

Title: SHIP Annual Report
Lake County FY 2008/2009

Report Status: Submitted

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
10	New Construction	\$680,000.00	22				
1	Purchase Assistance with Rehab	\$990,000.00	32				
4	Demolition/Reconstruction	\$1,752,557.33	13				
3	Rehabilitation	\$670,732.61	12				

Homeownership Totals: \$4,093,289.94 79

Rentals

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

Subtotals: \$4,093,289.94 79

Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$279,680.40		
Homeownership Counseling	\$22,500.00		
Admin From Program Income	\$83,054.45		
Admin From Disaster Funds			

Totals: \$4,478,524.79 79 \$0.00 \$0.00

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

Source of Funds	Amount
State Annual Distribution	\$2,796,804.00
Program Income (Interest)	\$328,798.10
Program Income (Payments)	\$1,332,291.07
Recaptured Funds	
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$10,573.63
Total:	\$4,468,466.80

*** Carry Forward to Next Year: -\$10,057.99**

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
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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	\$4,093,289.94	51.16%
Public Moneys Expended	\$40,000.00	.50%
Private Funds Expended	\$3,818,356.00	47.72%
Owner Contribution	\$49,219.54	.62%
Total Value of All Units	\$8,000,865.48	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$4,093,289.94	\$2,796,804.00	146.36%	65%
Construction / Rehabilitation	\$4,093,289.94	\$2,796,804.00	146.36%	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	\$750,763.65			\$750,763.65	16.80%
Very Low	\$2,183,936.47			\$2,183,936.47	48.87%
Low	\$846,827.87			\$846,827.87	18.95%
Moderate	\$311,761.95			\$311,761.95	6.98%
Totals:	\$4,093,289.94	\$0.00	\$0.00	\$4,093,289.94	91.60%

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

Description	Special Target Group	Expended Funds	Total # of Expended Units
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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	\$750,763.65	9			\$750,763.65	9
Very Low	\$2,176,906.48	43	\$7,029.99		\$2,183,936.47	43
Low	\$846,827.87	22			\$846,827.87	22
Moderate	\$305,146.81	5	\$6,615.14		\$311,761.95	5
Totals:	\$4,079,644.81	79	\$13,645.13	0	\$4,093,289.94	79

Form 3

Number of Households/Units Produced

Description	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Total
New Construction	Eustis		8	4		12
New Construction	Leesburg		3	3		6
New Construction	Tavares			1		1
New Construction	Unincorporated		1	1		2
Purchase Assistance with Rehab	Clermont		1	2		3
Purchase Assistance with Rehab	Eustis	1	6	1		8
Purchase Assistance with Rehab	Groveland		1		1	2
Purchase Assistance with Rehab	Lady Lake		1			1
Purchase Assistance with Rehab	Leesburg		3			3
Purchase Assistance with Rehab	Mount Dora		1			1
Purchase Assistance with Rehab	Tavares		1	2		3
Purchase Assistance with Rehab	Umatilla		1			1
Purchase Assistance with Rehab	Unincorporated		4	5	1	10
Demolition/Reconstruction	Mount Dora	1	1			2
Demolition/Reconstruction	Unincorporated	1	5	1	1	8
Demolition/Reconstruction	Eustis	1				1
Demolition/Reconstruction	Groveland			1		1
Rehabilitation	Minneola		1	1		2
Rehabilitation	Eustis	3	1			4
Rehabilitation	Leesburg		2			2
Rehabilitation	Unincorporated	1				1
Rehabilitation	Tavares	1				1
Rehabilitation	Mount Dora		2			2
New Construction	Umatilla				1	1
Demolition/Reconstruction	Tavares				1	1
Totals:		9	43	22	5	79

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	Family Size				Total
		0 - 25	26 - 40	41 - 61	62+	
New Construction	Eustis		6	5	1	12
New Construction	Leesburg		4	2		6
New Construction	Tavares		1			1
New Construction	Unincorporated		1		1	2
Purchase Assistance with Rehab	Clermont		2	1		3
Purchase Assistance with Rehab	Eustis		6	1	1	8
Purchase Assistance with Rehab	Groveland		1	1		2
Purchase Assistance with Rehab	Lady Lake				1	1
Purchase Assistance with Rehab	Leesburg		1	1	1	3
Purchase Assistance with Rehab	Mount Dora		1			1
Purchase Assistance with Rehab	Tavares	1	2			3
Purchase Assistance with Rehab	Umatilla		1			1
Purchase Assistance with Rehab	Unincorporated	4	1	4	1	10
Demolition/Reconstruction	Mount Dora				2	2
Demolition/Reconstruction	Unincorporated			5	3	8
Demolition/Reconstruction	Eustis				1	1
Demolition/Reconstruction	Groveland			1		1
Rehabilitation	Minneola				2	2
Rehabilitation	Eustis			3	1	4
Rehabilitation	Leesburg				2	2
Rehabilitation	Unincorporated			1		1
Rehabilitation	Tavares		1			1
Rehabilitation	Mount Dora			2		2
New Construction	Umatilla		1			1
Demolition/Reconstruction	Tavares				1	1
Totals:		5	29	27	18	79

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
New Construction	Eustis	2	7	3	12
New Construction	Leesburg	1	5		6
New Construction	Tavares		1		1
New Construction	Unincorporated		1	1	2
Purchase Assistance with Rehab	Clermont	2	1		3
Purchase Assistance with Rehab	Eustis		7	1	8
Purchase Assistance with Rehab	Groveland	1	1		2
Purchase Assistance with Rehab	Lady Lake	1			1
Purchase Assistance with Rehab	Leesburg		3		3
Purchase Assistance with Rehab	Mount Dora		1		1
Purchase Assistance with Rehab	Tavares	1	2		3
Purchase Assistance with Rehab	Umatilla		1		1
Purchase Assistance with Rehab	Unincorporated	1	7	2	10
Demolition/Reconstruction	Mount Dora	2			2
Demolition/Reconstruction	Unincorporated	2	6		8
Demolition/Reconstruction	Eustis	1			1
Demolition/Reconstruction	Groveland		1		1
Rehabilitation	Minneola	2			2
Rehabilitation	Eustis	3	1		4
Rehabilitation	Leesburg	1	1		2
Rehabilitation	Unincorporated			1	1
Rehabilitation	Tavares		1		1
Rehabilitation	Mount Dora		2		2
New Construction	Umatilla		1		1
Demolition/Reconstruction	Tavares		1		1
Totals:		20	51	8	79

Race (Head of Household)

Description	List Unincorporated and Each Municipality	List Unincorporated and Each Municipality						Total
		White	Black	Hispanic	Asian	Amer-Indian	Other	
New Construction	Eustis	2	7	1	1		1	12
New Construction	Leesburg	1	5					6
New Construction	Tavares		1					1
New Construction	Unincorporated	1	1					2
Purchase Assistance with Rehab	Clermont	1	2					3
Purchase Assistance with Rehab	Eustis	4	4					8
Purchase Assistance with Rehab	Groveland		1	1				2
Purchase Assistance with Rehab	Lady Lake	1						1
Purchase Assistance with Rehab	Leesburg	1	2					3
Purchase Assistance with Rehab	Mount Dora		1					1
Purchase Assistance with Rehab	Tavares	1	2					3
Purchase Assistance with Rehab	Umatilla	1						1
Purchase Assistance with Rehab	Unincorporated	5	2	3				10
Demolition/Reconstruction	Mount Dora		2					2
Demolition/Reconstruction	Unincorporated	2	6					8
Demolition/Reconstruction	Eustis	1						1
Demolition/Reconstruction	Groveland		1					1
Rehabilitation	Minneola	2						2
Rehabilitation	Eustis		4					4
Rehabilitation	Leesburg		2					2
Rehabilitation	Unincorporated		1					1
Rehabilitation	Tavares	1						1
Rehabilitation	Mount Dora		2					2
New Construction	Umatilla	1						1
Demolition/Reconstruction	Tavares		1					1
Totals:		25	47	5	1		1	79

Special Needs (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Devel. Disabled	Home-less	Elderly	Special Needs	Special Needs	Total
New Construction	Eustis				1			1
New Construction	Leesburg							0
New Construction	Tavares							0
New Construction	Unincorporated							0
Purchase Assistance with Rehab	Clermont							0
Purchase Assistance with Rehab	Eustis				1			1
Purchase Assistance with Rehab	Groveland							0
Purchase Assistance with Rehab	Lady Lake				1			1
Purchase Assistance with Rehab	Leesburg				1			1
Purchase Assistance with Rehab	Mount Dora							0
Purchase Assistance with Rehab	Tavares							0
Purchase Assistance with Rehab	Umatilla							0
Purchase Assistance with Rehab	Unincorporated				1			1
Demolition/Reconstruction	Mount Dora				2			2
Demolition/Reconstruction	Unincorporated				3			3
Demolition/Reconstruction	Eustis				1			1
Demolition/Reconstruction	Groveland							0
Rehabilitation	Minneola				2			2
Rehabilitation	Eustis				1			1
Rehabilitation	Leesburg				2			2
Rehabilitation	Unincorporated							0
Rehabilitation	Tavares							0
Rehabilitation	Mount Dora							0
New Construction	Umatilla							0
Demolition/Reconstruction	Tavares				1			1
Totals:					17			17

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 15, 1994
- B. Implementation Schedule (Date): March 3, 1995
- C. Implementation Schedule (Date): June 14, 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 are offered throughout Lake County for SHIP eligible clients.
- B. Home maintenance classes are offered that cover many cost-saving home maintenance techniques and encourage do-it-yourself home repairs.
- C. Consumer credit counseling for applicants to achieve credit-worthiness sufficient for home ownership.
- D. The 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.
- E. Information about the Affordable Housing programs is mailed out on request to potential applicants, lenders, developers and contractors.
- F. The Lake County Housing Division works in conjunction with local governments, numerous neighborhood groups, and non-profits to host an annual housing fair.
- F. Phone inquiries about the Affordable Housing programs are answered by staff.

Other Accomplishments

N/A

Availability for Public Inspection and Comments

The Annual Report has been submitted to the Board of County Commissioners for approval on September 6, 2011. Subsequent to their approval, the report will be made available for public inspection from Sept 6, 2011 through September 13, 2011. All written comments will be submitted to FHFC along with the annual report.

Default and Foreclosure

Mortgage Foreclosures

- A. Very low income households in foreclosure: **7**
- B. Low income households in foreclosure: **11**
- C. Moderate households in foreclosure: **6**

Mortgage Defaults

- A. Very low income households in default: **3**
- B. Low income households in default: **6**
- C. Moderate households in default: **2**

Welfare to Work Programs

N/A

Strategies and Production Costs

Strategy	Average Cost
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Expended Funds

Total Unit Count: **79** Total Expended Amount: **\$4,093,290.00**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	Unit Counted
Purchase Assistance with Rehab	Stewart, Debra (61004)	1216 South Main Street	Groveland	34736	\$10,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Hale, Ryan (61003)	3844 Bay Shore Circle	Tavares	32778	\$30,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Wetzel, Christopher (61005)	796 Lakeview Point Drive	Clermont	34711	\$30,000.00	<input type="checkbox"/>

Purchase Assistance with Rehab	Salmon, Claudette (61006)	11700 Regal Ridge Lane	Clermont (Uninc)	34711	\$30,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Lammers, Eric (61014)	1201 North Texas Avenue	Tavares	32778	\$30,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Oliver, John (61015)	11251 Marseilles Boulevard	Clermont (Uninc)	34711	\$30,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Arroyo, Rafael (61020)	10416 Regal View Loop	Clermont (Uninc)	34711	\$35,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Goodwin, Sharon (61021)	220 Edgewood Drive	Clermont	34711	\$35,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Fairfax, Freddie (61022)	1642 New Abbey Road	Leesburg	34788	\$35,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Aradas, Joseph (61035)	12403 Eryne Court	Clermont (Uninc)	34711	\$30,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Brown, Keena (61036)	1424 Pembroke Drive	Leesburg	34748	\$35,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	King, Sr., Steve (61038)	801 North New Hampshire	Tavares	32778	\$35,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Williams-Gilmore, Vanessa (61043)	2716 Lakewood Lane	Eustis	32726	\$35,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Gassner, Courtney (61044)	251 Frosti Way	Eustis	32726	\$35,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Esrey, Amy (61001)	39821 Parkinsonia	Lady Lake (Uninc)	32159	\$35,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Wells, Dawn (61057)	1832 Southern Oak Loop	Clermont	34711	\$30,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Rosser, Bernadette (61058)	349 Rose Street	Umatilla	32784	\$35,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Replogle, Michael (61059)	148 East Pinecrest Avenue	Eustis (Uninc)	32726	\$35,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Leggett, Tarvell (61060)	1232 Osprey Nest Circle	Groveland	34736	\$35,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	McWilliams, Albert (61061)	6 East Sun County Court	Eustis	32726	\$30,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Gamboa, Wilmer (61064)	13125 Pinyon Drive	Clermont (Uninc)	34711	\$30,000.00	<input type="checkbox"/>

Purchase Assistance with Rehab	Murphy, Shennel (61053)	708 East Pine Avenue	Mount Dora	32757	\$25,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Taylor, Latrece (61055)	4438 Calamondin Street	Lady Lake (Uninc)	32159	\$35,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Stewart, Lawanda (61045)	511 Pine Lane	Eustis	32726	\$35,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Scott, Cynthia (61046)	1675 Hollywood Avenue	Eustis	32726	\$30,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Claudio, Jay (61075)	15408 Gross Point Lane	Clermont (Uninc)	34714	\$30,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Raczkowski, Gregory (61079)	30042 Tavares Ridge Boulevard	Tavares (Uninc)	32778	\$10,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Perine, Jody (61087)	520 Glover Street	Eustis	32726	\$20,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Eldridge, Ronald (61076)	209 Arlington Avenue	Lady Lake	32159	\$35,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	McKillop, Jennifer (61085)	333 Ryans Ridge Avenue	Eustis	32726	\$35,000.00	<input type="checkbox"/>
New Construction	Garner, Cheryl (61000)	215 West Badger Avenue	Eustis	32726	\$35,000.00	<input type="checkbox"/>
New Construction	Forbes, Paulette (61010)	212 West Badger Avenue	Eustis	32726	\$35,000.00	<input type="checkbox"/>
New Construction	Sutton, William (61013)	2321 Harlem Avenue	Leesburg	34748	\$30,000.00	<input type="checkbox"/>
New Construction	Williams, Lillie (61017)	2313 Harlem Drive	Leesburg	34748	\$30,000.00	<input type="checkbox"/>
New Construction	Davis, Shanica (61018)	1227 East Hazzard Avenue	Eustis	32726	\$35,000.00	<input type="checkbox"/>
New Construction	Walker, Sonya (61019)	341 South Talbot Avenue	Eustis	32726	\$35,000.00	<input type="checkbox"/>
New Construction	Payne, Calvin (61024)	40226 Palm Street	Lady Lake (Uninc)	32159	\$35,000.00	<input type="checkbox"/>
New Construction	Foster, Gary (61032)	63 Glover Street	Eustis	32726	\$35,000.00	<input type="checkbox"/>
New Construction	Chatelain, Sahadia (61033)	2317 Harlem Avenue	Leesburg	34748	\$30,000.00	<input type="checkbox"/>
New Construction	Hollis, Traceen (61034)	2335 Harlem Avenue	Leesburg	34748	\$35,000.00	<input type="checkbox"/>
New Construction	Streeter, Carolyn (61012)	2010 Dixie Avenue	Eustis	32726	\$35,000.00	<input type="checkbox"/>
New Construction	Simmons, Shaintele (61040)	144 Palm Way	Tavares	32778	\$30,000.00	<input type="checkbox"/>

