



**City of Bradenton
State Housing Initiatives Partnership
(SHIP) Program
2013 Annual Report**



Wayne H. Poston, Mayor

Staff and Administration

**Timothy Polk, Planning and Community Development Director
Lesa Livingston, Housing and Community Development Manager
Vicki White, Housing and Community Development Coordinator**

August 22, 2013



**City of Bradenton, Florida
Department of Planning and Community Development
Housing and Community Development Division**

State Housing Initiatives Partnership (SHIP)

2013 Annual Report

Mayor

Honorable Wayne H. Poston

Ward 1

Councilman, Vice Mayor Gene Gallo

Ward 2

Councilman Gene Brown

Ward 3

Councilman Patrick Roff

Ward 4

Councilman Bemis Smith

Ward 5

Councilman Harold Byrd

Staff and Administration

**Timothy Polk, Planning & Community Development Director
Lesa Livingston, Housing & Community Development Manager
Vicki White, Housing & Community Development Coordinator**



NOTICE OF AVAILABILITY OF SHIP ANNUAL REPORT STATE FISCAL YEARS 2010-2011, 2011-12 and 2012-13

Notice is hereby given that the City of Bradenton, Housing and Community Development Division has prepared its Annual State Housing Initiatives Partnership (SHIP) report for the periods covering State Fiscal Year 2010-11, 2011-12, and 2012-13.

Citizens are invited to review and comment on this annual report. The Mayor and City Council will adopt the report September 11, 2013 at 8:30 am in the City of Bradenton Council Chambers at Bradenton City Hall, 101 12th St. W. Bradenton, FL 34205.

The SHIP Annual Report will be available at the following location:

- City Clerk's Office
101 Old Main Street
Bradenton, FL 34205

The report will also be available electronically on the city's website at www.cityofbradenton.com.

The SHIP Annual Report will be available for public inspection during regular business hours commencing August 29, 2013 and will be available until September 12, 2013 at which time the report will be transmitted to the State Housing Finance Corporation, Tallahassee, Florida. Citizens wishing to provide comments on this report may submit them to the City of Bradenton Housing and Community Development Division at 101 12th St. W. Bradenton, FL 34205. Comments may also be emailed to lesa.livingston@cityofbradenton.com. All comments received will be included with the report.

Timothy Polk, Director
Planning & Community Development Department

Wayne Poston, Mayor
City of Bradenton, FL

Publish: August 29, 2013



BRADENTON HERALD

CLASSIFIED ADVERTISING

Order:	052145323	Pubs:	1,9	Rate:	LE
Phone:	9419329466	Class:	4995	Charges:	\$ 0.00
Account:	4080	Start Date:	08/29/2013	List Price:	\$ 77.22
Name:	CITY,	Stop Date:	08/29/2013	Payments:	\$ 0.00
Firm:	CITY BRADENTON	Insertions:	2	Balance:	\$ 77.22

**NOTICE OF AVAILABILITY
OF SHIP ANNUAL REPORT
STATE FISCAL YEARS
2010-2011, 2011-12 and
2012-13**

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Citizens are invited to review and comment on this annual report. The Mayor and City Council will adopt the report September 11, 2013 at 8:30 am in the City of Bradenton Council Chambers at Bradenton City Hall, 101 12th St. W. Bradenton, FL 34205.

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Timothy Polk, Director
Planning & Community
Development Department

Wayne Poston, Mayor
City of Bradenton, FL
8/29/2013

MEMORANDUM

TO: Mayor, City Council, and Department Heads
Timothy Polk, Director of Planning & Community Development
Press

CC: Vicki White, Housing and Community Development Coordinator

FROM:  Lesa Livingston, Manager of Housing & Community Development Division

DATE: August 22, 2013

RE: State Housing Initiative Partnership (SHIP) Annual Report for periods covering
State Fiscal Years 2010-11, 2011-12 and 2012-13

Attached for City Council consideration and approval is the Annual State Housing Initiative Partnership (SHIP) Report for periods covering State fiscal years 2010-11, 2011-12 and 2012-13 resolution, and required certifications. An electronic copy of the report, the signed resolution and certification will be emailed to the State Housing Finance Corporation, Tallahassee, Florida by September 15, 2013.

In 1992, the Florida Legislature adopted an extraordinary piece of legislation: The William E. Sadowski Affordable Housing Act. The Sadowski Act is of enormous significance, in that it provides both the funding mechanism for a dedicated source of revenue for state and local housing programs and a flexible but accountable framework for local programs that stimulates local economies.

