

Renters FloridaHousingSearch.org
 LINK Rental Housing Programs Special Needs Housing
SPECIAL PROGRAMS Multifamily Mortgage Revenue Bonds
Homeowners State Housing Initiatives Partnership Program
SHIP Florida Hardest-Hit Fund Program
LINK Foreclosure Counseling Program
LINK State Housing Initiatives Partnership Program
HHF Homeownership Assistance Program
HHF Florida Hardest-Hit Fund Program
FloridaHousingSearch.org
ELMORE Predevelopment Loan Program
Foreclosure Prevention
State Apartment Incentive Loans
Homeownership Pool Program
Downpayment Assistance
Low Income Housing Tax Credits
Requests for Applications
DEVELOPMENTAL DISABILITIES GRANTS
Catalyst Program
 Rental Housing Programs
Affordable Housing
MMRB
MERP

TBRA
Homeownership Programs

REQUESTS FOR APPLICATIONS
MLRP
HOMEBUYER LOAN PROGRAMS

HOMEOWNERSHIP
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MULTIFAMILY MORTGAGE REVENUE BONDS
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Florida Housing
Because Everyone Needs a Home
UMAP
Permanent Supportive Housing

HLP
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BOARD OF DIRECTORS



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One of Two Citizen Representatives



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Commercial Building Representative



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One of Two Citizen Representatives



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Low-Income Advocate



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Industry Representative



Len Tylka
Residential Builder Representative



Howard Wheeler
Representative of Those Areas of Labor
Engaged in Home Building



Renier Diaz de la Portilla
Former Local Government Elected Official



Stephen P. Auger
Executive Director
Florida Housing Finance Corporation

Not Pictured:

Taylor Teepell
Ex Officio (Designee)
Florida Department of Economic Opportunity

FROM THE CHAIRMAN OF THE BOARD AND EXECUTIVE DIRECTOR



The cover of this year's Annual Report depicts a "home" illuminated by the sun from which our "Sunshine State" gets its nickname. This picture is comprised of many words, programs and issues that impact affordable housing in Florida. It shows how these seemingly distinct concepts are very much part of a broader and interconnected landscape. Seeing the elemental illustration of what Florida Housing does, why we do it and who we do it for, we hope, will help you to fully appreciate the importance and meaning of our mission and work.

Just as the words that describe our programs combine to create a picture of home, so do the programs work together to address the diverse affordable housing needs of Floridians. From homeownership and downpayment assistance, to construction and preservation of rental housing, to foreclosure avoidance initiatives—Florida Housing continues to provide a range of affordable housing opportunities for residents. And, the goal? Well, it is exactly as our mission statement affirms: "To help make Florida communities great places to live, work and do business."

To say it was a record year for homebuying by "our" borrowers is an understatement. Nearly 4,400 families purchased homes, using more than \$550 million in Homebuyer Loans and we provided \$44.9 million in downpayment assistance to make their home purchases even more affordable. However, achieving the "American dream" of homeownership remains challenging, especially among younger households and families with children. Though Florida Housing's efforts are making a difference, our work is far from done.

For the past several years, the Corporation has used federal and state resources to assist families whose homes are in jeopardy of foreclosure. The six federally funded programs in the Florida Hardest-Hit Fund are available to assist homeowners with a variety of qualified hardships including unemployment and underemployment, disability, divorce or death of a homeowner. Programs to address negative equity, reverse mortgage arrearages, or assistance with a mortgage modification also are operational. At the end of 2015, \$652.6 million had been committed for nearly 25,600 families. Additionally, the Foreclosure Counseling Program, established using a portion of the state's share of National Mortgage Settlement funds, has provided about 3,800 households with foreclosure counseling and financial management education since inception.

2015 also was a good year for addressing rental housing needs, as the Corporation awarded state and federal funding through 13 Requests for Applications (RFAs) for affordable rental properties. The RFA process, now fully established, allows Florida Housing to respond to documented housing need in the state by directing funding to specific demographic groups and particular geographic regions. As a result of funding awarded in 2015, 7,500 affordable rental units will be constructed or preserved throughout the state. Included in that number are 165 units funded from a 2014 \$10 million appropriation from the Legislature for permanent supportive housing for persons with developmental disabilities.

As good stewards of the resources entrusted to us, Florida Housing is keenly aware of occupancy rates for properties within our portfolio. Our objective is to fund units where they are needed most, and not to adversely affect existing affordable rental properties. In 2015, the overall occupancy percentage for units within Florida Housing's loan portfolio was a robust 96.4%, higher than the overall rate of 91.9% for rentals serving all income levels in the state.

Healthy occupancy rates are a clear indication that the need for good quality, affordable rental housing in Florida is high. The Shimberg Center for Housing Studies' triennial Rental Needs Study was just released and shows a climbing number of renters at lower income levels paying more for their housing than they can afford. Extremely low-income renter households have the most severe needs.

Homeownership Programs...Rental Housing... Downpayment Assistance...RFAs... while these are prominent on this report's cover, *Because Everyone Needs a Home* represents the biggest and the boldest message for 2015. This basic yet profound idea informs everything we do; the programs we administer; the assistance we provide to Florida's citizens. When our efforts and those of our many partners come together, the result is a home for those who might not otherwise have this essential place, this critical foundation for every family. The Board and staff at Florida Housing are proud of our accomplishments last year, and we thank the many people who work with us to ensure the best possible affordable housing options for Florida's citizens.

Bernard "Barney" Smith
Board Chairman

Stephen P. Auger
Executive Director



PROGRAMS-AT-A-GLANCE¹

Homeownership Programs	Total Homeowners Assisted
Total Homeowners Served or Units Funded in 2015²	13,856
Homebuyer Loan Programs (HLP)	4,327
Downpayment Assistance (DPA) ³	3,605
Mortgage Credit Certificates (MCCs)	930
Homeownership Pool Program (HOP)	62
State Housing Initiatives Partnership Program (SHIP) ³	3,282
Foreclosure Counseling Program (FCP)	1,756
Florida Hardest-Hit Fund Programs (HHF)	4,186

Rental Programs	Total Units	Set-Aside Units
Total Units Funded in 2015²	7,502	6,954
Grants for Persons with Developmental Disabilities ³	165	165
Multifamily Mortgage Revenue Bonds (MMRB)	1,084	1,084
Low Income Housing Tax Credits (9%)	3,250	3,193
Low Income Housing Tax Credits (4%)	3,990	3,900
State Apartment Incentive Loans(SAIL) ³	2,237	2,165
HOME Rental Program	431	326
State Housing Initiatives Partnership Program (SHIP) ³	680	680
Multifamily Energy Retrofit Program (MERP)	486	486
Predevelopment Loan Program (PLP) ³	272	56

Notes:

¹See the Demographics and Charts in the back of this report for more detailed information on this chart.

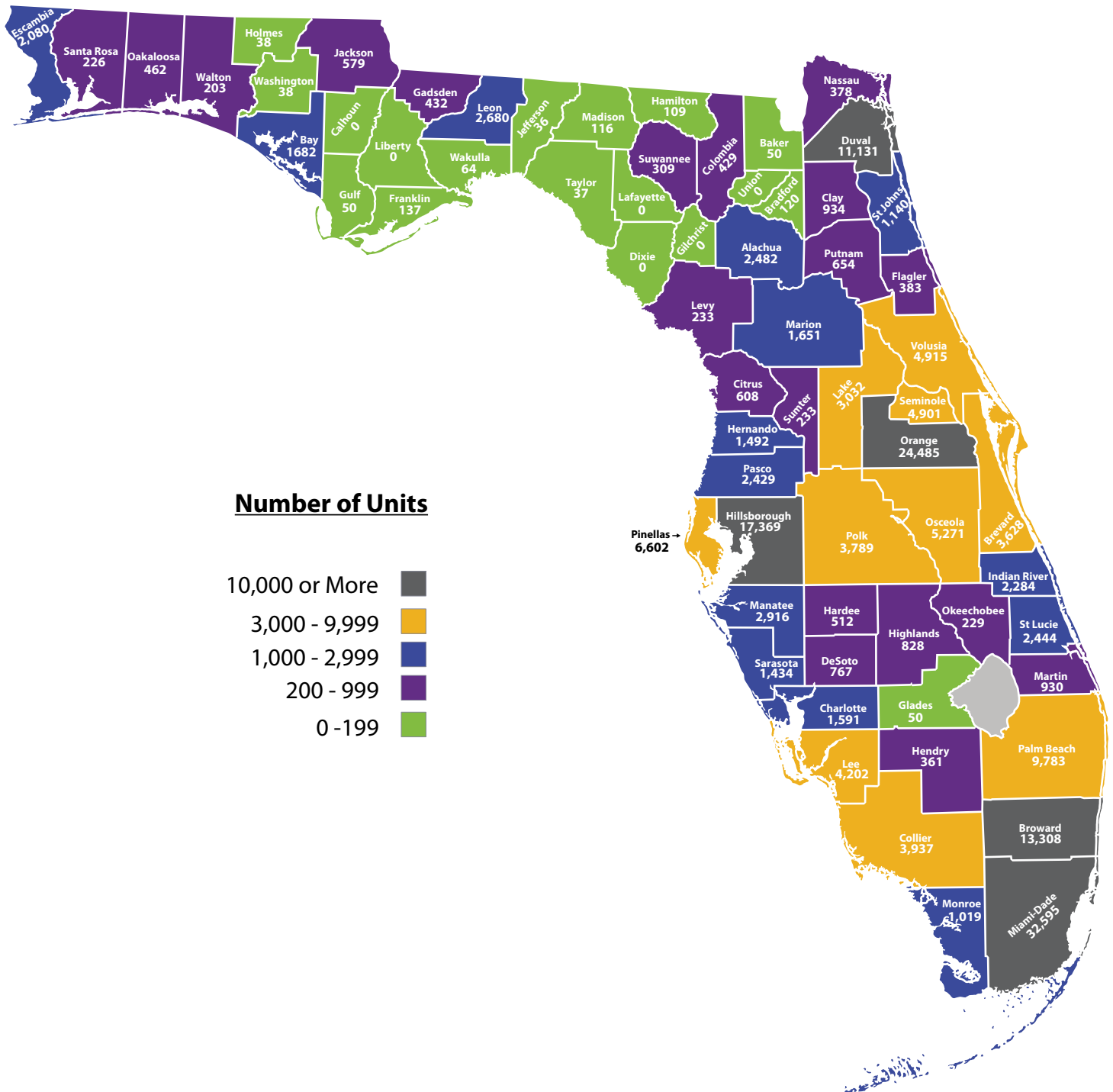
²The number of units is equivalent to the number of households served. Grand totals for rental and homeownership programs are less than the sum of the individual programs because in order to serve lower income households, resources from more than one program are sometimes combined.

³Most of these programs are typically funded by revenues from documentary stamp taxes. In some cases, state funding is appropriated on a year-by-year basis for special programs.

TOTAL ACTIVE RENTAL UNITS FINANCED BY FLORIDA HOUSING SINCE 1982

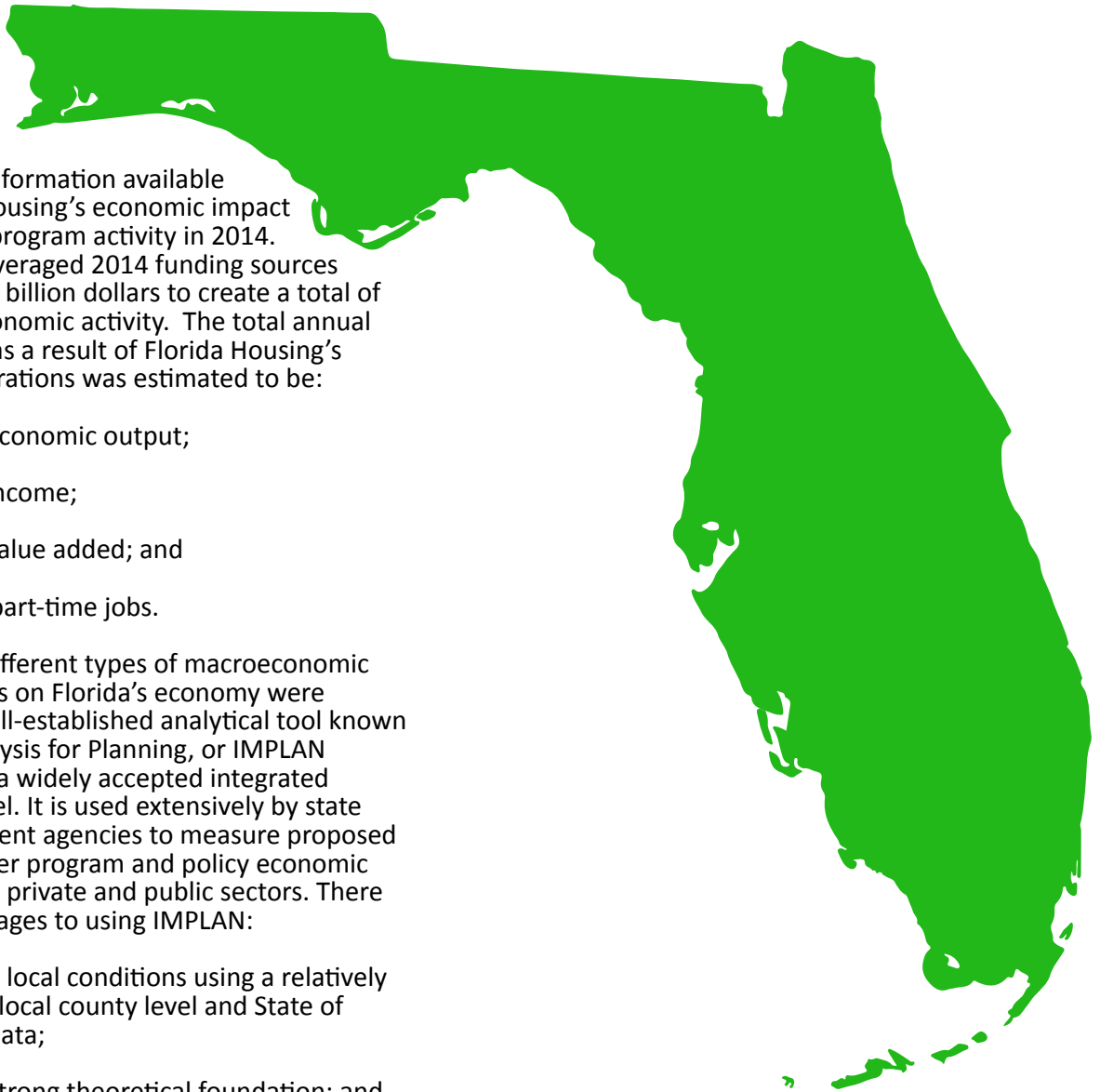


This map is shaded to display a by-county count of all the currently active rental units that have received an allocation of resources through Florida Housing’s rental programs since 1982. These 186,807 units currently provide affordable housing or are in the construction pipeline. A majority of these units serve households earning 60% of area median income or less.





ECONOMIC BENEFIT TO FLORIDA CREATED BY FLORIDA HOUSING'S PROGRAMS



The most recent information available showing Florida Housing's economic impact to the state is for program activity in 2014. Florida Housing leveraged 2014 funding sources totaling about one billion dollars to create a total of \$3.81 billion in economic activity. The total annual economic impact as a result of Florida Housing's programs and operations was estimated to be:

- \$3.81 billion in economic output;
- \$1.30 billion in income;
- \$1.97 billion in value added; and
- 27,888 full-and part-time jobs.

Estimates of the different types of macroeconomic effects of programs on Florida's economy were derived using a well-established analytical tool known as the Impact Analysis for Planning, or IMPLAN model. IMPLAN is a widely accepted integrated input-output model. It is used extensively by state and local government agencies to measure proposed legislative and other program and policy economic impacts across the private and public sectors. There are several advantages to using IMPLAN:

- It is calibrated to local conditions using a relatively large amount of local county level and State of Florida specific data;
- It is based on a strong theoretical foundation; and
- It uses a well-researched and accepted applied economics impact assessment methodology supported by many years of use across all regions of the United States

Source: Dr. Julie Harrington, et al. (2015), Economic Contributions of the Florida Housing Finance Corporation in Florida in 2014, Center for Economic Forecasting and Analysis, Florida State University.



HOMEOWNERSHIP PROGRAMS

HOMEBUYER LOAN PROGRAMS

Florida Housing's Homebuyer Loan Programs (HLP) offer 30-year, fixed-rate first mortgage loans originated by trained and approved lenders throughout Florida. The program is offered to eligible homebuyers who meet income, purchase price and other program criteria; can qualify for a loan; and successfully complete a homebuyer education course. Borrowers who qualify for this first mortgage program may access one of Florida Housing's downpayment assistance programs.

Florida Housing funds homebuyer loans through transactions that are most favorable to the program at the time of the sale. Key types of transactions are: (1) pooling loans and selling them in the specified pool market, (2) issuing tax-exempt bonds and (3) forward delivery/TBA. Ninety-one percent of homes purchased through these programs in 2015 were existing homes. The average HLP purchase price in 2015 was \$134,287, and the average first mortgage loan amount was \$127,197.

Program Summary

- *4,327 first-time homebuyers purchased homes using \$550,379,587 through the HLP program in 2015.*

DOWNPAYMENT ASSISTANCE PROGRAMS

Downpayment assistance (DPA) is an effective way to assist low- to moderate-income individuals to achieve homeownership. Florida Housing provided DPA to borrowers in 2015 through three downpayment assistance options offered in conjunction with the Homebuyer Loan Programs. The assistance was a 0-percent interest or low fixed-rate interest second mortgage, or a grant. In these instances, only one Florida Housing downpayment program can be used by a borrower. DPA is provided through the Homeownership Assistance Program (HAP), the HFA Preferred Plus Program and the Florida Hardest Hit Fund.

HOMEOWNERSHIP ASSISTANCE PROGRAM

In 2015, up to \$10,000 was available through Homeownership Assistance Program (HAP) to assist first time homebuyers with downpayment and closing costs. These loans are 0-percent interest, non-amortizing second mortgage loans,

which means the homebuyer does not make any monthly payments on them. Instead, the loan is repaid when the homebuyer sells the home, transfers ownership, satisfies or refinances the first mortgage, or ceases to occupy the home. These loans are for applicants whose incomes are at or below 120% of Area Median Income (AMI), adjusted for family size.

Program Summary

- *3,583 households received a total of \$34,208,953 in assistance through HAP funds in 2015.*

HFA PREFERRED PLUS PROGRAM

Through this program, borrowers with incomes up to 140% of AMI may qualify to receive 3% of the purchase price of their new home in DPA in the form of grant funds through Florida Housing. This program also offers borrowers lower mortgage insurance costs than standard conventional loans or comparable FHA loans.

- *22 households received \$117,908 in assistance through HFA Preferred Plus funds in 2015.*

FLORIDA HARDEST-HIT FUND DPA

The Florida Hardest-Hit Fund DPA Program provides eligible borrowers with up to \$15,000 in the form of a 0-percent, forgivable second mortgage, which can be used for downpayment, closing costs, prepaid expenses, mortgage insurance premiums, or as a principal reduction to the first mortgage. There are five counties currently approved by US Treasury where this program may be used.

- *716 households received \$10,603,665 in assistance through the Florida Hardest-Hit Fund in 2015.*

MORTGAGE CREDIT CERTIFICATES

Using a portion of federal private activity bond volume allocated to states, the Mortgage Credit Certificate (MCC) program provides eligible homebuyers with annual tax credits that can be applied against their federal tax liability.

HOMEOWNERSHIP PROGRAMS



The credits increase homebuyers' after-tax pay, thereby improving their ability to afford a home. As long as the home remains their primary residence, participants may claim a dollar-for-dollar reduction of federal income tax liability on 50 percent of the mortgage interest on their first mortgage, reducing the amount of federal income taxes owed by as much as \$2,000. MCC homebuyers with incomes up to 140% of AMI are eligible for this program. Household size, federal target area designation and county location also impact eligibility.

Program Summary

- *Number of homebuyers receiving Mortgage Credit Certificates in 2015: 930*
 - *22 percent of the certificates were for homebuyers purchasing new homes.*
 - *78 percent of the certificates were for homebuyers purchasing existing homes.*

HOMEOWNERSHIP POOL PROGRAM

The Homeownership Pool (HOP) program is a non-competitive, ongoing program, with builders reserving funds for eligible homebuyers to provide downpayment assistance on a first-come, first-served basis. In 2015, Florida Housing allocated all HOP funding for self-help housing, which uses sweat equity from the prospective homebuyers during construction. Typically, self-help housing is carried out by Habitat for Humanity groups and those operating through the US Department of Agriculture Rural Development program.

In 2015, the average HOP assistance per homebuyer was \$28,647. Eligible homebuyers are those whose adjusted income does not exceed 80% AMI. While program limits apply, through this program, they can receive a 0-percent deferred second mortgage loan for the amount necessary to meet underwriting criteria. The average sales price of homes assisted through HOP in 2015 was \$120,870.

Program Summary

- *62 households were assisted.*
- *\$1,776,100 in loans were closed.*

FORECLOSURE COUNSELING PROGRAM

Florida Housing continued efforts to assist homeowners with foreclosure counseling through the Foreclosure Counseling Program (FCP). Established by the state Legislature in 2013, FCP provides homeowners with extended foreclosure counseling, ideally leading toward a loan modification, as well as financial management education. The counseling is provided by 45 HUD certified nonprofit counseling agencies throughout the state.

Program Summary

- *In 2015, 7,223 counseling sessions were conducted and 1,046 homeowners were provided financial management education training. Since program inception, 3,784 homeowners have been advised, including 1,756 homeowners who began receiving assistance in 2015.*

FLORIDA HARDEST-HIT FUND PROGRAMS

In 2010, US Treasury provided funds to states with housing markets that were hardest hit with foreclosures, housing price declines, and unemployment. There are 18 states and the District of Columbia participating in federal Hardest-Hit Fund (HHF) Program. Florida's total allocation is more than \$1 billion. A number of strategies are funded through the HHF.

- **Unemployment Mortgage Assistance Program (UMAP)** - The UMAP provides up to \$24,000 for up to 12 months (whichever comes first) in monthly first mortgage payment assistance on behalf of eligible borrowers experiencing unemployment, underemployment, or other qualified hardship.
- **Mortgage Loan Reinstatement Program (MLRP)** - Up to \$18,000 in MLRP funds are available (when used in conjunction with UMAP) to help satisfy all or some of the arrearages on the first mortgage prior to UMAP payments commencing. MLRP-only funds are available in the amount of \$25,000 as a one-time payment to assist in bringing a delinquent first mortgage current for a homeowner who has returned to work or recovered from unemployment, underemployment, or other qualified hardship.



HOMEOWNERSHIP PROGRAMS

- **Principal Reduction (PR)** - The HHF-PR program is designed to assist eligible homeowners by providing up to \$50,000 applied to the principal balance of the first mortgage, to reduce the loan-to-value to no less than 100 percent.
- **Modification Enabling Pilot (MEP) Program** - The MEP program is designed to provide assistance to eligible borrowers with the intent to permanently modify and reduce the borrower's loan amount to an affordable level.
- **Elderly Mortgage Assistance Program (ELMORE)** - The ELMORE program pays up to \$50,000 to assist seniors who are in default on their reverse mortgage because of their inability to pay their taxes, insurance and other property charges.
- **Downpayment Assistance (DPA) Program** - The HHF DPA Program provides eligible borrowers with up to \$15,000 in the form of a 0-percent, forgivable second mortgage, which can be used for downpayment, closing costs, prepaid expenses, mortgage insurance premiums, or as a principal reduction to the first mortgage. There are five counties currently approved by US Treasury where this program may be used.

An evaluation of how the programs have helped homeowners stay in their homes shows that the two longest running programs, MLRP and UMAP, have helped stabilize these homeowners. At the end of 2015, MLRP's 24-month homeownership retention rate was 98.25 percent and UMAP's rate was 97.85 percent.

Program Summary

From program inception through the end of 2015, a total of \$652,572,633 in HHF funds was reserved to assist 25,486 homeowners, and of this, \$570,594,397 was disbursed. Some homeowners received assistance from more than one program.

- *\$170,271,244 in UMAP funds were disbursed to assist 16,160 homeowners;*
- *\$138,262,862 in MLRP funds were disbursed to assist 15,652 homeowners;*
- *\$235,410,326 in PR funds were disbursed to assist 5,693 homeowners;*
- *\$4,594,490 in MEP funds were disbursed to assist 158 homeowners;*
- *\$11,879,810 in ELMORE funds were disbursed to assist 762 homeowners; and*
- *\$10,175,665 in DPA funds were disbursed to assist 687 homebuyers.*

(The HHF-funded DPA reported here is a lower total amount than the HHF DPA reported earlier in the HLP section. The figure in this section represents only the amounts for loans where HHF funds actually have been disbursed by Florida Housing to reimburse funds advanced by the servicer to the lender at loan purchase.)

RENTAL HOUSING PROGRAMS



RFAs Tenant Based Rental Assistance Rental Housing
MERP Multifamily Mortgage Revenue Bonds HOME INVESTMENT PARTNERSHIPS
TBRA Rental Housing **Rental Housing** Link Initiative
 MULTIFAMILY ENERGY RETROFIT PROGRAM AREA MEDIA INCOME **Multifamily Mortgage Revenue Bonds** **AMI**
 HOME INVESTMENT PARTNERSHIPS LOW INCOME HOUSING TAX CREDITS **RFAs**
 PERMANENT SUPPORTIVE HOUSING MULTIFAMILY ENERGY RETROFIT PROGRAM HOME INVESTMENT PARTNERSHIPS
Link Initiative **Area Media Income** Rental Housing
State Apartment Incentive Loans **HOME**
 REQUESTS FOR APPLICATIONS **SPECIAL NEEDS HOUSING**
TBRA **HOME** Investment Partnerships **Link Initiative**
 REQUESTS FOR APPLICATIONS TENANT BASED RENTAL ASSISTANCE AREA MEDIA INCOME
TBRA MULTIFAMILY MORTGAGE REVENUE BONDS REQUESTS FOR APPLICATIONS
 SPECIAL NEEDS HOUSING STATE APARTMENT INCENTIVE LOANS **TBRA**
 LOW INCOME HOUSING TAX CREDITS STATE APARTMENT INCENTIVE LOANS **RFAs**
Multifamily Energy Retrofit Program **SAIL**
 AREA MEDIA INCOME **LINK INITIATIVE** **RENTAL HOUSING**
SAIL **RFAs** **HOME** INVESTMENT PARTNERSHIPS **SAIL**
AMI **HOME** INVESTMENT PARTNERSHIPS **SAIL**
MERP **Special Needs Housing** **TBRA** **RFAs**
LINK **MMRB**
MULTIFAMILY MORTGAGE REVENUE BONDS **SPECIAL NEEDS HOUSING**
PERMANENT SUPPORTIVE HOUSING **LINK INITIATIVE**
REQUESTS FOR APPLICATIONS **MMRB**
HOME
LINK INITIATIVE **AMI** **AMI** **TBRA**
SAIL **LINK** **AMI** **RENTAL HOUSING**
MMRB **TBRA** **HOME** **MERP** **RFAs**
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RENTAL HOUSING
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LINK INITIATIVE **SAIL** **REQUESTS FOR APPLICATIONS** **AMI** **RFAs**
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LOW INCOME HOUSING TAX CREDITS **LINK INITIATIVE**
Permanent Supportive Housing **Link**
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Low Income Housing Tax Credits **RENTAL HOUSING**
MERP **Multifamily Energy Retrofit Program** **Link**
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SPECIAL NEEDS HOUSING **MULTIFAMILY MORTGAGE REVENUE BONDS** **REQUESTS FOR APPLICATIONS**
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HOME INVESTMENT PARTNERSHIPS **STATE APARTMENT INCENTIVE LOANS** **HOME**
MMRB **Special Needs Housing** **STATE APARTMENT INCENTIVE LOANS**
Rental Housing **Multifamily Energy Retrofit Program**
SAIL **Permanent Supportive Housing**
MMRB **State Apartment Incentive Loans** **HOME** **Investment Partnerships**
Special Needs Housing **Low Income Housing Tax Credits** **Rental Housing**



RENTAL HOUSING PROGRAMS

Florida Housing's rental programs feature unique financing arrangements designed to maximize the development of affordable housing in the state. Strategically combining federal and state resources helps to incentivize local funding opportunities and foster creative private partnerships. This results in a shared commitment to provide affordable and economically viable rental developments that serve a wide variety of populations through a range of housing types throughout the state.

Florida Housing uses a competitive Request for Applications (RFA) process to allocate rental resources. In effect since 2013, the RFA process ensures transparency and accountability in meeting statutorily and legislatively directed commitments. In addition, it provides Florida Housing with the flexibility to react to changing markets and needs.

Florida Housing's Board of Directors establishes a timeline for when all RFAs will be issued during the year. Each RFA is then independently drafted, beginning with multiple opportunities for stakeholder input, including at least one public workshop and a public comment period. Draft RFAs incorporate this input, culminating in the request that is ultimately issued. Applications are scored by Florida Housing staff and recommendations are forwarded to Florida Housing's Board, which makes final award decisions.

REQUESTS FOR APPLICATIONS RECEIVING AWARDS IN 2015

Florida Housing's competitive Request for Application allocation process allows Florida Housing to respond thoughtfully to the data-driven assessments generated by statewide affordable housing needs studies. The ability to target specific tenant groups and geographic regions results in a more comprehensive response to the affordable housing challenges across Florida. Listed below are the RFAs that contributed to the rental developments awarded by Florida Housing in calendar year 2015.

- **2014-112** Smaller-Scale Permanent Supportive Housing for Persons with Developmental Disabilities using State Grants
- **2014-114** Affordable Housing located in Medium and Small Counties using Competitive Housing Credits

- **2014-115** Affordable Housing located in Broward, Duval, Hillsborough, Orange, Palm Beach and Pinellas Counties using Competitive Housing Credits
- **2014-116** Affordable Housing located in Miami-Dade County using SAIL and Competitive Housing Credits
- **2014-117** Preservation of Farmworker and Commercial Fishing Worker Affordable Housing using SAIL
- **2015-101** Smaller-Scale Permanent Supportive Housing Properties for Persons with Special Needs using SAIL
- **2015-102** Rehabilitation of Affordable Housing using Elderly Housing Community Loans
- **2015-103** Affordable Housing in conjunction with Community Revitalization using SAIL and Competitive Housing Credits
- **2015-104** Preservation of Existing Affordable Housing using Competitive Housing Credits
- **2015-105** Smaller-Scale Permanent Supportive Housing for Persons with Developmental Disabilities using State Grants
- **2015-110** Affordable Housing using HOME, Tax-Exempt Bonds and Non-Competitive Housing Credits
- **2015-112** Affordable Housing using SAIL, Tax-Exempt Bonds and Non-Competitive Housing Credits
- **2015-115** Energy Retrofits using Multifamily Energy Retrofit Program Loans

STATE APARTMENT INCENTIVE LOANS

The State Apartment Incentive Loan (SAIL) program provides low-interest loans on a competitive basis, most often as gap financing to leverage mortgage revenue bonds or competitive Low Income Housing Tax Credit resources. This allows a developer to obtain the full financing needed to construct or rehabilitate affordable rental units for very low-income families. In 2015, SAIL was also used to help finance smaller, specialty housing for homeless people as well as persons with

RENTAL HOUSING PROGRAMS



special needs. Additional SAIL funding was used to finance construction of a portion of units in some properties to lower the debt on these units and, thus, allow rents to be decreased to serve extremely low-income (ELI) residents.

Program Summary

- \$78,228,128 in SAIL funding was awarded for affordable rental housing; 2,237 total units were awarded funding and 2,165 will be set aside as affordable (of these affordable units 141 will be set aside for ELI households).

MULTIFAMILY MORTGAGE REVENUE BONDS

The Multifamily Mortgage Revenue Bond (MMRB) program uses both taxable and tax-exempt bonds to provide below market rate loans to nonprofit and for-profit developers that set aside a certain percentage of their apartment units for low-income families. Proceeds from the sale of these bonds are used to construct or acquire and rehabilitate multifamily rental properties. SAIL financing is often paired with bonds to allow this federal resource to serve lower income families.

Program Summary

- \$79,200,000 from the sale of bonds was provided for the development of affordable rental housing; 1,084 total units were awarded funding (all units will be set aside as affordable).

GRANTS TO FINANCE HOUSING FOR PERSONS WITH DEVELOPMENTAL DISABILITIES

In recent years, Florida Housing has been appropriated grant funds by the Legislature to finance housing for persons with developmental disabilities. In 2015, funds were awarded to develop smaller-scale properties including Community Residential Homes (CRHs). All developments committed to provide permanent supportive housing. The funds were available to private nonprofit organizations whose primary mission includes serving persons with developmental disabilities.

Program Summary

- In 2015, a total of \$9,183,000 in grant funding was provided to 28 smaller developments known as CRHs to finance housing for persons with developmental disabilities. This financing included the remaining balance of 2014 grant funds. A total of 165 beds were funded (all beds will be set aside as affordable). The term “beds” is used to describe the individual living quarters in a CRH for persons with developmental disabilities. The CRHs funded are single family homes that are used as licensed group homes for this population, and bedrooms are rented separately by unrelated persons. For the purposes of Florida Housing’s funding, the number of beds represents the number of people living in the CRH.

MULTIFAMILY ENERGY RETROFIT PROGRAM

Florida Housing received a grant of federal dollars from the Florida Office of Energy (housed within the Department of Agriculture and Consumer Services) to create the Multifamily Energy Retrofit Program (MERP), a revolving loan fund to carry out energy retrofits on older affordable apartment properties. Loans finance energy efficiency improvements identified in an energy audit for each eligible property. The energy audit must show a projected energy savings for each recommended measure. Florida Housing has partnered with the Program for Resource Efficient Communities at the University of Florida to track utility data on properties that undergo a MERP retrofit to evaluate the resulting utility savings.

Program Summary

- \$7,270,000 in MERP funds was awarded in 2015. Retrofits at a total of 486 units were funded.