New Construction	O'brien, Lirio (61063)	903 McDonald Avenue	Eustis	32726	\$35,000.00	<input type="checkbox"/>
New Construction	Jackson, Toiya (61042)	2309 Harlem Avenue	Leesburg	34748	\$35,000.00	<input type="checkbox"/>
New Construction	McCoy, Ava (61048)	1530 East McDonald Avenue	Eustis	32726	\$35,000.00	<input type="checkbox"/>
New Construction	Jones, James (61047)	2270 Suanne Avenue	Eustis	32726	\$30,000.00	<input type="checkbox"/>
New Construction	Mondesir, Seourette (61051)	2290 Suanee Avenue	Eustis	32726	\$30,000.00	<input type="checkbox"/>
New Construction	Austin, Annette (61052)	2012 Virginia Avenue	Eustis	32726	\$30,000.00	<input type="checkbox"/>
New Construction	Meuler, Donna (61008)	425 Euclid Avenue	Leesburg	34748	\$35,000.00	<input type="checkbox"/>
New Construction	Monroe-Clark, Felicia (61077)	2001 Suanee Avenue	Eustis	32726	\$30,000.00	<input type="checkbox"/>
Demolition/Reconstruction	Livingston, Lucille (61050)	27722 Virgil Hawkins Circle	Okahumpka (Uninc)	34762	\$138,065.11	<input type="checkbox"/>
Demolition/Reconstruction	Smith, Geneva (61016)	27728 Virgil Hawkins Circle	Okahumpka (Uninc)	34762	\$147,538.70	<input type="checkbox"/>
Demolition/Reconstruction	Keiper, Josephine (61026)	29531 Central Boulevard	Paisley (Uninc)	32767	\$147,883.81	<input type="checkbox"/>
Demolition/Reconstruction	Willingham, Charlie (61070)	1401 North Tremain Street	Mount Dora	32757	\$129,644.15	<input type="checkbox"/>
Rehabilitation	Purdy, Judith (61065)	848 Forest Wood Drive	Minneola	34715	\$23,643.75	<input type="checkbox"/>
Demolition/Reconstruction	Wilson, Eveyln (61066)	38412 Jamestown Street	Umatilla (Uninc)	32784	\$137,533.95	<input type="checkbox"/>
Purchase Assistance with Rehab	Law, Kiwanis (61090)	813 Ta;;adaga Street	Leesburg	34748	\$35,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Smith, Tanya (61091)	614 Reddick Street	Eustis	32726	\$35,000.00	<input type="checkbox"/>
Demolition/Reconstruction	Snowberger, James (61098)	32204 5th Avenue	Deland (Uninc)	32720	\$143,063.00	<input type="checkbox"/>
DemolitionReconstruction	Russell, Hartwell (61093)	1316 Clayton Street	Mount Dora	32757	\$127,527.00	<input type="checkbox"/>
Demolition/Reconstruction	Hepburn, Bernice	1924 Selleen Drive	Eustis	32726	\$132,808.50	<input type="checkbox"/>
Rehabilitation	Isaac, Curtis (61096)	612 North Kensington Street	Eustis	32726	\$63,265.80	<input type="checkbox"/>
Rehabilitation	Bowers, Richard	2334 Olivet Avenue	Leesburg	34748	\$49,134.92	<input type="checkbox"/>
Rehabilitation	Collet, Anne (61092)	314 East Chester Street	Minneola	34715	\$53,272.90	<input type="checkbox"/>
Rehabilitation	Young, Melvin (61080)	109 South College Street	Leesburg	34748	\$54,385.26	<input type="checkbox"/>

Rehabilitation	Weatherspoon, Sharon (61068)	38337 Church Street	Umatilla (Uninc)	32784	\$65,491.40	<input type="checkbox"/>
Rehabilitation	Sayles, Tomyka (61069)	1806 North Highland Street	Mount Dora	32757	\$49,228.33	<input type="checkbox"/>
Rehabilitation	Yon, Emanuel (61072)	1905 Bates Avenue	Eustis	32726	\$65,825.74	<input type="checkbox"/>
Rehabilitation	Rogers, Sherry (61073)	203 Ianthe Street	Tavares	32778	\$59,413.75	<input type="checkbox"/>
Rehabilitation	Powell, Faye (61074)	1518 Jefferson Drive	Mount Dora	32757	\$64,993.71	<input type="checkbox"/>
Rehabilitation	Trent, James (61097)	1712 East Bates Avenue	Eustis	32726	\$64,356.61	<input type="checkbox"/>
Rehabilitation	Bell, Tasha (61071)	1804 Selleen Drive	Eustis	32726	\$57,720.44	<input type="checkbox"/>
New Construction	Rodriguez, Rebecca (61086)	37 Bonaire Place	Umatilla	32784	\$10,000.00	<input type="checkbox"/>
New Construction	McMullen, Cedric (61088)	29753 SR 19	Tavares	32778	\$10,000.00	<input type="checkbox"/>
Demolition/Reconstruction	Brown, Cheryl (61083)	935 Parkwood Avenue	Groveland	32784	\$129,825.12	<input type="checkbox"/>
Demolition/Reconstruction	Bean, Willie (61081)	845 Ruby Court	Mount Dora (Uninc)	32757	\$145,163.74	<input type="checkbox"/>
Demolition/Reconstruction	Harris, Mary (61089)	2819 Joleen Drive	Eustis (Uninc)	32726	\$143,359.00	<input type="checkbox"/>
Demolition/Reconstruction	Menton, James (61094)	201 North Ingraham Avenue	Tavares	32778	\$95,922.00	<input type="checkbox"/>
Demolition/Reconstruction	Gillard, Barbara (61099)	29549 CR 561	Tavares (Uninc)	32778	\$134,223.25	<input type="checkbox"/>

Administrative Expenditures

Total administrative expenditures by local government was \$362,734.85; no subrecipients

Sub Recipients and Consultants

Name	Business Type	Strategy Covered	Responsibility
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Program Income

Program Income Funds	
Loan Repayment:	\$1,332,291.07
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$328,798.10
Other ():	

Total: \$1,661,089.17

Explanation of Recaptured funds

Description	Amount
Total:	\$.00

Lake County 2008 Closeout