The Sadowski Act provides funding for several existing state affordable housing programs including the Predevelopment Loan Program (PLP), the State Apartment Incentive Loan (SAIL) program, and the Homeownership Assistance Program (HAP). Several new state affordable housing initiatives were also established, such as the Low-Income Emergency Home Repair Program, the HOME Investment Partnerships Program, the HOPE Program, the Florida Affordable Housing Guarantee Program, the Affordable Housing Catalyst Program for Technical Assistance and Training, and the State Housing Initiatives Partnership Program (SHIP).

The City of Bradenton has participated in the State Housing Initiatives Partnership Program (SHIP) since 1992.

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF BRADENTON, FLORIDA,
ADOPTING THE CITY'S LOCAL HOUSING ANNUAL REPORT FOR STATE FISCAL YEARS 2010-
11, 2011-12 and 2012-13.

Action needed - Motion to approve and adopt the State Annual Report for State Fiscal Years 2010-11, 2011-12 and 2012-13 along with resolution and required certifications.

RESOLUTION NO. 13-40

A RESOLUTION ON THE CITY COUNCIL OF THE CITY OF BRADENTON, FLORIDA ADOPTING THE CITY OF BRADENTON'S STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) ANNUAL REPORT FOR THE FISCAL YEARS 2010-11, 2011-12 and 2012-13

WHEREAS, the City of Bradenton receives State Housing Initiatives Partnership funds; and

WHEREAS, the City of Bradenton has completed the SHIP Annual Report for the purposes of carrying out the SHIP program; and

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF BRADENTON, FLORIDA, THAT:

1. The City of Bradenton hereby adopts the SHIP Annual Report for its SHIP Program.
2. The SHIP Annual Report is attached to this Resolution and all of its terms and conditions are incorporated herein as though fully set forth herein.
3. This Resolution shall take effect immediately.

PASSED AND DULY ADOPTED this 11th day of September, 2013.

ATTEST:

City Clerk/Deputy City Clerk

President, City Council
Mayor Wayne Poston

APPROVED AS TO FORM:

City Attorney
William Lisch

SHIP Distribution Summary

Homeownership

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

Rentals

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

Subtotals:

Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$3,883.07		
Homeownership Counseling			
Admin From Program Income			
Admin From Disaster Funds			

Totals:

\$3,883.07

\$.00

\$.00

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

Source of Funds	Amount
State Annual Distribution	
Program Income (Interest)	\$.75
Program Income (Payments)	\$38,330.00
Recaptured Funds	
Disaster Funds	
Other Funds	
Carryover funds from previous year	-\$24,379.67
Total:	\$13,951.08

* Carry Forward to Next Year: \$10,068.01

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
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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		
Public Moneys Expended		NaN
Private Funds Expended		NaN
Owner Contribution		NaN
Total Value of All Units	\$.00	NaN

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership		\$.00	NaN	65%
Construction / Rehabilitation		\$.00	NaN	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	SHIP Funds Encumbered	SHIP Funds Unencumbered	Total of SHIP Funds	Total Available Funds % *
Extremely Low				\$.00	.00%
Very Low				\$.00	.00%
Low				\$.00	.00%
Moderate				\$.00	.00%
Totals:	\$.00	\$.00	\$.00	\$.00	.00%

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					\$.00	0
Very Low					\$.00	0
Low					\$.00	0
Moderate					\$.00	0
Totals:	\$.00	0	\$.00	0	\$.00	0

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Total
Totals:						0

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Totals:						0

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Totals:					0

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Totals:								0

Special Needs (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Devel. Disabled	Home-less	Elderly	Special Needs	Special Needs	Total
Totals:								0

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
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Status of Incentive Strategies

Incentive Strategy:

The City of Bradenton will ensure the provision of adequate affordable housing for low and moderate - income residents by housing rehabilitation and new construction of both home ownership and rental housing to address the anticipated 2030 need for 862 affordable housing units (as supported by the data). This will be achieved by the implementation of the following:

Development Incentives-

The City of Bradenton shall continue to promote a variety of government incentives for private and non profit organizations through the revision of the City's Land Development Code and other mechanisms to develop affordable housing. These incentives that offset developer costs of producing affordable housing include, but are not limited to:

- Streamline Development Approval/ Expedite Permitting
- Reduced Permit Fees
- Impact Fee Relief
- Density Bonuses
- Height variances
- Setback Reduction
- Parking Reduction
- Flexible Lot Configuration (including zero-lot-line),
- Infrastructure Provision Assistance
- Enterprise Zone Credits
- Access to co-funding sources
- City sponsorship of Low Income Tax Credit projects
- Use of federal Section 8, HOME and CDBG funds for owner and renter occupied housing.

