders that benefits our down payment assistance recipients and the SHIP housing program in general. Members of the St. Lucie/Martin Lending Consortium offer a uniform lending package that provides special terms, with a reduction in closing staff to control the leveraging of funds, steering our program participants away from "predatory" lenders that might charge more for their services.

Availability for Public Inspection and Comments

The Annual Report was made available to the public for review and comment on the City of Port St. Lucie's website (www.cityofpsl.com/SHIP) as well as in-person at Port St. Lucie City Hall - Neighborhood Services Department between August 11, 2025 and August 22, 2025. Comments on the Annual Report could be submitted via email to housing@cityofpsl.com or in-person.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **279**

Mortgage Foreclosures

A. Very low income households in foreclosure: **3**

B. Low income households in foreclosure: **13**

C. Moderate households in foreclosure: **3**

Foreclosed Loans Life-to-date: **19**

SHIP Program Foreclosure Percentage Rate Life to Date: **6.81**

Mortgage Defaults

A. Very low income households in default: **3**

B. Low income households in default: **17**

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

Defaulted Loans Life-to-date: **22**

SHIP Program Default Percentage Rate Life to Date: **7.89**

Strategies and Production Costs

| Strategy | Average Cost |
|-------------------------------|--------------|
| Comprehensive Repair | \$47,900.28 |
| Limited Repair | \$15,732.89 |
| Limited Repair Rehabilitation | \$15,254.28 |
| Water Sewer Connection | \$52,266.18 |

Expended Funds

Total Unit Count: **50**

Total Expended Amount: **\$2,171,336.29**

| Strategy | Full Name | Address | City | Zip Code | Expended Funds | FY if Unit Already Counted |
|----------------------|----------------------|--------------------------|----------------|----------|----------------|----------------------------|
| Comprehensive Repair | CHRISTINE MARCAZZOLO | 1045 SW JENNIFER TER | Port St. Lucie | 34953 | \$51,695.93 | |
| Comprehensive Repair | KARISMA COLLADO | 776 SW GOODRICH ST | Port St. Lucie | 34983 | \$51,786.18 | |
| Comprehensive Repair | JEFFREY MALTBIE | 2500 SE Ibis Ct | Port St. Lucie | 34952 | \$52,576.18 | |
| Comprehensive Repair | CHERYL MALDONADO | 585 SW Belmont | Port St. Lucie | 34953 | \$45,476.18 | |
| Comprehensive Repair | KAREN MATOS | 1941 SW DIAMOND ST | Port St. Lucie | 34953 | \$7,313.23 | |
| Comprehensive Repair | CHARLES DAGATA | 2552 SE MORNINGSIDE BLVD | Port St. Lucie | 34952 | \$52,025.18 | |