LOW INCOME HOUSING TAX CREDITS

The competitive (9%) and non-competitive (4%) Low Income Housing Tax Credit (Housing Credit) program provides nonprofit and for-profit developers with federal tax credits. These credits are sold to investors creating a dollar-for-dollar reduction in their federal tax liability in exchange for equity to finance the



RENTAL HOUSING PROGRAMS

acquisition, rehabilitation and/or new construction of affordable rental housing. Special consideration is given to properties that target specific demographic groups, such as people who are elderly or homeless. Consideration also is given to properties that target certain geographic areas, such as the Florida Keys and developments in local revitalization areas.

Program Summary

- *\$49,133,579 in competitive (9%) Housing Credits was allocated in 2015. A total of 3,250 units were funded (3,193 units will be set aside as affordable).*
- *\$23,180,792 in non-competitive (4%) Housing Credits was allocated in 2015. A total of 3,990 units were funded (3,900 units will be set aside as affordable).*

FLORIDA AFFORDABLE HOUSING GUARANTEE PROGRAM

Authorized by the Legislature in 1992, the Guarantee Program provides credit enhancement (i.e., mortgage repayment guarantees) primarily on bond-financed affordable rental housing developments, lowering overall borrowing costs and, thus, improving economic viability of the developments. At the time, credit enhancement products for bond transactions were mostly unavailable in the private market. During its active phase, from 1993 to 2005, the program guaranteed 120 transactions, including 112 rental developments and eight single-family mortgage pools, representing approximately \$1.4 billion and the construction of more than 28,000 rental units.

The program has partnered with HUD's Risk-Sharing Program (Section 542c), with HUD assuming 50 percent of the default risk on approximately two-thirds of the mortgages in the portfolio. The program's last transaction was in 2005. In March 2009, Florida Housing's Board of Directors officially confirmed the suspension of new guarantees in light of market availability of such guarantee instruments and the reassessment of the financial capacity and condition of the Guarantee Fund.

Capitalization of the Guarantee Fund occurs through the statutorily authorized issuance of debt. Documentary stamp taxes distributed to the State Housing Trust Fund are the foundation of the Guarantee Fund's credit rating and the essential

element for maintaining an acceptable insurer financial strength (IFS) rating. Guarantees are backed by the Guarantee Fund corpus, all of which is currently invested in the Florida Treasury, Special Purpose Investment Account (SPIA), rated A+f by Standard & Poor's.

In the event that the Guarantee Fund is rated less than in the top three claims paying ratings by any of the rating agencies, the state would be required to use collections distributed to the State Housing Trust Fund to replenish the Guarantee Fund at the amount necessary to maintain the minimum IFS claims paying rating. As of December 31, 2015, the Guarantee Fund was rated A+/Stable by Standard & Poor's and A+/Stable by Fitch Ratings.

Program Summary

Total units in the Guarantee Program portfolio as of December 31, 2015, were comprised as follows:

- *Risk Sharing with HUD: 1,024*
- *Non-Risk Sharing: 1,065*
- *Total outstanding guarantees in Guarantee Portfolio: 9 rental properties*
- *Total amount of outstanding guarantees: \$59,425,913*
- *Number of properties in portfolio in monetary default/foreclosure as of December 31, 2015: 0*

HOME INVESTMENT PARTNERSHIPS

On the rental side, the HOME Investment Partnerships (HOME) program provides non-amortizing, low-interest rate loans to developers to construct housing for low-income families. Loans are offered at the simple interest rate of 0 percent to nonprofit applicants and 1.5 percent to for-profit applicants. In 2015, HOME funds were used in conjunction with Florida Housing-issued Multifamily Mortgage Revenue Bonds and Non-Competitive Housing Credits.

Program Summary

- *\$29,699,980 in HOME funding was provided as gap financing for six developments. A total of 431 units were funded (326 units will be set aside as affordable).*

RENTAL HOUSING PROGRAMS



TENANT-BASED RENTAL ASSISTANCE

Florida Housing has been setting aside a portion of its federal HOME program for temporary rental assistance for housing since 2013. HOME Tenant-Based Rental Assistance (TBRA) funds were granted to qualifying public housing authorities that administer the HUD Section 8 Housing Choice Voucher Program. TBRA has been a critical resource to provide decent, safe housing to eligible families affected by the economic downturn. Eligible households include those who have incomes at or below 80% AMI. More than 90 percent of the eligible households assisted through HOME TBRA have incomes at or below 50% AMI. Rental assistance is available for each family for up to two years.

Program Summary

- *\$7,553,345 was disbursed as of December 31, 2015, to assist a total of 1,268 renter households.*

LINK TO PERMANENT HOUSING STRATEGY

Since 2009, Florida Housing has administered the Link to Permanent Housing Initiative (Link) to enhance the ability of ELI households with special needs to access and retain affordable rental housing in their communities. These populations include persons with disabilities, homeless families, youth aging out of foster care, frail elders and survivors of domestic violence. Link targets those who require affordable, permanent housing, plus short- or long-term community-based services to maintain optimal stability and self-sufficiency. Through Link, Florida Housing requires developers to set aside a portion of a property's ELI units for special needs households that are receiving community-based supportive services and are referred by a recognized supportive services agency in the community where the property is located. Each participating development executes a memorandum of understanding (MOU) with at least one of the designated services agencies in that community. The MOU provides the responsibilities of each party in partnering to serve these households.

Program Summary

- *In 2015, Florida Housing funded 204 Link units for a total of 2,059 units since the initiative started in 2009.*

ASSET MANAGEMENT OF DEVELOPMENTS IN FLORIDA HOUSING'S RENTAL PORTFOLIO

Florida Housing monitors rental developments for compliance throughout the required affordability period to which the developers commit, based on applicable federal and state statutes and rules. For developments that receive state funds, compliance monitoring reviews and physical inspections are conducted annually. Reviews of developments that were awarded Housing Credits are conducted at least once every three years for the first 15 years in accordance with federal regulations, and annually thereafter. Compliance monitoring of mixed income developments targets the affordable units.

In 2015, reviews of approximately 875 developments with more than 134,000 affordable units (approximately 140,000 total units) were conducted.

If problems are found, Florida Housing works with the development owners and property managers until the problems are addressed. Chronic noncompliance of a property may result in the suspension of an owner's ability to apply for Florida Housing funding. Moreover, Florida Housing reports Housing Credit properties that are in noncompliance to the Internal Revenue Service, which places the development's Housing Credits at risk of recapture.

Florida Housing's staff and servicers review audited financial statements received annually as a part of our permanent loan servicing and asset management processes. Compliance training workshops are conducted by Florida Housing and compliance monitors at least four times a year for on-site leasing staff, regional compliance property managers and property owners. Attendance is mandatory for new or replacement property management companies. In 2015, more than 340 affordable housing professionals attended these regional workshops.

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SPECIAL PROGRAMS





SPECIAL PROGRAMS

STATE HOUSING INITIATIVES PARTNERSHIP

The State Housing Initiatives Partnership (SHIP) program provides funds to local governments on a population-based formula as an incentive to produce and preserve affordable housing for very low-, low-, and moderate-income families. When SHIP funds are appropriated, they are distributed on an entitlement basis to all 67 counties and 52 Community Development Block Grant (CDBG) entitlement cities in Florida. SHIP funds may be used to fund emergency repairs, new construction, rehabilitation, downpayment and closing cost assistance, foreclosure prevention, impact fees, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, matching dollars for federal housing programs, and homeownership counseling. Each participating local government may use up to 10 percent of its SHIP funds for administrative expenses.

The most recent closed out fiscal year is 2012-2013. The summary of expenditures below is higher than the allocated funds due to local governments' use of program income and recaptured funds. Additionally, for fiscal year 2013-2014 funding, the Legislature required that SHIP funds be disbursed to local governments by September 30, 2015, a shorter period than the normal three year period required by statute. Separate tables are included in this annual report for each year's funds.

Program Summary

- For Fiscal Year 2012-2013, the Legislature appropriated \$7.5 million for SHIP funding. With the addition of program income and recaptured funds, the fiscal year impact included:
 - \$16,961,604 for homeownership activities by local governments, with 966 homeownership units assisted.
 - \$1,052,854 for rental housing activities by local governments, with 193 rental housing units assisted.
 - \$293,696 for homeownership counseling.
- For Fiscal Year 2013-2014, the Legislature appropriated \$40 million for SHIP funding. With the addition of program income and recaptured funds and a mandate to set aside at least 20 percent of

SHIP funds for persons with special needs, the fiscal year impact included:

- \$47,069,112 for homeownership activities by local governments, with 2,316 homeownership units assisted.
- \$3,701,190 for rental housing activities by local governments, with 487 rental housing units assisted.
- \$1,098,859 for homeownership counseling.
- Of these funds, \$16,496,758 assisted 863 households with special needs.

PREDEVELOPMENT LOAN PROGRAM

The Predevelopment Loan Program (PLP) assists nonprofit and community-based organizations, local governments, and public housing authorities with the predevelopment planning and financing of affordable housing. Eligible organizations may apply for a loan of up to \$500,000 without site acquisition or up to \$750,000 with site acquisition for predevelopment activities such as rezoning, title searches, engineering fees, legal fees, impact fees, commitment fees, administrative costs, soil tests, appraisals, feasibility analyses, earnest money deposits, insurance fees, audit fees, and marketing expenses. Technical assistance is also provided at no charge to the applicant.

Program Summary

- \$814,084 was provided for predevelopment activities associated with four newly approved developments and the creation of 272 rental housing units.

AFFORDABLE HOUSING CATALYST PROGRAM

The Affordable Housing Catalyst Program provides on-site, email, and telephone technical assistance and training on the SHIP program and other affordable housing programs. Workshops also are conducted throughout the year at locations around the state. This technical assistance is targeted to nonprofits and government entities. The assistance includes: training on forming local and regional partnerships; working effectively with lending institutions; implementing regulatory reform; training for boards of directors; implementing

SPECIAL PROGRAMS



rehabilitation and emergency repair programs; assisting with the design and establishment of fiscal and program tracking systems; and compliance requirements of state and federally funded housing programs.

FLORIDAHOUSINGSEARCH.ORG

Web-Based Affordable Rental Housing Locator

Florida Housing provides a free, online affordable rental housing locator that helps citizens search for housing throughout Florida.

FloridaHousingSearch.org allows users to search for and find available rental units by using several different search criteria such as rent amount, city, county, and zip code. Map links also are offered to allow users to search for housing near schools, transportation and employment. Properties listed on *FloridaHousingSearch.org* are affordable for people who earn up to 120% AMI. The website is available in English and Spanish, and can be translated into 30-plus additional languages, including Haitian-Creole, by using the embedded Google language translator tool.

As well as being free to those searching for housing, *FloridaHousingSearch.org* is free to property owners and managers who list their properties. Landlords can list information about their property including number of bedrooms, move-in costs, amenities, accessibility options, voucher acceptance and photographs. The system is continually updated to ensure that property listings are accurate and up to date. At the end of 2015, 162,537 rental units were registered in the

search database.

The locator also provides a toll-free, bilingual call center. As needed, call center staff assist consumers in conducting housing searches, help owners/landlords with listing their properties, and ensure that rental listings are kept up to date and accurate. In addition, the state Department of Elder Affairs and Agency for Health Care Administration partner with Florida Housing to provide a separate search engine through *FloridaHousingSearch.org* with a listing of licensed assisted living facilities and adult family care homes (updated daily) to help consumers locate the most appropriate facilities to provide care for their elderly and/or disabled family members.

During 2015, 1,030,658 searches were conducted on *FloridaHousingSearch.org*. The call center staff handled 23,134 affordable rental-related telephone inquiries, a 4 percent increase from 2014.

Renters FloridaHousingSearch.org
 LINK Rental Housing Programs Special Needs Housing
SPECIAL PROGRAMS Multifamily Mortgage Revenue Bonds
Homeowners State Housing Initiatives Partnership Program
SHIP Foreclosure Counseling Program
LINK State Housing Initiatives Partnership Program
HHF Homeownership Assistance Program
FloridaHousingSearch.org
ELMORE Predevelopment Loan Program
Foreclosure Prevention
 State Apartment Incentive Loans
Homeownership Pool Program
Downpayment Assistance
Low Income Housing Tax Credits
 Requests for Applications
 DEVELOPMENTAL DISABILITIES GRANTS
Catalyst Program
 Rental Housing Programs
Affordable Housing
MMRB
WERP

TBRA

Low Income Housing Tax Credits

HHF

Homeownership Programs

SHIP

REQUESTS FOR APPLICATIONS

MLRP

HOMEBUYER LOAN PROGRAMS

HOMEBUYER LOAN PROGRAMS
 MORTGAGE CREDIT CERTIFICATES

SAIL HAP SAIL
PR TBRA

DPA
 PLP SHIP
MERP PR
 HOMEOWNERSHIP

Link Initiative

State Apartment Incentive Loans SHIP DPA

MULTIFAMILY MORTGAGE REVENUE BONDS MLRP
 SPECIAL NEEDS HOUSING

FORECLOSURE COUNSELING PROGRAM FLORIDA HOMES

HOMEOWNERSHIP MEP PLP
 LOCAL GOVERNMENTS

HOMEBUYER LOAN PROGRAMS HOP
 HOP

Florida Housing MMRB
 MORTGAGE CREDIT CERTIFICATES Rental Housing
 STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM SHIP
RENTAL HOUSING PROGRAMS
 Foreclosure Counseling Program

Because Everyone Needs a Home UMAP
 MMRB Homeownership
 Downpayment Assistance
 HOME INVESTMENT PARTNERSHIPS

Permanent Supportive Housing

DPA
HAP
Florida
MCC
MMRB



Homes TBRA HOP
 MCC DPA
 Catalyst MERP Catalyst Program
 HOME INVESTMENT PARTNERSHIPS RFA
HFA Preferred Plus Program
 Local Governments RFAs
 DEVELOPMENTAL DISABILITIES GRANTS HOP

Foreclosure Prevention
 STATE APARTMENT INCENTIVE LOANS
 FLORIDAHOUSINGSEARCH.ORG
 HOMEOWNERSHIP PROGRAMS

Affordable Housing Rental Housing
 TENANT-BASED RENTAL ASSISTANCE ELMORE

Low Income Housing Tax Credits
HOME Investment Partnerships TBRA
Special Needs Housing Requests for Applications
 Hardest Hit Fund

ELMORE Homeowners
 Rental Housing Programs
Multifamily Energy Retrofit Program Predevelopment Loan Program

Homebuyer Loan Programs
 MULTIFAMILY MORTGAGE REVENUE BONDS **MEP**
Homeownership Pool Program
Low Income Housing Tax Credits
Predevelopment Loan Program

Demographics and Charts

2015 SUMMARY OF PROGRAMS



Homeownership Programs ¹	Total Homeowners Assisted
Total Homeowners Served or Units Funded in 2015²	13,856
Homebuyer Loan Programs	4,327
Downpayment Assistance ³	3,605
Homeownership Assistance Program (HAP) ³	3,583
HFA Preferred Plus	22
Mortgage Credit Certificates (MCCs)	930
Homeownership Pool Program (HOP)	62
State Housing Initiatives Partnership Program (SHIP) ^{3,4,5}	3,282
Foreclosure Counseling Program (FCP) ^{4,6}	1,756
Florida Hardest-Hit Fund Program (HHF) ⁷	4,186

Rental Programs ¹	Total Units	Set-Aside Units
Total Units Funded in 2015⁸	7,502	6,954
Grants for Persons with Developmental Disabilities ³	165	165
Multifamily Mortgage Revenue Bonds (MMRB)	1,084	1,084
Low Income Housing Tax Credits (9%)	3,250	3,193
Low Income Housing Tax Credits (4%)	3,990	3,900
State Apartment Incentive Loans ³	2,237	2,165
HOME Rental Program	431	326
State Housing Initiatives Partnership (SHIP) ³	680	680
Multifamily Energy Retrofit Program	486	486
Predevelopment Loan Program (PLP) ³	272	56

Notes:

¹The number of units is equivalent to the number of households served. In order to serve lower income households, resources from more than one program are sometimes combined. Therefore, grand totals for rental and homeownership programs are less than the sum of the individual programs due to program overlap. If financing was provided this year for units already funded in a prior year, these units were not counted in this year's grand totals.

²In addition to the two Downpayment Assistance (DPA) Programs listed, funding from the Florida Hardest-Hit Fund began to be used for DPA in 2015. This assisted household total is included in the HHF total.

³Most of these programs are typically funded by revenues from documentary stamp taxes. In some cases, state funding is appropriated on a year-by-year basis for special programs.

⁴Funded out of National Mortgage Settlement funds.

⁵SHIP information is from the most recently closed two years (2012-2013 and 2013-2014). Pursuant to Florida Law, local governments typically have three years to expend funds. However, the Legislature shortened the deadline for the 2013-2014 funding, so that year's funding is also being reported in this report. On the rental side, local governments often use SHIP funds as local contribution for rental developments financed with Florida Housing's programs. We estimate that 50 percent of the SHIP rental units during this period overlap other rental programs in this summary.

⁶The FCP total shows the new homeowners assisted through the program in 2014, although homeowners who entered the program in prior years may still be receiving help. The total number of homeowners assisted since program inception is 3,784.

⁷The HHF information shows the new homeowners added to the program in 2015. The total number of homeowners assisted since program inception is 25,486.

⁸The breakdown for the 7,502 total rental units financed in 2015 is as follows:

- 3,939 units are new construction or redevelopment (demolition/replacement);
- 3,223 units are preservation (existing affordable units being rehabilitated and recapitalized to ensure they remain affordable and in good condition; some are 30+ year-old properties (originally funded through HUD and USDA); retrofits of existing smaller properties; or acquisition and rehabilitation of properties that become affordable as a result of receiving financing; and
- 340 SHIP units (see note 5).



DEMOGRAPHICS AND CHARTS

HOMES FUNDED THROUGH THE HOMEBUYER LOAN AND DOWNPAYMENT ASSISTANCE PROGRAMS

COUNTY	OVERALL PROGRAM PERFORMANCE ¹				HAP			HHF			HFA PREFERRED PLUS		
	# OF LOANS	FIRST MORTGAGE	DPA	AVERAGE SALES PRICE	# OF LOANS	FIRST MORTGAGE	DPA	# OF LOANS	FIRST MORTGAGE	DPA	# OF LOANS	FIRST MORTGAGE	DPA
Alachua	23	\$2,925,590	\$202,200	\$134,476	22	\$2,692,790	\$195,000	0	\$0	\$0	1	\$232,800	\$7,200
Baker	2	\$195,807	\$20,000	\$105,500	2	\$195,807	\$20,000	0	\$0	\$0	0	\$0	\$0
Bay	93	\$10,602,341	\$875,425	\$118,568	93	\$10,602,341	\$875,425	0	\$0	\$0	0	\$0	\$0
Bradford	3	\$258,657	\$25,000	\$90,933	3	\$258,657	\$25,000	0	\$0	\$0	0	\$0	\$0
Brevard	348	\$39,019,721	\$4,053,797	\$119,526	219	\$23,425,329	\$2,165,050	126	\$15,065,839	\$1,872,400	3	\$528,553	\$16,347
Broward	169	\$25,393,595	\$1,613,390	\$159,028	168	\$25,238,745	\$1,608,500	0	\$0	\$0	1	\$154,850	\$4,890
Calhoun	26	\$2,641,448	\$242,500	\$105,332	26	\$2,641,448	\$242,500	0	\$0	\$0	0	\$0	\$0
Charlotte	1	\$119,047	\$10,000	\$130,000	1	\$119,047	\$10,000	0	\$0	\$0	0	\$0	\$0
Citrus	101	\$13,188,750	\$955,000	\$135,283	101	\$13,188,750	\$955,000	0	\$0	\$0	0	\$0	\$0
Clay	53	\$8,581,090	\$500,000	\$169,992	52	\$8,343,590	\$492,500	0	\$0	\$0	0	\$0	\$0
Collier	1	\$120,000	\$10,000	\$130,000	1	\$120,000	\$10,000	0	\$0	\$0	1	\$237,500	\$7,500
Columbia	5	\$380,516	\$40,000	\$81,000	5	\$380,516	\$40,000	0	\$0	\$0	0	\$0	\$0
Duval	592	\$73,398,479	\$7,005,689	\$132,136	358	\$43,584,895	\$3,538,189	234	\$29,813,584	\$3,467,500	0	\$0	\$0
Escambia	67	\$7,463,496	\$625,004	\$116,833	67	\$7,463,496	\$625,004	0	\$0	\$0	0	\$0	\$0
Flagler	10	\$1,292,714	\$95,000	\$135,365	10	\$1,292,714	\$95,000	0	\$0	\$0	0	\$0	\$0
Franklin	11	\$1,420,697	\$105,000	\$134,082	11	\$1,420,697	\$105,000	0	\$0	\$0	0	\$0	\$0
Gadsden	1	\$112,688	\$10,000	\$115,000	1	\$112,688	\$10,000	0	\$0	\$0	0	\$0	\$0
Gilchrist	1	\$136,482	\$10,000	\$139,000	1	\$136,482	\$10,000	0	\$0	\$0	0	\$0	\$0
Hendry	1	\$93,769	\$10,000	\$95,500	1	\$93,769	\$10,000	0	\$0	\$0	0	\$0	\$0
Hernando	30	\$3,602,933	\$282,500	\$125,092	30	\$3,602,933	\$282,500	0	\$0	\$0	0	\$0	\$0
Highlands	4	\$337,236	\$38,514	\$90,250	4	\$337,236	\$38,514	0	\$0	\$0	0	\$0	\$0
Hillsborough	513	\$65,784,853	\$5,932,990	\$136,329	334	\$42,143,683	\$3,303,395	178	\$23,472,545	\$2,624,270	1	\$168,625	\$5,325
Indian River	12	\$1,397,594	\$115,000	\$120,757	12	\$1,397,594	\$115,000	0	\$0	\$0	0	\$0	\$0
Jackson	1	\$78,571	\$7,400	\$80,000	1	\$78,571	\$7,400	0	\$0	\$0	0	\$0	\$0
Jefferson	3	\$292,580	\$27,500	\$103,000	3	\$292,580	\$27,500	0	\$0	\$0	0	\$0	\$0
Lake	53	\$7,631,237	\$500,000	\$149,125	53	\$7,631,237	\$500,000	0	\$0	\$0	0	\$0	\$0
Lee	217	\$26,900,380	\$1,990,860	\$128,963	216	\$26,783,980	\$1,987,260	0	\$0	\$0	1	\$116,400	\$3,600
Leon	138	\$16,371,038	\$1,308,000	\$124,540	138	\$16,371,038	\$1,308,000	0	\$0	\$0	0	\$0	\$0
Madison	1	\$119,605	\$10,000	\$125,900	1	\$119,605	\$10,000	0	\$0	\$0	0	\$0	\$0
Manatee	137	\$18,184,477	\$1,289,712	\$137,972	137	\$18,184,477	\$1,289,712	0	\$0	\$0	0	\$0	\$0
Marion	10	\$1,065,370	\$90,000	\$115,101	10	\$1,065,370	\$90,000	0	\$0	\$0	0	\$0	\$0
Martin	6	\$926,109	\$57,650	\$160,167	5	\$678,759	\$50,000	0	\$0	\$0	1	\$247,350	\$7,650
Miami-Dade	85	\$12,589,389	\$803,497	\$166,495	84	\$12,510,714	\$800,350	0	\$0	\$0	1	\$78,675	\$3,147
Monroe	2	\$459,228	\$20,000	\$235,000	2	\$459,228	\$20,000	0	\$0	\$0	0	\$0	\$0
Nassau	5	\$736,212	\$47,500	\$151,423	5	\$736,212	\$47,500	0	\$0	\$0	0	\$0	\$0
Okaloosa	29	\$3,386,145	\$268,553	\$121,038	29	\$3,386,145	\$268,553	0	\$0	\$0	0	\$0	\$0
Okeechobee	3	\$277,771	\$30,000	\$95,333	3	\$277,771	\$30,000	0	\$0	\$0	0	\$0	\$0
Orange	265	\$36,791,807	\$3,131,891	\$147,008	162	\$21,974,728	\$1,605,396	103	\$14,817,079	\$1,526,495	0	\$0	\$0
Osceola	153	\$21,900,442	\$1,449,644	\$149,108	152	\$21,744,306	\$1,443,789	0	\$0	\$0	1	\$156,136	\$5,855

DEMOGRAPHICS AND CHARTS



HOMES FUNDED THROUGH THE HOMEBUYER LOAN AND DOWNPAYMENT ASSISTANCE PROGRAMS

COUNTY	OVERALL PROGRAM PERFORMANCE ¹				HAP			HHF			HFA PREFERRED PLUS		
	# OF LOANS	FIRST MORTGAGE	DPA	AVERAGE SALES PRICE	# OF LOANS	FIRST MORTGAGE	DPA	# OF LOANS	FIRST MORTGAGE	DPA	# OF LOANS	FIRST MORTGAGE	DPA
Palm Beach	166	\$22,729,890	\$1,517,922	\$144,963	158	\$21,602,120	\$1,489,245	0	\$0	\$0	5	\$797,020	\$28,677
Pasco	110	\$13,215,011	\$1,019,574	\$126,406	109	\$13,020,791	\$1,013,100	0	\$0	\$0	1	\$194,220	\$6,474
Pinellas	213	\$26,041,198	\$1,993,235	\$128,737	211	\$25,724,423	\$1,983,200	0	\$0	\$0	2	\$316,775	\$10,035
Polk	152	\$19,109,153	\$1,385,630	\$130,958	150	\$18,831,169	\$1,377,032	0	\$0	\$0	2	\$277,984	\$8,598
Santa Rosa	17	\$1,612,230	\$157,500	\$99,466	16	\$1,522,575	\$157,500	0	\$0	\$0	0	\$0	\$0
Sarasota	111	\$14,676,103	\$1,036,000	\$138,161	111	\$14,676,103	\$1,036,000	0	\$0	\$0	0	\$0	\$0
Seminole	78	\$10,466,761	\$737,300	\$140,105	78	\$10,466,761	\$737,300	0	\$0	\$0	0	\$0	\$0
St Johns	34	\$4,692,857	\$322,500	\$144,360	34	\$4,692,857	\$322,500	0	\$0	\$0	0	\$0	\$0
St Lucie	66	\$8,385,163	\$580,500	\$133,660	64	\$8,171,337	\$580,500	0	\$0	\$0	0	\$0	\$0
Sumter	2	\$307,035	\$17,500	\$157,500	2	\$307,035	\$17,500	0	\$0	\$0	0	\$0	\$0
Suwanee	1	\$69,714	\$7,500	\$71,000	1	\$69,714	\$7,500	0	\$0	\$0	0	\$0	\$0
Taylor	4	\$361,032	\$32,610	\$95,688	3	\$278,382	\$30,000	0	\$0	\$0	1	\$82,650	\$2,610
Volusia	180	\$20,159,641	\$2,146,039	\$119,036	105	\$11,870,777	\$1,033,039	75	\$8,288,864	\$1,113,000	0	\$0	\$0
Wakulla	9	\$1,241,688	\$85,000	\$142,856	9	\$1,241,688	\$85,000	0	\$0	\$0	0	\$0	\$0
Walton	4	\$572,530	\$37,500	\$147,500	4	\$572,530	\$37,500	0	\$0	\$0	0	\$0	\$0
Washington	5	\$561,717	\$45,000	\$115,700	5	\$561,717	\$45,000	0	\$0	\$0	0	\$0	\$0
TOTALS	4,327	\$550,379,587	\$44,930,526	\$134,287	3,583	\$454,697,907	\$34,208,953	716	\$91,457,911	\$10,603,665	22	\$3,589,538	\$117,908

Notes:

¹These four columns show the total number of loans, first mortgage amounts provided through the Homebuyer Loan Programs and downpayment assistance provided through the Homeownership Assistance Program (HAP), Florida Hardest Hit Fund (HHF), and the HFA Preferred Plus Program. The HAP, HHF, Homebuyer Loan Programs (HLP) and HFA Preferred Plus sections to the right provide subtotals for each of the downpayment assistance strategies complementing the HLP Program. Since not all first mortgages are paired with downpayment assistance from Florida Housing, the totals in the left section may be larger for some counties than the sum of the individual downpayment assistance program sections.

*As of December 31, 2015, the foreclosure rate for all Florida Housing homeowner loans was 2.86 percent. Of this, 1.76 percent of all Florida Housing loans were 1995 Indenture loans in foreclosure, 0.98 percent of all Florida Housing loans were New Issue Bond Program Indenture loans in foreclosure, and 0.12 percent of all Florida Housing loans were TBA loans in foreclosure. This is compared to a foreclosure rate of 3.10 percent for all Florida residential loans reported at the end of the fourth quarter of 2015 (the Florida prime loan foreclosure rate was 1.98 percent and the subprime foreclosure rate was 10.94 percent). Source: USBank and Mortgage Bankers Association



DEMOGRAPHICS AND CHARTS

HOME BUYER LOAN AND DOWNPAYMENT ASSISTANCE PROGRAMS

NUMBER OF LOANS CLOSED & HOUSEHOLDS SERVED IN 2015		4,327
BY HOUSEHOLD SIZE	1-2 persons	2,714
	3-4 persons	1,340
	5+ persons	273
BY AGE	15-54	3,875
	55-61	242
	62+	210
BY INCOME	0-30% Area Median Income (AMI)	107
	30.01-50% AMI	912
	50.01-80% AMI	2,291
	80.01-100% AMI	1,017
	Over 100% AMI	0
BY RACE	Black/African American	684
	White	3,444
	American Indian/Alaskan Native	6
	Asian	60
	Native Hawaiian/Other Pacific Islander	8
	Two or more races	44
	Other	81
BY ETHNICITY	Hispanic	1,289
	Non-Hispanic	3,038
AVERAGE SALES PRICE		\$134,287
AVERAGE DOWNPAYMENT ASSISTANCE LOAN AMOUNT		\$10,398
AVERAGE FIRST MORTGAGE AMOUNT		\$127,197
NUMBER OF VETERANS SERVED		71

HOMEOWNERSHIP POOL PROGRAM (HOP)

COUNTY	CLOSED LOANS		
	LOAN AMOUNT	NUMBER OF HOME BUYERS SERVED	AVERAGE SALES PRICE
Citrus	\$318,750	15	\$85,400
Duval	\$219,225	6	\$122,083
Gadsden	\$21,500	1	\$100,000
Hillsborough	\$821,850	31	\$140,258
Leon	\$22,500	1	\$73,600
Sarasota	\$289,650	6	\$159,500
St. Johns	\$82,625	2	\$165,250
Totals	\$1,776,100	62	\$120,870

Note:

As of December 31, 2015, an additional \$1,425,856 of HOP funding was reserved in the name of 60 homebuyers. These loans will be closed in 2016 when construction is completed.