The City of Bradenton shall use the following specific criteria to determine what type and level of development assistance will be provided to private and non profit organizations to facilitate affordable housing developments. These criteria are:

- Location of the development
- Size (number of units)
- Type (residential, mixed use) and nature of the project
- Implementation of affordable housing design standards
- Targeted households (income, etc.)
- Market price range
- Mechanisms to ensure that housing units remain affordable
- Innovative construction technology and materials for energy efficiency and conservation.

Adopting Ordinance or Resolution Number or identify local policy:

Ordinance No. 2911 (DCA NO. 10-R1), an amendment to the city's Comprehensive Plan. In addition, Section 46.63 of the city's ordinances was adopted in July 2006 and it included the following information regarding incentives:

- (1) A schedule for implementation of expedited permit processing for affordable housing projects; and
- (2) An ongoing process for review of local policies, ordinances, regulation and comprehensive plan provisions that significantly impact the cost of housing.

Implementation Schedule (Date):

The strategies defined in 46.63 are underway, and some of these strategies were included in the Comprehensive Plan amendment. Other incentive strategies described in the Comprehensive Plan are still in process.

Has the plan or strategy been implemented? If no, describe the steps that will be taken to implement the plan:

Yes.

Status of Strategy - (is the strategy functioning as intended, i.e. are the time frames being met, etc.):

The strategies described in 46.63 have been implemented. Some of the strategies in the Comprehensive Plan amendment have not been implemented as of this date due to a combination of a slowdown in new construction and the types of projects that are being presented to the city for approval.

Support Services

Local nonprofit agencies offer courses in financial literacy and foreclosure prevention counseling. The nonprofits, as well as local banks also offer first time homebuyer classes. Most homebuyers who received assistance from the city reported that these classes, as well as the financial literacy classes were very informative.

The City also participates as an advisor agency in the Hardest Hit Florida program.

Other Accomplishments

The housing rehabilitation has intensified its focus on making homes affordable by making improvements that are energy efficient as well as adding hurricane mitigation features to the greatest extent possible. This will help to decrease energy costs and possibly insurance costs for the residents.

Availability for Public Inspection and Comments

The report was made available to the public for 14 days prior to its submission to Florida Housing.

Default and Foreclosure

Mortgage Foreclosures

- A. Very low income households in foreclosure: 0
- B. Low income households in foreclosure: 0
- C. Moderate households in foreclosure: 1

Mortgage Defaults

- A. Very low income households in default: 0
- B. Low income households in default: 3
- C. Moderate households in default: 0

Welfare to Work Programs

N/A

Strategies and Production Costs

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	Downpayment assistance	\$20,000.00	1	\$0.00	0	\$0.00	0
3	Housing rehabilitation	\$13,084.05	1	\$47,559.20	1	\$0.00	0
Homeownership Totals:		\$33,084.05	2	\$47,559.20	1	\$0.00	0

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
Rental Totals:							
Subtotals:		\$33,084.05	2	\$47,559.20	1	\$0.00	0

Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$2,876.19		
Homeownership Counseling			
Admin From Program Income			
Admin From Disaster Funds			

Totals:	\$35,960.24	2	\$47,559.20	1	\$0.00	0
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Total Revenue (Actual and/or Anticipated) for Local SHIP Trust Fund

Source of Funds	Amount
State Annual Distribution	\$71,358.00
Program Income (Interest)	\$1.00
Program Income (Payments)	\$1,794.00
Recaptured Funds	
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$10,068.01
Total:	\$83,221.01