| | | | | | | |
|-------------------------------|--------------------|--------------------------|----------------|-------|-------------|--|
| Comprehensive Repair | MADLINE MEDINA | 1067 SW BARBAROSA AVE | Port St. Lucie | 34953 | \$45,956.18 | |
| Comprehensive Repair | SCOTT LANDGREN | 1512 SE OUTWOOD CT | Port St. Lucie | 34952 | \$52,563.18 | |
| Comprehensive Repair | VINCENT BOLAND | 3133 SE Morningside Blvd | Port St. Lucie | 34952 | \$52,737.94 | |
| Comprehensive Repair | JEANNIE DIXON | 5837 NW DOOLEY CIR | Port St. Lucie | 34986 | \$52,192.18 | |
| Comprehensive Repair | Zachary Halpern | 2081 SE PYRAMID RD | Port St. Lucie | 34952 | \$50,556.18 | |
| Comprehensive Repair | SHEILA CASH | 1234 SW Abisco rd | Port St. Lucie | 34953 | \$49,308.16 | |
| Comprehensive Repair | ELVA NAVACH | 1281 SW GOODMAN AVE | Port St. Lucie | 34953 | \$50,441.18 | |
| Comprehensive Repair | ALLEN COHEN | 2151 SE SHLETER DRIVE | Port St. Lucie | 34952 | \$48,836.18 | |
| Comprehensive Repair | REGINA DEUSCHLE | 1134 SW HUNNICUT AVENUE | Port St. Lucie | 34953 | \$52,594.16 | |
| Comprehensive Repair | CATHERINE MORAN | 431 SW CURTIS STREET | Port St. Lucie | 34983 | \$52,751.18 | |
| Comprehensive Repair | CYNTHIA HOPWOOD | 5348 NW ALAM COURT | Port St. Lucie | 34986 | \$50,901.18 | |
| Comprehensive Repair | ASHLE BELL | 365 NW GRANADEER STREET | Port St. Lucie | 34983 | \$52,324.43 | |
| Comprehensive Repair | SHELLEY MULLER | 302 SW GRIMALDO TERRACE | Port St. Lucie | 34984 | \$42,652.16 | |
| Limited Repair Rehabilitation | ROBYN IORIO | 850 SW HAAS AVE | Port St. Lucie | 34953 | \$15,797.73 | |
| Comprehensive Repair | MARIO GONZALEZ | 2234 SE MASTER AVE | Port St. Lucie | 34952 | \$52,691.18 | |
| Comprehensive Repair | THOMAS LYONS | 1010 SW COLEMAN AVE | Port St. Lucie | 34953 | \$52,137.15 | |
| Comprehensive Repair | MANY TEK | 2118 SE FLORESTA DR | Port St. Lucie | 34984 | \$49,309.16 | |
| Comprehensive Repair | EPHRAIM ASSON | 725 SE CARNIVAL AVE | Port St. Lucie | 34983 | \$52,079.16 | |
| Comprehensive Repair | Mary Steele | 2121 SW BRISBANE STREET | Port St. Lucie | 34984 | \$44,441.18 | |
| Comprehensive Repair | JOYCE REID | 1681 SE HARP LANE | Port St. Lucie | 34983 | \$52,676.18 | |
| Limited Repair Rehabilitation | CAROL BAUMANN | 1361 SE NANCY LN | Port St. Lucie | 34983 | \$15,659.73 | |
| Water Sewer Connection | LISA CAPPELLO-HAND | 398 SE Strait | Port St. Lucie | 34983 | \$52,266.18 | |
| Comprehensive Repair | CAROLYN HAERING | 4948 NW Flinstone | Port St. Lucie | 34983 | \$50,946.18 | |
| Comprehensive Repair | DALE GALIANO | 696 SW VIOLET AVE | Port St. Lucie | 34983 | \$50,861.18 | |
| Comprehensive Repair | JULIO DOMINGUEZ | 806 SE PRESTON LANE | Port St. Lucie | 34983 | \$51,241.18 | |

| | | | | | | |
|-------------------------------|-------------------|-----------------------|----------------|-------|-------------|--|
| Comprehensive Repair | ALVARO CAICEDO | 799 SE ABLETT LANE | Port St. Lucie | 34984 | \$40,976.18 | |
| Comprehensive Repair | MELISSA ZEIGLER | 493 SW DUVAL AVE | Port St. Lucie | 34953 | \$52,601.18 | |
| Limited Repair Rehabilitation | AMANDA TOBON | 2850 SE EAGLE DR | Port St. Lucie | 34984 | \$15,897.73 | |
| Comprehensive Repair | JENNY CORDERO | 1527 SE DEWBERRY CT | Port St. Lucie | 34952 | \$42,394.16 | |
| Comprehensive Repair | MOHAMMAD MALIK | 797 SE LIGHTHOUSE AVE | Port St. Lucie | 34983 | \$36,226.18 | |
| Comprehensive Repair | MELISSA VICTOR | 565 SW CARTER AVE | Port St. Lucie | 34983 | \$52,348.18 | |
| Comprehensive Repair | PETER GITTENS | 1729 SW APACHE AVE | Port St. Lucie | 34953 | \$52,661.18 | |
| Comprehensive Repair | DIANE MINER | 549 SW DALTON CIR | Port St. Lucie | 34953 | \$48,446.18 | |
| Comprehensive Repair | JEAN RETALEATO | 719 NW BAYARD AVE | Port St. Lucie | 34983 | \$52,681.18 | |
| Comprehensive Repair | VANESSA SANCHEZ | 158 NW PEACH ST | Port St. Lucie | 34983 | \$51,084.68 | |
| Comprehensive Repair | JINY PIERRE | 631 SE CRESCENT AVE | Port St. Lucie | 34984 | \$45,626.18 | |
| Limited Repair | SHIRLEY WALLACE | 1196 SE PROCTOR LANE | Port St. Lucie | 34983 | \$15,732.89 | |
| Limited Repair Rehabilitation | Adan Pelaez | 2365 SE Addison St | Port St. Lucie | 34984 | \$14,597.73 | |
| Comprehensive Repair | JEAN NOVIUS | 226 SW BEDFORD RD | Port St. Lucie | 34953 | \$50,759.16 | |
| Limited Repair Rehabilitation | Barbara Miller | 1191 SE Clifton LN | Port St. Lucie | 34983 | \$14,572.73 | |
| Comprehensive Repair | PHYLLIS UHLAND | 137 SE TODD AVE | Port St. Lucie | 34983 | \$52,633.72 | |
| Limited Repair Rehabilitation | Jessie Narcisse | 772 NW Riverside Dr | Port St. Lucie | 34983 | \$15,000.00 | |
| Comprehensive Repair | ROBENSON JONATHAS | 2146 SE GRAND DRIVE | Port St. Lucie | 34952 | \$42,841.16 | |
| Comprehensive Repair | Juan Peralta | 5034 NW Coventry Cir | Port St. Lucie | 34986 | \$19,462.53 | |