HOMEOWNERSHIP POOL PROGRAM (HOP) DEMOGRAPHICS

NUMBER OF LOANS CLOSED & HOME BUYERS SERVED IN 2015		62
BY HOUSEHOLD SIZE	1-2 persons	23
	3-4 persons	31
	5+ persons	8
BY INCOME	30.01-50% AMI	16
	50.01-80% AMI	46
	80.01-100% AMI	0
AGE	15-54	55
	55-61	5
	62+	2
BY RACE	Black/African American	14
	White	20
	Other	28
BY ETHNICITY	Hispanic	26
	Non-Hispanic	36

DEMOGRAPHICS AND CHARTS



MORTGAGE CREDIT CERTIFICATES (MCC)

COUNTY	TOTAL MCCS ISSUED	TOTAL OF ALL FIRST MORTGAGES	AVERAGE SALES PRICE
Alachua	3	\$322,437	\$104,139
Baker	1	\$81,632	\$75,000
Brevard	5	\$687,371	\$143,800
Broward	131	\$22,159,884	\$180,896
Charlotte	2	\$211,041	\$115,995
Citrus	1	\$67,142	\$60,000
Clay	45	\$6,541,765	\$150,510
Collier	7	\$1,266,460	\$186,484
Duval	63	\$8,533,938	\$148,027
Flagler	1	\$117,700	\$183,700
Franklin	1	\$86,734	\$77,500
Gadsden	4	\$552,260	\$146,408
Hernando	1	\$97,350	\$102,500
Highlands	9	\$919,225	\$100,248
Hillsborough	52	\$7,698,680	\$174,002
Indian River	2	\$366,970	\$186,870
Lake	62	\$10,065,882	\$165,561
Lee	11	\$1,754,330	\$166,759
Leon	42	\$5,093,951	\$115,054
Manatee	10	\$2,045,800	\$208,806
Marion	7	\$673,226	\$100,971
Martin	1	\$120,000	\$186,000
Miami-Dade	27	\$4,860,378	\$192,834
Monroe	1	\$233,197	\$237,000
Nassau	3	\$482,561	\$170,597
Okaloosa	1	\$96,938	\$95,000
Orange	100	\$15,369,939	\$163,666
Osceola	90	\$15,979,459	\$181,455
Palm Beach	54	\$9,127,733	\$180,573
Pasco	20	\$3,063,473	\$157,575
Pinellas	10	\$1,368,947	\$145,360
Polk	69	\$10,342,755	\$150,689
Santa Rosa	1	\$176,428	\$172,900
Sarasota	10	\$1,615,726	\$171,729
Seminole	26	\$3,700,393	\$152,198
St. Johns	14	\$2,556,554	\$196,928
St. Lucie	7	\$1,255,827	\$199,411
Sumter	4	\$515,380	\$127,250
Volusia	25	\$3,231,472	\$135,048
Wakulla	6	\$784,278	\$130,067
Walton	1	\$216,015	\$220,000
TOTALS	930	\$144,441,231	\$163,519

MORTGAGE CREDIT CERTIFICATES (MCC) DEMOGRAPHICS

NUMBER OF HOUSEHOLDS SERVED IN 2014		930
BY HOUSEHOLD SIZE	1-2 persons	583
	3-4 persons	291
	5+ persons	56
BY AGE OF HOMEBUYER	15-54	855
	55-61	48
	62+	27
BY RACE OF HOMEBUYER	Black/African American	142
	Asian	22
	Asian & White	4
	White	723
	White & Black/African American	5
	Other	34
BY ETHNICITY OF HOME-BUYER	Hispanic	272
	Non-Hispanic	658
AVERAGE SALES PRICE		\$163,519
AVERAGE FIRST MORTGAGE AMOUNT		\$155,313
NUMBER OF VETERANS SERVED		54



DEMOGRAPHICS AND CHARTS

FLORIDA HARDEST-HIT FUND PROGRAMS (HHF)¹

COUNTY	HOUSEHOLDS SERVED ²	RESERVED & DISBURSED ³	FUNDS DISBURSED						
			TOTAL	DPA ⁴	UMAP	MLRP	PR	MEP	ELMORE
Alachua	156	\$3,927,387	\$3,351,542	\$0	\$877,719	\$782,864	\$1,611,662	\$0	\$79,297
Baker	19	\$402,584	\$332,153	\$0	\$129,286	\$126,979	\$75,888	\$0	\$0
Bay	144	\$3,134,176	\$2,583,896	\$0	\$911,644	\$779,470	\$843,692	\$0	\$49,090
Bradford	8	\$181,672	\$156,507	\$0	\$28,732	\$79,964	\$47,811	\$0	\$0
Brevard	1155	\$28,057,073	\$23,243,118	\$1,827,400	\$6,082,382	\$4,705,409	\$10,186,356	\$132,651	\$308,920
Broward	3241	\$86,327,207	\$76,880,886	\$0	\$28,526,866	\$21,995,126	\$24,224,552	\$0	\$2,134,342
Calhoun	3	\$20,380	\$20,380	\$0	\$7,594	\$12,786	\$0	\$0	\$0
Charlotte	238	\$5,455,257	\$4,991,421	\$0	\$1,286,114	\$1,065,808	\$2,551,149	\$0	\$88,350
Citrus	152	\$3,632,564	\$3,196,039	\$0	\$473,778	\$528,341	\$2,176,836	\$0	\$17,084
Clay	282	\$6,667,217	\$5,625,061	\$0	\$2,027,655	\$1,947,992	\$1,639,322	\$0	\$10,092
Collier	328	\$7,285,039	\$6,594,967	\$0	\$2,116,035	\$1,282,702	\$3,118,733	\$0	\$77,497
Columbia	26	\$620,622	\$518,738	\$0	\$164,612	\$197,705	\$112,938	\$0	\$43,483
DeSoto	31	\$741,818	\$609,550	\$0	\$135,147	\$124,963	\$341,076	\$0	\$8,364
Dixie	6	\$65,962	\$34,356	\$0	\$17,415	\$16,941	\$0	\$0	\$0
Duval	1958	\$44,129,495	\$35,392,345	\$3,287,500	\$10,527,604	\$10,337,685	\$10,974,118	\$0	\$265,438
Escambia	289	\$5,331,922	\$4,309,696	\$0	\$1,583,627	\$1,808,317	\$808,241	\$0	\$109,511
Flagler	160	\$3,854,872	\$3,408,280	\$0	\$973,459	\$832,260	\$1,576,421	\$0	\$26,140
Franklin	9	\$201,037	\$192,415	\$0	\$95,347	\$74,318	\$19,425	\$0	\$3,325
Gadsden	84	\$2,348,800	\$1,910,939	\$0	\$448,269	\$524,113	\$938,557	\$0	\$0
Gilchrist	26	\$487,745	\$352,539	\$0	\$157,604	\$106,224	\$78,040	\$0	\$10,671
Glades	10	\$190,840	\$110,537	\$0	\$46,124	\$38,239	\$26,174	\$0	\$0
Gulf	7	\$184,388	\$178,152	\$0	\$41,831	\$34,455	\$84,561	\$0	\$17,305
Hamilton	1	\$28,031	\$28,031	\$0	\$13,411	\$14,620	\$0	\$0	\$0
Hardee	25	\$495,409	\$385,152	\$0	\$114,277	\$93,201	\$177,674	\$0	\$0
Hendry	32	\$649,875	\$533,418	\$0	\$170,806	\$147,657	\$203,831	\$0	\$11,124
Hernando	282	\$8,537,008	\$7,871,150	\$0	\$925,950	\$837,945	\$5,867,440	\$181,407	\$58,408
Highlands	79	\$2,001,948	\$1,738,556	\$0	\$352,134	\$402,222	\$967,566	\$0	\$16,634
Hillsborough	1729	\$46,832,505	\$38,168,706	\$2,519,270	\$10,000,527	\$8,847,310	\$15,165,398	\$1,306,558	\$329,643
Holmes	10	\$82,888	\$78,817	\$0	\$40,668	\$13,821	\$24,328	\$0	\$0
Indian River	167	\$3,586,091	\$3,133,092	\$0	\$986,830	\$736,499	\$1,391,094	\$0	\$18,669
Jackson	25	\$429,980	\$290,195	\$0	\$122,093	\$145,285	\$22,817	\$0	\$0
Jefferson	6	\$164,285	\$163,655	\$0	\$81,981	\$81,674	\$0	\$0	\$0
Lafayette	3	\$53,169	\$52,540	\$0	\$28,348	\$24,192	\$0	\$0	\$0
Lake	324	\$7,810,124	\$7,204,096	\$0	\$1,792,916	\$1,481,648	\$3,608,501	\$195,064	\$125,967
Lee	918	\$22,928,187	\$21,327,561	\$0	\$8,480,537	\$3,614,873	\$9,010,806	\$0	\$221,345
Leon	326	\$8,217,822	\$6,796,267	\$0	\$2,175,848	\$2,135,010	\$2,465,415	\$0	\$19,994
Levy	26	\$486,607	\$421,164	\$0	\$174,560	\$136,114	\$110,490	\$0	\$0
Liberty	6	\$80,923	\$79,135	\$0	\$18,921	\$29,428	\$30,786	\$0	\$0
Madison	10	\$151,881	\$77,252	\$0	\$42,754	\$34,498	\$0	\$0	\$0

DEMOGRAPHICS AND CHARTS



FLORIDA HARDEST-HIT FUND PROGRAMS (HHF)¹

COUNTY	HOUSEHOLDS SERVED ²	RESERVED & DISBURSED ³	FUNDS DISBURSED						
			TOTAL	DPA ⁴	UMAP	MLRP	PR	MEP	ELMORE
Manatee	279	\$7,849,306	\$7,410,161	\$0	\$1,590,804	\$1,493,570	\$4,265,991	\$0	\$59,796
Marion	369	\$8,505,767	\$7,653,155	\$0	\$1,757,524	\$1,540,887	\$4,241,918	\$0	\$112,826
Martin	136	\$3,363,598	\$3,146,926	\$0	\$1,128,079	\$1,002,508	\$968,889	\$0	\$47,450
Miami-Dade	2575	\$68,375,244	\$60,262,371	\$0	\$22,107,145	\$16,450,810	\$16,872,095	\$0	\$4,832,321
Monroe	22	\$643,429	\$549,917	\$0	\$259,025	\$124,482	\$150,000	\$0	\$16,410
Nassau	81	\$1,911,841	\$1,662,965	\$0	\$610,065	\$636,983	\$406,176	\$0	\$9,741
Okaloosa	140	\$2,772,416	\$2,454,230	\$0	\$984,729	\$962,951	\$390,518	\$0	\$116,032
Okeechobee	62	\$1,144,068	\$1,116,211	\$0	\$339,121	\$236,717	\$540,373	\$0	\$0
Orange	1831	\$50,665,466	\$43,547,409	\$1,458,495	\$10,917,721	\$9,048,025	\$20,869,505	\$883,101	\$370,562
Osceola	436	\$12,434,820	\$11,047,668	\$0	\$2,398,153	\$2,095,391	\$6,227,559	\$293,681	\$32,884
Palm Beach	1988	\$53,764,726	\$48,675,569	\$0	\$16,032,058	\$11,779,236	\$19,953,521	\$0	\$910,754
Pasco	789	\$21,162,508	\$19,584,261	\$0	\$3,800,309	\$3,170,495	\$12,427,519	\$155,821	\$30,117
Pinellas	1101	\$28,419,730	\$25,485,062	\$0	\$6,127,369	\$5,518,144	\$12,956,124	\$573,707	\$309,718
Polk	556	\$14,446,528	\$12,950,541	\$0	\$2,770,162	\$2,681,810	\$6,687,554	\$664,693	\$146,322
Putnam	58	\$1,099,995	\$951,734	\$0	\$247,729	\$279,159	\$373,472	\$0	\$51,374
Santa Rosa	104	\$2,125,353	\$1,738,324	\$0	\$765,762	\$754,760	\$202,227	\$0	\$15,575
Sarasota	337	\$8,651,323	\$7,877,950	\$0	\$2,095,767	\$1,604,260	\$3,946,970	\$0	\$230,953
Seminole	589	\$15,268,840	\$13,906,833	\$0	\$4,033,219	\$3,100,769	\$6,589,444	\$97,113	\$86,288
St. Johns	284	\$6,820,339	\$5,878,912	\$0	\$2,442,959	\$2,109,389	\$1,313,450	\$0	\$13,114
St. Lucie	554	\$13,934,240	\$12,382,663	\$0	\$3,589,228	\$3,236,253	\$5,314,686	\$0	\$242,496
Sumter	20	\$502,848	\$370,137	\$0	\$121,308	\$126,466	\$50,000	\$50,000	\$22,363
Suwannee	22	\$411,282	\$373,857	\$0	\$116,529	\$123,810	\$124,590	\$0	\$8,928
Taylor	1	\$18,161	\$18,161	\$0	\$7,059	\$11,102	\$0	\$0	\$0
Union	1	\$9,311	\$9,311	\$0	\$7,448	\$1,863	\$0	\$0	\$0
Volusia	754	\$20,213,663	\$17,247,805	\$1,083,000	\$3,340,287	\$3,563,327	\$9,043,673	\$60,694	\$156,824
Wakulla	56	\$1,498,336	\$1,290,395	\$0	\$263,250	\$188,295	\$838,850	\$0	\$0
Walton	22	\$448,570	\$409,477	\$0	\$132,375	\$103,578	\$173,524	\$0	\$0
Washington	18	\$326,138	\$250,088	\$0	\$104,655	\$139,164	\$0	\$0	\$6,269
TOTALS	25,486	\$652,572,633	\$570,594,397	\$10,175,665	\$170,271,244	\$138,262,862	\$235,410,326	\$4,594,490	\$11,879,810

Notes:

DPA = Downpayment Assistance, UMAP = Unemployment Mortgage Assistance Program, MLRP = Mortgage Loan Reinstatement Program, PR = Principal Reduction Program, MEP = Modification Enabling Pilot Program, ELMORE = Elderly Mortgage Assistance Program

¹Information is from program inception through December 31, 2015.

²As of December 31, 2015, an additional 13,374 homeowners had applied and were awaiting determination of eligibility.

³When a homeowner is approved for funding, the maximum amount they can receive is reserved, and then payments are distributed to the mortgage loan servicer on a monthly basis as long as the homeowner is eligible for funding.

⁴The amount reported here is a lower total amount than the HHF DPA reported earlier in the HLP table. These figures represent only the loans where HHF funds actually have been disbursed by Florida Housing to reimburse funds advanced by the servicer to the lender at loan purchase, which is consistent with how Florida Housing reports to US Treasury on use of these funds.



DEMOGRAPHICS AND CHARTS

FORECLOSURE COUNSELING PROGRAM (FCP)

COUNTY	HOUSEHOLDS SERVED	FUNDS RESERVED	FUNDS DISBURSED
Alachua	16	\$14,400	\$5,025
Baker	2	\$1,800	\$450
Bay	3	\$2,700	\$525
Bradford	2	\$1,800	\$825
Brevard	40	\$36,000	\$9,900
Broward	503	\$452,700	\$190,650
Charlotte	75	\$67,500	\$23,475
Citrus	4	\$3,600	\$750
Clay	93	\$83,700	\$25,650
Collier	103	\$92,700	\$33,525
Columbia	4	\$3,600	\$525
DeSoto	9	\$8,100	\$3,375
Duval	544	\$489,600	\$124,575
Escambia	8	\$7,200	\$1,050
Flagler	37	\$33,300	\$9,450
Gadsden	15	\$13,500	\$2,775
Hendry	7	\$6,300	\$1,500
Hernando	20	\$18,000	\$4,800
Highlands	4	\$3,600	\$525
Hillsborough	167	\$150,300	\$36,300
Indian River	4	\$3,600	\$750
Jackson	1	\$900	\$75
Jefferson	1	\$900	\$75
Lake	26	\$23,400	\$5,850
Lee	226	\$203,400	\$57,750
Leon	33	\$29,700	\$15,750
Levy	3	\$2,700	\$675
Madison	3	\$2,700	\$300
Manatee	14	\$12,600	\$2,850
Marion	29	\$26,100	\$6,525
Martin	4	\$3,600	\$750
Miami Dade	357	\$321,300	\$106,725
Nassau	18	\$16,200	\$5,700
Okaloosa	7	\$6,300	\$1,500
Okeechobee	2	\$1,800	\$450

COUNTY	HOUSEHOLDS SERVED	FUNDS RESERVED	FUNDS DISBURSED
Orange	446	\$401,400	\$125,400
Osceola	146	\$131,400	\$33,150
Palm Beach	111	\$99,900	\$26,175
Pasco	40	\$36,000	\$8,100
Pinellas	104	\$93,600	\$24,675
Polk	41	\$36,900	\$9,225
Putnam	12	\$10,800	\$2,475
Saint Johns	191	\$171,900	\$65,625
Saint Lucie	21	\$18,900	\$3,075
Santa Rosa	2	\$1,800	\$375
Sarasota	58	\$52,200	\$18,900
Seminole	107	\$96,300	\$24,150
Sumter	4	\$3,600	\$675
Suwannee	1	\$900	\$525
Taylor	1	\$900	\$150
Union	1	\$900	\$75
Volusia	108	\$97,200	\$25,725
Wakulla	3	\$2,700	\$525
Walton	1	\$900	\$300
Washington	2	\$1,800	\$600
TOTALS	3,784	\$3,405,600	\$1,051,275

Notes:

In 2015, 7,223 counseling sessions were conducted and 1,046 homeowners were provided financial management education training. Since the program was established in 2013, 3,784 homeowners have been advised, including 1,756 homeowners who began receiving assistance in 2015.

DEMOGRAPHICS AND CHARTS



DEMOGRAPHIC CHARACTERISTICS OF RENTERS LIVING IN PROPERTIES FINANCED BY FLORIDA HOUSING*

This table shows demographic information about the renters living at properties financed by Florida Housing. Residents are not required to report demographic information about themselves. It is their choice. This is the reason for the disparity between total numbers in the various categories below.

RESIDENTS SERVED BY AGE	0-17	141,513	
	18-54	171,750	
	55-61	18,231	
	62+	37,654	
RESIDENTS SERVED BY ETHNICITY	Hispanic	79,404	
	Non-Hispanic	214,808	
RESIDENTS SERVED BY RACE	Black/African American	103,361	
	American Indian or Alaskan Native	1,967	
	Asian	2,134	
	White	140,986	
	White and Black/African American	2,333	
	Other	43,431	
ACTIVE TOTAL UNITS BY DEMOGRAPHIC TARGET	Elderly	25,733	
	Farmworker or Commercial Fishing Worker	3,314	
	Homeless	2,619	
	Special Needs	1,292	
	Family	153,849	
AVERAGE HOUSEHOLD SIZE		2.29	
AVERAGE HOUSEHOLD INCOME		\$23,575	
GEOGRAPHIC DISTRIBUTION	Large	Medium	Small
NUMBER OF UNITS	115,273	63,373	8,161
PERCENTAGE	61.8%	33.9%	4.4%

Notes:

*Resident information is for individuals, not households.

ELDERLY HOUSING COMMUNITY LOANS (EHCL)

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Brevard	Trinity Towers East	\$750,000	156	32
	Trinity Towers South	\$750,000	162	33
Lee	Palm City Gardens	\$750,000	100	100
TOTALS		\$2,250,000	418	165

STATE APARTMENT INCENTIVE LOANS (SAIL)

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS	EXTREMELY LOW INCOME UNITS ¹
Bay	Pelican Pointe	\$4,863,610	78	78	8
Brevard	Trinity Towers East	\$4,908,004	156	141	16
Collier	Timber Ridge At Sanders Pines ²	\$2,215,000	75	75	
Duval	Hampton Villa	\$2,340,800	60	60	6
	Sulzbacher Center for Women and Children	\$3,500,000	70	70	
Hillsborough	Columbus Court	\$3,964,900	160	160	16
	Graham at Gracepoint	\$4,500,000	90	90	
Leon	Casanas Village at Frenchtown	\$2,000,000	88	80	
Martin	New Hope Community II	\$1,710,000	57	57	
Miami-Dade	Karis Village	\$4,300,000	86	86	
	La Joya Estates	\$5,778,100	106	106	11
	Le Jeune Gardens	\$3,772,600	18	18	5
Orange	Villages at West Lakes	\$2,000,000	200	160	
Palm Beach	Grand Lake	\$8,000,900	384	384	39
Pasco	Landings of Saint Andrew	\$2,000,000	196	187	
	Ozanam Village	\$5,040,200	30	30	8
	Park at Wellington II	\$5,449,314	110	110	11
Pinellas	Delmar Terrace	\$3,250,000	65	65	
Polk	West Lake	\$5,298,200	100	100	10
Seminole	Seminole Gardens	\$3,336,500	108	108	11
TOTALS		\$78,228,128	2,237	2,165	141

Notes:

¹SAIL funds were used to buy down a portion of the units in some developments to make them affordable to extremely low income households.

²Timber Ridge and Sanders Pines, which are properties already in Florida Housing's portfolio, were combined into one development called Timber Ridge at Sanders Pines Reserve as part of a rehabilitation to preserve these affordable farmworker properties.



DEMOGRAPHICS AND CHARTS

LOW INCOME HOUSING TAX CREDITS (9%)

COUNTY	DEVELOPMENT NAME	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Alachua	Majestic Oaks	\$1,150,000	172	172
Brevard	Clearlake Isles	\$1,475,000	84	84
Broward	City Vista	\$2,561,000	111	111
	Heritage at Pompano Station	\$2,561,000	116	116
	St. Andrew Tower II	\$1,660,000	219	219
Charlotte	Verandas of Punta Gorda II	\$1,025,658	60	60
Duval	Houston Street Manor	\$1,587,818	72	72
	Sulzbacher Center for Women and Children	\$922,492	70	70
Franklin	Denton Cove	\$939,370	52	52
Hernando	Freedom Gardens	\$1,510,000	96	96
Hillsborough	Brandon Palms	\$2,110,000	120	120
	Graham at Gracepoint	\$1,460,000	90	90
	North Grove	\$273,955	31	31
Leon	Casanas Village at Frenchtown Square	\$1,510,000	88	80
	Kenwood Place	\$1,510,000	112	112
Miami-Dade	Karis Village	\$2,180,000	88	88
	Pinnacle Heights	\$2,560,900	104	104
	Seventh Avenue Transit Village II	\$2,561,000	100	100
Monroe	73 Ocean	\$1,464,217	51	51
Orange	Brixton Landing	\$1,330,000	80	80
	Villages at West Lakes	\$2,110,000	200	160
Osceola	San Juan	\$1,510,000	112	112
Palm Beach	Covenant Villas	\$1,655,945	144	144
	Wedgewood - Palm Beach	\$784,000	80	80
Pasco	Landings of Saint Andrew	\$1,510,000	196	187
	Park at Wellington	\$1,510,000	110	110
Pinellas	Burlington Place	\$1,105,000	53	53
	Delmar Terrace	\$1,660,000	65	65
Polk	Aida Palms	\$1,510,000	96	96
Seminole	Pointe at Merritt Street	\$1,510,000	102	102
Volusia	Orange City Flats	\$657,124	96	96
	Villages at Halifax II	\$1,259,100	80	80
TOTALS		\$49,133,579	3,250	3,193

LOW INCOME HOUSING TAX CREDITS (4%)

COUNTY	DEVELOPMENT NAME	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Broward	Northwest Gardens V	\$1,067,851	200	200
	Residences at Crystal Lake	\$827,679	92	92
Collier	Whistler's Green	\$764,590	168	168
Duval	Caroline Oaks	\$410,925	82	82
	Cathedral Terrace	\$889,441	240	240
	Stevens Duval	\$292,407	52	52
Jackson	Three Rivers	\$349,697	100	100
Lake	Valencia Grove	\$776,325	144	144
Lee	Brookside Village	\$240,379	50	50
	Oasis at Renaissance Preserve	\$928,312	100	100
Marion	Spring Manor	\$667,468	160	160
Miami-Dade	Coquina Place	\$757,583	96	96
	Golfside Villas	\$842,752	194	175
	Keys Crossing	\$895,313	100	100
	La Joya	\$865,683	150	150
	Regency Pointe	\$714,709	104	104
	Villages I	\$1,494,822	150	150
	Willow Lake - Miami	\$1,233,979	121	121
Orange	Buchanan Bay	\$785,408	228	228
	Landstar Park	\$1,114,048	156	156
Osceola	Heritage Park	\$1,621,515	238	167
Palm Beach	Courts at Village Square	\$546,308	84	84
	Paul Laurence Dunbar Senior Complex	\$807,469	99	99
Pinellas	Brookside Square	\$602,867	142	142
	Clearwater	\$318,726	90	90
	Garden Trail	\$541,355	76	76
	Peterborough	\$689,489	150	150
Polk	Harbour Court	\$289,724	64	64
Seminole	Georgia Arms	\$394,307	90	90
St. Lucie	Grove Park	\$1,138,603	210	210
	Orangewood Village	\$311,058	60	60
TOTALS		\$23,180,792	3,990	3,900

DEMOGRAPHICS AND CHARTS



MULTIFAMILY MORTGAGE REVENUE BONDS (MMRB)

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Duval	Stevens Duval	\$4,400,000	52	52
Lake	Valencia Grove	\$12,000,000	144	144
Lee	Brookside Village	\$3,500,000	50	50
Marion	Spring Manor	\$9,250,000	160	160
Miami-Dade	Coquina Place	\$10,000,000	96	96
Pinellas	Brookside Square	\$9,500,000	142	142
	Garden Trail	\$6,750,000	76	76
	Peterborough	\$10,000,000	150	150
Polk	Harbour Court	\$4,100,000	64	64
Seminole	Georgia Arms	\$5,500,000	90	90
St. Lucie	Orangewood Village	\$4,200,000	60	60
TOTALS		\$79,200,000	1,084	1,084

HOME INVESTMENT PARTNERSHIPS - RENTAL

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Broward	Boulevard Art Lofts	\$4,500,000	45	45
Duval	Mary Eaves	\$5,300,000	80	80
Escambia	Century Park	\$5,749,980	50	50
Miami-Dade	Centerra	\$5,304,000	104	54
	Marcia Gardens	\$4,500,000	70	55
	Sunset Pointe	\$4,346,000	82	42
TOTALS		\$29,699,980	431	326

MULTIFAMILY ENERGY RETROFIT PROGRAM

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS
Clay	Middletown Apartments	\$1,500,000	100
DeSoto	McPines Apartments	\$960,000	64
Hillsborough	North Grove Apartments	\$465,000	31
Martin	New Hope Community	\$900,000	60
Orange	Kinneret Apartments	\$2,500,000	168
Putnam	Forest Glen I Apartments	\$495,000	33
Sumter	Wildwood Townhomes	\$450,000	30
TOTALS		\$7,270,000	486

GRANTS TO FINANCE HOUSING FOR PERSONS WITH DEVELOPMENTAL DISABILITIES

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Alachua	Century Oak Home	\$367,000	6	6
Broward	Ann's Place	\$392,000	6	6
	Marvin Gutter's House	\$392,000	6	6
	Oakwood Home	\$101,000	6	6
Citrus	Detmer Place	\$392,000	6	6
	Setlowe Haven	\$367,000	6	6
Clay	BASCA Home 5	\$367,000	6	6
Duval	Kaden Place	\$392,000	6	6
	Owl Ridge Lane Home	\$242,000	3	3
Escambia	Arc Gateway Fassett House	\$367,000	6	6
	Arc Gateway Hilltop House	\$392,000	6	6
Hernando	Neff Lake Estate II	\$367,000	6	6
	Neff Lake Estate III	\$367,000	6	6
	Neff Lake Estate IV	\$392,000	6	6
Hillsborough	Cork Country Place	\$392,000	6	6
	Coulter Home	\$101,000	6	6
	Greenwood Court Home	\$101,000	6	6
	Overhill Home	\$101,000	6	6
Indian River	SunUp	\$367,000	6	6
Lake	Harper Home	\$367,000	6	6
	Randy Mason Home	\$392,000	6	6
Lee	Protected Harbor Home II	\$392,000	6	6
Martin	Quanset House	\$367,000	6	6
Okaloosa	Jet Court	\$392,000	6	6
Pasco	Little Ranch Estate	\$392,000	6	6
Putnam	John's Place	\$367,000	6	6
Seminole	Attain	\$367,000	6	6
St. Lucie	Deleon Residential	\$188,000	6	6
TOTALS		\$9,183,000	165	165



DEMOGRAPHICS AND CHARTS

AVERAGE RENTS CHARGED AT RENTAL PROPERTIES IN FLORIDA HOUSING'S PORTFOLIO as of December 31, 2015

COUNTY	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR
Alachua	-	\$427	\$557	\$558	\$743	-
Baker	-	\$214	\$219	\$262	-	-
Bay	-	\$479	\$603	\$635	\$549	-
Bradford	-	-	\$474	\$541	\$526	-
Brevard	\$313	\$521	\$655	\$823	\$997	-
Broward	\$612	\$764	\$932	\$1,053	\$919	\$836
Charlotte	-	\$530	\$663	\$780	\$919	-
Citrus	-	\$394	\$467	\$639	\$728	-
Clay	-	\$547	\$752	\$847	\$858	-
Collier	-	\$591	\$851	\$973	\$924	-
Columbia	\$293	\$446	\$601	\$762	-	-
DeSoto	-	\$342	\$561	\$672	\$677	-
Duval	\$167	\$493	\$633	\$812	\$945	-
Escambia	\$133	\$404	\$538	\$657	-	-
Flagler	-	\$394	\$620	\$839	\$915	-
Franklin	-	\$296	\$243	\$277	-	-
Gadsden	-	\$415	\$547	\$441	\$454	-
Hamilton	-	\$279	\$238	\$297	-	-
Hardee	-	\$470	\$585	\$665	\$274	-
Hendry	-	\$289	\$512	\$620	\$728	-
Hernando	-	\$530	\$709	\$844	\$885	-
Highlands	-	\$398	\$597	\$690	\$763	-
Hillsborough	\$337	\$517	\$695	\$804	\$889	\$563
Holmes	-	\$249	\$215	-	-	-
Indian River	\$413	\$525	\$689	\$760	\$786	-
Jackson	-	\$346	\$345	\$379	-	-
Jefferson	-	\$294	\$258	-	-	-
Lake	-	\$516	\$712	\$847	\$950	-
Lee	-	\$556	\$671	\$742	\$710	\$296
Leon	-	\$582	\$676	\$655	\$137	-
Levy	-	\$333	\$498	\$682	-	-
Madison	-	\$322	\$495	\$554	-	-
Manatee	\$468	\$570	\$763	\$829	\$923	\$522
Marion	-	\$360	\$423	\$529	\$643	-
Martin	-	\$617	\$741	\$824	\$729	-
Miami-Dade	\$354	\$551	\$783	\$935	\$938	-
Monroe	-	\$628	\$755	\$983	\$1,078	-
Nassau	-	\$431	\$617	\$681	\$922	-
Okaloosa	-	\$467	\$704	\$808	\$1,033	-
Okeechobee	-	\$371	\$515	\$618	-	-
Orange	\$573	\$615	\$751	\$877	\$986	-
Osceola	-	\$605	\$778	\$906	\$1,027	-

COUNTY	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR
Palm Beach	\$523	\$619	\$853	\$1,022	\$1,067	-
Pasco	-	\$560	\$714	\$818	-	-
Pinellas	\$314	\$428	\$612	\$703	\$834	\$779
Polk	-	\$395	\$545	\$628	\$686	\$443
Putnam	-	\$382	\$514	\$621	\$806	-
Santa Rosa	-	\$526	\$664	\$718	-	-
Sarasota	-	\$537	\$713	\$865	\$899	-
Seminole	-	\$589	\$714	\$843	\$1,011	-
St. Johns	-	\$673	\$790	\$828	\$1,106	-
St. Lucie	-	\$525	\$657	\$738	\$919	-
Sumter	-	\$294	\$518	\$780	\$869	-
Suwannee	-	\$313	\$451	\$640	-	-
Taylor	-	\$310	-	-	-	-
Volusia	\$609	\$524	\$623	\$726	\$836	-
Wakulla	-	\$377	\$423	-	-	-
Walton	-	\$353	\$443	\$492	-	-
Washington	-	\$311	-	-	-	-

TENANT-BASED RENTAL ASSISTANCE (TBRA)

COUNTY	HOUSEHOLDS SERVED TO DATE	TOTAL FUNDING ENCUMBERED	TOTAL FUNDING DISBURSED
Alachua	221	\$500,000	\$168,156
Broward	76	\$1,500,000	\$1,069,865
Charlotte	156	\$500,000	\$496,344
Escambia	37	\$500,000	\$365,419
Flagler	80	\$500,000	\$305,586
Indian River	74	\$500,000	\$436,523
Leon	70	\$500,000	\$465,230
Manatee	41	\$500,000	\$461,973
Marion	145	\$500,000	\$424,515
Miami-Dade	44	\$500,000	\$380,799
Palm Beach	104	\$1,511,555	\$1,371,931
Pasco	60	\$500,000	\$457,122
Sarasota	46	\$488,445	\$482,414
St. Lucie	38	\$500,000	\$251,327
Volusia	76	\$500,000	\$416,142
TOTALS	1,268	9,500,000	\$7,553,345
TOTAL NUMBER OF HOUSEHOLDS SERVED BY INCOME RANGE			
0-30% AMI	31-50% AMI	51-80% AMI	
674	510	84	

Notes:

HOME funds are used to fund this program. Funding information is from July 2013, when the program started, through December 31, 2015. Households typically received assistance for 12 months; however, some public housing authorities provided assistance for longer than 12 months, and some used TBRA for rental deposit assistance.

DEMOGRAPHICS AND CHARTS



OCCUPANCY RATES FOR ACTIVE, REPORTING UNITS IN FLORIDA HOUSING'S PORTFOLIO, Fourth Quarter of 2014 and 2015

Out of a total of 186,807 active, leasing up and pipeline units, 173,370 are actively operating and reported information for this survey covering October through December of 2015. For comparison, the occupancy rate is provided for the fourth quarter of 2014. The occupancy rate is a weighted average (by unit).

COUNTY	2015		2014
	TOTAL ACTIVE AND REPORTING UNITS	OCCUPANCY RATE	OCCUPANCY RATE
Alachua	2,228	92.5%	92.8%
Baker	50	99.3%	100.0%
Bay	1,604	94.7%	97.1%
Bradford	120	92.2%	89.2%
Brevard	3,159	96.6%	94.2%
Broward	12,224	98.2%	97.0%
Charlotte	1,471	98.3%	97.4%
Citrus	596	91.3%	94.7%
Clay	919	94.3%	94.5%
Collier	3,933	97.7%	96.4%
Columbia	429	91.1%	88.9%
DeSoto	655	94.8%	95.1%
Duval	10,464	94.4%	94.0%
Escambia	1,963	94.1%	93.5%
Flagler	383	98.7%	99.0%
Franklin	85	96.1%	94.9%
Gadsden	432	95.3%	91.8%
Hamilton	109	90.5%	94.2%
Hardee	460	90.3%	81.4%
Hendry	311	97.6%	96.3%
Hernando	1,366	95.2%	96.5%
Highlands	784	87.5%	90.0%
Hillsborough	16,184	97.1%	97.0%
Holmes	38	97.5%	94.7%
Indian River	2,269	96.3%	94.9%
Jackson	579	93.6%	95.6%
Jefferson	36	89.8%	94.4%
Lake	2,878	95.4%	94.7%
Lee	3,908	97.4%	96.5%
Leon	2,353	92.5%	92.4%
Levy	233	94.1%	93.7%
Madison	116	90.9%	93.1%
Manatee	2,916	97.0%	96.2%
Marion	1,651	95.4%	93.3%
Martin	858	96.6%	96.9%
Miami-Dade	30,110	97.0%	96.5%
Monroe	926	98.6%	98.0%

COUNTY	2015		2014
	TOTAL ACTIVE AND REPORTING UNITS	OCCUPANCY RATE	OCCUPANCY RATE
Nassau	378	96.4%	90.2%
Okaloosa	360	95.7%	90.1%
Okeechobee	229	96.8%	96.5%
Orange	23,449	98.1%	97.1%
Osceola	5,159	98.2%	98.0%
Palm Beach	8,417	97.6%	96.4%
Pasco	2,014	92.6%	93.7%
Pinellas	6,012	92.8%	96.6%
Polk	3,073	95.6%	93.9%
Putnam	525	94.6%	93.8%
Santa Rosa	226	94.5%	93.7%
Sarasota	1,077	97.7%	97.6%
Seminole	4,679	94.2%	96.0%
St. Johns	1,064	94.1%	94.8%
St. Lucie	2,432	96.6%	94.8%
Sumter	203	93.2%	96.7%
Suwannee	197	94.3%	94.4%
Taylor	37	97.3%	96.4%
Volusia	4,739	94.7%	95.7%
Wakulla	64	93.7%	97.9%
Walton	203	93.8%	95.9%
Washington	33	97.0%	93.9%
Statewide	173,370	96.4%	96.0%

Notes:

For comparison, the rental vacancy rate reported by the US Census was 8.1 percent for Florida and 7.0 percent for the US in the fourth quarter of 2015. This equals a 91.9 percent occupancy rate for Florida and a 93.0 percent occupancy rate for the US. Note that this is for all residential rental units serving all income levels, not just affordable apartments.

The occupancy rate for Florida Housing's rental portfolio was 96.4 percent at the end of 2015, higher than the state occupancy rate for all rental properties in Florida. Note that 6.5 percent of Florida Housing properties had an occupancy rate of less than 90 percent. While the average size of properties reporting is 146 units, properties with less than 75 units account for 47.4 percent of those properties with an occupancy rate below 90 percent. Even a very small occupancy change in properties with fewer units can produce a large percentage change. For example, one vacancy in a property with four units results in an occupancy rate of only 75 percent. While properties with 75 units or less account for a fairly large proportion of those properties with an occupancy rate below 90 percent, they represent only 7.3 percent of all units in the Florida Housing portfolio. Therefore, when looking at this measure strictly from the property level, the smaller properties skew the results negatively.



DEMOGRAPHICS AND CHARTS

RENTAL PROPERTIES AWARDED FUNDING IN 2015

COUNTY	DEVELOPMENT NAME	REQUEST FOR APPLICATION NUMBER ¹	HC 9%	HC 4%	MMRB	SAIL	EHCL	HOME	MERP	GRANTS TO HOUSE PERSONS WITH DEVELOPMENTAL DISABILITIES
Alachua	Century Oak Home	2014-112								\$367,000
	Majestic Oaks	2015-104	\$1,150,000							
Bay	Pelican Pointe	2015-112				\$4,863,610				
Brevard	Clearlake Isles	2014-114	\$1,475,000							
	Trinity Towers East	2015-112 and 2015-102				\$4,908,004	\$750,000			
	Trinity Towers South	2015-102					\$750,000			
Broward	Ann's Place	2015-105								\$392,000
	Boulevard Art Lofts ⁷	2015-110						\$4,500,000		
	City Vista	2014-115	\$2,561,000							
	Heritage at Pompano Station	2014-115	\$2,561,000							
	Marvin Gutter's House	2015-105								\$392,000
	Northwest Gardens V	N/A		\$1,067,851		2014				
	Oakwood Home	2014-112								\$101,000
	Residences at Crystal Lake	N/A		\$827,679		2014				
St. Andrew Tower II	2015-104	\$1,660,000								
Charlotte	Verandas of Punta Gorda II	2014-114	\$1,025,658							
Citrus	Detmer Place	2015-105								\$392,000
	Setlowe Haven	2014-112								\$367,000
Clay	BASCA Home 5	2014-112								\$367,000
	Middletowne	2015-115				2000			\$1,500,000	
Collier	Timber Ridge at Sanders Pines	2014-117	1994			\$2,215,000				
	Whistler's Green	N/A		\$764,590						
DeSoto	McPines	2015-115	2003			2002			\$960,000	
Duval	Caroline Oaks	N/A		\$410,925		2014				
	Cathedral Terrace	N/A		\$889,441		2014				
	Hampton Villa	2015-112				\$2,340,800				
	Houston Street Manor	2014-115	\$1,587,818							
	Kaden Place	2015-105								\$392,000
	Mary Eaves ⁷	2015-110						\$5,300,000		
	Owl Ridge Lane Home	2015-105								\$242,000
	Stevens Duval	N/A		\$292,407	\$4,400,000	2014				
Sulzbacher Center for Women and Children	2014-115	\$922,492			\$3,500,000					
Escambia	Arc Gateway Fassett House	2014-112								\$367,000
	Arc Gateway Hilltop House	2015-105								\$392,000
	Century Park	2015-110						\$5,749,980		

DEMOGRAPHICS AND CHARTS



LOCAL BONDS ²	UNITS FUNDED			INCOME RESTRICTIONS BY AMI				DEMOGRAPHIC TARGET	CONSTRUCTION CATEGORY ⁵	ESTIMATED TOTAL DEVELOPMENT COST ⁶
	TOTAL UNITS	Set-Aside Units/Beds ³	Link Units ⁴	<35%	36% - 50%	51% - 60%	61-80%			
	6	6		2		4		Special Needs	NC	\$462,794
	172	172		52		120		Family	Preservation	\$21,789,529
	78	78	4		8	70		Family	NC	\$12,729,744
	84	84	5	9		75		Elderly	NC	\$16,032,270
	156	141	8	16		125		Elderly	R	\$16,161,134
	162	33			33			Elderly	R	\$744,590
	6	6		2		4		Special Needs	NC	TBD
	45	45			9	36		Family	NC	\$12,049,071
	107	107	6	11		96		Family	NC	\$30,955,774
	116	116	6	12		104		Elderly	NC	\$29,125,960
	6	6		2		4		Special Needs	NC	TBD
	200	200				200		Elderly	NC	\$28,554,318
	6	6		2		4		Special Needs	R	\$146,913
\$11,500,000	92	92		5		87		Family	NC	\$23,662,197
	219	219		44		175		Elderly	Preservation	\$25,814,973
	60	60	3		6	54		Elderly	NC	\$12,061,248
	6	6			2	4		Special Needs	NC	TBD
	6	6			2	4		Special Needs	NC	\$403,065
	6	6		2		4		Special Needs	NC	\$718,250
	100	70				70		Family	Retrofit	TBD
	75	75		2	58	15		Farmworker	Preservation	\$4,339,285
\$14,203,043	168	168			34	134		Farmworker	A/R	\$22,661,015
	64	45				45		Family	Retrofit	TBD
\$5,600,000	82	82		9		73		Elderly	NC	\$11,538,108
\$12,500,000	240	240		12		228		Elderly	A/R	\$25,596,641
	60	60	3	6		54		Family	A/R	\$6,977,500
	72	72	4	8		64		Elderly	NC	\$17,453,320
	6	6		2		4		Special Needs	NC	TBD
	80	80			16	64		Elderly	NC	\$12,770,269
	3	3		1		2		Special Needs	NC	TBD
	52	52	6	3		49		Elderly	A/R	\$13,118,282
	70	70	4	11		59		Homeless	NC	\$12,356,045
	6	6			2	4		Special Needs	NC	\$391,317
	6	6			2	4		Special Needs	NC	TBD
	50	50			10	40		Family	NC	\$10,124,873

RENTAL PROGRAMS



DEMOGRAPHICS AND CHARTS

RENTAL PROPERTIES AWARDED FUNDING IN 2015

COUNTY	DEVELOPMENT NAME	REQUEST FOR APPLICATION NUMBER ¹	HC 9%	HC 4%	MMRB	SAIL	EHCL	HOME	MERP	GRANTS TO HOUSE PERSONS WITH DEVELOPMENTAL DISABILITIES
Franklin	Denton Cove	2014-114	\$939,370							
Hernando	Freedom Gardens	2014-114	\$1,510,000							
	Neff Lake Estate II	2014-112								\$367,000
	Neff Lake Estate III	2014-112								\$367,000
	Neff Lake Estate IV	2015-105								\$392,000
Hillsborough	Brandon Palms	2014-115	\$2,110,000							
	Columbus Court	2015-112				\$3,964,900				
	Cork Country Place	2015-105								\$392,000
	Coulter Home	2014-112								\$101,000
	Graham at Gracepoint	2014-115	\$1,460,000			\$4,500,000				
	Greenwood Court Home	2014-112								\$101,000
	North Grove	2015-104 and 2015-115	\$273,955						\$465,000	
	Overhill Home	2014-112								\$101,000
Indian River	SunUp	2014-112							\$367,000	
Jackson	Three Rivers	N/A		\$349,697		2014				
Lake	Harper Home	2014-112								\$367,000
	Randy Mason Home	2015-105								\$392,000
	Valencia Grove	N/A		\$776,325	\$12,000,000	2014				
Lee	Brookside Village	N/A		\$240,379	\$3,500,000	2014				
	Oasis at Renaissance Preserve	N/A		\$928,312		2014				
	Palm City Gardens	2015-102					\$750,000			
	Protected Harbor Home II	2015-105								\$392,000
Leon	Casanas Village at Frenchtown Square	2015-103	\$1,510,000			\$2,000,000				
	Kenwood Place	2014-114	\$1,510,000							
Marion	Spring Manor	N/A		\$667,468	\$9,250,000	2014				
Martin	New Hope Community	2015-115							\$900,000	
	New Hope Community II	2014-117				\$1,710,000				
	Quanset House	2014-112								\$367,000
Miami-Dade	Centerra	2015-110						\$5,304,000		
	Coquina Place	N/A		\$757,583	\$10,000,000	2014				
	Golfside Villas	N/A		\$842,752						
	Karis Village	2014-116	\$2,180,000			\$4,300,000				
	Keys Crossing	N/A		\$895,313						
	La Joya	N/A		\$865,683						
	La Joya Estates	2015-112				\$5,778,100				
	Le Jeune Gardens	2015-101				\$3,772,600				
	Marcia Gardens	2015-110						\$4,500,000		

DEMOGRAPHICS AND CHARTS



LOCAL BONDS ²	UNITS FUNDED			INCOME RESTRICTIONS BY AMI				DEMOGRAPHIC TARGET	CONSTRUCTION CATEGORY ⁵	ESTIMATED TOTAL DEVELOPMENT COST ⁶
	TOTAL UNITS	Set-Aside Units/Beds ³	Link Units ⁴	<35%	36% - 50%	51% - 60%	61-80%			
	52	52	3		6	46		Family	NC	\$9,173,557
	96	96	5		10	86		Family	NC	\$17,315,045
	6	6			2	4		Special Needs	NC	\$441,038
	6	6			2	4		Special Needs	NC	\$442,830
	6	6			2	4		Special Needs	NC	TBD
	120	120	6		12	108		Family	NC	\$23,196,437
	160	160	8		16	144		Family	A/R	\$22,729,829
	6	6			2	4		Special Needs	NC	TBD
	6	6			2	4		Special Needs	R	\$112,368
	90	90	5		14	76		Homeless	NC	\$18,424,767
	6	6			2	4		Special Needs	R	\$112,884
	31	31			6	25		Family	Preservation	\$4,435,928
	6	6			2	4		Special Needs	R	\$112,288
	6	6			2	4		Special Needs	NC	\$955,869
	100	100			10	90		Family	A/R	\$12,009,553
	6	6			2	4		Special Needs	NC	\$390,393
	6	6			2	4		Special Needs	NC	TBD
	144	144			8	136		Family	NC	\$20,122,651
	50	50			15	35		Family	A/R	\$9,813,145
\$11,000,000	100	100			10	90		Elderly	NC	\$24,821,381
	100	100			100			Elderly	R	\$2,610,750
	6	6			2	4		Special Needs	NC	TBD
	88	80	5	9		71		Family	NC	\$19,551,582
	112	112	6	12		100		Elderly	NC	\$18,695,304
	160	160			48	112		Family	A/R	\$19,203,239
	60	42					42	Farmworker	Retrofit	TBD
	57	57			41	16		Farmworker	Preservation	\$1,710,000
	6	6			2	4		Special Needs	NC	\$397,391
	104	54			11	43		Family	NC	\$27,813,142
	96	96				96		Family	NC	\$19,563,224
\$14,000,000	194	175				175		Family	A/R	\$28,048,002
	86	86		13		73		Homeless	NC	\$25,606,675
\$11,750,000	100	100				100		Family	NC	\$24,465,881
\$12,000,000	150	150				150		Family	NC	\$23,576,229
	106	106	6	11		95		Elderly	NC	\$20,826,446
	18	18		5		13		Special Needs	NC	\$4,645,655
	70	55			11	44		Elderly	NC	\$14,111,253

RENTAL PROGRAMS

(CONTINUED ON NEXT PAGE)



DEMOGRAPHICS AND CHARTS

RENTAL PROPERTIES AWARDED FUNDING IN 2015

COUNTY	DEVELOPMENT NAME	REQUEST FOR APPLICATION NUMBER ¹	HC 9%	HC 4%	MMRB	SAIL	EHCL	HOME	MERP	GRANTS TO HOUSE PERSONS WITH DEVELOPMENTAL DISABILITIES
Miami-Dade	Pinnacle Heights	2014-116	\$2,560,900							
	Regency Pointe	N/A		\$714,709						
	Seventh Avenue Transit Village II	2014-116	\$2,561,000							
	Sunset Pointe	2015-110						\$4,346,000		
	Villages I	N/A		\$1,494,822		2014				
	Willow Lake - Miami	N/A		\$1,233,979						
Monroe	73 Ocean	2014-114	\$1,464,217							
Okaloosa	Jet Court	2015-105								\$392,000
Orange	Brixton Landing	2014-115	\$1,330,000							
	Buchanan Bay	N/A		\$785,408	1998					
	Kinneret I	2015-115					2008		\$2,500,000	
	Landstar Park	N/A		\$1,114,048						
	Villages at West Lakes	2015-103	\$2,110,000			\$2,000,000				
Osceola	Heritage Park	N/A		\$1,621,515	2014					
	San Juan	2014-114	\$1,510,000							
Palm Beach	Courts at Village Square	N/A		\$546,308						
	Covenant Villas	2014-115	\$1,655,945							
	Grand Lake	2015-112				\$8,000,900				
	Paul Laurence Dunbar Senior Complex	N/A		\$807,469		2014				
	Wedgewood - Palm Beach	2015-104	\$784,000							
Pasco	Landings of Saint Andrew	2015-104	\$1,510,000			\$2,000,000				
	Little Ranch Estate	2015-105								\$392,000
	Ozanam Village	2015-101				\$5,040,200				
	Park at Wellington	2014-114	\$1,510,000							
	Park at Wellington II	2015-112				\$5,449,314				
Pinellas	Brookside Square	N/A		\$602,867	\$9,500,000	2014				
	Burlington Place	2014-115	\$1,105,000							
	Clearwater	N/A		\$318,726						
	Delmar Terrace	2014-115	\$1,660,000			\$3,250,000				
	Garden Trail	N/A		\$541,355	\$6,750,000	2014				
	Peterborough	N/A		\$689,489	\$10,000,000	2014				
Polk	Aida Palms	2014-114	\$1,510,000							
	Harbour Court	N/A		\$289,724	\$4,100,000	2014				
	West Lake	2015-112				\$5,298,200				
Putnam	Forest Glen I	2015-115							\$495,000	
	John's Place	2014-112								\$367,000
Seminole	Attain	2014-112								\$367,000
	Georgia Arms	N/A		\$394,307	\$5,500,000	2014				

DEMOGRAPHICS AND CHARTS



LOCAL BONDS ²	UNITS FUNDED			INCOME RESTRICTIONS BY AMI				DEMOGRAPHIC TARGET	CONSTRUCTION CATEGORY ⁵	ESTIMATED TOTAL DEVELOPMENT COST ⁶
	TOTAL UNITS	Set-Aside Units/Beds ³	Link Units ⁴	<35%	36% - 50%	51% - 60%	61-80%			
	104	104	6	11		93		Family	NC	\$29,929,333
\$10,000,000	104	104				104		Family	NC	\$20,829,920
	100	100	5	10		90		Family	NC	\$28,625,814
	82	42			9	33		Family	NC	\$17,710,741
	150	150				150		Family	NC	\$38,447,277
\$16,000,000	121	121				121		Family	NC	\$34,154,883
	51	51	3	6		45		Family	NC	\$16,238,465
	6	6		2		4		Special Needs	NC	TBD
	80	80	4		8	72		Elderly	NC	\$14,635,037
	228	228				228		Family	A/R	\$24,643,225
	168	118					118	Elderly	Retrofit	TBD
\$11,400,000	156	156				156		Family	NC	\$28,460,751
	200	160	10		20	140		Family	NC	\$33,267,979
\$20,250,000	238	167				167		Family	NC	\$39,146,892
	112	112	6		12	100		Elderly	NC	\$18,126,438
\$6,825,000	84	84				84		Elderly	A/R	\$13,572,258
	144	144	8	15		129		Family	A/R	\$21,896,922
	384	384	20	39		345		Family	A/R	\$50,272,902
\$10,750,000	99	99				99		Elderly	NC	\$21,418,990
	80	80		16		64		Elderly	Preservation	\$12,948,205
	196	187			30	157		Elderly	Preservation	\$25,160,185
	6	6			2	4		Special Needs	NC	TBD
	30	30			8	22		Special Needs	NC	\$5,040,200
	110	110	6		11	99		Family	NC	\$19,073,091
	110	110	6		11	99		Family	NC	\$16,786,515
	142	142			8	134		Family	A/R	\$18,347,924
	53	53	3		6	47		Family	NC	\$11,895,557
\$5,000,000	90	90				90		Family	A/R	\$9,993,386
	65	65			10	55		Homeless	NC	\$19,482,101
	76	76			4	72		Family	NC	\$12,916,212
	150	150			45	105		Elderly	A/R	\$20,908,166
	96	96	5		10	86		Family	NC	\$16,405,792
	64	64				64		Family	A/R	\$12,424,708
	100	100	5		10	90		Elderly	NC	\$16,978,772
	33	24					24	Family	Retrofit	TBD
	6	6			2	4		Special Needs	NC	\$508,849
	6	6			2	4		Special Needs	A/R	\$423,156
	90	90				90		Family	A/R	\$11,633,881

RENTAL PROGRAMS


RENTAL PROPERTIES AWARDED FUNDING IN 2015

COUNTY	DEVELOPMENT NAME	REQUEST FOR APPLICATION NUMBER ¹	HC 9%	HC 4%	MMRB	SAIL	EHCL	HOME	MERP	GRANTS TO HOUSE PERSONS WITH DEVELOPMENTAL DISABILITIES
Seminole	Pointe at Merritt Street	2014-114	\$1,510,000							
	Seminole Gardens	2015-112				\$3,336,500				
St. Lucie	Deleon Residential	2014-112								\$188,000
	Grove Park	N/A		\$1,138,603		2014				
	Orangewood Village	N/A		\$311,058	\$4,200,000	2014				
Sumter	Wildwood Townehomes	2015-115						\$450,000		
Volusia	Orange City Flats	2015-104	\$657,124							
	Villages at Halifax II	2014-114	\$1,259,100							
TOTALS			\$49,133,579	\$23,180,792	\$79,200,000	\$78,228,128	\$2,250,000	\$29,699,980	\$7,270,000	\$9,183,000

Notes:

When a development has received funding in a prior year, that year is included in the appropriate program column. In order to serve lower income households, resources from more than one program are often combined to finance a development. HC 9% = Low Income Housing Tax Credit (9%); HC 4% = Low Income Housing Tax Credit (4%); MMRB = Multifamily Mortgage Revenue Bonds; SAIL = State Apartment Incentive Loan Program; EHCL = Elderly Home Community Loan; HOME = HOME Investment Partnerships Program. This table includes developments that have been awarded funding, but may have been subject to legal challenges as of December 31, 2015. As a result, the developments listed in this table may include those that received a preliminary award prior to conclusion of such litigation.

¹Developments described as "N/A" were funded through 4% HC/MMRB, and did not have Request for Application numbers associated with their applications.

²Information on local bond financing amounts received by developments that have received Florida Housing financing have been included on this chart because local housing finance authorities provide a major source of multifamily financing throughout the state by issuing mortgage revenue bonds. Developers often combine these Local Bonds with financing through Florida Housing programs.

³The term "Beds" is used to describe the individual living quarters in a Community Residential Home (CRH) for Persons with Developmental Disabilities. The CRHs are typically single family homes that are used as licensed group homes for this population, and bedrooms are rented separately by non-related persons. For the purposes of Florida Housing's funding, the number of Beds represents the number of people living in the CRH.



LOCAL BONDS ²	UNITS FUNDED			INCOME RESTRICTIONS BY AMI				DEMOGRAPHIC TARGET	CONSTRUCTION CATEGORY ⁵	ESTIMATED TOTAL DEVELOPMENT COST ⁶
	TOTAL UNITS	Set-Aside Units/Beds ³	Link Units ⁴	<35%	36% - 50%	51% - 60%	61-80%			
	102	102	6		11	91		Family	NC	\$19,601,515
	108	108	6		11	97		Family	A/R	\$13,919,574
	6	6			2	4		Special Needs	R	\$240,654
\$13,000,000	210	210				210		Family	NC	\$36,374,225
	60	60			18	42		Family	A/R	\$12,682,615
	30	21					21	Family	Retrofit	TBD
	96	96			20	76		Elderly	Preservation	\$10,135,472
	80	80	4		8	72		Family	NC	\$14,963,110
\$185,778,043	9,989	9,458	196	362	802	7,974	320			\$1,574,394,912

Notes continued:

⁴The Link to Permanent Housing Initiative, or "Link," requires developers to set aside a portion of a development's extremely low-income units for special needs households that are referred and served by community-based supportive services providers. Link units serve persons with physical, mental and/or developmental disabilities; youth aging out of foster care; homeless households; and survivors of domestic violence. Some of these developments received financing for Link units in a previous year, but only the Link units that were added as a result of 2015 funding are reported in this table.

⁵NC = New construction; Preservation = Preservation of existing affordable properties; A/R = Acquisition/Rehabilitation properties in which there is acquisition and where more than 50 percent of the units are rehabilitation and the rest may be new construction; R = Rehabilitation of an existing structure (with no acquisition) where less than 50 percent of the proposed construction work consists of new construction. Retrofit = Retrofit of existing rental housing to maximize energy savings and water conservation.

⁶In some cases, Total Development Costs (TDC) are estimated based on the development application and are subject to change based on credit underwriting. Florida Housing will determine the TDC of developments awarded MERP funding under RFA 2015-115 using an energy audit prepared by a third-party professional. TDC will be determined in credit underwriting for permanent supportive housing for developmentally disabled households funded under RFA 2015-105. "TBD" = To Be Determined.

⁷These developments received Predevelopment Loan Program funds in previous years.



DEMOGRAPHICS AND CHARTS

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) DISTRIBUTION AND ALLOCATION OF FUNDS FOR 2012-2013*

LOCAL GOVERNMENT	2012-2013 STATE DISTRIBUTION	HOMEOWNERSHIP		RENTAL		INCOME LEVEL OF HOUSEHOLD SERVED			
		TOTAL EXPENDITURES	TOTAL UNITS	TOTAL EXPENDITURES	TOTAL UNITS	EXTREMELY LOW	VERY LOW	LOW	MODERATE
Alachua County	\$48,844	\$50,467	8	\$15,146	22	1	29	0	0
City of Gainesville	\$49,413	\$54,727	8	\$0	0	1	3	3	1
Baker County	\$25,000	\$22,131	3	\$0	0	0	2	1	0
Bay County	\$53,013	\$127,010	5	\$0	0	0	2	2	1
City of Panama City	\$14,623	\$46,290	8	\$0	0	0	3	4	1
Bradford County	\$25,000	\$58,558	3	\$0	0	0	2	1	0
Brevard County	\$119,496	\$231,971	5	\$0	0	0	5	0	0
City of Cocoa	\$6,767	\$5,811	1	\$0	0	0	1	0	0
City of Melbourne	\$30,003	\$29,714	2	\$0	0	0	2	0	0
City of Palm Bay	\$40,667	\$49,827	3	\$12,061	23	6	18	1	1
City of Titusville	\$17,218	\$39,239	1	\$0	0	0	1	0	0
Broward County	\$230,399	\$328,029	18	\$0	0	2	4	6	6
City of Coconut Creek	\$20,758	\$33,739	2	\$0	0	0	1	1	0
City of Deerfield Beach	\$29,391	\$26,451	1	\$0	0	1	0	0	0
City of Fort Lauderdale	\$64,947	\$82,230	3	\$0	0	0	3	0	0
City of Hollywood	\$55,082	\$128,287	2	\$0	0	0	2	0	0
City of Lauderhill	\$26,102	\$32,799	2	\$0	0	0	2	0	0
City of Margate**	\$20,964	\$0	0	\$0	0	0	0	0	0
City of Miramar	\$48,025	\$48,046	1	\$0	0	0	1	0	0
City of Pembroke Pines	\$60,494	\$154,586	4	\$0	0	1	1	2	0
City of Plantation	\$33,090	\$39,347	2	\$0	0	0	2	0	0
City of Pompano Beach	\$39,187	\$60,200	6	\$0	0	0	3	2	1
City of Sunrise	\$32,953	\$53,101	2	\$0	0	0	2	0	0
City of Tamarac	\$23,704	\$21,886	1	\$0	0	0	1	0	0
Calhoun County	\$25,000	\$29,263	3	\$0	0	1	1	1	0
Charlotte County	\$64,147	\$507,916	15	\$0	0	0	7	8	0
Citrus County	\$56,782	\$68,217	14	\$0	0	2	5	7	0
Clay County	\$76,356	\$140,900	5	\$0	0	1	3	1	0
Collier County/Naples***	\$127,908	\$280,000	14	\$0	0	2	4	7	1
Columbia County	\$27,906	\$29,258	5	\$0	0	2	3	0	0
DeSoto County	\$25,000	\$59,459	4	\$0	0	0	1	2	1
Dixie County	\$25,000	\$22,914	7	\$0	0	1	5	1	0
Duval County/Jacksonville	\$338,961	\$545,516	50	\$425,856	27	32	18	27	0
Escambia County/Pensacola	\$118,218	\$157,826	21	\$0	0	3	3	8	7
Flagler County / Palm Coast	\$39,146	\$51,927	5	\$0	0	0	3	1	1
Franklin County	\$25,000	\$19,844	2	\$0	0	0	1	1	0
Gadsden County	\$25,000	\$23,415	2	\$0	0	2	0	0	0
Gilchrist County	\$25,000	\$22,724	1	\$0	0	0	1	0	0
Glades County	\$25,000	\$22,500	1	\$0	0	0	1	0	0
Gulf County	\$25,000	\$40,000	1	\$0	0	0	1	0	0
Hamilton County	\$25,000	\$19,612	2	\$0	0	0	2	0	0

DEMOGRAPHICS AND CHARTS



FUNDING AMOUNT BY INCOME LEVEL				AGE OF HOUSEHOLDER				RACE/ETHNICITY OF HOUSEHOLDER					
EXTREMELY LOW	VERY LOW	LOW	MODERATE	0 - 25	26 - 40	41 - 61	62+	WHITE	BLACK/AFRICAN AMERICAN	AMERICAN INDIAN	ASIAN	HISPANIC	OTHER
\$5,467	\$60,146	\$0	\$0	4	13	8	5	3	25	0	0	1	1
\$6,694	\$14,093	\$25,940	\$8,000	0	0	6	2	2	6	0	0	0	0
\$0	\$10,800	\$11,331	\$0	0	0	2	1	3	0	0	0	0	0
\$0	\$58,023	\$51,287	\$17,700	1	2	0	2	3	2	0	0	0	0
\$0	\$14,609	\$14,625	\$17,055	0	1	4	3	2	6	0	0	0	0
\$0	\$40,144	\$18,414	\$0	0	1	0	2	2	1	0	0	0	0
\$0	\$231,971	\$0	\$0	0	0	1	4	2	3	0	0	0	0
\$0	\$5,811	\$0	\$0	0	0	1	0	0	1	0	0	0	0
\$0	\$14,011	\$15,704	\$0	0	0	0	2	1	1	0	0	0	0
\$10,223	\$9,363	\$19,602	\$22,700	3	17	6	0	8	14	0	0	4	0
\$0	\$39,239	\$0	\$0	0	0	0	1	1	0	0	0	0	0
\$30,491	\$87,229	\$127,174	\$83,135	0	4	10	4	6	8	0	0	4	0
\$0	\$9,539	\$24,200	\$0	0	1	0	1	1	0	0	0	1	0
\$26,451	\$0	\$0	\$0	0	0	1	0	0	1	0	0	0	0
\$0	\$82,230	\$0	\$0	0	0	1	2	1	2	0	0	0	0
\$0	\$128,287	\$0	\$0	0	0	1	1	0	0	1	0	1	0
\$0	\$32,799	\$0	\$0	0	0	0	2	0	2	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$0	\$47,421	\$625	\$0	0	0	0	1	0	1	0	0	0	0
\$15,561	\$41,339	\$97,686	\$0	0	1	2	1	2	0	0	0	2	0
\$0	\$39,347	\$0	\$0	0	0	0	2	2	0	0	0	0	0
\$0	\$32,038	\$14,833	\$13,329	0	0	1	5	1	4	0	0	1	0
\$0	\$53,101	\$0	\$0	0	2	0	0	0	2	0	0	0	0
\$0	\$21,886	\$0	\$0	0	0	1	0	1	0	0	0	0	0
\$16,545	\$5,360	\$7,358	\$0	0	0	1	2	3	0	0	0	0	0
\$0	\$245,654	\$262,261	\$0	1	1	4	9	10	3	1	0	1	0
\$5,830	\$24,809	\$37,579	\$0	0	2	6	6	13	1	0	0	0	0
\$20,900	\$70,000	\$50,000	\$0	0	0	4	1	3	2	0	0	0	0
\$40,000	\$80,000	\$140,000	\$20,000	0	7	6	1	0	4	0	0	10	0
\$11,735	\$17,523	\$0	\$0	0	0	1	4	4	1	0	0	0	0
\$0	\$30,330	\$19,830	\$9,300	1	3	0	0	3	1	0	0	0	0
\$4,985	\$13,759	\$4,170	\$0	0	1	3	3	7	0	0	0	0	0
\$221,667	\$204,565	\$545,140	\$0	17	11	27	22	26	49	0	0	2	0
\$25,956	\$30,590	\$51,603	\$49,677	3	6	8	4	13	8	0	0	0	0
\$0	\$35,602	\$13,000	\$3,325	0	1	4	0	4	1	0	0	0	0
\$0	\$9,844	\$10,000	\$0	0	0	1	1	0	2	0	0	0	0
\$23,415	\$0	\$0	\$0	0	0	1	1	0	2	0	0	0	0
\$0	\$22,724	\$0	\$0	0	0	1	0	1	0	0	0	0	0
\$0	\$22,500	\$0	\$0	0	0	1	0	1	0	0	0	0	0
\$0	\$40,000	\$0	\$0	0	0	1	0	0	1	0	0	0	0
\$0	\$19,612	\$0	\$0	0	0	0	2	2	0	0	0	0	0

SPECIAL PROGRAMS

(CONTINUED ON NEXT PAGE)



DEMOGRAPHICS AND CHARTS

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) DISTRIBUTION AND ALLOCATION OF FUNDS FOR 2012-2013*

LOCAL GOVERNMENT	2012-2013 STATE DISTRIBUTION	HOMEOWNERSHIP		RENTAL		INCOME LEVEL OF HOUSEHOLD SERVED			
		TOTAL EXPENDITURES	TOTAL UNITS	TOTAL EXPENDITURES	TOTAL UNITS	EXTREMELY LOW	VERY LOW	LOW	MODERATE
Hardee County	\$25,000	\$50,891	3	\$0	0	2	0	1	0
Hendry County	\$25,000	\$29,000	1	\$0	0	0	1	0	0
Hernando County	\$69,573	\$158,740	15	\$0	0	0	6	8	1
Highlands County	\$39,727	\$90,577	9	\$0	0	2	5	2	0
Hillsborough County	\$352,718	\$1,790,204	76	\$0	0	0	17	27	32
City of Tampa	\$131,984	\$339,366	23	\$0	0	1	6	11	5
Holmes County	\$25,000	\$34,000	2	\$0	0	0	2	0	0
Indian River County	\$55,619	\$259,954	12	\$0	0	2	4	5	1
Jackson County	\$25,000	\$24,765	4	\$0	0	0	2	2	0
Jefferson County	\$25,000	\$24,950	1	\$0	0	0	1	0	0
Lafayette County	\$25,000	\$36,830	1	\$0	0	1	0	0	0
Lake County	\$118,024	\$194,888	3	\$0	0	0	1	1	1
Lee County	\$159,265	\$108,000	6	\$100,608	22	19	2	6	1
City of Cape Coral	\$61,460	\$98,792	6	\$0	0	0	4	2	0
City of Fort Myers	\$25,016	\$23,440	2	\$0	0	1	1	0	0
Leon County	\$37,174	\$62,160	4	\$0	0	1	0	3	0
City of Tallahassee	\$72,323	\$163,894	33	\$0	0	13	13	7	0
Levy County	\$25,000	\$34,345	3	\$0	0	1	1	1	0
Liberty County	\$25,000	\$23,315	1	\$0	0	0	1	0	0
Madison County	\$25,000	\$22,507	2	\$0	0	1	1	0	0
Manatee County	\$108,882	\$141,503	2	\$0	0	1	0	1	0
City of Bradenton	\$19,608	\$20,899	2	\$15,000	7	7	1	1	0
Marion County	\$108,524	\$135,474	7	\$51,875	1	1	3	4	0
City of Ocala	\$22,291	\$20,800	2	\$0	0	0	2	0	0
Martin County	\$59,108	\$54,035	5	\$0	0	1	1	1	2
Miami-Dade County	\$403,844	\$2,052,450	30	\$0	0	0	12	13	5
City of Hialeah	\$56,141	\$105,442	3	\$0	0	0	2	1	0
City of Miami	\$100,743	\$153,947	4	\$0	0	1	1	2	0
City of Miami Beach****	\$21,895	\$0	0	\$0	0	0	0	0	0
City of Miami Gardens	\$26,574	\$20,366	1	\$0	0	1	0	0	0
City of North Miami	\$14,597	\$24,150	1	\$0	0	0	1	0	0
Monroe County	\$29,843	\$84,750	3	\$0	0	1	1	1	0
Nassau County	\$30,425	\$92,952	5	\$0	0	0	2	1	2
Okaloosa County/Fort Walton Beach	\$72,286	\$91,568	6	\$0	0	0	3	3	0
Okeechobee County	\$25,000	\$40,000	1	\$0	0	0	1	0	0
Orange County	\$358,366	\$716,726	51	\$0	0	0	12	21	18
City of Orlando	\$94,746	\$104,998	10	\$0	0	0	3	6	1
Osceola County	\$84,749	\$299,925	16	\$74,698	38	1	16	36	1
City of Kissimmee	\$23,973	\$22,860	1	\$0	0	0	1	0	0
Palm Beach County	\$395,053	\$728,747	28	\$0	0	3	8	14	3
City of Boca Raton	\$33,103	\$27,454	1	\$0	0	0	0	1	0

DEMOGRAPHICS AND CHARTS



FUNDING AMOUNT BY INCOME LEVEL				AGE OF HOUSEHOLDER				RACE/ETHNICITY OF HOUSEHOLDER					
EXTREMELY LOW	VERY LOW	LOW	MODERATE	0 - 25	26 - 40	41 - 61	62+	WHITE	BLACK/AFRICAN AMERICAN	AMERICAN INDIAN	ASIAN	HISPANIC	OTHER
\$27,967	\$0	\$22,924	\$0	0	0	2	1	3	0	0	0	0	0
\$0	\$29,000	\$0	\$0	0	1	0	0	0	0	0	0	1	0
\$0	\$53,313	\$98,215	\$7,212	4	6	4	1	14	0	0	0	1	0
\$10,583	\$57,727	\$22,267	\$0	0	4	2	3	5	3	0	0	1	0
\$0	\$578,157	\$656,805	\$555,242	8	35	20	13	26	15	0	1	33	1
\$15,654	\$105,804	\$156,322	\$61,586	0	4	5	14	5	13	0	0	5	0
\$0	\$34,000	\$0	\$0	0	0	0	2	2	0	0	0	0	0
\$54,357	\$84,887	\$100,990	\$19,720	2	1	5	4	5	5	0	0	2	0
\$0	\$12,485	\$12,280	\$0	0	0	4	0	1	3	0	0	0	0
\$0	\$24,950	\$0	\$0	0	0	0	1	0	1	0	0	0	0
\$28,452	\$4,057	\$4,321	\$0	0	0	0	1	1	0	0	0	0	0
\$0	\$64,565	\$62,668	\$67,655	0	1	1	1	1	2	0	0	0	0
\$91,340	\$21,500	\$94,268	\$1,500	1	13	12	2	8	7	0	0	13	0
\$0	\$52,290	\$46,502	\$0	0	1	2	3	1	0	0	0	5	0
\$15,970	\$7,470	\$0	\$0	0	0	1	1	0	2	0	0	0	0
\$39,305	\$0	\$22,855	\$0	0	0	0	4	0	3	0	0	1	0
\$66,524	\$68,116	\$29,253	\$0	0	2	8	23	4	29	0	0	0	0
\$10,434	\$12,070	\$11,841	\$0	0	1	0	2	1	2	0	0	0	0
\$0	\$23,315	\$0	\$0	0	0	1	0	0	1	0	0	0	0
\$12,200	\$6,490	\$3,817	\$0	0	0	0	2	0	2	0	0	0	0
\$59,286	\$0	\$82,217	\$0	0	0	0	2	0	2	0	0	0	0
\$15,000	\$864	\$20,035	\$0	0	1	8	0	8	1	0	0	0	0
\$51,875	\$44,069	\$91,404	\$0	1	1	5	1	4	2	0	0	2	0
\$0	\$20,800	\$0	\$0	0	0	0	2	1	1	0	0	0	0
\$15,326	\$14,015	\$16,480	\$8,215	0	3	1	1	3	0	0	0	0	2
\$0	\$864,700	\$895,750	\$292,000	2	11	14	3	1	13	0	1	14	1
\$0	\$56,095	\$49,347	\$0	0	1	0	2	1	0	0	0	2	0
\$49,707	\$49,601	\$54,639	\$0	0	0	1	3	0	4	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$20,366	\$0	\$0	\$0	0	0	0	1	0	1	0	0	0	0
\$0	\$24,150	\$0	\$0	0	0	0	1	0	0	0	0	1	0
\$45,000	\$19,688	\$20,063	\$0	0	1	2	0	3	0	0	0	0	0
\$0	\$41,600	\$19,200	\$32,152	1	1	1	2	4	1	0	0	0	0
\$0	\$68,840	\$22,729	\$0	1	3	0	2	5	1	0	0	0	0
\$0	\$40,000	\$0	\$0	0	1	0	0	0	0	0	0	1	0
\$0	\$284,226	\$307,500	\$125,000	5	22	15	9	12	22	0	0	17	0
\$0	\$39,998	\$60,000	\$5,000	0	5	3	2	0	9	0	0	1	0
\$3,040	\$132,143	\$234,440	\$5,000	4	18	24	8	7	16	0	0	26	5
\$0	\$22,860	\$0	\$0	0	0	0	1	1	0	0	0	0	0
\$54,635	\$213,373	\$416,238	\$44,501	0	10	7	11	6	15	0	1	6	0
\$0	\$22,267	\$5,187	\$0	0	0	1	0	1	0	0	0	0	0

SPECIAL PROGRAMS

(CONTINUED ON NEXT PAGE)



DEMOGRAPHICS AND CHARTS

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) DISTRIBUTION AND ALLOCATION OF FUNDS FOR 2012-2013*

LOCAL GOVERNMENT	2012-2013 STATE DISTRIBUTION	HOMEOWNERSHIP		RENTAL		INCOME LEVEL OF HOUSEHOLD SERVED			
		TOTAL EXPENDITURES	TOTAL UNITS	TOTAL EXPENDITURES	TOTAL UNITS	EXTREMELY LOW	VERY LOW	LOW	MODERATE
City of Boynton Beach	\$26,731	\$23,535	1	\$0	0	0	1	0	0
City of Delray Beach	\$23,778	\$18,803	1	\$0	0	0	1	0	0
City of West Palm Beach	\$39,371	\$60,629	2	\$0	0	1	1	0	0
Pasco County	\$183,918	\$740,703	103	\$161,979	44	4	59	36	48
Pinellas County	\$190,846	\$347,067	21	\$186,307	4	3	6	15	1
City of Clearwater	\$42,274	\$153,590	15	\$0	0	0	6	9	0
City of Largo	\$30,427	\$58,254	3	\$9,323	5	2	4	2	0
City of St. Petersburg	\$96,539	\$410,162	25	\$0	0	3	6	16	0
Polk County	\$185,980	\$532,169	24	\$0	0	0	12	12	0
City of Lakeland	\$38,404	\$32,067	1	\$0	0	0	1	0	0
City of Winter Haven	\$13,412	\$20,235	2	\$0	0	1	1	0	0
Putnam County	\$30,425	\$435,443	22	\$0	0	0	10	7	5
Santa Rosa County	\$62,209	\$131,461	14	\$0	0	1	3	6	4
Sarasota County/Sarasota	\$150,390	\$433,560	27	\$0	0	4	7	16	0
Seminole County	\$167,445	\$240,263	5	\$0	0	0	1	2	2
St. Johns County	\$76,938	\$138,702	5	\$0	0	0	4	1	0
St. Lucie County	\$28,439	\$112,787	5	\$0	0	0	1	3	1
City of Fort Pierce	\$16,533	\$126,128	7	\$0	0	2	3	2	0
City of Port St. Lucie	\$65,688	\$90,248	2	\$0	0	0	1	1	0
Sumter County	\$39,146	\$82,153	13	\$0	0	4	4	4	1
Suwannee County	\$25,000	\$32,131	1	\$0	0	0	1	0	0
Taylor County	\$25,000	\$25,594	2	\$0	0	0	2	0	0
Union County	\$25,000	\$40,544	3	\$0	0	3	0	0	0
Volusia County	\$137,411	\$259,799	26	\$0	0	3	7	10	6
City of Daytona Beach	\$24,020	\$23,320	1	\$0	0	0	0	1	0
City of Deltona	\$33,534	\$43,939	2	\$0	0	0	1	1	0
Wakulla County	\$25,000	\$22,387	1	\$0	0	1	0	0	0
Walton County	\$25,194	\$23,125	1	\$0	0	0	1	0	0
Washington County	\$25,000	\$27,405	2	\$0	0	0	2	0	0
Totals	\$7,481,250	\$16,961,604	966	\$1,052,854	193	151	433	413	162

Notes:

Some local governments have an annual report that has not been finalized by the local jurisdiction and approved by Florida Housing. To ensure that the best estimate of final expenditures and total units are provided, the homeownership and rental expenditure columns for these local governments show data on both expended and encumbered funds (i.e., what a local government has committed the funding for). The number of units shows data for expended funds only. This provides a good estimate of total final expenditures. Note that income served information is not yet available for the encumbered units, so these totals are lower than overall homeownership and rental totals.

Note that the above information was certified and provided by each local government participating in the SHIP program. The accuracy of this information has not been verified by Florida Housing. Local governments are subject to periodic compliance monitoring in which the reported numbers are examined and verified for accuracy. In addition, all local governments are required to submit copies of their audited financial statements to Florida Housing and be in compliance with the Florida Single Audit Act.

DEMOGRAPHICS AND CHARTS



FUNDING AMOUNT BY INCOME LEVEL				AGE OF HOUSEHOLDER				RACE/ETHNICITY OF HOUSEHOLDER					
EXTREMELY LOW	VERY LOW	LOW	MODERATE	0 - 25	26 - 40	41 - 61	62+	WHITE	BLACK/AFRICAN AMERICAN	AMERICAN INDIAN	ASIAN	HISPANIC	OTHER
\$0	\$23,535	\$0	\$0	0	0	0	1	0	1	0	0	0	0
\$0	\$18,803	\$0	\$0	0	0	0	1	0	1	0	0	0	0
\$20,128	\$40,501	\$0	\$0	0	0	0	2	0	2	0	0	0	0
\$17,128	\$289,255	\$292,029	\$304,270	21	67	48	11	83	21	0	1	42	0
\$117,716	\$138,317	\$230,765	\$46,577	4	6	9	6	17	6	0	0	2	0
\$0	\$64,529	\$89,062	\$0	2	4	7	2	12	3	0	0	0	0
\$3,556	\$22,919	\$41,102	\$0	2	4	1	1	3	4	0	0	1	0
\$38,776	\$117,057	\$254,329	\$0	1	5	12	7	9	14	0	0	2	0
\$0	\$258,853	\$273,316	\$0	0	1	8	15	9	14	0	0	0	1
\$0	\$32,067	\$0	\$0	0	0	0	1	0	1	0	0	0	0
\$13,380	\$6,855	\$0	\$0	0	1	1	0	0	2	0	0	0	0
\$0	\$189,303	\$141,573	\$104,568	0	4	10	8	8	14	0	0	0	0
\$3,622	\$38,103	\$63,724	\$26,011	2	3	5	4	13	1	0	0	0	0
\$83,096	\$90,208	\$260,257	\$0	0	2	14	11	27	0	0	0	0	0
\$0	\$174,829	\$45,434	\$20,000	0	2	3	0	1	2	0	0	2	0
\$0	\$118,702	\$20,000	\$0	0	1	1	3	1	4	0	0	0	0
\$0	\$46,377	\$61,198	\$5,211	0	0	3	2	1	3	0	0	1	0
\$6,395	\$96,788	\$22,945	\$0	0	0	5	2	0	6	0	0	1	0
\$0	\$52,515	\$37,733	\$0	0	0	1	1	2	0	0	0	0	0
\$26,963	\$31,571	\$19,794	\$3,825	0	1	3	9	9	4	0	0	0	0
\$0	\$27,606	\$4,525	\$0	0	0		1	1	0	0	0	0	0
\$0	\$25,594	\$0	\$0	0	0	2	0	0	2	0	0	0	0
\$40,544	\$0	\$0	\$0	0	0	1	2	1	2	0	0	0	0
\$35,319	\$52,374	\$88,458	\$83,649	2	7	7	10	17	5	0	1	3	0
\$0	\$0	\$23,320	\$0	0	1	0	0	0	1	0	0	0	0
\$0	\$19,542	\$24,397	\$0	0	0	1	1	1	1	0	0	0	0
\$22,387	\$0	\$0	\$0	0	1	0	0	1	0	0	0	0	0
\$0	\$23,125	\$0	\$0	0	0	1	0	1	0	0	0	0	0
\$0	\$27,405	\$0	\$0	0	0	1	1	1	1	0	0	0	0
\$1,581,951	\$7,172,513	\$7,196,879	\$2,063,114	93	331	407	328	483	445	2	5	213	11

Notes continued:

*These SHIP funds are from the most recent closed year (Fiscal Year 2012-2013). Pursuant to Florida Law, local governments have three years to expend funds. Annual distribution amount does not include program income, recaptured funds, carry forward funds or other funds which local governments also use to fund housing through the SHIP program. The homeownership and rental expenditures, when taken together, are higher for this reason.

**The City of Margate is currently conducting a forensic audit of its SHIP program expenditures for this fiscal year and was not able to report by the time of publication.

***Collier County/Naples has been approved for an expenditure extension to fully expend program income funds that are in addition to the state allocation amount for this year.

****The City of Miami Beach returned the 2012-2013 allocation due to being unable to expend funds for SHIP eligible activities within prescribed deadlines. The repaid funds will be disbursed to Miami-Dade County for use on SHIP eligible activities and will be reported as part of the 2015-2016 fiscal year closeout with a reporting deadline of September 15, 2018.



DEMOGRAPHICS AND CHARTS

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) DISTRIBUTION AND ALLOCATION OF FUNDS FOR 2013-2014*

LOCAL GOVERNMENT	2013-2014 STATE DISTRIBUTION	HOMEOWNERSHIP		RENTAL		INCOME LEVEL OF HOUSEHOLD SERVED			
		TOTAL EXPENDITURES	TOTAL UNITS	TOTAL EXPENDITURES	TOTAL UNITS	EXTREMELY LOW	VERY LOW	LOW	MODERATE
Alachua County	\$226,684	\$199,806	22	\$42,184	53	0	65	1	0
City of Gainesville	\$228,596	\$252,740	12	\$0	0	2	3	5	2
Baker County	\$350,000	\$403,178	10	\$0	0	0	5	2	0
Bay County	\$278,640	\$350,394	9	\$0	0	0	4	4	1
City of Panama City	\$74,650	\$121,889	9	\$0	0	0	2	7	0
Bradford County	\$350,000	\$75,000	3	\$90,000	6	0	0	0	0
Brevard County	\$475,584	\$671,549	10	\$0	0	3	3	2	0
City of Cocoa	\$26,966	\$32,128	1	\$0	0	1	0	0	0
City of Melbourne	\$120,581	\$119,707	2	\$0	0	0	1	1	0
City of Palm Bay	\$162,140	\$192,171	4	\$0	0	2	0	1	1
City of Titusville	\$68,099	\$61,466	5	\$0	0	2	2	1	0
Broward County	\$533,116	\$757,208	32	\$0	0	2	6	11	13
City of Coconut Creek	\$74,706	\$73,643	3	\$0	0	0	1	2	0
City of Coral Springs	\$171,997	\$178,730	7	\$0	0	0	4	2	0
City of Davie	\$130,053	\$165,131	5	\$0	0	1	1	2	1
City of Deerfield Beach	\$105,730	\$103,060	3	\$0	0	0	1	0	1
City of Fort Lauderdale	\$236,279	\$241,095	9	\$0	0	3	1	5	0
City of Hollywood	\$199,546	\$540,337	11	\$0	0	0	2	2	0
City of Lauderhill	\$94,065	\$102,199	9	\$0	0	0	6	2	1
City of Margate**	\$77,188	\$0	0	\$0	0	0	0	0	0
City of Miramar	\$172,990	\$170,428	3	\$0	0	1	1	1	0
City of Pembroke Pines	\$217,664	\$250,017	6	\$0	0	1	4	1	0
City of Plantation	\$119,132	\$142,514	5	\$0	0	0	3	1	0
City of Pompano Beach	\$143,207	\$168,985	13	\$0	0	4	5	4	0
City of Sunrise	\$120,621	\$131,605	7	\$0	0	1	3	3	0
City of Tamarac	\$85,626	\$111,914	7	\$0	0	0	5	2	0
Calhoun County	\$350,000	\$337,079	25	\$0	0	4	8	8	5
Charlotte County	\$350,000	\$392,222	15	\$110,890	4	5	3	10	1
Citrus County	\$350,000	\$366,655	24	\$0	0	7	10	2	4
Clay County	\$384,545	\$302,729	18	\$148,615	7	3	11	7	0
Collier County/Naples	\$567,140	\$632,008	33	\$0	0	2	8	12	4
Columbia County	\$350,000	\$342,500	35	\$0	0	8	19	6	2
DeSoto County	\$350,000	\$366,634	7	\$52,271	4	2	4	1	2
Dixie County	\$350,000	\$340,100	14	\$0	0	3	4	6	1
Duval County/Jacksonville	\$1,286,005	\$1,426,463	78	\$0	0	27	21	30	0
Escambia County/Pensacola	\$526,015	\$502,525	62	\$163,786	35	32	21	30	14
Flagler County/Palm Coast	\$350,000	\$403,114	13	\$0	0	0	5	8	0
Franklin County	\$350,000	\$357,650	29	\$0	0	6	9	8	6
Gadsden County	\$350,000	\$318,163	13	\$0	0	8	3	2	0
Gilchrist County	\$350,000	\$340,273	16	\$0	0	5	6	4	1
Glades County	\$350,000	\$362,485	15	\$0	0	1	3	2	3

DEMOGRAPHICS AND CHARTS



FUNDING AMOUNT BY INCOME LEVEL				AGE OF HOUSEHOLDER				RACE/ETHNICITY OF HOUSEHOLDER					
EXTREMELY LOW	VERY LOW	LOW	MODERATE	0 - 25	26 - 40	41 - 61	62+	WHITE	BLACK/AFRICAN AMERICAN	AMERICAN INDIAN	ASIAN	HISPANIC	OTHER
\$0	\$143,014	\$10,368	\$0	7	9	7	28	5	61	0	0	0	0
\$70,700	\$88,000	\$78,143	\$15,897	0	2	0	3	2	9	0	0	0	1
\$0	\$251,681	\$24,825	\$0	0	6	0	0	6	1	0	0	0	0
\$0	\$114,226	\$200,593	\$35,574	1	4	1	5	4	2	0	0	0	3
\$0	\$80,491	\$41,398	\$0	1	6	1	1	4	5	0	0	0	0
\$0	\$0	\$0	\$0	0	6	0	0	0	0	0	0	0	0
\$272,091	\$120,968	\$92,596	\$0	0	3	0	0	2	6	0	0	0	0
\$32,128	\$0	\$0	\$0	0	1	0	0	0	1	0	0	0	0
\$26,085	\$58,912	\$34,711	\$0	0	2	0	0	0	2	0	0	0	0
\$104,608	\$0	\$13,068	\$74,495	1	4	1	3	4	0	0	0	0	0
\$6,445	\$46,468	\$8,553	\$0	0	3	0	0	3	2	0	0	0	0
\$79,531	\$172,583	\$245,666	\$259,427	1	5	1	15	2	23	0	0	6	1
\$0	\$26,590	\$47,054	\$0	0	1	0	0	3	0	0	0	0	0
\$0	\$109,597	\$45,437	\$0	0	1	0	1	2	2	0	0	2	0
\$39,981	\$24,975	\$62,800	\$37,375	1	3	1	1	1	1	0	0	3	0
\$23,108	\$33,500	\$0	\$20,000	0	2	0	0	0	2	0	0	0	0
\$81,121	\$3,651	\$156,324	\$0	0	1	0	4	1	8	0	0	0	0
\$0	\$94,298	\$81,675	\$0	0	6	0	0	1	2	0	0	1	0
\$0	\$63,600	\$28,600	\$9,999	1	5	1	2	0	9	0	0	0	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$53,357	\$53,809	\$63,262	\$0	0	3	0	0	2	1	0	0	0	0
\$26,468	\$166,615	\$56,934	\$0	0	2	0	1	3	0	0	0	3	0
\$0	\$87,155	\$49,996	\$0	0	1	0	1	1	1	0	0	2	0
\$51,621	\$62,150	\$55,214	\$0	0	3	0	0	2	11	0	0	0	0
\$24,895	\$47,825	\$58,885	\$0	1	3	1	0	5	1	0	0	1	0
\$0	\$91,432	\$20,482	\$0	0	1	0	0	4	2	0	0	0	1
\$66,760	\$99,994	\$114,390	\$55,935	0	10	0	1	13	11	1	0	0	0
\$164,815	\$75,585	\$262,511	\$202	0	3	0	2	12	4	0	0	3	0
\$74,180	\$106,755	\$122,301	\$40,243	0	16	0	1	22	1	0	0	0	0
\$57,644	\$203,394	\$128,146	\$0	4	12	4	0	17	4	0	0	0	0
\$19,486	\$148,169	\$237,897	\$80,000	0	5	0	9	6	6	0	1	13	0
\$73,865	\$136,542	\$108,093	\$24,000	2	15	2	5	17	17	0	1	0	0
\$82,917	\$119,738	\$75,223	\$91,026	2	6	2	1	6	1	0	0	2	0
\$78,486	\$97,020	\$124,703	\$39,892	1	5	1	2	13	1	0	0	0	0
\$572,064	\$312,602	\$541,797	\$0	0	29	0	5	8	68	0	0	2	0
\$171,627	\$152,296	\$239,357	\$103,031	10	30	10	32	59	35	0	1	2	0
\$0	\$211,923	\$191,191	\$0	0	4	0	2	10	2	0	0	1	0
\$72,088	\$130,686	\$94,876	\$60,000	4	6	4	5	24	4	0	0	0	1
\$177,054	\$91,274	\$49,836	\$0	0	4	0	0	0	13	0	0	0	0
\$64,760	\$126,911	\$127,102	\$21,500	2	6	2	2	13	3	0	0	0	0
\$18,000	\$131,510	\$26,452	\$45,000	2	6	2	0	3	4	0	0	2	0

(CONTINUED ON NEXT PAGE)



DEMOGRAPHICS AND CHARTS

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) DISTRIBUTION AND ALLOCATION OF FUNDS FOR 2013-2014*

LOCAL GOVERNMENT	2013-2014 STATE DISTRIBUTION	HOMEOWNERSHIP		RENTAL		INCOME LEVEL OF HOUSEHOLD SERVED			
		TOTAL EXPENDITURES	TOTAL UNITS	TOTAL EXPENDITURES	TOTAL UNITS	EXTREMELY LOW	VERY LOW	LOW	MODERATE
Gulf County	\$350,000	\$356,272	18	\$0	0	0	11	4	1
Hamilton County	\$350,000	\$341,610	15	\$0	0	1	6	6	2
Hardee County	\$350,000	\$409,307	21	\$0	0	4	3	7	4
Hendry County	\$350,000	\$330,318	20	\$0	0	1	5	5	9
Hernando County	\$358,225	\$465,425	44	\$37,500	6	5	14	31	0
Highlands County	\$350,000	\$342,735	38	\$70,440	8	11	5	21	0
Hillsborough County	\$1,308,473	\$1,522,662	97	\$975,000	8	0	24	27	54
City of Tampa	\$489,127	\$641,427	36	\$0	0	2	15	13	5
Holmes County	\$350,000	\$355,471	15	\$0	0	2	4	7	2
Indian River County	\$350,000	\$478,799	21	\$0	0	6	7	7	1
Jackson County	\$350,000	\$341,081	23	\$0	0	0	10	8	5
Jefferson County	\$350,000	\$343,559	11	\$0	0	6	1	3	1
Lafayette County	\$350,000	\$339,849	18	\$0	0	5	4	6	3
Lake County	\$526,015	\$534,153	5	\$0	0	2	2	1	0
Lee County	\$628,062	\$520,364	26	\$220,253	29	22	15	17	1
City of Cape Coral	\$244,848	\$443,593	17	\$0	0	0	9	8	0
City of Fort Myers	\$102,190	\$100,717	6	\$0	0	1	2	3	0
Leon County	\$168,640	\$206,354	4	\$0	0	2	0	2	0
City of Tallahassee	\$329,410	\$333,694	58	\$0	0	27	22	9	0
Levy County	\$350,000	\$358,055	25	\$0	0	2	6	9	8
Liberty County	\$350,000	\$331,833	17	\$0	0	0	9	5	0
Madison County	\$350,000	\$342,320	25	\$0	0	10	9	6	0
Manatee County	\$480,594	\$669,397	18	\$0	0	2	5	9	0
City of Bradenton	\$86,546	\$107,932	2	\$1,325	2	2	1	1	0
Marion County	\$474,079	\$361,546	22	\$206,000	12	11	3	12	4
City of Ocala	\$97,996	\$95,502	4	\$0	0	2	2	0	0
Martin County	\$350,000	\$441,571	17	\$0	0	1	3	7	5
Miami-Dade County	\$2,279,857	\$4,003,154	69	\$200,000	2	0	13	16	12
City of Hialeah	\$313,771	\$345,047	8	\$0	0	2	2	4	0
City of Miami	\$572,606	\$605,252	14	\$0	0	4	3	6	1
City of Miami Beach***	\$124,311	\$0	0	\$0	0	0	0	0	0
City of Miami Gardens	\$147,906	\$146,042	9	\$0	0	1	4	3	1
City of North Miami	\$83,109	\$100,808	6	\$0	0	0	2	3	1
Monroe County	\$350,000	\$484,321	22	\$0	0	5	5	4	8
Nassau County	\$350,000	\$405,120	15	\$0	0	0	4	7	3
Okaloosa County/Fort Walton Beach	\$376,320	\$303,158	7	\$74,738	8	7	1	3	0
Okeechobee County	\$350,000	\$358,475	16	\$0	0	0	5	8	3
Orange County	\$1,340,435	\$1,092,326	89	\$170,380	132	35	58	113	15
City of Orlando	\$353,530	\$808,716	37	\$60,877	6	0	24	18	1
Osceola County	\$390,093	\$380,899	9	\$38,437	20	0	10	12	1
City of Kissimmee	\$111,247	\$98,687	9	\$12,066	13	3	8	8	0

DEMOGRAPHICS AND CHARTS



FUNDING AMOUNT BY INCOME LEVEL				AGE OF HOUSEHOLDER				RACE/ETHNICITY OF HOUSEHOLDER					
EXTREMELY LOW	VERY LOW	LOW	MODERATE	0 - 25	26 - 40	41 - 61	62+	WHITE	BLACK/AFRICAN AMERICAN	AMERICAN INDIAN	ASIAN	HISPANIC	OTHER
\$0	\$170,570	\$100,266	\$26,267	0	7	0	1	6	10	0	0	0	0
\$60,364	\$155,609	\$95,736	\$29,902	0	2	0	0	10	5	0	0	0	0
\$51,588	\$80,072	\$152,366	\$50,281	0	7	0	5	9	4	0	0	5	0
\$17,096	\$100,702	\$114,950	\$97,570	0	5	0	4	4	5	0	0	11	0
\$17,985	\$149,494	\$330,167	\$5,278	5	10	5	22	36	5	0	1	8	0
\$129,153	\$29,846	\$168,737	\$0	1	12	1	9	15	11	0	0	11	0
\$0	\$1,293,420	\$529,769	\$674,473	12	18	12	34	45	27	0	0	30	3
\$34,400	\$281,712	\$251,592	\$71,740	0	14	0	0	8	21	0	0	6	0
\$44,855	\$152,030	\$133,586	\$25,000	0	5	0	3	14	1	0	0	0	0
\$160,115	\$181,568	\$119,079	\$18,037	0	8	0	4	9	7	0	0	5	0
\$0	\$167,267	\$149,025	\$24,789	3	4	3	5	16	7	0	0	0	0
\$181,208	\$42,185	\$98,766	\$21,400	0	3	0	1	0	9	0	0	2	0
\$76,800	\$52,091	\$145,679	\$65,279	5	6	5	4	15	1	0	0	2	0
\$281,958	\$211,339	\$40,857	\$0	0	2	0	0	1	4	0	0	0	0
\$206,021	\$267,911	\$265,185	\$1,500	4	22	4	14	23	18	0	0	14	0
\$0	\$144,897	\$298,696	\$0	1	1	1	11	9	0	0	0	8	0
\$5,410	\$58,585	\$36,723	\$0	0	4	0	0	1	5	0	0	0	0
\$96,965	\$0	\$109,389	\$0	0	1	0	0	2	1	0	1	0	0
\$182,699	\$108,065	\$42,930	\$0	0	30	0	5	8	49	0	0	0	1
\$29,458	\$88,595	\$109,674	\$130,328	1	7	1	7	8	17	0	0	0	0
\$0	\$173,157	\$118,716	\$0	0	4	0	4	14	0	0	0	0	0
\$135,525	\$111,265	\$95,530	\$0	0	11	0	2	2	22	0	0	0	1
\$93,677	\$214,873	\$285,317	\$0	4	4	4	2	7	5	0	0	4	0
\$1,325	\$43,275	\$64,657	\$0	1	1	1	1	3	1	0	0	0	0
\$184,682	\$23,795	\$217,235	\$74,730	11	12	11	7	22	3	0	0	5	0
\$50,318	\$45,184	\$0	\$0	0	2	0	0	1	3	0	0	0	0
\$28,833	\$105,453	\$149,529	\$129,892	0	8	0	0	13	3	0	0	0	0
\$0	\$837,909	\$985,104	\$501,515	0	14	0	11	2	20	0	0	17	2
\$95,797	\$97,288	\$151,961	\$0	0	2	0	1	2	0	0	0	6	0
\$133,972	\$116,786	\$304,631	\$49,863	0	4	0	2	0	7	0	0	7	0
\$0	\$0	\$0	\$0	0	0	0	0	0	0	0	0	0	0
\$25,483	\$63,665	\$46,984	\$9,910	0	3	0	0	1	8	0	0	0	0
\$0	\$46,558	\$29,625	\$24,625	0	1	0	1	0	6	0	0	0	0
\$132,183	\$111,532	\$68,247	\$172,360	0	16	0	1	13	4	0	0	5	0
\$0	\$112,232	\$227,435	\$47,500	3	3	3	5	7	5	0	0	2	0
\$102,379	\$31,333	\$50,410	\$0	2	9	2	6	9	2	0	0	0	0
\$0	\$131,035	\$182,440	\$45,000	2	4	2	5	6	4	0	0	5	1
\$138,078	\$565,517	\$428,810	\$130,302	1	94	1	21	70	117	0	1	31	2
\$0	\$463,579	\$397,939	\$8,075	6	18	6	7	6	28	0	0	9	0
\$0	\$8,910	\$238,236	\$1,265	0	5	0	12	1	8	0	0	12	2
\$10,109	\$42,512	\$21,695	\$0	1	3	1	3	9	3	0	0	7	0



DEMOGRAPHICS AND CHARTS

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) DISTRIBUTION AND ALLOCATION OF FUNDS FOR 2013-2014*

LOCAL GOVERNMENT	2013-2014 STATE DISTRIBUTION	HOMEOWNERSHIP		RENTAL		INCOME LEVEL OF HOUSEHOLD SERVED			
		TOTAL EXPENDITURES	TOTAL UNITS	TOTAL EXPENDITURES	TOTAL UNITS	EXTREMELY LOW	VERY LOW	LOW	MODERATE
Palm Beach County	\$1,450,757	\$2,204,982	64	\$32,164	16	13	20	34	13
City of Boca Raton	\$121,784	\$134,508	7	\$0	0	1	4	2	0
City of Boynton Beach	\$97,998	\$136,024	3	\$0	0	0	3	0	0
City of Delray Beach	\$87,532	\$100,454	4	\$0	0	0	1	0	1
City of West Palm Beach	\$144,809	\$151,083	2	\$41,102	1	0	1	1	0
Pasco County	\$751,380	\$1,453,550	135	\$166,375	72	22	94	38	53
Pinellas County	\$716,111	\$643,000	27	\$660,961	15	0	0	1	0
City of Clearwater	\$158,624	\$272,620	22	\$0	0	1	5	15	1
City of Largo	\$114,502	\$186,435	7	\$10,831	7	3	4	7	0
City of St. Petersburg	\$364,213	\$710,267	40	\$0	0	8	10	22	0
Polk County	\$729,902	\$910,139	54	\$0	0	0	19	27	8
City of Lakeland	\$151,117	\$220,871	9	\$0	0	1	4	2	2
City of Winter Haven	\$52,956	\$70,231	5	\$0	0	1	0	0	0
Putnam County	\$350,000	\$337,889	22	\$0	0	2	12	4	1
Santa Rosa County	\$350,000	\$471,060	37	\$0	0	7	2	4	16
Sarasota County/Sarasota	\$637,875	\$973,858	51	\$0	0	2	15	20	0
Seminole County	\$695,450	\$1,098,167	66	\$14,995	13	5	15	27	26
St. Johns County	\$389,480	\$338,372	12	\$100,000	8	0	11	8	0
St. Lucie County	\$127,792	\$141,626	3	\$0	0	0	1	0	0
City of Fort Pierce	\$74,449	\$134,299	6	\$0	0	0	2	1	0
City of Port St. Lucie	\$299,099	\$353,865	12	\$0	0	1	4	7	0
Sumter County	\$350,000	\$415,760	16	\$0	0	1	6	7	2
Suwannee County	\$350,000	\$340,858	35	\$0	0	15	9	8	3
Taylor County	\$350,000	\$343,500	9	\$0	0	1	2	6	0
Union County	\$350,000	\$339,671	23	\$0	0	4	12	7	0
Volusia County	\$555,687	\$652,516	45	\$0	0	3	14	16	10
City of Daytona Beach	\$98,178	\$95,614	6	\$0	0	1	2	2	1
City of Deltona	\$135,350	\$123,819	7	\$0	0	4	2	1	0
Wakulla County	\$350,000	\$360,976	7	\$0	0	1	3	2	1
Walton County	\$350,000	\$356,085	15	\$0	0	2	6	6	1
Washington County	\$350,000	\$341,964	28	\$0	0	2	7	8	11
Totals	\$39,900,000	\$47,069,112	2,316	\$3,701,190	487	421	889	920	364

Notes:

Some local governments have an annual report that has not been finalized by the local jurisdiction and approved by Florida Housing. To ensure that the best estimate of final expenditures and total units are provided, the homeownership and rental expenditure columns for these local governments show data on both expended and encumbered funds (i.e., what a local government has committed the funding for). The number of units shows data for expended funds only. This provides a good estimate of total final expenditures. Note that income served information is not yet available for the encumbered units, so these totals are lower than overall homeownership and rental totals.

Note that the above information was certified and provided by each local government participating in the SHIP program. The accuracy of this information has not been verified by Florida Housing. Local governments are subject to periodic compliance monitoring in which the reported numbers are examined and verified for accuracy. In addition, all local governments are required to submit copies of their audited financial statements to Florida Housing and be in compliance with the Florida Single Audit Act.

DEMOGRAPHICS AND CHARTS



FUNDING AMOUNT BY INCOME LEVEL				AGE OF HOUSEHOLDER				RACE/ETHNICITY OF HOUSEHOLDER					
EXTREMELY LOW	VERY LOW	LOW	MODERATE	0 - 25	26 - 40	41 - 61	62+	WHITE	BLACK/AFRICAN AMERICAN	AMERICAN INDIAN	ASIAN	HISPANIC	OTHER
\$165,467	\$675,904	\$1,088,983	\$306,791	5	7	5	21	15	42	0	2	21	0
\$8,584	\$110,254	\$15,670	\$0	0	2	0	0	5	0	0	0	2	0
\$0	\$136,024	\$0	\$0	0	1	0	0	0	3	0	0	0	0
\$0	\$32,450	\$0	\$8,345	0	3	0	1	1	1	0	0	0	0
\$0	\$41,102	\$125,360	\$0	0	1	0	1	0	1	0	0	1	0
\$179,613	\$361,927	\$515,998	\$562,387	14	59	14	56	137	28	0	1	40	1
\$0	\$0	\$18,565	\$0	0	16	0	0	1	0	0	0	0	0
\$24,984	\$96,029	\$128,379	\$23,228	1	8	1	6	14	5	0	0	2	1
\$73,742	\$7,123	\$116,401	\$0	0	6	0	8	13	0	0	0	1	0
\$211,828	\$192,029	\$306,410	\$0	3	16	3	4	11	25	0	0	3	1
\$0	\$354,743	\$468,686	\$86,711	2	8	2	19	17	21	0	0	16	0
\$38,679	\$134,193	\$28,000	\$20,000	0	3	0	4	5	4	0	0	0	0
\$7,500	\$0	\$0	\$0	0	2	0	0	0	1	0	0	0	0
\$22,890	\$131,396	\$76,188	\$26,000	0	5	0	3	10	9	0	0	0	0
\$95,914	\$19,408	\$61,903	\$119,160	2	10	2	13	25	3	0	1	0	0
\$28,125	\$270,613	\$388,116	\$0	1	13	1	3	31	1	0	0	4	1
\$21,409	\$208,586	\$356,746	\$398,586	7	12	7	27	23	30	1	0	17	2
\$0	\$220,770	\$197,602	\$0	0	4	0	3	5	13	0	0	1	0
\$0	\$49,416	\$0	\$0	0	2	0	0	0	1	0	0	0	0
\$0	\$57,769	\$18,545	\$0	0	2	0	0	0	3	0	0	0	0
\$46,960	\$109,598	\$197,307	\$0	0	9	0	4	9	2	0	0	0	1
\$6,206	\$124,394	\$265,160	\$20,000	2	3	2	1	11	3	0	0	2	0
\$110,000	\$59,484	\$135,374	\$36,000	2	9	2	7	18	17	0	0	0	0
\$72,989	\$101,739	\$168,772	\$0	0	3	0	1	6	3	0	0	0	0
\$53,672	\$108,955	\$177,044	\$0	2	7	2	2	14	9	0	0	0	0
\$70,474	\$141,761	\$212,890	\$133,497	1	7	1	14	28	10	0	0	5	0
\$27,965	\$22,024	\$31,050	\$14,575	0	2	0	1	1	5	0	0	0	0
\$91,306	\$26,246	\$6,266	\$0	0	4	0	1	3	2	0	0	2	0
\$17,470	\$113,149	\$214,306	\$16,050	1	3	1	0	7	0	0	0	0	0
\$46,015	\$146,850	\$153,220	\$10,000	0	4	0	3	12	3	0	0	0	0
\$23,890	\$96,274	\$111,800	\$110,000	5	6	5	7	14	13	0	1	0	0
\$6,740,000	\$15,317,964	\$16,862,872	\$5,341,807	152	863	152	562	1,143	1,040	2	11	372	26

Notes continued:

*These SHIP funds were appropriated in Fiscal Year 2013-2014. Pursuant to Florida Law, for this fiscal year only, local governments were required to expend funds by September 30, 2015. Annual distribution amount does not include program income, recaptured funds, carry forward funds or other funds which local governments also use to fund housing through the SHIP program. The homeownership and rental expenditures, when taken together, are higher for this reason.

**The City of Margate is currently conducting a forensic audit of its SHIP program expenditures for this fiscal year and was not able to report by the time of publication.

***The City of Miami Beach returned the 2013-2014 allocation due to being unable to expend funds for SHIP eligible activities within prescribed deadlines. The repaid funds will be disbursed to Miami-Dade County for use on SHIP eligible activities and will be reported as part of the 2015-2016 fiscal year closeout with a reporting deadline of September 15, 2018.



DEMOGRAPHICS AND CHARTS

PREDEVELOPMENT LOAN PROGRAM (PLP) RENTAL LOANS APPROVED FOR FUNDING IN 2015

COUNTY	DEVELOPMENT	LOAN AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Hernando	Neff Lakes II	\$38,982	6	2
	Neff Lakes III	\$41,282	6	2
Miami-Dade	Tuscany Cove I	\$500,000	160	32
Lee	Palm City Garden Apartments	\$233,820	100	20
TOTAL		\$814,084	272	56

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RENTAL LOAN PORTFOLIO

PREDEVELOPMENT LOAN PROGRAM (PLP) LOAN SUMMARY as of December 31, 2015

	DEVELOPMENT	DEVELOPER	COUNTY	HOMEOWNERSHIP/ RENTAL	NUMBER OF UNITS	DEMOGRAPHIC TARGET
ACTIVE LOANS	Boulevard Art Lofts	MFK/REVA Development LLC	Broward	Rental	45	Family
	Habitat Village of Southern Pines	Habitat for Humanity of Citrus County	Citrus	Homeownership	30	Family
	Mary Eaves Senior	Northwest Jacksonville CDC	Duval	Rental	76	Elderly
	New Beginnings Village	New Beginnings of Lake County, Inc.	Lake	Rental	108	Persons with Disabilities
	Promise in Brevard	Promise, Inc.	Brevard	Rental	50	Persons with Disabilities
	Neff Lake Estates II	The Arc of the Nature Coast, Inc.	Hernando	Rental	6	Persons with Disabilities
	Neff Lake Estates III	The Arc of the Nature Coast, Inc.	Hernando	Rental	6	Persons with Disabilities
	Liberty City	Camp Global Realty, LLC	Miami-Dade	Rental	103	Family
	Davis Landings West	Community Land Trust of Palm Beach County	Palm Beach	Homeownership	24	Family
APPROVED LOANS	Tuscany Cove I	Tacolcy Economic Development Corporation, Inc.	Miami-Dade	Rental	160	Elderly
	Palm City Garden Apartments	Dunbar Improvement Association, Inc.	Lee	Rental	100	Elderly
PENDING LOANS	Neff Lake Estate IV	The Arc of the Nature Coast, Inc.	Hernando	Rental	6	Persons with Disabilities
	Little Ranch Estate	The Arc of the Nature Coast, Inc.	Pasco	Rental	6	Persons with Disabilities
	Youngtown	First Morning Star, Inc.	Duval	Rental	32	Family
	Millworker Houses	Home by Hand, Inc.	Franklin	Homeownership	4	Family
	Harlem Heights	Habitat for Humanity of Lee and Hendry	Lee	Homeownership	100	Family
REPAID LOANS	Loveland Village	Loveland Center, Inc.	Sarasota	Rental	26	Persons with Disabilities
	The Villages at Noah's Landing	Villages at Noah's Landing	Polk	Rental	52	Persons with Disabilities
	ARC Village	ARC Village	Duval	Rental	100	Persons with Disabilities
	Esperanza Place-Phase II	Esperanza Place II	Collier	Rental	64	Elderly
PAST DUE LOANS	Coleman Estates	Goldenrule Housing and CDC, Inc.	Seminole	Homeownership	6	Family
	Cypress Street Senior Housing	Arcadia Housing Authority/Judd K. Roth	DeSoto	Rental	50	Elderly
	Grace Manor Apartments	Grace & Truth Community Development Corporation	Duval	Rental	80	Elderly
	Lundy-Cox Community Phase I	Westside Ministries, Inc.	Duval	Rental	75	Elderly
	Ridgewood Apartments	Ridgewood Apartments of Winter Haven, LLC.	Polk	Rental	33	Family
	Villa Jardin III	Little Haiti Housing Association, Inc.	Miami-Dade	Rental	17	Family

Notes:

HOP = Homeownership Pool; FHLB AHP = Federal Home Loan Bank Affordable Housing Program; HOME = HOME Investment Partnerships Program; MMRB = Florida Housing Finance Corporation Multifamily Mortgage Revenue Bonds; HC 4% = Low Income Housing Tax Credit (4%); SHIP = State Housing Initiatives Partnership.

¹Known construction funding sources, which may or may not include private financing, secured as of December 31, 2015.

RENTAL LOAN PORTFOLIO



PLP LOAN AMOUNT	BOARD APPROVAL DATE	CONSTRUCTION FINANCING STATUS	FUNDING SOURCE ¹	CONSTRUCTION AMOUNT	OUTSTANDING PLP LOAN BALANCE
\$670,000	9/19/2014	Funding Awarded	RFA 2015-110	\$12,049,071	\$167,058
\$372,750	8/18/2014	Funding Awarded	HOP, FHLB AHP, SHIP	\$2,572,550	\$317,152
\$365,908	6/21/2013	Funding Awarded	RFA 2015-110	\$12,770,269	\$103,887
\$750,000	1/31/2014	Seeking funding	N/A	\$11,223,500	\$618,321
\$750,000	11/2/2012	In Credit Underwriting	RFA 2015-002	\$5,300,000	\$666,938
\$38,982	5/19/2015	Credit Underwriting Approved	RFA 2014-112	\$387,500	\$32,764
\$41,282	5/19/2015	Credit Underwriting Approved	RFA 2014-112	\$387,500	\$33,724
\$750,000	12/12/2014	No Longer Pursuing Construction	None	\$0	\$8,879
\$500,000	10/30/2014	In Credit Underwriting	County HOME	\$1,440,000	\$52,602
\$500,000	6/19/2015	Funding Awarded	RFA 2014-103	\$22,678,300	N/A
\$233,820	8/7/2015	Funding Awarded	EHCL	\$2,610,750	N/A
\$36,000	N/A	N/A	N/A	N/A	N/A
\$36,000	N/A	N/A	N/A	N/A	N/A
\$602,900	N/A	N/A	N/A	N/A	N/A
\$118,200	N/A	N/A	N/A	N/A	N/A
\$750,000	N/A	N/A	N/A	N/A	N/A
\$500,000	9/26/2008	Closed	RFA 2013-004, RFA 2014-113	N/A	N/A
\$500,000	11/1/2013	Closed	RFA 2013-004, RFA 2014-113	N/A	N/A
\$500,000	4/27/2012	Closed	RFA 2013-004, RFA 2014-113	N/A	N/A
\$300,000	12/4/2009	N/A	N/A	N/A	N/A
\$93,700	1/25/2008	No Construction	N/A	N/A	\$36,477
\$350,000	12/9/2005	No Construction	N/A	N/A	\$325,118
\$750,000	8/8/2008	No Construction	N/A	N/A	\$649,989
\$500,000	3/13/2009	No Construction	N/A	N/A	\$159,056
\$131,075	8/8/2008	No Construction	N/A	N/A	\$76,359
\$218,526	3/3/2006	No Construction	N/A	N/A	\$218,526



RENTAL LOAN PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING as of December 31, 2015

COUNTY	PROPERTY NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Alachua	Brookside	Newberry	CED Companies	176	176	Family
	Eden Park at Ironwood	Gainesville	Jennings Development Group, Inc.	104	102	Family
	Harbor Cove	Gainesville	CED Companies	208	207	Family
	Horizon House Sunset	Gainesville	Community Housing Partners Corporation	80	80	Family
	Lewis Place at Ironwood	Gainesville	Jennings Development Corp.	112	112	Family
Baker	Baker Manor	MacClenny	National Development Foundation, Inc.	50	50	Family
Bay	Andrews Place II	Panama City	Rea Development Company	120	120	Family
	Independence Village	Panama City	Big Bend Community Based Care Inc.	24	24	Special Needs
	Panama Commons	Panama City	Paces Foundation	92	92	Family
	Siena Gardens	Panama City	Gatehouse Group, Inc.	150	150	Elderly
	Stone Harbor	Panama City Beach	CED Companies	160	160	Family
Brevard	Malabar Cove I	Palm Bay	Atlantic Housing Partners, L.L.L.P.	76	8	Family
	Malabar Cove I	Palm Bay	Atlantic Housing Partners, L.L.L.P.	76	46	Family
	Malabar Cove II	Palm Bay	Atlantic Housing Partners, L.L.L.P.	72	50	Family
	Manatee Cove	Melbourne	Richman Group	192	192	Family
	Timber Trace - Titusville	Titusville	Richman Group	204	204	Family
	Timber Trace - Titusville	Titusville	Richman Group	204	204	Family
	Wickham Club	Melbourne	CED Companies	132	132	Family
	Willow Brook Village	Melbourne	Community Housing Initiative Trust, Inc.	56	56	Family
Broward	Banyan Pointe	Coconut Creek	Cornerstone Group Development LLC	300	300	Family
	Caravel Arms	Lauderdale Lakes	Southport Financial Services, Inc.	110	99	Family
	Caravel Arms	Lauderdale Lakes	Southport Financial Services, Inc.	110	11	Family
	Chaves Lake	Hallandale	RS Development Corporation	238	238	Family
	Colonial Park	Margate	Related Companies of New York	160	159	Elderly
	Cypress Grove - Lauderhill	Lauderhill	HPT-Cypress Grove LLC	814	814	Family
	Dixie Court	Ft. Lauderdale	Dixie Court Development, LLC	100	10	Family
	Dixie Court III	Ft. Lauderdale	Carlisle Development Group	122	122	Family
	Eagle Pointe	Pompano Beach	Cornerstone Group Development LLC	192	192	Family
	Emerald Palms	Ft. Lauderdale	Housing Trust Group of Florida, LLC	318	318	Family
	Golf View Gardens	Sunrise	Carlisle Development Group	160	160	Elderly
	Harbour Cove	Hallandale	Cornerstone Group Development LLC	212	212	Family
	Heron Pointe	Miramir	Cornerstone Group Development LLC	200	200	Family
	Laguna Pointe	Pompano Beach	Cornerstone Group Development LLC	188	188	Family
	Meridian - Hollywood	Hollywood	Related Companies of New York	160	159	Elderly
	Regency Gardens	Pompano Beach	Partnership Inc.	94	94	Family
	Residences at Crystal Lake	Pompano Beach	NuRock Development Group, Inc	92	142	Family
	Residences at Crystal Lake	Pompano Beach	NuRock Development Group, Inc	92	8	Family
	Saint Croix	North Lauderdale	Cornerstone Group Development LLC	292	292	Family
	Sanctuary Cove	Lauderdale Lakes	Cornerstone Group Development LLC	246	196	Family
Summerlake	Davie	Carlisle Development Group	108	108	Family	
Venice Homes	Ft. Lauderdale	Southport Financial Services, Inc.	150	150	Family	
Charlotte	Hampton Point	Port Charlotte	Picerne Affordable/CapMark	284	15	Family
	Hampton Point	Port Charlotte	Picerne Affordable/CapMark	284	34	Family
	Murdock Circle	Port Charlotte	CED Companies	264	225	Family

RENTAL LOAN PORTFOLIO



ORIGINAL LOAN AMOUNT	MATURITY DATE	LOAN BALANCE AS OF 12/31/2015	INTEREST RATE ³	INTEREST PAID IN 2014	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$1,500,000	12/15/2035	\$1,500,000	3%	\$45,000	50	Current	SAIL
\$1,025,000	9/2/2045	\$1,025,000	9%, 3%	\$ -	50	Past Due	SAIL
\$1,500,000	6/15/2034	\$1,500,000	3%	\$45,000	50	Current	SAIL
\$2,000,000	10/29/2018	\$2,000,000	9%, 3%	\$ -	50	Current	SAIL
\$900,000	7/1/2041	\$900,000	9%, 3%	\$10,047	50	Current	SAIL
\$1,230,000	12/1/2022	\$790,591	1%	\$9,310	50	Current	SAIL
\$1,000,000	11/1/2050	\$905,588	3%	\$253,690	54	Current	SAIL
\$1,691,745	8/3/2026	\$1,691,745	1%	\$ -	50	Past Due	SAIL
\$1,892,544	8/17/2025	\$1,892,544	1%	\$18,925	50	Current	SAIL
\$1,061,700	7/1/2019	\$1,061,700	3%	\$31,851	50	Current	SAIL
\$1,225,000	7/21/2036	\$1,225,000	3%	\$36,750	50	Current	SAIL
\$680,000	11/1/2048	\$680,000	0%	\$40,000	50	Current	ELI
\$4,000,000	11/1/2048	\$4,000,000	1%	\$ -	50	Current	SAIL
\$2,000,000	11/1/2048	\$2,000,000	1%	\$20,000	50	Current	SAIL
\$4,000,000	11/15/2037	\$4,000,000	3%	\$ -	50	Current	SAIL
\$1,000,000	3/15/2045	\$1,000,000	1%	\$ -	50	Current	SAIL
\$4,000,000	3/15/2045	\$4,000,000	3%	\$ -	50	Current	SAIL
\$3,000,000	8/15/2037	\$3,000,000	3%	\$6,842	50	Current	SAIL
\$4,348,848	4/13/2012	\$4,305,103	9%, 3%	\$130,153	50	Matured/ Past Due	SAIL
\$2,500,000	7/1/2040	\$1,250,000	3%	\$291,650	50	Current	SAIL
\$250,000	10/1/2049	\$249,798	0%	\$ -	35	Current	SAIL
\$825,000	9/22/2029	\$825,000	1%	\$ -	35	Current	ELI
\$2,000,000	5/1/2050	\$1,056,466	3%	\$79,068	60	Current	SAIL
\$2,000,000	6/1/2044	\$2,000,000	3%	\$6,019	50	Current	SAIL
\$2,000,000	9/1/2037	\$2,000,000	3%	\$ -	50	Current	SAIL
\$850,000	12/31/2023	\$850,000	0%	\$ -	15	Current	ELI
\$1,025,000	12/1/2024	\$1,025,000	3%	\$ -	50	Current	SAIL
\$1,295,000	4/1/2049	\$1,287,918	3%	\$7,370	50	Current	SAIL
\$2,500,000	12/1/2033	\$2,500,000	9%, 3%	\$12,906	50	Current	SAIL
\$2,000,000	11/1/2043	\$2,000,000	3%	\$ -	50	Current	SAIL
\$2,000,000	7/1/2049	\$2,000,000	3%	\$ -	50	Current	SAIL
\$2,000,000	11/30/2029	\$2,000,000	9%, 3%	\$ -	50	Current	SAIL
\$2,000,000	6/1/2044	\$2,000,000	3%	\$58,646	50	Current	SAIL
\$2,000,000	4/1/2044	\$2,000,000	3%	\$36,464	50	Current	SAIL
\$700,000	2/28/2019	\$700,000	3%	\$63,000	50	Current	SAIL
\$5,000,000	11/7/2036	\$1,214,164	1%	\$ -	50	Current	SAIL
\$457,600	11/7/2036	\$457,600	0%	\$ -	50	Current	ELI
\$2,000,000	5/15/2037	\$2,000,000	3%	\$60,000	50	Current	SAIL
\$2,000,000	4/1/2049	\$2,000,000	3%	\$ -	50	Current	SAIL
\$1,100,000	7/6/2016	\$1,100,000	9%, 3%	\$ -	50	Current	SAIL
\$1,128,000	3/31/2042	\$1,128,000	9%, 3%	\$ -	50	Current	SAIL
\$1,125,000	5/1/2049	\$824,850	0%	\$ -	15	Current	ELI
\$2,500,000	5/1/2049	\$2,166,500	0%	\$ -	15	Current	ELI
\$2,000,000	5/1/2018	\$2,000,000	3%	\$60,000	50	Current	SAIL

RENTAL LOAN PORTFOLIO

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RENTAL LOAN PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING as of December 31, 2015

COUNTY	PROPERTY NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Citrus	Marina Del Ray	Beverly Hills	Creative Choice Homes, Inc.	100	100	Elderly
Clay	Briarwood	Middleburg	Dimension One Realty	102	102	Family
	Holly Cove	Orange Park	Vestcor Development Corporation, Inc.	202	162	Family
	Madison Commons	Middleburg	Banyan Realty Advisors LLC	160	158	Family
	Middletowne	Orange Park	Preservation of Affordable Housing, LLC.	100	100	Family
Collier	Eden Gardens II	Immokalee	Everglades Housing Group, Inc.	37	26	FW/FW
	Esperanza Place	Immokalee	Florida Non-Profit Services, Inc.	48	48	FW/FW
	Noah's Landing	Naples	Vestcor Development Corporation, Inc.	264	264	Family
	Noah's Landing	Naples	Vestcor Development Corporation, Inc.	264	264	Family
	Summer Lakes	Naples	Richman Group	140	140	Family
	Summer Lakes II	Naples	Richman Group	276	276	Family
	Timber Ridge of Immokalee	Immokalee	Immokalee Non Profit Housing Inc.	34	28	FW/FW
	Tuscan Isle	Naples	Vestcor Development Corporation, Inc.	298	53	Family
Columbia	Lake City Cabins for Veterans	Lake City	Volunteers of America of Florida, Inc.	32	32	Homeless
	Thornwood Terrace	Lake City	Hallmark Companies, Inc.	29	29	Elderly
	Windsong I - Lake City	Lake City	Wilson Company	180	180	Family
DeSoto	Jacaranda Trail	Arcadia	Carlisle Development Group	50	50	Family
	McPines	Arcadia	Hallmark Companies, Inc.	64	64	Family
Duval	ARC Village	Jacksonville	The Arc Jacksonville Village, Ltd.	122	91	Special Needs
	ARC Village	Jacksonville	The Arc Jacksonville Village, Ltd.	122	31	Special Needs
	Brookwood Forest	Jacksonville	CED Companies	168	118	Family
	Caroline Oaks	Jacksonville	Vestcor Development Corporation, Inc.	82	73	Elderly
	Caroline Oaks	Jacksonville	Vestcor Development Corporation, Inc.	82	9	Elderly
	Christine Cove	Jacksonville	Carlisle Development Group	96	96	Elderly
	Florence N. Davis Center	Jacksonville	Community Connections of Jacksonville Inc.	79	79	Family
	Hilltop Village	Jacksonville	Southport Financial Services, Inc.	200	200	Family
	Leigh Meadows	Jacksonville	Vestcor Development Corporation, Inc.	304	304	Family
	Leigh Meadows	Jacksonville	Vestcor Development Corporation, Inc.	304	44	Family
	Lenox Court	Jacksonville	Vestcor Development Corporation, Inc.	360	360	Family
	Liberty Center	Jacksonville	Harris Group, Inc.	100	100	Homeless
	Liberty Center I	Jacksonville	Harris Group, Inc.	109	109	Family
	Liberty Center II	Jacksonville	Harris Group, Inc.	134	134	Homeless
	Liberty Center IV	Jacksonville	Harris Group, Inc.	100	100	Homeless
	Lindsey Terrace	Jacksonville	Vestcor Development Corporation, Inc.	336	317	Family
	Logan's Pointe	Jacksonville	Cornerstone Group Development LLC	248	25	Family
	Logan's Pointe	Jacksonville	Cornerstone Group Development LLC	248	12	Family
	Meetinghouse at Collins Cove	Jacksonville	Finlay Holdings, Inc.	160	160	Elderly
	Mount Carmel Gardens	Jacksonville	Mount Carmel Gardens, Inc.	207	0	Elderly
	Mount Carmel Gardens	Jacksonville	Mount Carmel Gardens, Inc.	207	0	Elderly
	Ravenwood - Jacksonville	Jacksonville	First Coast Family & Housing Foundation, Inc.	112	80	Family
	Savannah Springs	Jacksonville	Richman Group	234	234	Family
	Savannah Springs	Jacksonville	Richman Group	234	234	Family
	Stevens Duval	Jacksonville	Southport Financial Services, Inc	52	49	Elderly
	Stevens Duval	Jacksonville	Southport Financial Services, Inc	52	3	Elderly

RENTAL LOAN PORTFOLIO



ORIGINAL LOAN AMOUNT	MATURITY DATE	LOAN BALANCE AS OF 12/31/2015	INTEREST RATE ³	INTEREST PAID IN 2014	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$1,100,000	6/11/2024	\$1,100,000	3%	\$ -	50	Current	SAIL
\$3,100,000	4/30/2042	\$3,100,000	3%	\$ -	50	Current	SAIL
\$2,417,000	10/1/2018	\$2,417,000	3%	\$191,060	56	Current	SAIL
\$1,925,625	7/1/2040	\$1,925,625	3%	\$77,650	50	Current	SAIL
\$627,101	12/31/2026	\$627,101	1%	\$ -	50	Current	SAIL
\$3,500,000	1/1/2040	\$3,500,000	1%	\$ -	50	Current	SAIL
\$3,187,764	2/11/2043	\$3,187,764	0%	\$ -	50	Current	SAIL
\$2,490,000	12/11/2027	\$1,991,751	0%	\$ -	15	Current	ELI
\$4,950,000	4/25/2027	\$3,959,505	0%	\$ -	15	Current	ELI
\$1,500,000	2/15/2036	\$1,500,000	3%	\$591	50	Current	SAIL
\$3,000,000	7/15/2038	\$3,000,000	3%	\$ -	50	Current	SAIL
\$500,000	2/10/2021	\$500,000	3%, 1%	\$ -	50	Current	SAIL
\$3,975,000	11/6/2029	\$3,709,868	0%	\$ -	15	Current	ELI
\$1,600,000	10/29/2024	\$1,600,000	0%	\$ -	50	Current	SAIL
\$455,000	12/1/2017	\$455,000	9%, 3%	\$10,827	50	Current	SAIL
\$643,200	2/1/2022	\$643,200	9%, 3%	\$244,714	54	Current	SAIL
\$519,000	7/26/2018	\$519,000	9%, 3%	\$ -	50	Current	SAIL
\$1,000,000	6/1/2033	\$1,000,000	3%	\$ -	50	Current	SAIL
\$1,230,000	4/28/2045	\$629,256	0%	\$ -	50	Current	SAIL
\$1,790,000	4/28/2065	\$915,881	0%	\$ -	50	Current	ELI
\$4,000,000	9/15/2038	\$4,000,000	3%	\$120,000	50	Current	SAIL
\$1,200,000	4/22/2045	\$545,353	1%	\$ -	30	Current	SAIL
\$600,000	4/22/2045	\$247,278	0%	\$ -	30	Current	ELI
\$4,000,000	9/15/2038	\$4,000,000	3%	\$ -	50	Current	SAIL
\$288,200	6/28/2047	\$255,263	0%	\$ -	50	Past Due	SAIL
\$1,503,237	7/1/2042	\$1,503,237	3%	\$129,270	65	Current	SAIL
\$3,157,000	11/1/2018	\$3,157,000	3%	\$305,441	50	Current	SAIL
\$3,300,000	3/28/2026	\$2,419,560	3%	\$ -	50	Current	ELI
\$2,000,000	5/9/2021	\$2,000,000	3%	\$ -	50	Current	SAIL
\$1,800,000	5/31/2037	\$1,285,000	0%	\$ -	50	Current	SAIL
\$719,899	3/31/2019	\$174,847	1%	\$55,105	50	Current	SAIL
\$1,429,329	7/1/2038	\$1,115,686	0%	\$ -	50	Current	SAIL
\$2,000,000	6/4/2034	\$2,000,000	1%	\$36,188	50	Current	SAIL
\$2,500,000	1/1/2034	\$2,500,000	3%	\$782,905	50	Current	SAIL
\$1,875,000	3/1/2048	\$1,875,000	0%	\$20,800	15	Current	ELI
\$900,000	3/1/2048	\$719,910	0%	\$ -	15	Current	ELI
\$2,000,000	2/1/2036	\$2,000,000	3%	\$25,557	50	Current	SAIL
\$479,761	8/14/2022	\$479,737	1%	\$ -	30	Current	EHCL
\$197,199	8/21/2015	\$197,199	3%	\$12,000	30	Matured/ Past Due	EHCL
\$2,500,000	3/4/2014	\$0	9%, 3%	\$249,389	50	Paid Off	SAIL
\$1,000,000	12/15/2044	\$1,000,000	1%	\$ -	50	Current	ELI
\$4,000,000	12/15/2044	\$4,000,000	3%	\$ -	50	Current	SAIL
\$1,800,000	3/15/2032	\$1,800,000	1%	\$ -	50	Current	SAIL
\$183,600	3/15/2032	\$183,600	0%	\$ -	50	Current	ELI

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RENTAL LOAN PORTFOLIO



RENTAL LOAN PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING as of December 31, 2015

COUNTY	PROPERTY NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Duval	Sundance Pointe	Jacksonville	Peak Capital Partners, LLC.	288	28	Family
	Sundance Pointe	Jacksonville	Peak Capital Partners, LLC.	288	58	Family
	Thomas Chase	Jacksonville	Vestcor Development Corporation, Inc.	268	268	Family
	Village on Wiley	Jacksonville	Ability Housing of Northeast Florida	43	14	Homeless
Escambia	Alabaster Gardens	Pensacola	Circle, Inc.	147	147	Elderly
	Belmont Duplexes	Pensacola	AMR at Pensacola, Inc.	26	8	Family
	Pensacola Veteran Housing	Pensacola	Volunteers of America of Florida, Inc.	31	31	Homeless
Gadsden	Lanier Oaks	Gretna	North Florida Educational Development Corp	22	22	Family
	Omega Villas	Quincy	CEDO Housing Development Corp. (CEDO-HDC)	56	46	Family
Hardee	Country Manor	Bowling Green	Carlisle Development Group	120	120	FW/FW
	Hannah House	Wauchula	Alpha and Omega Freedom Ministries Inc.	17	17	Homeless
Hendry	Pollywog Creek Commons	LaBelle	Everglades Housing Group, Inc.	40	29	FW/FW
	Pollywog Creek Commons II	LaBelle	Everglades Housing Group, Inc.	24	5	FW/FW
	Tall Pines	LaBelle	National Development Foundation, Inc.	39	39	FW/FW
Hernando	Brook Haven	Brooksville	Richman Group	160	160	Family
	Madison Reserve	Spring Hill	TLB of Central Florida LLC	90	90	Elderly
	Mariner's Cay	Spring Hill	Richman Group	160	16	Family
	Mariner's Cay	Spring Hill	Richman Group	160	144	Family
	Spring Haven	Spring Hill	Richman Group	176	176	Family
	Spring Haven II	Spring Hill	Richman Group	88	88	Family
Highlands	Groves at Victoria Park	Sebring	Osprey Property Company, LLC	122	122	Elderly
	Highland Palms	Avon Park	Southport Financial Services, Inc.	52	52	FW/FW
	Highland Palms	Avon Park	Southport Financial Services, Inc.	52	52	FW/FW
	Lakeside Park I	Avon Park	Avon Park Housing Authority	16	16	Homeless
	Park Crest Terrace I	Sebring	Heritage Partners Group Inc.	120	120	Family
Hillsborough	Arbor Place	Tampa	Volunteers of America of Florida, Inc.	32	32	Special Needs
	Autumn Place	Tampa	Richman Group	120	108	Family
	Autumn Place	Tampa	Richman Group	120	12	Family
	Brandywine	Tampa	Richman Group	144	144	Family
	Bristol Bay	Tampa	Cornerstone Group Development LLC	300	15	Family
	Bristol Bay	Tampa	Cornerstone Group Development LLC	300	300	Family
	Cedar Forest	Tampa	Gatehouse Group, Inc.	200	200	Family
	Claymore Crossings	Tampa	Richman Group	260	260	Family
	Clipper Bay	Tampa	Cornerstone Group Development LLC	276	235	Family
	Clipper Bay	Tampa	Cornerstone Group Development LLC	276	14	Family
	Clipper Cove - Tampa	Tampa	Cornerstone Group Development LLC	176	176	Family
	Fairview Cove I	Tampa	Atlantic Housing Partners, L.L.L.P.	88	9	Family
	Fairview Cove I	Tampa	Atlantic Housing Partners, L.L.L.P.	88	53	Family
	Gardens at Rose Harbor	Tampa	Gatehouse Group, Inc.	160	160	Elderly
	Grande Oaks	Tampa	Richman Group	168	168	Family
	Grove Pointe	Ruskin	Cornerstone Group Development LLC	80	80	FW/FW
	Haley Park	Tampa	Wendover Housing Partners, Ltd	80	72	Elderly
	Haley Park	Tampa	Wendover Housing Partners, Ltd	80	8	Elderly
	Hunt Club	Tampa	Richman Group	96	96	Family

RENTAL LOAN PORTFOLIO



ORIGINAL LOAN AMOUNT	MATURITY DATE	LOAN BALANCE AS OF 12/31/2015	INTEREST RATE ³	INTEREST PAID IN 2014	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$2,100,000	6/19/2028	\$1,819,860	0%	\$ -	15	Current	ELI
\$4,200,000	3/28/2026	\$3,079,440	0%	\$ -	15	Current	ELI
\$2,000,000	9/1/2036	\$2,000,000	3%	\$33,622	50	Current	SAIL
\$975,000	6/15/4569	\$975,000	0%	\$ -	20	Current	ELI
\$4,000,000	11/15/2038	\$4,000,000	3%	\$ -	50	Current	SAIL
\$328,500	6/30/2016	\$328,500	3%	\$13,797	50	Past Due	SAIL
\$850,000	12/30/2030	\$850,000	0%	\$ -	50	Current	SAIL
\$1,430,000	12/15/2015	\$1,430,000	9%, 3%	\$ -	50	Matured/ Past Due	SAIL
\$2,490,000	12/31/2017	\$2,490,000	9%, 3%	\$20,469	50	Past Due	SAIL
\$1,533,862	12/31/2019	\$1,533,862	3%	\$ -	50	Current	SAIL
\$1,577,186	4/28/2026	\$1,577,186	0%	\$ -	50	Past Due	SAIL
\$3,855,304	1/1/2042	\$3,855,304	1%	\$53,669	50	Current	SAIL
\$1,140,282	1/1/2042	\$1,140,282	0%	\$ -	50	Current	SAIL
\$2,535,000	10/31/2033	\$2,535,000	3%, 1%	\$123	50	Current	SAIL
\$2,900,000	7/21/2039	\$2,900,000	3%	\$ -	50	Current	SAIL
\$2,603,198	7/1/2028	\$2,603,198	1%	\$ -	50	Current	SAIL
\$1,360,000	11/14/2023	\$1,360,000	0%	\$ -	50	Current	ELI
\$4,700,000	12/15/2041	\$4,700,000	1%	\$ -	50	Current	SAIL
\$1,500,000	3/21/2037	\$1,500,000	3%	\$7,662	50	Current	SAIL
\$2,750,000	6/15/2039	\$2,750,000	3%	\$ -	50	Current	SAIL
\$970,000	7/16/2021	\$970,000	3%	\$21,582	50	Current	SAIL
\$2,640,000	6/11/2026	\$2,640,000	1%	\$ -	50	Current	SAIL
\$425,000	6/11/2026	\$425,000	0%	\$ -	50	Current	ELI
\$760,000	8/29/2026	\$608,000	0%	\$ -	50	Current	SAIL
\$800,000	8/1/2031	\$663,223	3%	\$6,994	50	Current	SAIL
\$185,000	6/1/2044	\$176,561	1%	\$1,799	68	Current	SAIL
\$5,000,000	7/15/2041	\$5,000,000	1%	\$ -	65	Current	SAIL
\$1,020,000	7/31/2023	\$1,020,000	0%	\$ -	50	Current	ELI
\$4,000,000	6/15/2039	\$4,000,000	3%	\$88	50	Current	SAIL
\$1,125,000	4/1/2050	\$1,049,963	0%	\$ -	50	Current	ELI
\$3,000,000	4/1/2050	\$3,000,000	3%	\$65,866	50	Current	SAIL
\$2,075,000	3/17/2029	\$2,075,000	9%, 3%	\$62,250	50	Current	SAIL
\$4,000,000	11/15/2038	\$4,000,000	3%	\$5,170	50	Current	SAIL
\$2,000,000	3/1/2050	\$2,000,000	3%	\$74,452	50	Current	SAIL
\$1,050,000	5/1/2050	\$979,965	0%	\$ -	50	Current	ELI
\$1,821,112	9/1/2045	\$1,821,112	9%, 3%	\$96,172	55	Current	SAIL
\$5,000,000	6/1/2043	\$5,000,000	1%	\$50,000	50	Current	SAIL
\$510,000	12/18/2023	\$510,000	0%	\$ -	50	Current	ELI
\$2,000,000	5/15/2036	\$2,000,000	3%	\$60,000	50	Current	SAIL
\$3,000,000	6/15/2037	\$3,000,000	3%	\$ -	50	Current	SAIL
\$1,438,936	4/22/2016	\$1,438,936	3%	\$238	54	Current	SAIL
\$2,300,000	5/13/2045	\$1,125,974	1%	\$ -	30	Current	SAIL
\$600,000	5/13/2045	\$293,690	0%	\$ -	30	Current	ELI
\$5,000,000	8/15/2041	\$5,000,000	1%	\$ -	50	Current	SAIL

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RENTAL LOAN PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING as of December 31, 2015

COUNTY	PROPERTY NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Hillsborough	Hunters Run I	Tampa	CED Companies	216	216	Family
	Hunters Run II	Tampa	CED Companies	192	192	Family
	La Estancia	Wimauma	Affordable Housing Development Fund, Inc.	84	84	FW/FW
	Lake Kathy	Brandon	Richman Group	360	360	Family
	Lakewood Shores	Brandon	Southern Affordable Services Inc.	184	184	Family
	Manatee Village IV	Ruskin	Everglades Housing Group, Inc.	27	6	FW/FW
	Mariner's Cove - Tampa	Tampa	Cornerstone Group Development LLC	208	208	Family
	Mariner's Cove - Tampa	Tampa	Cornerstone Group Development LLC	208	12	Family
	Mariner's Cove - Tampa	Tampa	The Cornerstone Group / Mariner's Associates, Ltd.	208	33	Family
	Meridian Pointe	Tampa	Richman Group	360	360	Family
	Morgan Creek	Tampa	Richman Group	336	336	Family
	Nantucket Bay	Temple Terrace	Gatehouse Group, Inc.	180	162	Elderly
	Orchard Park	Ruskin	Carlisle Development Group	84	84	FW/FW
	Park Springs	Plant City	Victoria Equities, Inc.	200	198	Family
	Spanish Trace	Tampa	Richman Group	120	120	Family
	St. James Place	Tampa	Southport Financial Services, Inc	126	13	Family
	St. James Place	Tampa	Southport Financial Services, Inc	126	113	Family
	Tampa Presbyterian Community	Tampa	Tampa Presbyterian Community Inc.	210	0	Elderly
	Villas at Newport Landing	Tampa	Gatehouse Group, Inc.	122	122	Family
	Westchester	Brandon	Wilson Company	376	376	Family
Wexford	Tampa	Wilson Company	324	324	Family	
Williams Landing	Tampa	Gatehouse Group, Inc.	144	130	Elderly	
Woodbridge at Walden Lake	Plant City	Wilson Company	236	189	Family	
Woodbridge at Walden Lake	Plant City	Wilson Company	236	24	Family	
Indian River	Heritage Villas - Indian River	Vero Beach	Dimension One Realty	116	116	Family
	Preserve at Oslo	Vero Beach	Creative Choice Homes, Inc.	176	9	Family
	Sonrise Villas	Fellsmere	Carlisle Development Group	160	160	FW/FW
	Sunset	Vero Beach	Flynn Development Corp.	36	25	Elderly
Jackson	Holly Hill	Marianna	Sanchez Planning Development Inc.	53	53	Family
	Three Rivers	Marianna	Royal American Development Inc.	100	90	Family
	Three Rivers	Marianna	Royal American Development Inc.	100	10	Family
Lake	Club at Eustis Village	Eustis	Atlantic Housing Partners, L.L.L.P.	96	67	Family
	Cove at Lady Lake	Lady Lake	CED Companies	176	176	Family
	Lake Harris Cove	Leesburg	CED Companies	152	107	Family
	Lakeside Pointe	Leesburg	CED Companies	128	128	Family
	Laurel Oaks - Leesburg	Leesburg	Richman Group	144	144	Family
	Osprey Ridge	Clermont	Banyan Realty Advisors LLC	176	174	Family
	Rolling Acres I	Lady Lake	Atlantic Housing Partners, L.L.L.P.	104	73	Family
	Rolling Acres II	Lady Lake	Atlantic Housing Partners, L.L.L.P.	35	4	Elderly
	Rolling Acres II	Lady Lake	Atlantic Housing Partners, L.L.L.P.	35	31	Elderly
	Southwinds Cove	Leesburg	Atlantic Housing Partners, L.L.L.P.	112	6	Family
	Southwinds Cove	Leesburg	Atlantic Housing Partners, L.L.L.P.	112	84	Family
	Spring Harbor	Mount Dora	Banyan Realty Advisors LLC	248	13	Family

RENTAL LOAN PORTFOLIO



ORIGINAL LOAN AMOUNT	MATURITY DATE	LOAN BALANCE AS OF 12/31/2015	INTEREST RATE ³	INTEREST PAID IN 2014	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$2,000,000	12/15/2035	\$2,000,000	3%	\$60,000	50	Current	SAIL
\$2,000,000	6/20/2036	\$2,000,000	3%	\$60,000	50	Current	SAIL
\$1,092,207	6/30/2022	\$1,092,207	3%	\$41,498	50	Current	SAIL
\$4,000,000	12/15/2039	\$4,000,000	3%	\$ -	50	Current	SAIL
\$1,900,000	6/1/2016	\$1,844,596	3%	\$55,338	50	Current	SAIL
\$1,250,000	11/30/2042	\$1,250,000	1%	\$ -	50	Current	SAIL
\$2,000,000	5/1/2049	\$2,000,000	3%	\$ -	50	Current	SAIL
\$900,000	5/1/2049	\$779,940	0%	\$ -	15	Current	ELI
\$2,475,000	5/1/2049	\$2,144,835	0%	\$ -	15	Current	ELI
\$4,000,000	8/15/2037	\$4,000,000	3%	\$ -	50	Current	SAIL
\$2,000,000	6/15/2036	\$2,000,000	3%	\$ -	50	Current	SAIL
\$1,850,000	8/1/2030	\$1,850,000	9%, 3%	\$73,443	65	Current	SAIL
\$870,000	6/1/2017	\$870,000	9%, 3%	\$ -	50	Current	SAIL
\$2,375,578	7/1/2039	\$2,375,578	9%, 3%	\$105,310	50	Current	SAIL
\$4,000,000	1/15/2041	\$4,000,000	3%	\$ -	50	Current	SAIL
\$1,105,000	5/8/2023	\$1,105,000	0%	\$ -	50	Current	ELI
\$5,000,000	5/8/2038	\$5,000,000	1%	\$ -	50	Current	SAIL
\$120,000	10/24/2018	\$120,000	1%	\$ -	15	Current	EHCL
\$1,505,000	10/31/2033	\$1,505,000	9%, 3%	\$45,150	50	Current	SAIL
\$2,500,000	6/1/2017	\$2,478,783	9%, 3%	\$25,982	50	Current	SAIL
\$2,000,000	8/1/2035	\$1,533,945	3%	\$175,562	50	Current	SAIL
\$1,495,000	12/1/2029	\$1,495,000	9%, 3%	\$44,850	50	Current	SAIL
\$3,000,000	1/1/2047	\$3,000,000	9%, 3%	\$74,091	50	Current	SAIL
\$1,800,000	1/1/2047	\$1,319,760	0%	\$ -	15	Current	ELI
\$4,000,000	10/30/2037	\$4,000,000	3%	\$ -	50	Current	SAIL
\$675,000	10/26/2026	\$494,910	0%	\$ -	15	Current	ELI
\$1,500,000	10/1/2020	\$1,437,000	3%	\$ -	50	Current	SAIL
\$315,000	4/9/2018	\$315,000	3	\$ -	45	Current	SAIL
\$1,087,000	5/31/2033	\$1,087,000	9%, 3%	\$32,610	50	Current	SAIL
\$350,000	3/6/2045	\$350,000	1%	\$ -	30	Current	SAIL
\$750,000	3/6/2045	\$362,379	0%	\$ -	30	Current	ELI
\$3,700,000	5/25/2022	\$3,700,000	3%	\$7,254	15	Current	SAIL
\$3,000,000	8/15/2038	\$3,000,000	3%	\$96,107	50	Current	SAIL
\$4,000,000	10/1/2038	\$4,000,000	3%	\$1,219	50	Current	SAIL
\$3,000,000	8/15/2038	\$3,000,000	3%	\$40,934	50	Current	SAIL
\$5,000,000	8/15/2042	\$5,000,000	1%	\$50,000	50	Current	SAIL
\$1,808,000	6/30/2032	\$1,808,000	3%	\$54,091	50	Current	SAIL
\$5,000,000	11/1/2042	\$5,000,000	1%	\$50,000	50	Current	SAIL
\$340,000	11/1/2042	\$340,000	0%	\$22,890	35	Current	ELI
\$2,289,000	11/1/2042	\$2,289,000	1%	\$ -	35	Current	SAIL
\$510,000	12/1/2042	\$510,000	0%	\$71,017	50	Current	ELI
\$5,000,000	12/1/2042	\$5,000,000	1%	\$ -	50	Current	SAIL
\$975,000	3/28/2041	\$975,000	0%	\$ -	15	Current	ELI

RENTAL LOAN PORTFOLIO

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RENTAL LOAN PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING as of December 31, 2015

COUNTY	PROPERTY NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Lake	Spring Harbor	Mount Dora	Banyan Realty Advisors LLC	248	25	Family
	Spring Lake Cove I	Fruitland Park	Atlantic Housing Partners, L.L.P.	96	68	Family
	Valencia Grove	Eustis	Housing Trust Group of Florida, LLC	144	136	Family
	Valencia Grove	Eustis	Housing Trust Group of Florida, LLC	144	8	Family
Lee	Bernwood Trace	Ft. Myers	Cornerstone Group / MMA	340	65	Family
	Brookside Village	Ft. Myers	Southport Financial Services, Inc	50	35	Family
	Brookside Village	Ft. Myers	Southport Financial Services, Inc	50	15	Family
	Hawk's Landing	Ft. Myers	Cornerstone Group Development LLC	204	204	Family
	Heron Pond	Leigh Acres	Carlisle Development Group	156	156	Elderly
	Mariner's Landing	Ft. Myers	Creative Choice Homes, Inc.	112	112	Elderly
	Renaissance Preserve Senior	Ft. Myers	Norstar Development USA, LP	120	12	Elderly
	Renaissance Preserve Senior	Ft. Myers	Norstar Development USA, LP	120	108	Elderly
	Vista Palms	Leigh Acres	Creative Choice Homes, Inc.	229	46	Family
	Vista Palms	Leigh Acres	Creative Choice Homes, Inc.	229	229	Family
	Westwood - Fort Myers	Ft. Myers	Starwood Capital Group	288	72	Family
Leon	Jamestown Woods	Tallahassee	Gatehouse Group, Inc.	150	150	Elderly
	Sunrise Place	Tallahassee	Southport Financial Services, Inc.	99	99	Family
Manatee	Centre Court - Bradenton	Bradenton	T. Mannausa and Company	180	180	Family
	Manatee Pond	Bradenton	Heritage Partners Group Inc.	40	40	FW/FW
	Sabal Cove	Brandenton	CED Companies	264	213	Family
Marion	Magnolia Walk II	Ocala	Ocala Leased Housing Corporation, Inc.	144	144	Elderly
	Spring Manor	Ocala	Southport Financial Services, Inc	160	112	Family
	Spring Manor	Ocala	Southport Financial Services, Inc	160	48	Family
Martin	Crossings at Indian Run	Stuart	Southport Financial Services, Inc.	344	344	Family
Miami-Dade	Alhambra Cove	Miami	Cornerstone Group Development LLC	240	240	Family
	Allapattah Garden	Miami	Carlisle Development Group	128	128	Family
	Allen	Miami Beach	Miami Beach CDC	39	39	Elderly
	Aswan Village	Opa Locka	Hallkeen LLC	216	216	Family
	Biscayne Court	Miami	Biscayne Housing Group, LLC	60	6	Elderly
	Bonita Pointe	Florida City	Cornerstone Group Development LLC	164	164	Family
	Calusa Cove	Miami	Enterprise Community Investment, Inc.	144	144	Family
	Cameron Creek	Florida City	Carlisle Development Group	148	148	Family
	Cedar Grove	Miami	Cascade Affordable Housing, LLC	288	288	Family
	Congress Building	Miami	Related Companies of New York	129	117	Family
	Coquina Place	Miami	Cornerstone Group Development LLC	96	86	Family
	Coquina Place	Miami	Cornerstone Group Development LLC	96	10	Family
	Coral Gardens	Homestead	Creative Choice Homes, Inc.	92	92	Family
	Cutler Glen & Cutler Meadows	Miami	Preservation of Affordable Housing, LLC.	225	169	Family
	Cutler Hammock	Miami	Related Companies of New York	262	262	Family
	Cutler Manor Apartments	Miami	Preservation of Affordable Housing Inc.	219	219	Family
	Cutler Vista	Miami	Related Companies of New York	216	55	Elderly
	Del Prado Gardens	Miami	Carrfour Supportive Housing, Inc.	32	30	Family
	Doral Terrace	Miami	Cornerstone Group Development LLC	256	184	Family
	Douglas Pointe	Opa Locka	Carlisle Development Group	176	176	Family

RENTAL LOAN PORTFOLIO



ORIGINAL LOAN AMOUNT	MATURITY DATE	LOAN BALANCE AS OF 12/31/2015	INTEREST RATE ³	INTEREST PAID IN 2014	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$1,875,000	5/1/2027	\$1,499,813	0%	\$ -	15	Current	ELI
\$5,000,000	12/15/2042	\$5,000,000	1%	\$50,000	35	Current	SAIL
\$5,000,000	11/20/2032	\$1,255,879	1%	\$ -	50	Current	SAIL
\$383,600	11/20/2032	\$96,350	0%	\$ -	50	Current	ELI
\$4,875,000	2/1/2048	\$3,574,350	0%	\$ -	15	Current	ELI
\$1,989,000	1/25/2032	\$1,989,000	1%	\$ -	50	Current	SAIL
\$145,300	1/25/2032	\$145,300	0%	\$ -	50	Current	ELI
\$1,500,000	10/1/2045	\$1,500,000	3%	\$ -	50	Current	SAIL
\$1,500,000	12/1/2043	\$1,500,000	3%	\$ -	50	Current	SAIL
\$860,000	11/12/2024	\$817,225	3%	\$8	50	Current	SAIL
\$1,020,000	4/10/2058	\$1,020,000	0%	\$61,500	50	Current	ELI
\$6,150,000	4/10/2058	\$6,150,000	1%	\$ -	50	Current	SAIL
\$3,450,000	10/26/2026	\$2,529,540	0%	\$ -	15	Current	ELI
\$2,000,000	12/18/2018	\$2,000,000	9%, 3%	\$ -	50	Current	SAIL
\$5,400,000	4/30/2027	\$4,319,460	0%	\$ -	15	Current	ELI
\$1,125,000	5/1/2020	\$1,125,000	3%	\$55,991	50	Current	SAIL
\$900,000	10/1/2029	\$883,203	3%	\$ -	50	Current	SAIL
\$1,824,680	4/1/2016	\$1,824,680	9%, 3%	\$ -	50	Past Due	SAIL
\$660,000	6/30/2026	\$660,000	9%, 3%	\$1,551	15	Current	SAIL
\$2,000,000	5/1/2018	\$2,000,000	3%	\$60,000	51	Current	SAIL
\$1,000,000	6/5/2020	\$1,000,000	3%	\$ -	50	Past Due	SAIL
\$4,398,240	11/20/2031	\$4,398,240	1%	\$ -	50	Current	SAIL
\$233,600	11/20/2031	\$233,600	0%	\$ -	50	Current	ELI
\$10,070,580	6/1/2031	\$10,070,580	3%	\$ -	55	Current	SAIL
\$3,000,000	7/15/2045	\$3,000,000	3%	\$49,725	50	Current	SAIL
\$1,500,000	11/1/2044	\$1,500,000	3%	\$ -	50	Current	SAIL
\$750,000	11/10/2039	\$750,000	1%	\$ -	15	Past Due	EHCL
\$2,000,000	7/1/2036	\$2,000,000	3%	\$60,082	50	Current	SAIL
\$510,000	7/31/2024	\$510,000	0%	\$ -	15	Current	ELI
\$2,000,000	2/15/2045	\$2,000,000	3%	\$19,312	50	Current	SAIL
\$1,449,387	1/31/2033	\$1,449,387	1%	\$368,793	61	Current	SAIL
\$1,125,000	3/26/2018	\$1,125,000	3%	\$ -	50	Current	SAIL
\$2,500,000	8/1/2041	\$2,500,000	3%	\$45,000	50	Current	SAIL
\$1,746,000	5/1/2015	\$0	3%	\$38,215	50	Paid Off	SAIL
\$2,592,000	10/30/2045	\$551,454	1%	\$ -	30	Current	SAIL
\$750,000	10/30/2045	\$159,564	0%	\$ -	30	Current	ELI
\$1,330,000	12/1/2015	\$1,330,000	9%, 3%	\$211,977	36	Matured/ Past Due	SAIL
\$411,106	12/31/2026	\$411,106	1%	\$ -	15	Current	EHCL
\$2,900,000	8/1/2048	\$2,564,485	3%	\$77,641	58	Current	SAIL
\$2,661,095	12/31/2026	\$2,661,095	1%	\$ -	50	Current	SAIL
\$2,500,000	10/1/2042	\$2,077,752	3%	\$58,087	52	Current	SAIL
\$332,592	11/23/2015	\$332,592	9%, 3%	\$69,844	50	Matured/ Past Due	SAIL
\$2,500,000	8/1/2030	\$1,250,000	0.03	\$218,137	50	Current	SAIL
\$1,825,000	9/30/2041	\$1,825,000	9%, 3%	\$ -	50	Current	SAIL

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RENTAL LOAN PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING as of December 31, 2015

COUNTY	PROPERTY NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Miami-Dade	Dr. Barbara Carey-Shuler Manor	Miami	Carrfour Supportive Housing, Inc.	100	100	Homeless
	Dr. Barbara Carey-Shuler Manor	Miami	Carrfour Supportive Housing, Inc.	100	10	Homeless
	Dr. Barbara Carey-Shuler Manor	Miami	Carrfour Supportive Housing, Inc.	100	100	Homeless
	Everett Stewart, Sr. Village	Miami	Carlisle Development Group	96	96	Family
	Garden Walk	Cutler Bay	Tacolcy Economic Development Corporation	228	228	Family
	Golden Lakes	Miami	Cornerstone Group Development LLC	280	280	Family
	Hainlin Mills	Miami	Related Companies of New York	144	144	Elderly
	Hamlet at Walden Pond	Miami	Related Companies of New York	312	312	Special Needs
	Harding Village - Miami Beach	Miami Beach	Carrfour Supportive Housing, Inc	92	92	Homeless
	Hibiscus Pointe	Miami	Cornerstone Group Development LLC	212	181	Family
	Hidden Grove	Naranja	Related Companies of New York	222	222	Family
	Keys I & II	Homestead	Brannon Group, LC and Co.	80	80	Family
	Keys III	Homestead	Brannon Group, LC and Co.	48	48	Family
	Labre Place	Miami	Biscayne Housing Group, LLC	90	90	Homeless
	Lakeview	Miami	Enterprise Community Investment, Inc.	40	40	Family
	Little Haiti Gateway	Miami	Carrfour Supportive Housing, Inc.	80	57	Family
	M & M Maison II	Miami	Urban League of Greater Miami	21	21	Family
	Marbrisa	Hialeah	Cornerstone Group Development LLC	368	368	Family
	Merritt Place Estates	Florida City	TWC Housing, LLC	159	159	FW/FW
	Monterey Pointe	Homestead	Peninsula Developers, Inc.	336	336	Family
	Pinnacle Park	Miami	Pinnacle Housing Group, LLC	135	135	Family
	Pinnacle View	Miami	Pinnacle Housing Group, LLC	186	186	Family
	Rayos Del Sol	Miami	Pinnacle Housing Group, LLC	199	199	Family
	Richmond Pine	Miami	Banyan Realty Advisors LLC	80	80	Family
	Rio Towers	Miami	East Little Havana Community Dev. Corp.	82	82	Elderly
	Riverwalk I	Homestead	Related Companies of New York	123	123	FW/FW
	Royalton	Miami	Carlisle Development Group	100	100	Homeless
	Running Brook	Miami	Cascade Affordable Housing LLC	186	186	Family
	San Sherri Villas	Homestead	Richman Group	80	80	Family
	Southpoint Crossing	Florida City	NHT/ Enterprise Preservation Corporation	123	123	Family
	Sunrise Commons	Homestead	Landmark Companies, Inc.	106	21	Family
	Sunset Bay	Cutler Bay	Partnership Inc.	308	308	Family
	Tuscany Place	Homestead	Cornerstone Group Development LLC	340	340	Family
	Valencia Pointe	Miami	Cornerstone Group Development LLC	148	89	Family
	Valencia Pointe	Miami	Cornerstone Group Development LLC	148	6	Family
	Villa Aurora	Miami	Carrfour Supportive Housing, Inc	76	76	Homeless
Village Carver II	Miami	Village Carver II Development, LLC	100	10	Elderly	
Villages Apartments I	Miami	Cornerstone Group Development LLC	150	150	Family	
Villages Apartments I	Miami	Cornerstone Group Development LLC	150	150	Family	
West Brickell	Miami	New World Center Foundation, Inc.	130	130	Elderly	
Monroe	Atlantic Pines	Big Pine Key	Community Housing Partners Corp of Florida	14	14	FW/FW
	Cayo Del Mar	Key West	Creative Choice Homes, Inc.	130	130	Family
	Douglass Square	Key West	Creative Choice Homes, Inc.	52	52	Family
	Meridian West	Key West	Carlisle Development Group	102	102	Family

RENTAL LOAN PORTFOLIO



ORIGINAL LOAN AMOUNT	MATURITY DATE	LOAN BALANCE AS OF 12/31/2015	INTEREST RATE ³	INTEREST PAID IN 2014	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$1,267,637	4/23/2025	\$1,267,637	1%	\$12,563	50	Current	SAIL
\$1,267,637	4/23/2025	\$1,267,637	0%	\$ -	15	Current	ELI
\$765,000	4/23/2025	\$765,000	0%	\$ -	50	Current	SAIL
\$765,000	5/21/2025	\$765,000	0%	\$ -	15	Current	ELI
\$3,110,901	8/27/2017	\$3,110,901	9%, 3%	\$142,090	56	Current	SAIL
\$2,590,000	1/1/2039	\$2,590,000	3%	\$67,119	50	Current	SAIL
\$1,564,000	5/1/2042	\$1,564,000	3%	\$14,184	46	Current	SAIL
\$3,740,200	4/1/2030	\$3,740,200	3%	\$112,206	68	Current	SAIL
\$2,000,000	5/18/2022	\$2,000,000	1%	\$20,000	50	Current	SAIL
\$2,000,000	11/1/2044	\$1,952,749	3%	\$22,445	50	Current	SAIL
\$2,239,000	9/30/2042	\$2,239,000	9%, 3%	\$178,418	50	Current	SAIL
\$1,481,200	1/31/2016	\$1,481,200	9%, 3%	\$ -	45	Current	SAIL
\$1,481,200	1/31/2016	\$1,481,200	9%, 3%	\$ -	45	Current	SAIL
\$4,000,000	7/30/2025	\$4,000,000	0.44%	\$17,600	50	Current	SAIL
\$1,551,248	2/25/2043	\$0	1%	\$34,497	50	Paid Off	SAIL
\$495,000	11/14/2028	\$427,083	3%	\$ -	50	Current	SAIL
\$160,000	8/1/2025	\$160,000	1%	\$ -	50	Past Due	SAIL
\$2,500,000	7/1/2049	\$1,889,935	3%	\$ -	50	Current	SAIL
\$2,000,000	9/30/2021	\$652,110	3%	\$ -	50	Current	SAIL
\$2,500,000	2/1/2041	\$2,500,000	3%	\$76,223	50	Current	SAIL
\$1,040,000	8/31/2023	\$1,040,000	3%	\$ -	50	Current	SAIL
\$1,750,000	8/1/2020	\$1,750,000	3%	\$52,500	50	Current	SAIL
\$2,000,000	8/23/2019	\$2,000,000	3%	\$60,000	50	Current	SAIL
\$2,800,000	10/31/2014	\$2,800,000	9%, 3%	\$ -	51	Matured/ Past Due	SAIL
\$800,000	7/23/2037	\$599,200	1%	\$5,625	50	Current	SAIL
\$843,000	3/1/2048	\$748,618	3%	\$26,036	15	Current	SAIL
\$3,000,000	10/11/2021	\$3,000,000	1%	\$ -	50	Current	SAIL
\$1,900,000	7/1/2041	\$1,900,000	3%	\$29,359	50	Current	SAIL
\$2,373,200	2/19/2016	\$2,373,200	9%, 3%	\$ -	52	Current	SAIL
\$3,850,025	5/31/2040	\$3,850,025	1%	\$38,500	65	Current	SAIL
\$935,000	11/25/2023	\$935,000	0%	\$ -	15	Current	SAIL
\$2,486,611	3/1/2023	\$2,486,611	9%, 3%	\$74,598	50	Current	SAIL
\$2,000,000	12/1/2044	\$2,000,000	3%	\$ -	50	Current	SAIL
\$5,000,000	7/9/2040	\$5,000,000	1%	\$ -	50	Current	SAIL
\$510,000	7/9/2040	\$510,000	0%	\$162,555	50	Current	ELI
\$3,000,000	12/4/2037	\$3,000,000	1%	\$15,000	50	Current	SAIL
\$765,000	12/8/2040	\$765,000	0%	\$ -	15	Current	ELI
\$5,000,000	12/21/2045	\$63,598	1%	\$ -	50	Current	SAIL
\$636,500	12/21/2045	\$0	0%	\$ -	50	Current	ELI
\$489,939	6/30/2017	\$489,939	9%, 3%	\$11,041	50	Current	SAIL
\$612,882	5/1/2039	\$476,686	0%	\$1,849	65	Current	SAIL
\$2,000,000	10/1/2025	\$1,875,918	3%	\$56,278	50	Current	SAIL
\$1,290,000	2/28/2015	\$1,289,707	9%, 3%	\$ -	25	Matured/ Past Due	SAIL
\$2,000,000	2/3/2020	\$2,000,000	3%	\$ -	50	Current	SAIL

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RENTAL LOAN PORTFOLIO



RENTAL LOAN PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING as of December 31, 2015

COUNTY	PROPERTY NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Monroe	Poinciana Royale	Key West	AH of Monroe County Inc.	50	10	Family
	Poinciana Royale	Key West	AH of Monroe County Inc.	50	40	Family
	Sea Grape	Marathon	Carlisle Development Group	56	56	Family
	Sea Grape II	Marathon	Carlisle Development Group	28	6	Family
	Sea Grape II	Marathon	Carlisle Development Group	28	22	Family
Nassau	Nassau Club	Fernandina Beach	CED Companies	192	134	Family
Okaloosa	Heather Glenn	Ft. Walton Beach	CED Companies	168	167	Family
Orange	Ashley Place	Orlando	Leland Enterprises Inc.	96	39	Family
	Avalon Reserve	Orlando	Banyan Realty Advisors LLC	300	300	Family
	Citrus Glen	Orlando	Leland Enterprises Inc.	176	176	Family
	Clarcona Groves	Orlando	Richman Group	264	264	Family
	Crescent Club	Orlando	TLB of Central Florida LLC	215	215	Elderly
	Falcon Trace	Orlando	Waypoint Residential LLC	252	252	Family
	Forest Edge	Orlando	Orlando Neighborhood Improvement Corp.	48	48	Family
	Fountains at Millenia III	Orlando	Atlantic Housing Partners, L.L.L.P.	82	49	Family
	Fountains at Millenia III	Orlando	Atlantic Housing Partners, L.L.L.P.	82	9	Family
	Fountains at Millenia IV	Orlando	Atlantic Housing Partners, L.L.L.P.	100	100	Family
	Fox Hollow	Orlando	Partnership Inc.	155	63	Family
	Glenn on Millenia Boulevard	Orlando	CED Companies	192	173	Family
	Hidden Creek Villas	Orlando	Banyan Realty Advisors LLC	304	304	Family
	Kinneret I	Orlando	Kinneret, Inc.	168	34	Elderly
	Landings on Millenia Boulevard	Orlando	CED Companies	336	252	Family
	Lee Vista Club	Orlando	CED Companies	312	312	Family
	Marbella Cove	Orlando	Atlantic Housing Partners, L.L.L.P.	104	87	Family
	Marbella Pointe	Orlando	Atlantic Housing Partners, L.L.L.P.	120	84	Family
	Metro Place II	Orlando	Banyan Realty Advisors LLC	248	224	Family
	Nassau Bay I	Orlando	TPI Communities LLC	252	51	Family
	Nassau Bay II	Orlando	Alliant Capital / Alliant	240	48	Family
	Northbridge Apartment Homes on Millenia Lake I	Orlando	CED Companies	396	80	Family
	Oak Harbor	Orlando	DRL Development LLC	176	176	Family
	Park Avenue Villas	Orlando	Banyan Realty Advisors LLC	120	120	Family
	Pinnacle Pointe	Orlando	Pinnacle Housing Group, LLC	268	268	Family
	Plymouth	Winter Park	Housing Authority of the City of Winter Park	196	40	Elderly
	Pointe Vista	Orlando	Banyan Realty Advisors LLC	100	100	Family
	Pointe Vista II	Orlando	Banyan Realty Advisors LLC	288	288	Family
	Sand Lake Pointe	Orlando	Banyan Realty Advisors LLC	312	312	Family
	Sumerset Housing	Orlando	Richelson Enterprises LLC	148	30	Family
Wellesley	Orlando	Wilson Company	312	312	Family	
Wentworth II	Orlando	Starwood Capital Group	264	50	Family	
West Pointe Villas	Winter Garden	Banyan Realty Advisors LLC	288	286	Family	
Willow Lake	Apopka	Wilson Company	428	65	Family	
Woodhill	Orlando	Starwood Capital Group	450	450	Family	
Osceola	Walden Park	Kissimmee	Starwood Capital Group	300	8	Family
Palm Beach	Colony Park	West Palm Beach	Wentwood Capital Advisors LP	130	130	Family

RENTAL LOAN PORTFOLIO



ORIGINAL LOAN AMOUNT	MATURITY DATE	LOAN BALANCE AS OF 12/31/2015	INTEREST RATE ³	INTEREST PAID IN 2014	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$425,000	4/22/2025	\$425,000	0%	\$17,268	50	Current	ELI
\$2,078,686	4/22/2025	\$1,726,827	1%	\$ -	50	Current	SAIL
\$1,854,549	12/18/2038	\$1,854,549	3%	\$ -	50	Current	SAIL
\$255,000	2/4/2039	\$254,788	0%	\$ -	30	Current	ELI
\$991,033	2/4/2039	\$958,836	1%	\$ -	30	Current	SAIL
\$3,000,000	10/15/2037	\$3,000,000	3%	\$ -	50	Current	SAIL
\$1,500,000	6/20/2036	\$1,500,000	3%	\$45,000	50	Current	SAIL
\$1,100,000	7/1/2029	\$1,100,000	3%	\$38,743	40	Current	SAIL
\$1,447,600	10/31/2036	\$1,447,600	3%	\$43,428	50	Current	SAIL
\$1,670,000	6/28/2015	\$1,670,000	9%, 3%	\$ -	50	Matured/ Past Due	SAIL
\$3,000,000	8/15/2037	\$3,000,000	3%	\$ -	50	Current	SAIL
\$2,000,000	5/13/2034	\$2,000,000	3%	\$60,000	50	Current	SAIL
\$2,000,000	7/15/2031	\$0	3%	\$67,890	50	Paid Off	SAIL
\$130,000	9/1/2022	\$0	9%, 3%	\$70,311	30	Paid Off	SAIL
\$5,000,000	12/1/2042	\$5,000,000	1%	\$50,000	50	Current	SAIL
\$765,000	12/1/2023	\$765,000	0%	\$ -	50	Current	ELI
\$4,414,365	12/1/2042	\$4,414,365	1%	\$44,144	50	Current	SAIL
\$2,060,000	9/1/2050	\$1,920,948	3%	\$58,211	30	Current	SAIL
\$1,798,000	7/15/2034	\$1,798,000	3%	\$53,940	50	Current	SAIL
\$3,100,000	12/29/2025	\$2,868,345	1%	\$139,627	63	Current	SAIL
\$661,500	3/18/2024	\$658,693	1%	\$ -	15	Current	EHCL
\$2,000,000	11/13/2035	\$2,000,000	3%	\$60,000	50	Current	SAIL
\$2,000,000	8/13/2037	\$2,000,000	3%	\$60,000	50	Current	SAIL
\$4,500,000	6/15/2042	\$4,500,000	1%	\$45,000	50	Current	SAIL
\$4,000,000	8/25/2023	\$4,000,000	3%	\$120,000	15	Current	SAIL
\$2,500,000	4/30/2031	\$2,500,000	3%	\$207,800	50	Current	SAIL
\$3,825,000	3/10/2030	\$2,804,490	0%	\$ -	15	Current	ELI
\$3,600,000	3/10/2030	\$2,639,520	0%	\$ -	15	Current	ELI
\$2,000,000	2/21/2037	\$2,000,000	3%	\$ -	40	Current	SAIL
\$1,835,000	11/1/2044	\$1,835,000	3%	\$ -	50	Current	SAIL
\$850,000	9/1/2031	\$834,540	1%	\$255,512	50	Current	SAIL
\$2,000,000	7/1/2035	\$2,000,000	3%	\$120,000	50	Current	SAIL
\$597,384	7/10/2023	\$597,384	1%	\$ -	15	Current	EHCL
\$703,000	11/1/2025	\$699,537	1%	\$62,082	63	Current	SAIL
\$2,500,000	10/1/2029	\$2,292,682	3%	\$493,343	50	Current	SAIL
\$1,301,258	5/1/2021	\$1,301,258	3%	\$38,931	50	Current	SAIL
\$2,000,000	6/1/2036	\$2,000,000	3%	\$ -	50	Current	SAIL
\$2,000,000	8/1/2035	\$1,711,973	3%	\$122,490	50	Current	SAIL
\$3,750,000	12/1/2047	\$2,999,625	0%	\$ -	15	Current	ELI
\$2,500,000	10/15/2032	\$2,500,000	3%	\$74,795	50	Current	SAIL
\$4,875,000	6/1/2047	\$3,574,350	0%	\$ -	15	Current	ELI
\$3,000,000	2/8/2015	\$0	9%, 3%	\$348,300	52	Paid Off	SAIL
\$535,000	11/1/2048	\$463,631	0%	\$ -	15	Current	ELI
\$1,340,000	8/1/2041	\$1,340,000	3%	\$533,645	59	Current	SAIL

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RENTAL LOAN PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING as of December 31, 2015

COUNTY	PROPERTY NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Palm Beach	Courtyard on Flagler	West Palm Beach	Complete Property Development	58	58	Family
	Green Cay Village	Boynton Beach	Housing Trust Group of Florida, LLC	160	160	Family
	Groves of Delray	Delray Beach	Florida Affordable Housing	158	158	Elderly
	In The Pines South	Delray Beach	In the Pines South, Inc.	40	40	FW/FW
	Indian Trace	Riviera Beach	Cornerstone Group Development LLC	330	330	Family
	Indian Trace	Riviera Beach	Cornerstone Group Development LLC	330	33	Family
	Lake Shore	West Palm Beach	Richman Group	192	192	Family
	Madison Chase	West Palm Beach	Banyan Realty Advisors LLC	230	229	Family
	Merry Place	West Palm Beach	West Palm Beach Housing Authority	130	130	Family
	Palm Grove	West Palm Beach	Southport Financial Services, Inc.	150	150	Family
	Paul Laurence Dunbar Sr. Complex	West Palm Beach	West Palm Beach Housing Authority	99	69	Elderly
	Paul Laurence Dunbar Sr. Complex	West Palm Beach	West Palm Beach Housing Authority	99	30	Elderly
	Pinnacle at Abbey Park	West Palm Beach	Pinnacle Housing Group, LLC	160	160	Family
	Pinnacle Palms	West Palm Beach	Pinnacle Housing Group, LLC	152	152	Elderly
	Portofino	Palm Springs	Cornerstone Group Development LLC	270	270	Family
	Portofino	Palm Springs	The Cornerstone Group / Portofino Associates, Ltd.	270	15	Family
	Portofino	Palm Springs	The Cornerstone Group / Portofino Associates, Ltd.	270	33	Family
	Quiet Waters	Belle Glade	McCurdy Senior Housing Corporation	93	93	Homeless
	Renaissance	West Palm Beach	Cornerstone Group Development LLC	344	344	Family
	Riverview House	Lake Worth	Richman Group	160	160	Elderly
Royal Palm Lakes	Pahokee	Heritage Partners Group Inc.	42	42	Elderly	
San Marco Villas II	Lake Park	Southport Financial Services, Inc.	112	112	Family	
Waverly	West Palm Beach	Starwood Capital Group	260	33	Family	
Windsor Park	West Palm Beach	Wilson Company	240	24	Elderly	
Woodlake	West Palm Beach	Related Companies of New York	224	224	Family	
Worthington	Lake Worth	Starwood Capital Group	300	300	Family	
Pasco	Banyan Senior	Port Richey	Beneficial Communities, LLC	96	10	Elderly
	Hudson Ridge	Port Richey	Richman Group	168	151	Family
	Hudson Ridge	Port Richey	Richman Group	168	17	Family
	Landings at Sea Forest	New Port Richey	Affordable Housing Institute, Inc.	200	120	Elderly
	Landings of Saint Andrew	New Port Richey	National Church Residences	196	186	Elderly
	Pasco Woods	Wesley Chapel	Pasco Woods, Inc.	200	198	Family
	Regency Palms	Florida City	Park Richey Development, Inc.	200	198	Family
Pinellas	Brookside Square	St. Petersburg	Brookside Redevelopment Associates, LLC	142	134	Family
	Brookside Square	St. Petersburg	Brookside Redevelopment Associates, LLC	142	8	Family
	Clear Harbor	Clearwater	Richman Group	84	79	Family
	Clear Harbor	Clearwater	Richman Group	84	5	Family
	Duval Park	St. Petersburg	Blue Sky Communities, LLC	88	88	Special Needs
	Garden Trail	Clearwater	Southport Financial Services, Inc.	76	76	Family
	Garden Trail	Clearwater	Southport Financial Services, Inc.	76	76	Family
	Peterborough	St. Petersburg	Blue Sky Communities, LLC	150	0	Elderly

RENTAL LOAN PORTFOLIO



ORIGINAL LOAN AMOUNT	MATURITY DATE	LOAN BALANCE AS OF 12/31/2015	INTEREST RATE ³	INTEREST PAID IN 2014	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$600,000	8/31/2045	\$595,932	1%	\$39,253	62	Past Due	SAIL
\$5,000,000	3/1/2049	\$5,000,000	1%	\$2,120	50	Current	SAIL
\$1,502,000	12/31/2026	\$1,502,000	3%	\$120,842	15	Current	SAIL
\$1,346,710	8/31/2018	\$1,346,710	3%	\$ -	50	Current	SAIL
\$2,000,000	5/1/2048	\$1,987,874	3%	\$492,497	50	Current	ELI
\$2,475,000	5/1/2048	\$1,979,753	0%	\$ -	50	Current	SAIL
\$2,000,000	6/15/2037	\$2,000,000	3%	\$ -	50	Current	SAIL
\$2,369,000	4/8/2046	\$2,369,000	3%	\$183,084	56	Current	SAIL
\$1,024,000	8/16/2027	\$1,024,000	3%	\$ -	50	Current	SAIL
\$505,722	12/1/2032	\$505,722	9%, 3%	\$75,945	50	Current	SAIL
\$2,474,000	7/16/2057	\$0	0%	\$ -	50	Current	SAIL
\$750,000	7/16/2057	\$730,989	0%	\$ -	50	Current	ELI
\$1,000,000	3/1/2049	\$1,000,000	3%	\$45,077	50	Current	SAIL
\$1,529,000	6/1/2042	\$1,529,000	3%	\$226	50	Current	SAIL
\$3,000,000	6/1/2049	\$3,000,000	3%	\$ -	50	Current	SAIL
\$1,125,000	6/1/2049	\$974,925	0%	\$ -	50	Current	ELI
\$2,475,000	6/1/2049	\$2,144,835	0%	\$ -	50	Current	ELI
\$1,750,000	6/11/2038	\$1,750,000	3%	\$52,500	50	Current	SAIL
\$2,000,000	5/15/2037	\$2,000,000	3%	\$60,000	50	Current	SAIL
\$1,662,960	9/30/2031	\$1,662,960	9%, 3%	\$ -	50	Current	SAIL
\$389,945	6/30/2012	\$389,945	9%, 3%	\$ -	50	Matured/ Past Due	SAIL
\$905,350	12/15/2043	\$905,350	3%	\$ -	50	Current	SAIL
\$2,475,000	1/1/2049	\$2,144,835	0%	\$ -	15	Current	ELI
\$1,800,000	6/1/2048	\$1,319,760	0%	\$ -	15	Current	ELI
\$2,350,000	3/1/2030	\$2,350,000	3%	\$79,771	50	Current	SAIL
\$4,800,000	11/1/2035	\$3,593,380	3%	\$296,605	50	Current	SAIL
\$850,000	2/13/2023	\$850,000	0%	\$ -	15	Current	ELI
\$4,700,000	8/15/2041	\$4,700,000	1%	\$ -	50	Current	SAIL
\$1,445,000	8/15/2041	\$1,445,000	0%	\$ -	50	Current	ELI
\$3,230,408	12/1/2036	\$3,230,408	9%, 3%	\$3,592	50	Current	SAIL
\$1,990,000	12/1/2016	\$1,990,000	3%	\$ -	50	Current	SAIL
\$2,000,000	8/1/2039	\$2,000,000	3%	\$102,834	50	Current	SAIL
\$2,000,000	8/1/2031	\$2,000,000	9%, 3%	\$ -	50	Past Due	SAIL
\$4,400,000	12/14/2032	\$806,370	1%	\$ -	50	Current	SAIL
\$383,600	12/14/2032	\$8,020	0%	\$ -	50	Current	ELI
\$3,000,000	6/15/2042	\$3,000,000	3%	\$481	50	Current	SAIL
\$413,841	6/15/2042	\$413,841	1%	\$ -	50	Current	SAIL
\$3,475,128	10/2/2029	\$3,276,377	0%	\$ -	50	Current	ELI
\$4,100,000	1/1/2034	\$295,278	1%	\$ -	50	Current	SAIL
\$185,700	1/1/2034	\$0	0%	\$ -	50	Current	ELI
\$190,357	9/30/2017	\$0	3%	\$73,116	15	Current	EHCL

RENTAL LOAN PORTFOLIO

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RENTAL LOAN PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING as of December 31, 2015

COUNTY	PROPERTY NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Pinellas	Peterborough	St. Petersburg	Blue Sky Communities, LLC	150	0	Elderly
	Peterborough	St. Petersburg	Blue Sky Communities, LLC	150	150	Elderly
	Peterborough	St. Petersburg	Blue Sky Communities, LLC	150	45	Elderly
	Pinellas Hope II	Clearwater	Catholic Charities Housing, Inc.	80	80	Homeless
	Pinellas Hope V	Clearwater	Catholic Charities Housing, Inc.	45	45	Homeless
	Presbyterian Towers	St. Petersburg	Presbyterian Housing Foundation of Florida, Inc.	210	0	Elderly
	Riverside - Tarpon Springs	Tarpon Springs	CED Companies	304	258	Family
	Salt Creek	St. Petersburg	Boley Centers for Behavioral Health Care, Inc.	18	18	Homeless
	Savannah Cove	Tarpon Springs	Gatehouse Group, Inc.	160	160	Elderly
	Tuscany	Clearwater	CED Companies	240	240	Family
	Viridian	St. Petersburg	Sage Partners LLC	188	169	Elderly
	Viridian	St. Petersburg	Sage Partners LLC	188	19	Elderly
Polk	Cambridge Cove	Lakeland	CED Companies	200	160	Family
	Episcopal-Catholic	Winter Haven	Episcopal-Catholic Apartments, Inc.	199	0	Elderly
	Episcopal-Catholic	Winter Haven	Episcopal-Catholic Apartments, Inc.	199	0	Elderly
	Harbour Court	Haines City	Southport Financial Services, Inc	64	57	Family
	Harbour Court	Haines City	Southport Financial Services, Inc	64	7	Family
	Manor at West Bartow	Bartow	Polk County Housing Developers, Inc.	100	10	Elderly
	Villages at Noah's Landing	Lakeland	The Villages at Noah's Landing, Ltd.	126	94	Special Needs
	Villages at Noah's Landing	Lakeland	The Villages at Noah's Landing, Ltd.	126	32	Special Needs
	Villas at Lake Smart	Winter Haven	Carlisle Development Group	220	55	Family
	Whispering Pines - Bartow	Bartow	Sanchez Planning Development Inc.	64	64	FW/FW
	Wilmington	Lakeland	Wilson Company	200	33	Family
	Wilmington	Lakeland	Wilson Company	200	200	Family
	Winter Haven Baptist Manor	Winter Haven	Winter Haven Manor, LP by Housing Preservation, Inc.	125	32	Elderly
Putnam	Grand Pines	Palatka	Campbell Housing Enterprises, Inc.	78	78	Elderly
	Kay Larkin	Palatka	Campbell Housing Enterprises, Inc.	60	60	Family
Sarasota	Janie's Garden I	Sarasota	The Housing Authority of the City of Sarasota	86	65	Family
	Jefferson Center	Sarasota	Jefferson Center, Inc.	209	0	Elderly
	Loveland Village	Venice	Loveland Center, Inc.	60	33	Special Needs
	Loveland Village	Venice	Loveland Center, Inc.	60	15	Special Needs
	University Club	Sarasota	CED Companies	192	192	Family
	Willow Creek	North Port	Carlisle Development Group	120	120	Elderly
	Willow Creek II	North Port	Carlisle Development Group	104	104	Elderly
Seminole	Charleston Club	Sanford	CED Companies	288	245	Family
	Georgia Arms	Sanford	Southport Financial Services, Inc	90	63	Family
	Georgia Arms	Sanford	Southport Financial Services, Inc	90	27	Family
	Hatteras Sound	Sanford	CED Companies	184	184	Family
	Huntington Reserve	Sanford	Partnership Inc.	168	68	Family
	Mystic Cove	Oviedo	CED Companies	184	184	Family
	Oviedo Town Centre I	Oviedo	Atlantic Housing Partners, L.L.L.P.	106	106	Family
	Oviedo Town Centre II	Oviedo	Atlantic Housing Partners, L.L.L.P.	34	21	Family
	Oviedo Town Centre II	Oviedo	Atlantic Housing Partners, L.L.L.P.	34	4	Family

RENTAL LOAN PORTFOLIO



ORIGINAL LOAN AMOUNT	MATURITY DATE	LOAN BALANCE AS OF 12/31/2015	INTEREST RATE ³	INTEREST PAID IN 2014	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$141,142	5/10/2020	\$0	1%	\$13,945	15	Current	EHCL
\$3,939,840	1/27/2033	\$1,125,806	1%	\$ -	15	Current	SAIL
\$1,125,000	1/27/2033	\$405,455	0%	\$ -	15	Current	ELI
\$3,000,000	8/10/2024	\$3,000,000	0%	\$ -	50	Current	SAIL
\$1,050,000	3/31/2035	\$440,313	0%	\$ -	20	Current	ELI
\$132,720	10/24/2018	\$132,720	1%	\$ -	15	Current	EHCL
\$2,500,000	9/1/2032	\$2,500,000	3%	\$75,000	50	Current	SAIL
\$245,583	9/1/2039	\$235,760	0%	\$ -	50	Current	SAIL
\$1,149,903	9/17/2035	\$1,149,903	3%	\$40,166	50	Current	SAIL
\$2,400,000	1/1/2032	\$2,400,000	9%, 3%	\$34,131	50	Current	SAIL
\$4,320,000	12/10/2041	\$4,320,000	1%	\$ -	50	Current	SAIL
\$1,615,000	6/30/2024	\$1,615,000	0%	\$ -	50	Current	ELI
\$1,160,000	7/15/2034	\$1,142,496	3%	\$34,275	50	Current	SAIL
\$161,251	8/31/2017	\$161,251	3%	\$ -	15	Current	EHCL
\$116,300	6/30/2019	\$116,300	3%	\$ -	15	Current	EHCL
\$1,750,000	1/21/2032	\$1,750,000	1%	\$ -	30	Current	SAIL
\$525,000	7/20/2030	\$525,000	0%	\$ -	30	Current	ELI
\$850,000	8/22/2023	\$850,000	0%	\$ -	15	Current	ELI
\$1,320,000	4/16/2065	\$1,254,000	0%	\$ -	50	Current	SAIL
\$1,000,000	4/16/2065	\$950,000	0%	\$ -	50	Current	ELI
\$4,125,000	9/1/2049	\$3,299,588	0%	\$ -	15	Current	ELI
\$1,282,000	6/1/2033	\$1,282,000	3%	\$ -	50	Current	SAIL
\$2,475,000	8/21/2028	\$2,144,835	0%	\$ -	15	Current	ELI
\$1,500,000	12/15/2043	\$1,500,000	3%	\$397,425	50	Current	SAIL
\$265,306	9/30/2024	\$63,472	1%	\$ -	34	Current	EHCL
\$810,000	12/1/2033	\$810,000	9%, 3%	\$6,396	50	Current	SAIL
\$1,175,000	7/7/2016	\$1,175,000	9%, 3%	\$2	50	Current	SAIL
\$765,000	8/22/2023	\$765,000	0%	\$ -	15	Current	ELI
\$72,797	3/7/2022	\$72,797	1%	\$ -	15	Current	EHCL
\$940,000	3/13/2030	\$0	0%	\$ -	30	Pipeline	SAIL
\$835,000	3/13/2045	\$0	0%	\$ -	30	Pipeline	SAIL
\$1,500,000	11/13/2035	\$1,500,000	3%	\$45,000	50	Current	SAIL
\$1,225,000	1/1/2018	\$1,225,000	9%, 3%	\$72,619	50	Current	SAIL
\$800,000	6/1/2044	\$800,000	3%	\$4,916	50	Current	SAIL
\$1,500,000	7/15/2034	\$1,500,000	3%	\$45,000	50	Current	SAIL
\$1,850,000	10/30/2031	\$1,850,000	1%	\$ -	30	Current	SAIL
\$675,000	4/30/2030	\$675,000	0%	\$ -	30	Current	ELI
\$1,346,305	6/1/2018	\$1,346,305	3%	\$40,389	51	Current	SAIL
\$2,106,000	9/1/2050	\$1,963,842	3%	\$59,511	50	Current	SAIL
\$1,500,000	8/15/2035	\$1,500,000	3%	\$45,000	50	Current	SAIL
\$2,650,000	9/1/2042	\$2,650,000	3%	\$79,500	50	Current	SAIL
\$1,200,000	9/1/2042	\$1,200,000	1%	\$ -	50	Current	SAIL
\$340,000	9/1/2042	\$340,000	0%	\$12,000	50	Current	ELI

RENTAL LOAN PORTFOLIO



RENTAL LOAN PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING as of December 31, 2015

COUNTY	PROPERTY NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Seminole	Oviedo Town Centre III	Oviedo	Atlantic Housing Partners, L.L.L.P.	72	43	Family
	Oviedo Town Centre III	Oviedo	Atlantic Housing Partners, L.L.L.P.	72	8	Family
	Seminole Pointe	Sanford	Southern Affordable Services Inc.	336	335	Family
	Stratford Point	Sanford	Picerne Development Corporation	384	20	Family
	Stratford Point	Sanford	Picerne Development Corporation	384	76	Family
	Windchase	Sanford	Wilson Company	352	65	Family
	Wyndham Place	Sanford	Starwood Capital Group	260	26	Family
	Wyndham Place	Sanford	Starwood Capital Group	260	39	Family
St. Johns	Summer Breeze	St. Augustine	Related Companies of New York	132	132	Elderly
	Whispering Woods	St. Augustine	Starwood Capital Group	200	33	Family
	Woodcrest	St. Augustine	Wilson Company	90	90	Family
St. Lucie	Orangewood	Ft. Pierce	Southport Financial Services, Inc	60	42	Family
	Orangewood	Ft. Pierce	Southport Financial Services, Inc	60	18	Family
	Peacock Run	Port St. Lucie	Creative Choice Homes, Inc.	264	14	Family
	Sabal Chase	Ft. Pierce	Cornerstone Group	340	63	Family
	Saint Andrews Pointe	Port St. Lucie	CED Companies	184	183	Family
Suwannee	Dowling Park	Live Oak	Advent Christian Village	100	0	Elderly
Volusia	Cape Morris Cove I	Daytona Beach	Atlantic Housing Partners, L.L.L.P.	130	78	Family
	Cape Morris Cove I	Daytona Beach	Atlantic Housing Partners, L.L.L.P.	130	13	Family
	Cape Morris Cove II	Daytona Beach	Atlantic Housing Partners, L.L.L.P.	47	5	Family
	Cape Morris Cove II	Daytona Beach	Atlantic Housing Partners, L.L.L.P.	47	29	Family
	Carolina Club	Daytona Beach	Cornerstone Group Development LLC	224	224	Family
	Carolina Club	Daytona Beach	Cornerstone Group Development LLC	224	33	Family
	New Hope Villas of Seville	Seville	Seville Farm Family Housing Association, Inc.	61	51	FW/FW
	San Marco	Ormond Beach	Cornerstone Group Development LLC	260	28	Family
	Saxon Trace	Orange City	CED Companies	192	192	Family
	Sunrise Pointe	Port Orange	CED Companies	208	207	Family
Walton	Arbours at Shoemaker Place	Defuniak Springs	Arbour Valley Development LLC	80	80	Family

Notes:

¹Properties showing no units set aside through a Land Use Restriction Agreement with Florida Housing actually have all or a high proportion of their units set aside for low income residents through federal program requirements.

²"FW/FW" refers to properties targeting farmworkers and/or fishing workers.

³For many years, the interest rate on SAIL loans (the "Note Rate") included two components--a Base Rate and an additional or deferred rate. For any loans showing two rates, the higher rate is the total Note Rate; the lower rate is the Base Rate. Interest is payable annually to the extent development cash flow is available; however, payment of Base Rate interest takes priority over deferred interest. Principal and any deferred interest are due at maturity of the promissory note.

⁴Past due amounts may include interest, replacement reserves and other payments required by the loan document.

⁵"ELI" refers to forgivable loans to finance units affordable to extremely low income households. These loans are typically provided in addition to other primary financing, such as SAIL and Low Income Housing Tax Credits. "EHCL" refers to the Elderly Housing Community Loan Program, a small program funded out of the SAIL program. "SAIL" = State Apartment Incentive Loan.

RENTAL LOAN PORTFOLIO



ORIGINAL LOAN AMOUNT	MATURITY DATE	LOAN BALANCE AS OF 12/31/2015	INTEREST RATE ³	INTEREST PAID IN 2014	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$4,630,000	9/1/2042	\$4,630,000	1%	\$ -	50	Current	SAIL
\$680,000	9/1/2042	\$680,000	0%	\$46,300	50	Current	ELI
\$2,000,000	6/1/2032	\$2,000,000	3%	\$60,000	50	Current	SAIL
\$1,500,000	7/1/2048	\$1,099,800	0%	\$ -	15	Current	ELI
\$5,700,000	7/1/2048	\$4,559,430	0%	\$ -	15	Current	ELI
\$4,875,000	3/28/2026	\$3,574,350	0%	\$ -	15	Current	ELI
\$1,950,000	1/1/2048	\$1,429,740	0%	\$ -	15	Current	ELI
\$2,925,000	1/1/2048	\$2,339,708	0%	\$ -	15	Current	ELI
\$1,500,000	10/1/2037	\$0	0%	\$ -	50	Paid Off	SAIL
\$2,475,000	4/17/2028	\$2,144,835	0%	\$ -	15	Current	ELI
\$1,061,605	1/1/2049	\$459,615	3%	\$ -	51	Current	SAIL
\$1,739,000	5/20/2032	\$1,739,000	1%	\$ -	50	Current	SAIL
\$143,400	5/20/2032	\$143,400	0%	\$ -	50	Current	SAIL
\$1,050,000	3/28/2041	\$1,050,000	0%	\$ -	15	Current	ELI
\$4,725,000	3/28/2026	\$3,464,370	0%	\$ -	15	Current	ELI
\$1,500,000	6/21/2036	\$1,500,000	3%	\$45,000	50	Current	SAIL
\$200,000	6/28/2020	\$200,000	1%	\$ -	15	Current	EHCL
\$5,000,000	10/15/2042	\$5,000,000	0%	\$50,000	50	Current	SAIL
\$1,105,000	12/1/2023	\$1,105,000	1%	\$ -	50	Current	ELI
\$1,500,000	10/15/2042	\$1,500,000	0%	\$15,000	50	Current	ELI
\$425,000	12/1/2023	\$425,000	1%	\$ -	50	Current	SAIL
\$2,325,000	10/1/2050	\$2,325,000	3%	\$917,261	59	Current	SAIL
\$2,475,000	9/22/2030	\$2,475,000	0%	\$ -	59	Current	ELI
\$2,877,785	6/1/2017	\$2,877,785	3%	\$5,038	50	Current	SAIL
\$2,100,000	10/1/2048	\$1,679,790	0%	\$ -	15	Current	ELI
\$1,500,000	6/15/2036	\$1,500,000	3%	\$45,000	50	Current	SAIL
\$2,000,000	2/1/2033	\$2,000,000	3%	\$60,000	50	Current	SAIL
\$680,000	7/30/2025	\$680,000	0%	\$ -	50	Current	ELI

RENTAL LOAN PORTFOLIO



RENTAL LOAN PORTFOLIO

GUARANTEE PROGRAM - STATUS OF LOANS FOR MULTIFAMILY DEVELOPMENTS as of December 31, 2015

DEVELOPMENT	CITY	COUNTY	OWNER	TOTAL UNITS
Alhambra Cove	Miami	Miami-Dade	Cornerstone Group	240
Golden Lakes	Miami	Miami-Dade	Cornerstone Group	280
Landings at Sea Forest	New Port Richey	Pasco	Affordable Housing Institute	200
Pasco Woods	Wesley Chapel	Pasco	William C. Demetree (estate of)	200
Peacock Run	Port St. Lucie	St. Lucie	Creative Choice Homes	264
Pembroke Villas	Pembroke Park	Broward	Swezy Realty	180
Preserve at Oslo (fka Woods of Vero Beach)	Vero Beach	Indian River	Creative Choice Homes	176
Stoddert Place	Pensacola	Escambia	The Richman Group	320
Vista Palms (fka Andros Isle)	Lehigh Acres	Lee	Creative Choice Homes	229
Totals				2,089

RENTAL LOAN PORTFOLIO



ORIGINAL ISSUER / LENDER	MORTGAGE MATURITY DATE	ORIGINAL MORTGAGE AMOUNT GUARANTEED	PARTICIPATION IN HUD FHA RISK SHARING PROGRAM	CURRENT MULTIFAMILY GUARANTEE PROGRAM OBLIGATION AS OF 12/31/15
Miami-Dade/FHFC	07/15/45	\$13,770,000	50%	\$5,974,336
Miami-Dade	11/01/39	\$12,670,000	No	\$10,797,025
FHFC	10/01/36	\$7,312,924	50%	\$3,060,527
Pasco	08/01/39	\$8,900,000	No	\$7,684,477
FHFC	08/15/42	\$12,780,000	50%	\$5,247,484
Broward	07/01/41	\$11,625,000	No	\$10,372,721
FHFC	10/01/39	\$7,790,000	No	\$5,922,269
FHFC	09/01/36	\$11,511,067	50%	\$4,817,095
Lee	06/01/41	\$10,700,000	No	\$5,549,979
		\$97,058,991		\$59,425,913

RENTAL LOAN PORTFOLIO



CORPORATION STAFF

Office of the Director

Steve Auger **Executive Director**
Sheila Freaney Board Liaison/Executive Assistant

Kevin Tatreau **Director of Development Finance**

Jacqueline Peters **Legislative Director**

Communications

Cecka Rose Green **Communications Director**
Taylore Maxey Communications & Business
Continuity Manager
Zachary Wegman Multimedia Design Specialist

Kaela Stage HHF Communications Specialist
Ashley Smith HHF Communications Specialist

Finance, Asset Management & Guarantee Program

Barbara Goltz **Chief Financial Officer**
Juanita Boothe-Thompson Financial
Administrative Assistant

Melanie Weathers Senior Financial Administrator
Tamara Alford Financial Manager
Michelle Connelly Financial Manager
Glenda Lang Quality Assurance Senior Analyst
Russell Polzer Quality Assurance Administrator

Finance

Angie Sellers **Comptroller**

Kirstin Helms Assistant Comptroller
Denise Monzingo Accounting Manager
Dinee Benton Senior Accountant
Lily Shen Senior Accountant
Diane Bass Accountant
Kolea Veerapen Accountant

Kenneth Derrickson Assistant Comptroller
Elizabeth McKenna Financial Administrator
Angela Scott Bond Fund Accounting Manager
Dane Keegan Senior Bond Fund Accountant
Tammy Mixon Senior Bond Fund Accountant
Kimberly Watson Bond Fund Accountant
Diane Rommel Loan Servicing Manager
Richard Scott Loan Servicing Manager
Jay Friedman Loan Servicing Senior Analyst
Melanie Housholder Loan Servicing Senior Analyst
Misty Smith Loan Servicing Senior Analyst

Asset Management & Guarantee Program

Laura Cox **Asset Management &
Guarantee Program Director**

Robin Fowler SHIP Compliance Monitoring
Administrator
Kevin Pichard Assistant Director of Guarantee
Programs

Todd Fowler Special Assets Director
Timothy Kennedy Special Asset Administrator
Allison Files Special Assets Manager
Elissa Fiedler Special Assets Manager
Brian Williams Special Assets Manager

David Hines, Jr. Compliance Monitoring
Administrator
Janet Peterson Asset Management
Systems Manager
Barbara Goodson Asset Management
Senior Analyst
Joketra Hall Asset Management Senior Analyst
Pat Thompson Asset Management
Senior Analyst
Deborah Byrd Compliance Specialist

Homeownership Programs

David Westcott **Homeownership Programs
Director**

Nicole Gibson Assistant Director of
Homeownership Programs
Amanda Franklin HHF Manager
Kathleen Bailey HHF Analyst
Lynn Brady HHF Analyst
Rebecca Sheffield HHF Analyst
Lisa Walker HHF Analyst
Susan Wilson Document Imaging Analyst II
Royce Lowery HHF Clerk

David Woodward Federal Loan Program Manager
Donna Phillips Federal Loan Program
Senior Analyst

Matthew Jugenheimer HHF Compliance Officer
Bradley Rich HHF Compliance Manager
Domingo Tuckler HHF Compliance Analyst

Charles White Single Family
Programs Administrator
Sandy Smith Single Family Programs Manager
Natalyne Zanders Single Family Programs
Senior Analyst
Charles Jones Single Family Programs
Senior Analyst
Michele Nix Single Family Programs Analyst

Human Resources, Records Management and Facility Operations

Rene Knight **Operations Director**
Wesley Garrity Facility Manager

Jessica Cherry Human Resources Administrator
Chiquita Prince Human Resources Senior Analyst
Veronica Rojas Customer Service Specialist
Kimberly Williams Customer Service Specialist

Yoshieka Frison ... Records and Information Manager
Delyn Kight Records Management Analyst III
Irene Kitchen Records Management Analyst III

Information Technology

David Hearn **Chief Information Officer**
Chester Taylor, Jr. Business Intelligence
Administrator
Ray Lewis Senior Database Manager
Susan Parks Data Reporting Manager

Nathan Sinclair Enterprise Solutions
Administrator
Blake Bishop Senior .NET Developer
Ameen Al-MadenNet Developer

Chris Wallace Network and Systems
Administrator
David Zimmer Senior Systems Engineer
Kenneth Curry Senior Help Desk Support Analyst

Inspector General's Office

Chris Hirst **Inspector General**

Kim Mills Audit Director
Justin Evans Audit Manager
Jennifer Guillermo Project Coordinator
David Merck Systems Auditor
Melanie Yopp Internal Investigator/Auditor-HHF

Legal/Legislative

Hugh Brown **General Counsel**

Chris McGuire Assistant General Counsel
Betty Zachem Assistant General Counsel
Eric Sonderling Assistant General Counsel

Jennifer Marshall Contract Manager
Melissa VanGunda Legal Assistant
Kate Flemming Corporation Clerk/
Legal Analyst
Jennifer Berthiaume Legal/Legislative
Administrative Assistant

Multifamily Programs

Kenneth Reecy **Multifamily Programs Director**
Jean Salmonsens Multifamily Housing
Development Manager
Gayle White Multifamily Housing
Development Manager

Candice Allbaugh Assistant Director
of Multifamily Programs
William Cobb Multifamily Programs Manager
Amy Garmon Multifamily Programs Manager
Lisa Nickerson Multifamily Programs Manager
Elizabeth O'Neill Multifamily Programs Manager
Elizabeth Thorp Multifamily Programs Manager

Melanie Jordan Multifamily Loans Senior Analyst

Brantley Henderson, III Assistant Director of
Multifamily Programs
Jade Grubbs Multifamily Programs Coordinator
Tammy Bearden Loan Closing Manager
Heather Boyd Multifamily Programs Manager
Karla Brown Multifamily Programs Manager
Eva Fambro-Price Multifamily Programs Manager
Rachael Grice Multifamily Programs Manager

Policy and Special Programs

Nancy Muller **Policy Director**

Bill Aldinger Assistant Policy Director
Elaine Roberts Senior Supportive Housing Analyst
Kevin McCarthy Policy Administrator
John Toman Policy Manager

Robert Dearduff Special Programs Administrator
Terry Auringer SHIP Program Financial Manager
Nicole Everett Special Programs Manager