

# SHIP Housing Counseling Funds

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 2 attachments (73 KB)

housingcounselingcertification.docx; SHIP distributions FCP funds 3 million 16-17.pdf;

## SHIP Administrators:

In 2013, the Legislative Budget Commission approved a \$10 million allocation from National Mortgage Settlement funds to provide foreclosure counseling services to be administered by Florida Housing through the **Foreclosure Counseling Program (FCP)**. The funding has allowed Florida Housing to carry out the following objectives:

- Help prevent homeowners from going into foreclosure; and
- Provide at-risk homeowners with financial management education to help them better manage their money and assist them with credit problems to become financially stable.

As part of the housing bill passed by the 2016 Legislature and signed by the Governor, language related to the FCP program allows Florida Housing to expand the types of counseling that can be provided to homeowners and prospective homebuyers. Among the new activities approved as eligible under FCP allows up to \$3 million in funds for counseling (primarily pre-purchase counseling) to be transferred to SHIP. The funds are being allocated using the population formula with a minimum per county of \$10,000. Please see attached PDF chart (refer to the county share/city share column, not the "county total" column for your eligible amount).

This funding may be used by local governments for:

- First-time homebuyer counseling
- Foreclosure prevention counseling
- Financial coaching
- Financial management education
- Extended financial management

*This funding may not be used for other "counseling" activities such as homeowner training related to rehabilitation.*

The use of this funding will allow local governments to:

- Provide first-time homebuyer counseling that may already be being provided using SHIP funds. With the use of these FCP funds, you can then use those SHIP funds for direct assistance such as downpayment assistance.
- Provide additional counseling that has not been funded previously such as foreclosure prevention or financial coaching.

The funds will be considered 2016-2017 funds and be reported as housing counseling funds on the closeout report for that year when due.

These activities can be carried out by HUD approved counseling agencies that the local government partners with (as a sub-recipient or sponsor) or by staff that have appropriate training and are certified to provide the training.

**This allocation will not be automatically disbursed**, you will need to request disbursement of the funds by completing and submitting the attached funding certification. Please complete the form and submit it via email to [robert.dearduff@floridahousing.org](mailto:robert.dearduff@floridahousing.org) no later than December 31, 2016.

If you have questions, please contact me.

Rob

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FCP to SHIP recipients

\$ 3,000,000

Local Government	County Total	County Share/ City Share
ALACHUA	36,795	18,324
Gainesville		18,471
BAKER	10,000	10,000
BAY	25,145	19,945
Panama City		5,200
BRADFORD	10,000	10,000
BREVARD	79,900	44,240
Cocoa		2,605
Melbourne		11,322
Palm Bay		15,285
Titusville		6,448
BROWARD	259,310	55,440
Coconut Creek		8,039
Coral Springs		17,633
Davie		13,743
Deerfield Beach		10,891
Ft. Lauderdale		24,842
Hollywood		20,563
Lauderhill		9,880
Margate		7,935
Miramar		18,748
Pembroke Pines		22,690
Plantation		12,421
Pompano Beach		15,066
Sunrise		12,577
Tamarac		8,842
CALHOUN	10,000	10,000
CHARLOTTE	24,213	21,654
Punta Gorda		2,559
CITRUS	20,485	20,485
CLAY	29,339	29,339
COLLIER	49,377	46,572
Naples		2,805
COLUMBIA	10,233	10,233
DE SOTO	10,000	10,000
DIXIE	10,000	10,000
DUVAL	128,830	128,830
ESCAMBIA	44,018	36,407
Pensacola		7,611
FLAGLER	14,893	3,163
Palm Coast		11,730

Local Government	County Total	County Share/ City Share
FRANKLIN	10,000	10,000
GADSDEN	10,000	10,000
GILCHRIST	10,000	10,000
GLADES	10,000	10,000
GULF	10,000	10,000
HAMILTON	10,000	10,000
HARDEE	10,000	10,000
HENDRY	10,000	10,000
HERNANDO	25,611	25,611
HIGHLANDS	14,893	14,893
HILLSBOROUGH	188,245	137,362
Tampa		50,883
HOLMES	10,000	10,000
INDIAN RIVER	20,951	20,951
JACKSON	10,000	10,000
JEFFERSON	10,000	10,000
LAFAYETTE	10,000	10,000
LAKE	45,416	45,416
LEE	94,812	60,794
Cape Coral		23,712
Ft. Myers		10,306
LEON	40,989	13,899
Tallahassee		27,090
LEVY	10,000	10,000
LIBERTY	10,000	10,000
MADISON	10,000	10,000
MANATEE	50,076	42,545
Bradenton		7,531
MARION	48,911	40,547
Ocala		8,364
MARTIN	21,883	21,883
MIAMI-DADE	376,509	243,640
Hialeah		33,057
Miami		62,350
Miami Beach		13,027
Miami Gardens		15,587
North Miami		8,848
MONROE	10,932	10,932
NASSAU	11,631	11,631
OKALOOSA	27,941	24,901
Ft. Walton Beach		3,040

Local Government	County Total	County Share/ City Share
OKEECHOBEE	10,000	10,000
ORANGE	177,760	140,430
Orlando		37,330
OSCEOLA	44,484	34,875
Kissimmee		9,609
PALM BEACH	195,934	148,988
Boca Raton		12,481
Boynton Beach		10,345
Delray Beach		8,974
West Palm Beach		15,146
PASCO	69,648	69,648
PINELLAS	134,422	70,692
Clearwater		15,741
Largo		11,480
St. Petersburg		36,509
POLK	90,152	70,265
Lakeland		14,460
Winter Haven		5,427
PUTNAM	10,932	10,932
ST. JOHNS	30,970	30,970
ST. LUCIE	41,222	10,239
Ft. Pierce		6,035
Port St. Lucie		24,948
SANTA ROSA	23,747	23,747
SARASOTA	56,134	48,562
Sarasota		7,572
SEMINOLE	63,357	63,357
SUMTER	16,990	16,990
SUWANNEE	10,000	10,000
TAYLOR	10,000	10,000
UNION	10,000	10,000
VOLUSIA	72,910	51,336
Daytona Beach		9,077
Deltona		12,497
WAKULLA	10,000	10,000
WALTON	10,000	10,000
WASHINGTON	10,000	10,000
TOTAL	3,000,000	3,000,000
Total estimated appropriation		3,000,000