

# Title: SHIP Annual Report

Report Status: Submitted

Lake County FY 2007/2008

## Form 1

### SHIP Distribution Summary

#### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Purchase Assistance with Rehab	\$1,237,074.68	47	\$0.00	0	\$0.00	0
2	Rehabilitation	\$472,703.13	9	\$0.00	0	\$0.00	0
4	Demolition/Reconstruction	\$495,104.15	8	\$0.00	0	\$0.00	0
10	New Construction	\$782,843.75	25	\$0.00	0	\$0.00	0
<b>Homeownership Totals:</b>		<b>\$2,987,725.71</b>	<b>89</b>	<b>\$0.00</b>	<b>0</b>	<b>\$0.00</b>	<b>0</b>

#### Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
<b>Rental Totals:</b>							
<b>Subtotals:</b>		<b>\$2,987,725.71</b>	<b>89</b>	<b>\$0.00</b>	<b>0</b>	<b>\$0.00</b>	<b>0</b>

### Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$251,695.90		
Homeownership Counseling	\$17,083.31		
Admin From Program Income	\$39,092.28		
Admin From Disaster Funds	\$0.00		

<b>Totals:</b>	<b>\$3,295,597.20</b>	<b>89</b>	<b>\$0.00</b>	<b>0</b>	<b>\$0.00</b>	<b>0</b>
----------------	-----------------------	-----------	---------------	----------	---------------	----------

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

Source of Funds	Amount
State Annual Distribution	\$2,516,959.00
Program Income (Interest)	\$505,667.39
Program Income (Payments)	\$276,178.36
Recaptured Funds	\$0.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	-\$1,643.06
<b>Total:</b>	<b>\$3,297,161.69</b>

\* Carry Forward to Next Year: \$1,564.49

NOTE: This carry forward amount will only be accurate when all revenue amounts and all expended, encumbered and unencumbered amounts have been added to Form 1

## Form 2

### Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
-------------	------	-------	-------	-------	-------

### Recap of Funding Sources for Units Produced

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$2,987,725.71	24.02%
Public Moneys Expended	\$2,165,000.00	17.41%
Private Funds Expended	\$7,103,233.00	57.11%
Owner Contribution	\$182,853.76	1.47%
Total Value of All Units	\$12,438,812.47	100.00%

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

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$2,987,725.71	\$2,516,959.00	118.70%	65%
Construction / Rehabilitation	\$2,987,725.71	\$2,516,959.00	118.70%	75%

### Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	SHIP Funds Encumbered	SHIP Funds Unencumbered	Total of SHIP Funds	Total Available Funds % *
Extremely Low	\$95,426.89			\$95,426.89	2.89%
Very Low	\$980,527.48			\$980,527.48	29.74%
Low	\$1,575,978.57			\$1,575,978.57	47.80%
Moderate	\$335,792.77			\$335,792.77	10.18%
<b>Totals:</b>	\$2,987,725.71	\$0.00	\$0.00	\$2,987,725.71	90.62%

### Special Target Groups for Funds Expended (i.e. teachers, nurses, law enforcement, fire fighters, etc.) Set Aside

Description	Special Target Group	Expended Funds	Total # of Expended Units
-------------	----------------------	----------------	---------------------------

### Project Funding for Expended Funds Only

Income Category	Total Funds Mortgages, Loans & DPL's	Mortgages, Loans & DPL Unit #s	Total Funds SHIP Grants	SHIP Grant Unit #s	Total SHIP Funds Expended	Total # Units
Extremely Low	\$92,787.62	2	\$2,639.27		\$95,426.89	2
Very Low	\$953,052.49	24	\$27,474.99		\$980,527.48	24
Low	\$1,558,203.69	49	\$17,774.88		\$1,575,978.57	49
Moderate	\$330,234.33	14	\$5,558.44		\$335,792.77	14
<b>Totals:</b>	<b>\$2,934,278.13</b>	<b>89</b>	<b>\$53,447.58</b>	<b>0</b>	<b>\$2,987,725.71</b>	<b>89</b>

### Form 3

#### Number of Households/Units Produced

Description	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Total
Purchase Assistance with Rehab	Clermont			2		2
Purchase Assistance with Rehab	Eustis			3	1	4
Purchase Assistance with Rehab	Fruitland Park			1	2	3
Purchase Assistance with Rehab	Groveland			2	2	4
Purchase Assistance with Rehab	Lady Lake		1	1		2
Purchase Assistance with Rehab	Leesburg		2	4	1	7
Purchase Assistance with Rehab	Mascotte			2		2
Purchase Assistance with Rehab	Minneola		1	2		3
Purchase Assistance with Rehab	Mount Dora			2		2
Purchase Assistance with Rehab	Tavares			2	2	4
Purchase Assistance with Rehab	Umatilla			1		1
Purchase Assistance with Rehab	Unincorporated		2	10	1	13
New Construction	Eustis		1	1		2
New Construction	Fruitland Park		1			1
New Construction	Leesburg		2	1		3
New Construction	Minneola			2		2
New Construction	Mount Dora		1	4		5
New Construction	Unincorporated		5	5	1	11
Rehabilitation	Eustis				1	1
Rehabilitation	Groveland		1			1

Rehabilitation	Tavares				1	1
Rehabilitation	Unincorporated	1	3	1	1	6
New Construction	Mascotte				1	1
Demolition/Reconstruction	Mascotte	1	2	2		5
Demolition/Reconstruction	Mt. Dora		1			1
Demolition/Reconstruction	Unincorporated		1	1		2
<b>Totals:</b>		<b>2</b>	<b>24</b>	<b>49</b>	<b>14</b>	<b>89</b>

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

Description	List Unincorporated and Each Municipality					Total
		0 - 25	26 - 40	41 - 61	62+	
Purchase Assistance with Rehab	Clermont		2			2
Purchase Assistance with Rehab	Eustis	2	2			4
Purchase Assistance with Rehab	Fruitland Park		1	2		3
Purchase Assistance with Rehab	Groveland	1	1	2		4
Purchase Assistance with Rehab	Lady Lake		2			2
Purchase Assistance with Rehab	Leesburg		5	2		7
Purchase Assistance with Rehab	Mascotte		1	1		2
Purchase Assistance with Rehab	Minneola	1	2			3
Purchase Assistance with Rehab	Mount Dora		1	1		2
Purchase Assistance with Rehab	Tavares	1	1	1	1	4
Purchase Assistance with Rehab	Umatilla		1			1
Purchase Assistance with Rehab	Unincorporated	2	6	3	2	13
New Construction	Eustis		1	1		2
New Construction	Fruitland Park		1			1
New Construction	Leesburg	1	2			3
New Construction	Minneola		1	1		2
New Construction	Mount Dora	1	3	1		5
New Construction	Unincorporated	3	4	4		11
Rehabilitation	Eustis			1		1
Rehabilitation	Groveland			1		1

Rehabilitation	Tavares			1		1
Rehabilitation	Unincorporated			4	2	6
New Construction	Mascotte				1	1
Demolition/Reconstruction	Mascotte		1		4	5
Demolition/Reconstruction	Mt. Dora			1		1
Demolition/Reconstruction	Unincorporated			1	1	2
<b>Totals:</b>		<b>12</b>	<b>38</b>	<b>28</b>	<b>11</b>	<b>89</b>

### Family Size

Description	List Unincorporated and Each Municipality	1 Person	2-4 People	5+ People	Total
Purchase Assistance with Rehab	Clermont	1	1		2
Purchase Assistance with Rehab	Eustis	2	2		4
Purchase Assistance with Rehab	Fruitland Park	1	1	1	3
Purchase Assistance with Rehab	Groveland	1	3		4
Purchase Assistance with Rehab	Lady Lake		1	1	2
Purchase Assistance with Rehab	Leesburg	1	6	0	7
Purchase Assistance with Rehab	Mascotte	1	1		2
Purchase Assistance with Rehab	Minneola	1	2		3
Purchase Assistance with Rehab	Mount Dora	1	1		2
Purchase Assistance with Rehab	Tavares	1	3		4
Purchase Assistance with Rehab	Umatilla			1	1
Purchase Assistance with Rehab	Unincorporated	5	6	2	13
New Construction	Eustis		2		2
New Construction	Fruitland Park		1		1
New Construction	Leesburg	1	2		3
New Construction	Minneola		1	1	2
New Construction	Mount Dora	1	3	1	5
New Construction	Unincorporated	1	8	2	11
Rehabilitation	Eustis		1		1
Rehabilitation	Groveland		1		1

Rehabilitation	Tavares	1			1
Rehabilitation	Unincorporated	2	4		6
New Construction	Mascotte		1		1
Demolition/Reconstruction	Mascotte	1	3	1	5
Demolition/Reconstruction	Mt. Dora		1		1
Demolition/Reconstruction	Unincorporated		2		2
<b>Totals:</b>		<b>22</b>	<b>57</b>	<b>10</b>	<b>89</b>

**Race (Head of Household)**

Description	List Unincorporated and Each Municipality							Total
		White	Black	Hispanic	Asian	Amer-Indian	Other	
Purchase Assistance with Rehab	Clermont	1	1					2
Purchase Assistance with Rehab	Eustis	3		1				4
Purchase Assistance with Rehab	Fruitland Park	2	1					3
Purchase Assistance with Rehab	Groveland	3	1					4
Purchase Assistance with Rehab	Lady Lake	1	1					2
Purchase Assistance with Rehab	Leesburg	3	4					7
Purchase Assistance with Rehab	Mascotte			1			1	2
Purchase Assistance with Rehab	Minneola	3						3
Purchase Assistance with Rehab	Mount Dora	2						2
Purchase Assistance with Rehab	Tavares	3	1					4
Purchase Assistance with Rehab	Umatilla	1						1
Purchase Assistance with Rehab	Unincorporated	7	2	4				13
New Construction	Eustis		2					2
New Construction	Fruitland Park			1				1
New Construction	Leesburg		3					3
New Construction	Minneola		1	1				2
New Construction	Mount Dora	1	4					5
New Construction	Unincorporated	2	6	3				11
Rehabilitation	Eustis		1					1
Rehabilitation	Groveland			1				1

Rehabilitation	Tavares		1					1
Rehabilitation	Unincorporated	2	4					6
New Construction	Mascotte	1						1
Demolition/Reconstruction	Mascotte			5				5
Demolition/Reconstruction	Mt. Dora		1					1
Demolition/Reconstruction	Unincorporated	2						2
<b>Totals:</b>		<b>37</b>	<b>34</b>	<b>17</b>			<b>1</b>	<b>89</b>

**Special Needs (Any Member of Household)**

Description	List Unincorporated and Each Municipality	Farm Worker	Devel. Disabled	Home-less	Elderly	Special Needs	Special Needs	Total
Purchase Assistance with Rehab	Clermont							0
Purchase Assistance with Rehab	Eustis							0
Purchase Assistance with Rehab	Fruitland Park							0
Purchase Assistance with Rehab	Groveland							0
Purchase Assistance with Rehab	Lady Lake							0
Purchase Assistance with Rehab	Leesburg				1			1
Purchase Assistance with Rehab	Mascotte							0
Purchase Assistance with Rehab	Minneola							0
Purchase Assistance with Rehab	Mount Dora							0
Purchase Assistance with Rehab	Tavares				1			1
Purchase Assistance with Rehab	Umatilla							0
Purchase Assistance with Rehab	Unincorporated				2			2
New Construction	Eustis							0
New Construction	Fruitland Park							0
New Construction	Leesburg							0
New Construction	Minneola							0
New Construction	Mount Dora							0
New Construction	Unincorporated				1			1
Rehabilitation	Eustis							0
Rehabilitation	Groveland							0

Rehabilitation	Tavares							0
Rehabilitation	Unincorporated				1			1
New Construction	Mascotte				1			1
Demolition/Reconstruction	Mascotte				4			4
Demolition/Reconstruction	Mt. Dora							0
Demolition/Reconstruction	Unincorporated				1			1
<b>Totals:</b>								<b>12</b>
								<b>12</b>

## Form 4

### Status of Incentive Strategies

Incentive Strategy:

- A. Incentive Strategy: Expedited permitting for affordable housing
- B. Incentive Strategy: Process of review of actions which increase the cost of housing
- C. Incentive Strategy: Density bonus allowance for affordable housing
- D. Incentive Strategy: Allowance for accessory residential units in residential zoning districts.
- E. Incentive Strategy: Allowance for zero lot line configurations for affordable housing.
- F. Incentive Strategy: Reservation of infrastructure capacity for low and very low income persons.
- G. Incentive Strategy: Inventory of public land suitable for affordable housing.

Adopting Ordinance or Resolution Number or identify local policy:

- A. Adopting Ordinance or Resolution Number or identify local policy: #1995-2
- B. Adopting Ordinance or Resolution Number or identify local policy: #1994-53
- C. Adopting Ordinance or Resolution Number or identify local policy: #1994-53
- D. Adopting Ordinance or Resolution Number or identify local policy: #1994-53
- E. Adopting Ordinance or Resolution Number or identify local policy: #1994-53
- F. Adopting Ordinance or Resolution Number or identify local policy: #1994-53
- G. Adopting Ordinance or Resolution Number or identify local policy: #1994-53

Implementation Schedule (Date):

- A. Implementation Schedule (Date): March 3, 1995
- B. Implementation Schedule (Date): June 14, 1994
- C. Implementation Schedule (Date): March 15, 1994
- D. Implementation Schedule (Date): March 15, 1994
- E. Implementation Schedule (Date): May 19, 1992
- F. Implementation Schedule (Date): March 15, 1994
- G. Implementation Schedule (Date): March 15, 1994

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

- A. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan.  
Yes.
- B. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan. Yes.
- C. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan.  
Yes.
- D. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan.  
Yes.
- E. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan.  
Yes.
- F. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan.  
Yes.
- G. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan.  
Yes.

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

- A. Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.) Yes
- B. Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.) Yes
- C. Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.) Yes
- D. Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.) Yes
- E. Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.) Yes
- F. Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.) Yes.
- G. Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.) Yes.

## Support Services

- A. Home buying seminars as needed, at sites throughout Lake county.
- B. Home maintenance classes, as needed, that cover many cost-saving home maintenance techniques and encourage do-it-yourself home repairs.
- Consumer credit counseling for applicants to achieve credit-worthiness sufficient for home ownership.
- Affordable Housing Advisory Committee continues to be aware of trends and issues that affect the cost of housing along with innovative approaches to production of affordable housing.
- Information about the affordable Housing programs is mailed out on request to potential applicants, lenders, developers and contractors.
- Staff answers telephone inquiries about the Affordable Housing programs.

## Other Accomplishments

The housing agency administered a new home purchase program called the Florida Housing Opportunity Program (FHOP). This program was designed to advance the tax credit funds to eligible first time homebuyers. The housing agency was required to income qualify the families and provide up to \$8,000 at closing. Lake County received \$354,609 for the FHOP grant in October 2009 and had until June 30, 2010 to expend. During this short period of time 23 first time homebuyers were able to close on a home with the use of \$176,955.71 FHOP funding.

## Availability for Public Inspection and Comments

The Annual Report will be available for public inspection and comments from September 25, 2010 through October 1, 2010. Written comments will be forwarded to FHFC as soon as they are available.

## Default and Foreclosure

### Mortgage Foreclosures

- A. Very low income households in foreclosure: **2**
- B. Low income households in foreclosure: **7**
- C. Moderate households in foreclosure: **1**

### Mortgage Defaults

- A. Very low income households in default: **6**

- B. Low income households in default: **20**  
 C. Moderate households in default: **21**

### Welfare to Work Programs

Not Applicable.

### Strategies and Production Costs

Strategy	Average Cost
Purchase Assistance with Rehab	\$26,320.74
Rehabilitation	\$49,515.47
Demolition/Reconstruction	\$67,357.79
New Construction	\$31,063.20

### Expended Funds

Total Unit Count: **89**

Total Expended Amount: **\$2,987,726.00**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	Unit Counted
Purchase Assistance with Rehab	Chiles, Ernest	15741 Bay Lakes Trail	Clermont	34711	\$28,794.02	C
Purchase Assistance with Rehab	Overholser, Virginia	803 Maple Avenue	Frutland Park	34731	\$10,000.00	C
Purchase Assistance with Rehab	Walker, Michelle	2510 Virginia Drive	Leesburg	34748	\$30,000.00	C
Purchase Assistance with Rehab	Almonte, Kenny	13031 Coldwater Loop	Clermont	34711	\$30,000.00	C
Purchase Assistance with Rehab	Alma, Eric	1110 Woodsong Way	Clermont	34714	\$30,000.00	C
Purchase Assistance with Rehab	Smith, Christopher	1415 East Alfred Street	Tavares	32778	\$30,000.00	C
Purchase Assistance with Rehab	Miller, David	4501 Casaurina Road	Lady Lake	32159	\$10,000.00	C
Purchase Assistance with Rehab	O'Neal, Shirley	1628 Tudor Lane	Tavares	32778	\$30,000.00	C
Purchase Assistance with Rehab	Thompson, Thomas	95 Eastride Drive	Eustis	32726	\$10,000.00	C
Purchase Assistance with Rehab	Ferrell, Yvette	16115 Umatilla Place	Umatilla	32784	\$35,000.00	C

Purchase Assistance with Rehab	Carter, Timothy	303 Bidwell Street	Fruitland Park	34731	\$10,000.00	C
Purchase Assistance with Rehab	Bess, Lisa	1626 Crest Avenue	Leesburg	34748	\$30,000.00	C
Purchase Assistance with Rehab	Sunman, Shawn	11401 Mandarin Drive	Clermont	34711	\$30,000.00	C
Purchase Assistance with Rehab	Brown, Sarah	904 Scenic View Circle	Minneola	34755	\$30,000.00	C
Purchase Assistance with Rehab	Braton, John	1104 Cedar Street	Leesburg	34748	\$30,000.00	C
Purchase Assistance with Rehab	Hurst, Tasha	1029 Baker Street	Leesburg	34748	\$34,750.00	C
Purchase Assistance with Rehab	Harvick, Chris	202 East Sumter Street	Minneola	34715	\$35,000.00	C
Purchase Assistance with Rehab	Bray, Tina	760 Lakeview Pointe Drive	Clermont	34711	\$10,000.00	C
Purchase Assistance with Rehab	Visser, Christina	1038 Singleton Circle	Groveland	34736	\$30,000.00	C
Purchase Assistance with Rehab	Lewis, Samantha	2718 South Dellwood Drive	Eustis	32726	\$30,000.00	C
Purchase Assistance with Rehab	Ridener, Denise	1098 Bluegrass Drive	Groveland	34736	\$30,000.00	C
Purchase Assistance with Rehab	Stone, Natalie	1107 Bluegrass Drive	Groveland	34736	\$10,000.00	C
Purchase Assistance with Rehab	Jarrett, Joseph	34134 Park Lane	Leesburg	34788	\$30,000.00	C
Purchase Assistance with Rehab	Marshall, Linda	1706 Center Street	Leesburg	34748	\$35,000.00	C
Purchase Assistance with Rehab	Villegas, Alba	6226 Kentucky Avenue	Leesburg	34748	\$30,000.00	C
Purchase Assistance with Rehab	Ongert, Philip	843 Forestwood Drive	Minneola	34715	\$30,000.00	C
Purchase Assistance with Rehab	Hooks, Dorothy	32718 Westwood Loop	Leesburg	34748	\$30,000.00	C
Purchase Assistance with Rehab	Westlake, Gayla	35714 Lakewood Drive	Leesburg	34788	\$30,000.00	C

Purchase Assistance with Rehab	Brown, Daniel	3991 Hillingdon Drive	Tavares	32778	\$10,000.00	C
Purchase Assistance with Rehab	Pomalas, George, Sr.	13224 Grand Terrace Drive	Grand Island	32735	\$35,000.00	C
Purchase Assistance with Rehab	Sanders, Felicia	701 Poinsettia Avenue	Fruitland Park	34731	\$30,000.00	C
Purchase Assistance with Rehab	Serrano, Amelia	219 East McClendon	Lady Lake	32159	\$35,000.00	C
Purchase Assistance with Rehab	Gump, Raechel	215 South Nursery Road	Leesburg	34748	\$30,000.00	C
Purchase Assistance with Rehab	Gamez, Oscar	4265 Forest Lane	Mascotte	34753	\$30,000.00	C
Purchase Assistance with Rehab	Gibbs, Thomas	61 Outlook Street	Umatilla	32784	\$30,000.00	C
Purchase Assistance with Rehab	Pritchard, Derk	2419 Merry Road	Tavares	32778	\$10,000.00	C
Purchase Assistance with Rehab	Quintana, Jeannine	4142 Close Court	Mount Dora	32757	\$30,000.00	C
Purchase Assistance with Rehab	Fields, Diane	11235 Sullivan Road	Clermont	34711	\$30,000.00	C
Purchase Assistance with Rehab	Belton, Tiffany	1107 Morningside Drive	Eustis	32726	\$30,000.00	C
Purchase Assistance with Rehab	Gainous, Ferrell	1919 Summit Oaks Circle	Clermont	34711	\$30,000.00	C
Purchase Assistance with Rehab	Nasir, Ummilkhair	8018 Cardinal Winds Lane	Mascotte	34753	\$30,000.00	C
Purchase Assistance with Rehab	Berryman, Jason	40821 West 3rd Avenue	Umatilla	32784	\$30,000.00	C
Purchase Assistance with Rehab	Walters, John	1101 North Palmetto Street	Leesburg	34748	\$10,000.00	C
Purchase Assistance with Rehab	Howard, Lisa	2050 Florence Road	Mount Dora	32757	\$30,000.00	C
Purchase Assistance with Rehab	Quinones, Raymond	500 Blueberry Drive	Eustis	32726	\$30,000.00	C
Purchase Assistance with Rehab	Watson, Ronald	526 Timber Run Lane	Groveland	32436	\$10,000.00	C

Purchase Assistance with Rehab	Sargent, Shawna	39904 Grey's Airport Road	Lady Lake	32159	\$28,530.66	C
New Construction	Taylor, Gwendolyn	12635 Dailey Drive	Tavares	32778	\$30,000.00	C
New Construction	Ortiz, Maria	40637 East 8th Street	Umatilla	32784	\$10,000.00	C
New Construction	Tolbert, Patricia	31734 Niles Street	Sorrento	32776	\$35,000.00	C
New Construction	Kauff, Martha	202 Forest Avenue	Fruitland Park	34731	\$30,000.00	C
New Construction	Jones, Pamela (Davis)	1205 Sims Place	Eustis	32726	\$35,000.00	C
New Construction	Randolph, Rona	4012 Palm Street	Lady Lake	32159	\$35,000.00	C
New Construction	Hayes, Stephanie	Stewart Lake Look	Groveland	34736	\$35,000.00	C
New Construction	Bender, Yalonda	510 Thomas Avenue	Leesburg	34748	\$30,000.00	C
New Construction	Sparkman, Valerie	2007 West Hollywood Avenue	Eustis	32726	\$30,000.00	C
New Construction	Ramirez, Justino	38923 Pine Street	Umatilla	32784	\$30,000.00	C
New Construction	Cooper, Catlin	31120 Deal Drive	Sorrento	32726	\$30,000.00	C
New Construction	McLean, Sharon (Darby)	2209 Nicollett Way	Leesburg	34748	\$35,000.00	C
New Construction	Jones, Melanie	38650 Marshall Avenue	Leesburg	34748	\$30,000.00	C
New Construction	Price, Samone	2205 Mispah Street	Leesburg	34748	\$35,000.00	C
New Construction	Snyder, Kathryn	11732 Rancho Drive	Leesburg	34748	\$35,000.00	C
New Construction	Hudson, Tremaine	2137 Briarcliff Circle	Mount Dora	32757	\$30,000.00	C
New Construction	Davis, Timothy	1877 Strathmore Circle	Mount Dora	32757	\$30,000.00	C
New Construction	Brown, Valerie	1403 Tremain Street	Mount Dora	32757	\$30,000.00	C
New Construction	Wright, Leatha	11543 Vine Street	Leesburg	34788	\$35,000.00	C
New Construction	Perez, Melissa	33435 Picciola Drive	Fruitland Park	34731	\$30,000.00	C
New Construction	Veasey, Jacqueline	1315 Stowe Avenue	Mount Dora	32757	\$35,000.00	C
New Construction	Mzee, Mursal	611 Woods Landing Drive	Minneola	34715	\$30,000.00	C
Rehabilitation	Cameron, Kimberly	1308 Louis Court	Eustis	32726	\$64,866.08	C
Rehabilitation	Williams, Lois	480 Fern Avenue	Tavares	32778	\$65,637.25	C
Rehabilitation	Ragin, James	17210 10th Street	Umatilla	32784	\$9,273.43	C
Rehabilitation	Taylor, Sharon	11301 Northern Avenue	Leesburg	34788	\$68,349.30	C

Rehabilitation	Kennedy, Karen	11313 California Street	Leesburg	34748	\$57,445.69	C
Rehabilitation	Gomez, Lourdez	330 Park Avenue	Groveland	34736	\$70,886.59	C
Demolition/Reconstruction	McCoy, Willie	1216 Pine Avenue	Mount Dora	32757	\$152,847.84	C
Demolition/Reconstruction	Medellin, Pablo; Jaramillo, Araceli	324 Line Avenue	Mascotte	34753	\$54,828.69	C
Demolition/Reconstruction	Romero, Octavio	335 South Talbot Avenue	Mascotte	34753	\$28,141.71	C
Demolition/Reconstruction	Iracheta, Mario & Maria	859 Anderson Avenue	Mascotte	34753	\$45,411.23	C
Rehabilitation	Quashie, David	38741 Church Street	Umatilla	32784	\$66,577.31	C
Demolition/Reconstruction	Wilson, Anita	25140 Rancho Lane	Paisley	32767	\$20,291.87	C
Rehabilitation	Campbell, Delores	12540 Lona street	Tavares	32778	\$63,018.04	C
New Construction	Settlemyres, Howard	108 Pearl Street	Mascotte	34753	\$37,843.75	C
Demolition/Reconstruction	Leija, Jose	340 Talbot St.	Mascotte	34753	\$28,849.58	C
Demolition/Reconstruction	Rodriguez, Epifano	358 Line Avenue	Mascotte	34753	\$25,699.18	C
Rehabilitation	Jergens, Teresa	2660 State Road 44W	Eustis	32726	\$6,649.44	C
Demolition/Reconstruction	Bump, Betty	37042 Cassia Church Road	Eustis	32726	\$139,034.05	C
New Construction	Jones, Ronald	1720 Strathmore Cicle	Mount Dora	32757	\$30,000.00	C
New Construction	Rosario, Diane	610 Arbor Pointe Avenue	Eustis	32726	\$30,000.00	C

### Administrative Expenditures

Lake County Board of County Commissioners: 290,338.19

### Sub Recipients and Consultants

Name	Business Type	Strategy Covered	Responsibility
------	---------------	------------------	----------------

### Program Income

Program Income Funds	
Loan Repayment:	\$27,617.83
Refinance:	\$82,853.51
Foreclosure:	
Sale of Property:	\$165,707.02
Interest Earned:	\$505,667.39
Other ():	