* Carry Forward to Next Year: -\$298.43

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
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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	\$33,084.05	34.88%
Public Moneys Expended	\$0.00	.00%
Private Funds Expended	\$60,600.00	63.89%
Owner Contribution	\$1,164.19	1.23%
Total Value of All Units	\$94,848.24	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$80,643.25	\$71,358.00	113.01%	65%
Construction / Rehabilitation	\$80,643.25	\$71,358.00	113.01%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	SHIP Funds Encumbered	SHIP Funds Unencumbered	Total of SHIP Funds	Total Available Funds % *
Extremely Low	\$0.00	\$0.00	\$0.00	\$0.00	.00%
Very Low	\$0.00	\$47,559.20	\$0.00	\$47,559.20	57.15%
Low	\$13,084.05	\$0.00	\$0.00	\$13,084.05	15.72%
Moderate	\$20,000.00	\$0.00	\$0.00	\$20,000.00	24.03%
Totals:	\$33,084.05	\$47,559.20	\$0.00	\$80,643.25	96.90%

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					\$0.00	0
Very Low					\$0.00	0
Low	\$13,084.05	1			\$13,084.05	1
Moderate	\$20,000.00	1			\$20,000.00	1
Totals:	\$33,084.05	2	\$0.00	0	\$33,084.05	2

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Total
Downpayment assistance	City of Bradenton	0	0	0	1	1
Housing rehabilitation	City of Bradenton	0	0	1	0	1
Totals:		0	0	1	1	2

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Downpayment assistance	City of Bradenton	1	0	0	0	1
Housing rehabilitation	City of Bradenton	0	0	1	0	1
Totals:		1	0	1	0	2

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2-4 People	5+ People	Total
Downpayment assistance	City of Bradenton		1		1
Housing rehabilitation	City of Bradenton		1		1
Totals:			2		2

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Downpayment assistance	City of Bradenton	1	0	0	0	0	0	1
Housing rehabilitation	City of Bradenton	0	0	1	0	0	0	1
Totals:		1	0	1	0	0	0	2

Special Needs (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Devel. Disabled	Homeless	Elderly	Special Needs	Special Needs	Total
Downpayment assistance	City of Bradenton							0
Housing rehabilitation	City of Bradenton	0	0	0	0	1	0	1
Totals:		0	0	0	0	1	0	1

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
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Expended Funds

\$33,084.00

Strategy	Full Name	Address	City	Zip Code	Expended Funds	Unit Counted
Downpayment assistance	Melissa Pickelsimer	3405 33rd Ave. Dr. W.	Bradenton	34205	\$20,000.00	<input type="checkbox"/>
Housing rehabilitation	Roamer Sierra	7310 13th Ave. W.	Bradenton	34209	\$13,084.05	<input type="checkbox"/>

Bradenton 2011 Interim-1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
3	Housing rehabilitation					\$35,429.15	2

Homeownership Totals:

\$35,429.15 2

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units

Rental Totals:

Subtotals:

\$35,429.15 2

Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$1.00		
Homeownership Counseling			
Admin From Program Income			
Admin From Disaster Funds			

Totals:

\$1.00

\$0.00

\$35,429.15

2

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

Source of Funds	Amount
State Annual Distribution	\$19,608.00
Program Income (Interest)	\$0.58
Program Income (Payments)	\$16,120.00
Recaptured Funds	
Disaster Funds	
Other Funds	
Carryover funds from previous year	-\$298.43
Total:	\$35,430.15

* Carry Forward to Next Year: \$0.00

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
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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		#Error
Public Moneys Expended	\$.00	#Error
Private Funds Expended	\$.00	#Error
Owner Contribution	\$.00	#Error
Total Value of All Units	\$.00	#Error

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$35,429.15	\$19,608.00	180.69%	65%
Construction / Rehabilitation	\$35,429.15	\$19,608.00	180.69%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	SHIP Funds Encumbered	SHIP Funds Unencumbered	Total of SHIP Funds	Total Available Funds % *
Extremely Low				\$.00	.00%
Very Low			\$20,000.00	\$20,000.00	56.45%
Low			\$15,429.15	\$15,429.15	43.55%
Moderate				\$.00	.00%
Totals:	\$.00	\$.00	\$35,429.15	\$35,429.15	100.00%

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					\$.00	0
Very Low					\$.00	0
Low					\$.00	0
Moderate					\$.00	0
Totals:	\$.00	0	\$.00	0	\$.00	0

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Total
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Totals: 0

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
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Totals: 0

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2-4 People	5+ People	Total
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Totals: 0

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
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Totals: 0

Special Needs (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Devel. Disabled	Home-less	Elderly	Special Needs	Special Needs	Total
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Totals: 0

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
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Expended Funds

Strategy	Full Name	Address	City	Zip Code	Expended Funds	Unit Counted
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Bradenton 2012 Interim-2