Administration by Entity

| Name | Business Type | Strategy Covered | Responsibility | Amount |
|------------------------|------------------|------------------|----------------|--------|
| City of Port St. Lucie | Local Government | All | All | \$.00 |

Program Income

| Program Income Funds | |
|----------------------|-------------|
| Loan Repayment: | |
| Refinance: | \$97,007.48 |
| Foreclosure: | |

| | |
|-------------------|---------------------|
| Sale of Property: | \$239,460.45 |
| Interest Earned: | |
| Total: | \$336,467.93 |

Number of Affordable Housing Applications

| Number of Affordable Housing Applications | |
|---|-----|
| Submitted | 100 |
| Approved | 44 |
| Denied | 7 |

Explanation of Recaptured funds

| Description | Amount |
|---------------|---------------|
| N/A | |
| N/A | |
| N/A | |
| 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:

Or

✓ Not Applicable

Special Needs Breakdown

| Code(s) | Strategies | Expended Amount | Units | Encumbered Amount | Units | % of Allocation |
|---------|-------------------------------|-----------------------|-----------|-------------------|-------|-----------------|
| 3 | Comprehensive Repair | \$1,262,876.63 | 27 | | | |
| 6 | Limited Repair Rehabilitation | \$31,457.46 | 2 | | | |
| 6 | Limited Repair | | | | | |
| | Total: | \$1,294,334.09 | 29 | | | 63.01% |

Special Needs Category Breakdown by Strategy

| Strategies | Special Needs Category | Expended Amount | Units | Encumbered Amount | Units |
|-----------------------------------|--|-----------------|-------|-------------------|-------|
| (3) Comprehensive Repair | Receiving Supplemental Security Income | \$647,218.03 | 13 | | |
| (3) Comprehensive Repair | Person with Disabling Condition (not DD) | \$443,201.05 | 10 | | |
| (6) Limited Repair Rehabilitation | Receiving Supplemental Security Income | \$31,457.46 | 2 | | |
| (3) Comprehensive Repair | Developmental Disabilities | \$49,309.16 | 1 | | |
| (3) Comprehensive Repair | Receiving Social Security Disability Insurance | \$123,148.39 | 3 | | |

Provide a description of efforts to reduce homelessness:

HUD is providing program funding for homeless services in St. Lucie County through the Continuum of Care administered by the Treasure Coast Homeless Services Council. The City of Port St. Lucie maintains its membership on the Council's grant application to HUD. The City is a member of the Treasure Coast Homeless Services Council, which is the lead agency for the Regional Continuum of Care. The City participates in the Continuum and supports its efforts. The homeless priorities established by the Continuum are also the City's priorities established in its CDBG Consolidated Plan.

Interim Year Data

Interim Year Data

| Revenue | |
|---------------------------|-----------------------|
| State Annual Distribution | \$2,635,132.00 |
| SHIP Disaster Funds | |
| HHRP Allocation | |
| Program Income | \$123,763.72 |
| Total Revenue: | \$2,758,895.72 |

| Expenditures/Encumbrances | |
|---|-----------------------|
| Program Funds Expended | \$414,456.88 |
| Program Funds Encumbered | \$1,991,916.55 |
| Total Administration Funds Expended | \$165,689.00 |
| Total Administration Funds Encumbered | \$97,823.00 |
| Homeownership Counseling | \$0.00 |
| Total Expenditures/Encumbrances: | \$2,669,885.43 |

| Set-Asides | | Percentage |
|--|----------------|------------|
| 65% Homeownership Requirement | \$2,406,373.43 | 91.32% |
| 75% Construction / Rehabilitation | \$2,406,373.43 | 91.32% |
| 30% Very Low Income Requirement | \$1,102,112.53 | 39.95% |
| 60% Very Low + Low Income Requirements | \$2,406,373.43 | 87.22% |
| 20% Special Needs Requirement | \$556,029.97 | 20.15% |

LG Submitted Comments: