



FLORIDA HOUSING
FINANCE CORPORATION

2018 ANNUAL REPORT

THE SUNSHINE STATE WELCOMES YOU HOME





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BOARD OF DIRECTORS



Ray Dubuque
Chair

One of two citizen
representatives



Ron Lieberman
Vice Chair

Residential builder



Natacha Bastian

Commercial building
representative



Renier Diaz de la Portilla

Former local government
elected official



Bernard "Barney" Smith

One of two citizen
representatives



Ken Lawson

Florida Department of Economic
Opportunity (DEO), Ex-Officio



LaTasha Green-Cobb

Low income advocate



Creston Leifried

Representative of those areas of
labor engaged in home building



Mario Facella

Banking/mortgage banking
industry representative



Harold L. "Trey" Price

Florida Housing Finance Corporation
Executive Director



FROM THE BOARD CHAIR AND THE EXECUTIVE DIRECTOR

“The Sunshine State Welcomes You Home!”

“Welcome Home!” Precious words to hear when you enter your new home or apartment for the first time. Offering Floridians a fresh start with a range of affordable housing opportunities is the mission of Florida Housing Finance Corporation (Florida Housing). The unique composition of our state requires a special commitment to the diversity of our communities, both geographically and demographically. Whether it’s housing the workforce in our state’s high-tourist markets, a veteran transitioning to civilian life, or a family rebuilding from the devastation of a hurricane, we are dedicated to ensuring anyone can call the Sunshine State home.

Florida Housing offers an array of homeownership and rental programs that are instrumental in welcoming families home and bringing communities together during challenging times. These programs identify community needs, provide the appropriate resources, and create opportunities for households across the state. This 2018 Annual Report provides information on the impact these programs have had statewide.

In 2018, nearly 18,000 homeowners were provided assistance to either purchase their first home or save their existing home. Florida Housing provided \$945 million in first mortgage homebuyer loans and approximately \$60 million in down payment assistance. These programs provided crucial access to mortgages to over 6,200 families.

Rental development remained steady in 2018 with funding awarded to create or rehabilitate approximately 9,000 affordable units statewide. Florida Housing issued 14 Requests for Applications (RFA) that will assist in housing a range of populations, from families and elders, to persons with special needs, veterans, and homeless households.

As a result of these programs, almost 27,000 additional households will no longer struggle to call Florida home. The program summaries and data tables provided in this report further outline these achievements.

We have also worked to assist communities impacted by Hurricane Irma with both short- and long-term housing solutions. In early 2018, \$5 million in disaster funding was provided through the State Housing Initiatives Partnership Program to impacted counties for housing recovery needs. A special RFA was issued to award \$16 million to finance new apartments in Monroe County to assist with long-term recovery. Additionally, Florida Housing was awarded federal disaster recovery funds by the Florida Department of Economic Opportunity to finance new rental housing in the impacted areas, and RFAs will be issued during 2019 to award these funds. In the aftermath of Hurricane Michael, we assessed damages and began preparations to address recovery needs in those impacted areas.

While our successes are many, affordable housing challenges continue to grow in our state. The overall occupancy rate at all rental properties in our portfolio was more than 97% at the end of 2018, sure proof that housing needs are genuine. Florida’s communities are strong and our residents resilient, but the fact remains that the impacts of Hurricanes Irma and Michael will continue to be seen for years to come. These events only exacerbate the already overwhelming need of those struggling to obtain safe, secure and decent housing across our great state.

Welcoming people home has been our mission for nearly 40 years. Contributing to innovative, measurable, data-driven, and fiscally sustainable solutions to the affordable housing challenges in our state is paramount to the success of families and communities statewide. Florida Housing is committed to continuing our mission as we help Welcome You Home to the Sunshine State.



Ray Dubuque
Board Chair



Trey Price
Executive Director

PROGRAMS-AT-A-GLANCE¹

HOMEOWNERSHIP PROGRAMS	Total Homeowners Assisted
Total Homeowners Served or Units Funded in 2018²	17,700
Homebuyer Loan Programs	6,207
Down Payment Assistance ³	4,401
Homeownership Assistance Program - Florida Assist ⁴	3,792
HFA Preferred PLUS Grants	556
Florida HLP Second Mortgage	53
Mortgage Credit Certificates (MCCs)	2,030
Homeownership Pool Program (HOP)	96
Predevelopment Loan Program (PLP) ⁴	5
State Housing Initiatives Partnership (SHIP) ⁴	3,997
Foreclosure Counseling Program (FCP)	3,786
Florida Hardest-Hit Fund (HHF)	4,108

RENTAL PROGRAMS	Total Units	Set-Aside Units
Total Units Funded in 2018²	8,986	8,838
Grants for Persons with Developmental Disabilities ⁴	24	24
Multifamily Mortgage Revenue Bonds (MMRB)	1,321	1,140
State Apartment Incentive Loans (SAIL) ⁴	1,056	1,048
SAIL Workforce ⁴	698	698
Low Income Housing Tax Credits (9%)	3,564	3,394
Low Income Housing Tax Credits (4%)	4,523	4,466
National Housing Trust Fund	1,005	35
Homeless School Children Housing Pilot	17	17
Development Viability Loans	1,041	1,041
State Housing Initiatives Partnership (SHIP) ⁴	1,792	1,792
Predevelopment Loan Program ⁴	428	87

Notes:

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

² In order to serve lower income households, resources from more than one program are sometimes combined. Therefore, grand totals for rental and homeownership program areas 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 recent year, these units were not counted in this year's grand totals.

³ In addition to the Down Payment Assistance (DPA) Programs listed, funding from the Hardest-Hit Fund is also used for DPA. This assisted household total of 2,524 is included in the HHF program total.

⁴ This program is typically funded by revenues from documentary stamp taxes. In some cases state funding is appropriated on a year by year basis for special programs.

ECONOMIC STIMULUS CREATED BY FLORIDA HOUSING'S PROGRAMS

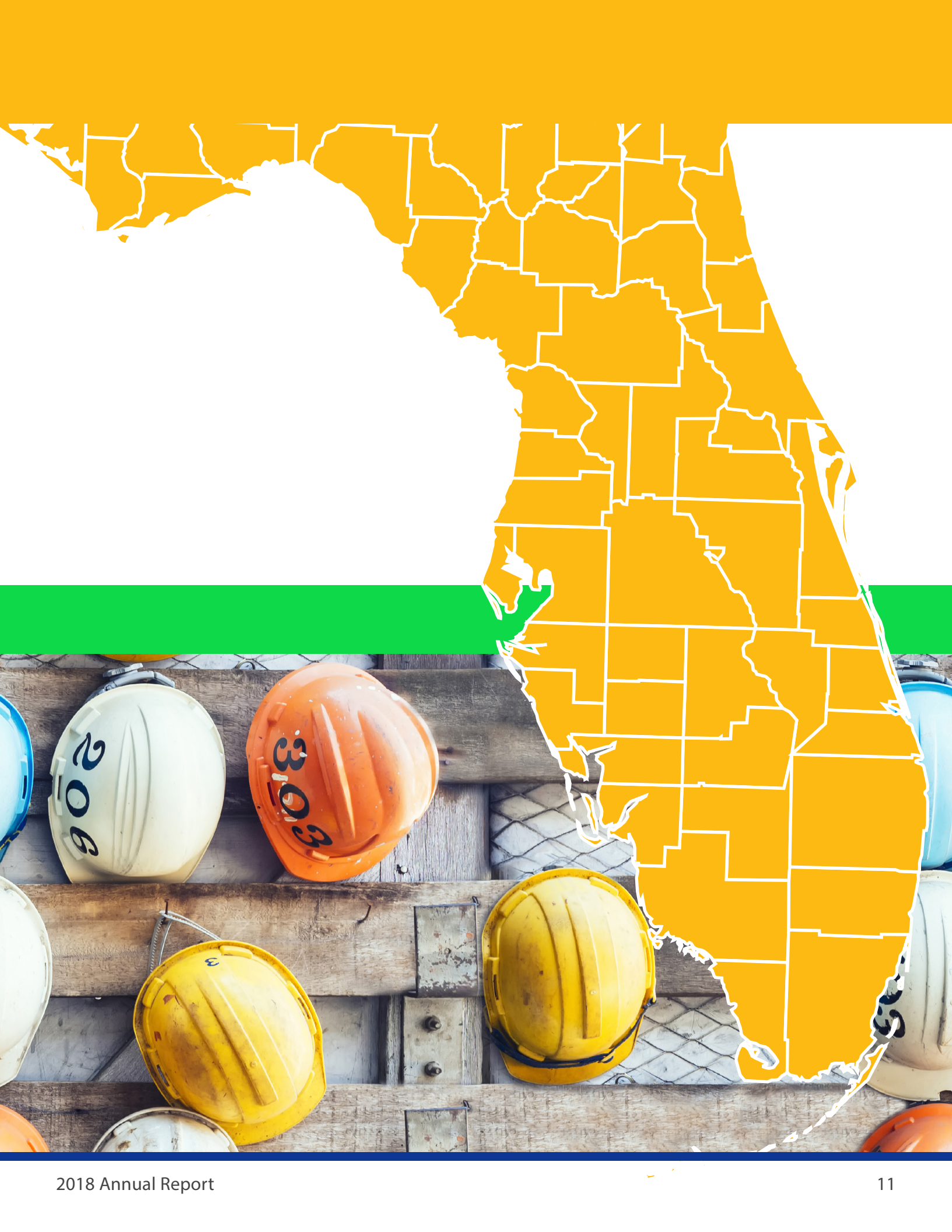
The most recent information available showing Florida Housing's economic impact to the state is for program activity in 2017. In 2017, Florida Housing leveraged funding sources totaling \$2.35 billion to create a total of \$7.01 billion in economic activity linked to the construction or rehabilitation of housing units. Florida State University's Center for Economic Forecasting and Analysis estimated the total 2017 economic impact as a result of Florida Housing's programs and internal operations to be:

- \$7.01 billion in economic output;
- \$2.35 billion in income;
- \$3.89 billion in value added; and
- 47,995 full- and part-time jobs.

In addition, researchers at Florida State University analyzed the average ongoing economic impact created each year for the first 15 years of the rental properties funded based on the projected operations of the rental properties. The additional average annual economic impact over this period of operations is projected to be:

- \$552 million in economic output (equal to \$8.27 billion over 15 years);
- \$387 million in personal income (equal to \$5.8 billion over 15 years); and
- 2,904 full- and part-time jobs.







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 the state. The programs are 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 down payment assistance programs.

Florida Housing funds homebuyer loans through various transaction types. Key types of transactions used to settle loans purchased are: (1) the specified pool market, (2) tax-exempt bonds and (3) forward delivery/To Be Announced (TBA) market.

Ninety-three percent of homes purchased through these programs in 2018 were existing homes. The average HLP purchase price in 2018 was \$159,500, and the average first mortgage loan amount was \$152,243.

Program Summary

- 6,207 first-time homebuyers purchased homes using \$944,971,833 through the HLP program in 2018.

DOWN PAYMENT ASSISTANCE PROGRAMS

Down payment assistance (DPA) is an effective way to assist low- to moderate-income individuals to achieve homeownership. Florida Housing provided DPA to borrowers in 2018 through three down payment assistance options offered in conjunction with the Homebuyer Loan Programs. Only one Florida Housing down payment program can be used by a borrower. DPA is provided through the Homeownership Assistance Program – Florida Assist (HAP), the Homebuyer Loan Program (HLP) Second Mortgage and the HFA Preferred Plus Grants Program, as described below, or through the Florida Hardest-Hit Fund detailed in a later section.

Homeownership Assistance Program - Florida Assist

In 2018, up to \$7,500 was available through HAP to assist first-time homebuyers with down payment 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

- 3,792 households received a total of \$28,408,267 in assistance through HAP in 2018.

Homeownership Loan Program (FL HLP) Second Mortgage

Introduced in 2018, up to \$10,000 was available to assist first-time homebuyers with down payment and closing costs. The loans are 3-percent interest, fully amortizing second mortgage loans. The loan is amortized over 15 years which makes monthly payments more affordable to our borrowers. The loan becomes due in full 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 140% of Area Median Income (AMI), depending on which program is paired with the first mortgage.

Program Summary

- 53 households received a total of \$530,000 in downpayment and closing cost assistance in 2018.

HOMEOWNERSHIP PROGRAMS

HFA Preferred Plus Grants Program

Borrowers with incomes up to 140% of AMI may qualify to receive 3 percent or 4 percent of the purchase price of their new home in down payment assistance in the form of grant funds through Florida Housing. Borrowers also receive lower mortgage insurance costs than standard conventional loans or comparable Federal Housing Administration loans, making monthly payments more affordable.

Program Summary

- 556 households received a total of \$3,498,827 in HFA Preferred Plus grants in 2018.

MORTGAGE CREDIT CERTIFICATES

Utilizing a portion of federal private activity bond volume allocated to states, the Mortgage Credit Certificate Program provides eligible homebuyers with annual tax credits that can be applied against their federal tax liability. The credits increase homebuyers' after-tax pay, thereby improving their ability to afford a home. If the home remains their primary residence, participants may claim a dollar-for-dollar reduction of federal income tax liability on 10 - 50 percent of the mortgage interest on their first mortgage, reducing the amount of federal taxes owed by as much as \$2,000. Homebuyers with incomes up to 140% of AMI are eligible for this program, depending on household size, whether they are purchasing in a federally designated target area and the county where they are buying their home.

Program Summary

- 2,030 homebuyers received Mortgage Credit Certificates in 2018.

HOMEOWNERSHIP POOL PROGRAM

The Homeownership Pool (HOP) Program is a non-competitive, ongoing program, with builders reserving funds for eligible homebuyers to provide down payment assistance on a first-come, first-served basis. The program is funded through the federal HOME program. In 2018, 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 U.S. Department of Agriculture Rural Development program.

In 2018, the average HOP assistance per homebuyer was \$32,352. 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 purchase price of homes assisted through HOP in 2018 was \$140,680.

Program Summary

- 96 households were assisted in 2018.
- \$3,105,810 in loans were closed.
- \$1,002,600 in additional loans for 39 homebuyers was reserved and will close in 2019.



FORECLOSURE COUNSELING PROGRAM

Florida Housing continues to assist homeowners with foreclosure counseling through the Foreclosure Counseling Program (FCP). Established with state funding in 2013, FCP provides homeowners with extended foreclosure counseling, ideally leading toward a loan modification, as well as financial management education. Credit counseling and homebuyer education courses are also offered with this funding. In 2018, the counseling was provided by 26 HUD-certified counseling agencies throughout the state.

Program Summary

- Since program inception, 11,564 homeowners have been advised, including 3,786 who began receiving assistance in 2018. Additionally, 6,261 counseling sessions were conducted and 2,742 homeowners were provided financial management education training in 2018.
- \$1,612,975 was disbursed in 2018, with an additional \$3,407,400 reserved to serve active clients.

FLORIDA HARDEST-HIT FUND

In 2010, the U.S. 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 the federal Hardest Hit Fund (HHF) Program. Florida's total allocation has equaled more than \$1.1 billion. A brief description of the programs provided with these funds is included below.

- 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 qualified borrowers with an eligible hardship. This program closed to new applicants on January 31, 2018.
- Mortgage Loan Reinstatement Program (MLRP) - MLRP funds (when used in conjunction with UMAP) are available in an amount of up to \$18,000 to help satisfy all or some of the arrearages on the first mortgage prior to UMAP payments commencing. When used without UMAP, MLRP-only funds are available in an amount of up to \$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 an eligible hardship. This program closed to new applicants on January 31, 2018.
- 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. This program closed to new applicants on January 31, 2018.
- 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. This program closed to new applicants on January 31, 2018.
- 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. This program is scheduled to close to new applicants on June 30, 2019.

HOMEOWNERSHIP PROGRAMS

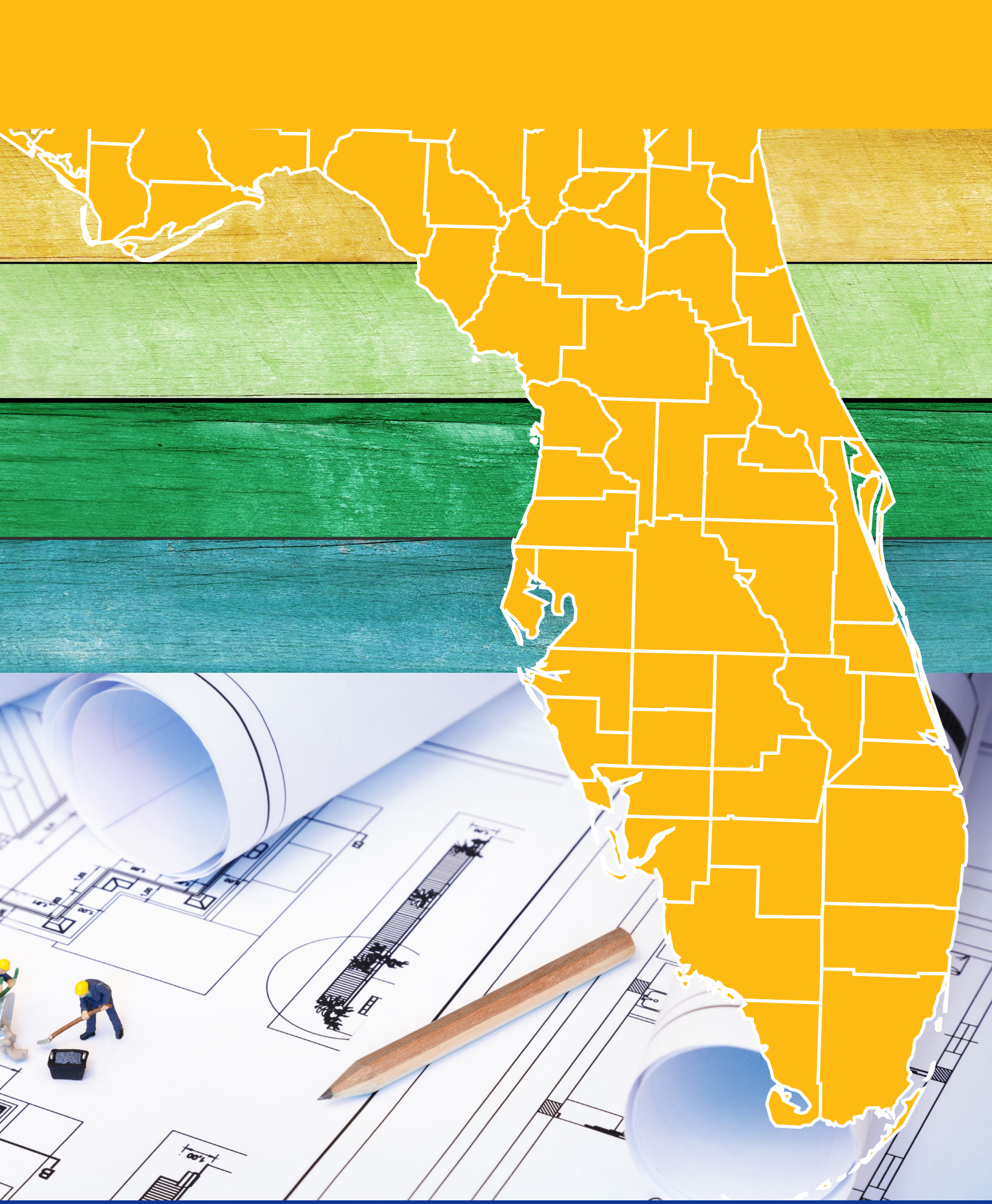
- Down Payment Assistance (DPA) Program - The DPA Program provides eligible borrowers with up to \$15,000 in the form of a 0-percent, forgivable second mortgage, which can be used for down payment, closing costs, prepaid expenses, mortgage insurance premiums, or as a principal reduction to the first mortgage. In 2018, there were 11 counties approved by U.S. Treasury where this program could be used. This program closed to new applicants in mid-2018, but re-opened in early 2019 to spend program proceeds and is estimated to wrap up in mid-2019.

Program Summary

From program inception through the end of 2018, a total of \$1,046,638,391 in HHF funds was disbursed to assist 52,661 homeowners and another \$45,256,025 was reserved. Some homeowners received assistance from more than one program.

- \$226,462,150 in UMAP funds was disbursed to assist 20,387 homeowners;
- \$180,044,148 in MLRP funds was disbursed to assist 20,424 homeowners;
- \$266,680,871 in PR funds was disbursed to assist 6,519 homeowners;
- \$17,971,784 in MEP funds was disbursed to assist 445 homeowners;
- \$50,182,161 in ELMORE funds was disbursed to assist 2,518 homeowners; and
- \$305,297,277 in DPA funds was disbursed to assist 20,408 homeowners.







RENTAL HOUSING PROGRAMS

RENTAL HOUSING PROGRAMS

Florida Housing's rental programs feature unique financing arrangements designed to maximize the development of affordable housing around the state. Strategically combining federal and state resources helps to incentivize local funding opportunities and foster creative public-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. 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, before the final request is issued. Applications are scored by Florida Housing staff and recommendations are forwarded to Florida Housing's Board, which makes final award decisions.

REQUEST FOR APPLICATIONS RECEIVING AWARDS IN 2018

Florida Housing's competitive Request for Application allocation process allows Florida Housing to best respond 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 nuanced, comprehensive response to the affordable housing challenges across Florida. Listed below are the RFAs that contributed to the rental developments awarded funding by Florida Housing in calendar year 2018.

- 2017-111 Affordable Housing Developments located in Small and Medium Counties using Competitive Housing Credits
- 2017-112 Affordable Housing Developments located in Miami-Dade County using Competitive Housing Credits
- 2017-113 Affordable Housing located in Broward, Duval, Hillsborough, Orange, Palm Beach, and Pinellas Counties using Competitive Housing Credits
- 2017-114 Preservation of Existing Affordable Housing using Competitive Housing Credits
- 2018-101 Smaller Developments for Persons with Special Needs and Homeless Households using SAIL
- 2018-102 Affordable Housing as part of a Local Revitalization Initiative using Competitive Housing Credits
- 2018-103 Affordable Housing for Homeless Persons using Competitive Housing Credits and SAIL
- 2018-104 Farmworker and Commercial Fishing Worker Affordable Housing using SAIL
- 2018-106 Permanent Supportive Housing for Persons with Developmental Disabilities using State Grants
- 2018-107 Affordable Housing for Hurricane Recovery in Monroe County using Competitive Housing Credits and SAIL
- 2018-108 Affordable Housing for Persons with Disabling Conditions or Developmental Disabilities using State Grants
- 2018-109 Development Viability Loan Funding for Affordable Housing
- 2018-114 Construction of Workforce Housing using SAIL
- 2018-115 Construction of Workforce Housing for Hurricane Recovery in Monroe County using SAIL

RENTAL HOUSING PROGRAMS

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 and non-competitive Low Income Housing Tax Credits. This allows a developer to obtain the full financing needed to construct or rehabilitate affordable rental units for very low-income families. In 2018, SAIL was also used to help finance smaller, specialty housing for homeless people as well as persons with special needs. Additional SAIL funding was used as forgivable loans 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. The Legislature also appropriated a portion of SAIL funds for higher income residents, called "workforce," which can serve up to 80% AMI in all counties except Monroe, where the funds can serve up to 120% AMI.

Program Summary

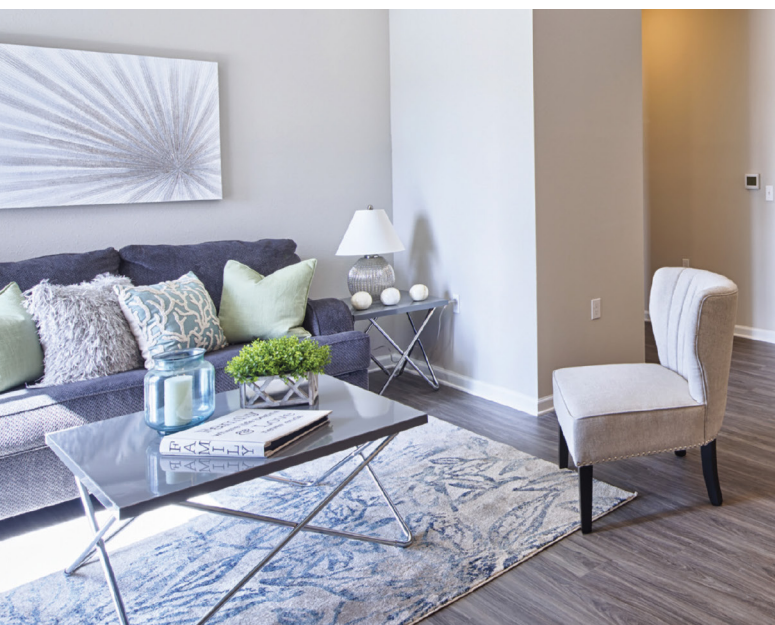
- \$70,694,154 in SAIL funding was awarded for affordable rental housing; 1,056 total units were awarded funding and 1,048 will be set aside as affordable (of these, 139 affordable units will be set aside for ELI households).
- \$28,405,400 in SAIL funding was awarded for workforce rental housing; all 698 of the units awarded funding will be set aside for workforce households.

MULTIFAMILY MORTGAGE REVENUE BONDS

The Multifamily Mortgage Revenue Bond 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 and/or non-competitive Housing Credits are often paired with bonds to allow this federal resource to serve more low-income families than could be served with the bonds alone.

Program Summary

- \$146,600,000 from the sale of bonds was provided for the development of affordable rental housing.
- 1,321 total units were awarded funding and 1,140 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 2018, funds were made available to develop or retrofit smaller-scale Community Residential Homes (CRHs) for six persons or less, or independent rental housing known as Supported Living Units. All developments committed to provide permanent supportive housing, which is housing with access to supportive services. The funds were available to private nonprofit organizations whose primary mission includes serving persons with developmental disabilities.

Program Summary

- In 2018, a total of \$2,052,000 in grant funding was provided to 4 smaller CRHs to finance housing for persons with developmental disabilities. 24 beds were funded (all 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.

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 to be used for a dollar-for-dollar reduction in their federal tax liability in exchange for equity to finance the 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

- \$58,244,331 in competitive (9%) Housing Credits was allocated in 2018. 3,564 units were funded (3,394 units will be set aside as affordable).
- \$27,759,091 in non-competitive (4%) Housing Credits was allocated in 2018. A total of 4,523 units were funded (4,466 units will be set aside as affordable).

DEVELOPMENT VIABILITY LOANS

The Development Viability Loan Funding (or gap funding) program was initiated in 2017 as a result of changes in the Housing Credit market that affected the pricing of Housing Credits as well as escalation of construction costs. Funds loaned under this program are to be used to help reduce or even close development funding gaps which resulted from the decrease in Housing Credit equity provided by private sector investors. These loans are used in combination with other previously awarded Florida Housing funding sources. The loans carry a 0-percent, 15-year interest rate, are non-amortizing with payment in full due at maturity and require the developer to permanently defer a significant portion of the developer fee to help close the funding gap.

Program Summary

- \$14,226,775 in funding was provided for 11 developments. A total of 1,041 units were funded (all will be set aside as affordable).

RENTAL HOUSING PROGRAMS

FLORIDA AFFORDABLE HOUSING GUARANTEE PROGRAM

Authorized by the Legislature in 1992, the Guarantee Program was created to provide credit enhancement (i.e., mortgage repayment guarantees) primarily on bond-financed affordable rental housing developments at a time when such products for bond transactions were mostly unavailable in the private market. During its active phase, the program guaranteed 120 transactions, representing approximately \$1.4 billion and over 28,000 rental units, the majority of which partnered with HUD's Risk-Sharing Program (Section 542c), with HUD assuming 50 percent of the default risk. The program's last transaction was in 2005. In March 2009, Florida Housing's Board of Directors officially confirmed the suspension of new guarantees.

Capitalization of the Guarantee Fund occurred through the statutorily authorized issuance of debt, and the Guarantee Fund corpus is currently invested in the Florida Treasury. Documentary stamp taxes distributed to the State Housing Trust Fund are the essential element for maintaining the Guarantee Fund's insurer financial strength (IFS) credit rating; currently A+/Stable by Standard & Poor's and Fitch Ratings. In the event 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.

Program Summary (as of December 31, 2018)

- Total units in the Guarantee Program portfolio: 829
- Total outstanding guarantees: 3 multifamily rental properties
- Total amount of outstanding guarantees: \$19,934,933
- Number of properties in portfolio in monetary default/foreclosure: Zero

TENANT-BASED RENTAL ASSISTANCE

Florida Housing has funded temporary rental assistance for households through the HOME program 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 that 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 to each family for up to two years.

Program Summary

- \$9,501,391 was disbursed as of December 31, 2018, to assist a total of 1,953 renter households.

HOMELESS SCHOOL CHILDREN PILOT TO PROVIDE HOUSING

Florida Housing began a pilot program in January 2018 to provide short-term rental housing assistance and housing stability services to homeless families that have school-aged children. The pilot is targeted to counties with small and rural communities that tend to have fewer housing resources or options than larger more populated communities. Santa Rosa County was identified as the demonstration site with three key local partners participating in the pilot, the Santa Rosa County School Board, the EscaRosa Coalition for the Homeless, and the Milton Housing Authority. The school district identified families that were homeless and were likely to be able to remain stably housed after the pilot's assistance ends.

Program Summary

- \$102,490 in funding was provided for 17 households in 2018. Federal HOME funds are used to fund this program. Funding information is from January 8, 2018, when the program started, through December 31, 2018.

NATIONAL HOUSING TRUST FUND

The National Housing Trust Fund (NHTF) is funded from a small portion of the revenue generated by the federal Government Sponsored Entities, Freddie Mac and Fannie Mae. With NHTF financing, a small number of units across several properties are set aside for residents with special needs with incomes at or below 22% of AMI, which is about equal to Supplemental Security Income typically provided to people with disabilities with very little income. This funding approach follows the National Housing Trust Fund Allocation Plan developed by Florida Housing as part of the state's Consolidated Plan (required and in place for several federal programs administered by the state, including the HOME Program).

Program Summary

- \$6,410,327 in NHTF funding was provided for seven rental developments. 35 units were set-aside as NHTF units. Florida Housing inadvertently left out 2017 NHTF funding information from the 2017 annual report: \$4,038,400 was provided for three developments with 24 NHTF units.

LINK STRATEGY

The Link Initiative enhances the ability of extremely low income (ELI) households that are homeless and/or have special needs to access and retain affordable rental housing in their communities. Special needs populations include persons with disabilities, youth aging out of foster care, frail elders and survivors of domestic violence. Link targets those who require affordable, permanent housing, plus short-term or long-term community-based services to maintain optimal stability and self-sufficiency. Through Link, Florida Housing requires general occupancy properties to set aside a portion of a property's ELI units for homeless and/or 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 2018, Florida Housing funded 320 Link units for a total of 2,733 units since the initiative started in 2009.

ASSET MANAGEMENT OF PROPERTIES IN FLORIDA HOUSING'S RENTAL PORTFOLIO

Florida Housing monitors multifamily properties 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 applies to the affordable units.

- In 2018, reviews of 945 properties with 141,448 affordable units (147,387 total units) were conducted.

If problems are found, Florida Housing works with the property owners and 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 2018, 316 affordable housing professionals attended these workshops.

SPECIAL PROGRAMS

STATE HOUSING INITIATIVES PARTNERSHIP

The State Housing Initiatives Partnership (SHIP) program provides funds to local governments using 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 available, they are distributed on an entitlement basis to all 67 counties and 52 Community Development Block Grant entitlement cities in Florida. SHIP funds may be used to fund strategies such as: emergency repairs, new construction, rehabilitation, down payment 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.

Local governments have three years to expend funds. The most recent closed out fiscal year is 2015-2016. The summary of expenditures below is higher than the allocated funds due to local governments' use of SHIP program income and recaptured funds.

Program Summary

- For Fiscal Year 2015-2016, Florida Housing allocated \$100,467,921 in SHIP funding.
- \$92,245,065 was expended toward homeownership activities by local governments, providing assistance to 3,997 homeownership units.
- \$15,266,184 was expended toward rental housing activities by local governments providing assistance to 1,792 rental housing units.
- Of these funds, \$34,035,861 was expended to assist 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 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 title searches, engineering fees, impact fees, soil tests, appraisals, feasibility analyses, earnest money deposits, and insurance fees. Technical assistance is also provided at no charge to the applicant.

Program Summary

- \$3,707,606 was awarded for predevelopment activities associated with seven approved rental developments that will create 428 rental units (of these, 87 will be affordable).
- \$614,000 was awarded for predevelopment activities associated with two approved homeownership developments that will create 24 homeownership units.





TRAINING AND TECHNICAL ASSISTANCE

Affordable Housing Catalyst Program

The Affordable Housing Catalyst Program provides on-site, email, and telephone technical assistance and training on 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 such topics as: forming local and regional partnerships; working effectively with lending institutions; implementing regulatory reform; training for boards of directors; the development process; implementing 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.

Program Summary

During 2018, the following assistance was provided:

- 22 workshops/stakeholder events.
- 22 webinars.
- 13 local or regional clinics.
- 437 hours of direct technical assistance.
- 1,986 responses to emails/phone calls.

In addition, a total of \$55,850 was expended through the Hardest Hit Fund to support the following HHF assistance activities:

- 46 hours of direct technical assistance.
- 199 responses to emails/phone calls.

PLP and Demonstration Loans Technical Assistance

Technical Assistance is also provided to applicants with PLP and Demonstration Loans. This technical assistance provides professional guidance particularly for less experienced nonprofit organizations to help them move through the predevelopment process and develop capacity required to develop affordable housing units.

Program Summary

- 30 PLP applicants were provided technical assistance at a cost of \$43,844.
- 4 organizations awarded Demonstration Loans were provided technical assistance at a cost of \$5,735.

SPECIAL PROGRAMS

DISASTER RESPONSE AND RECOVERY EFFORTS

During 2018, Florida Housing worked with state and federal officials to provide support for short-and long-term housing solutions to address the impacts from Hurricane Irma, which hit Florida in late 2017, and Hurricane Michael in October 2018. In partnership with the Florida Division of Emergency Management (DEM), FEMA, HUD and the Homeless Assistance Continuum of Care Lead Agencies in the impacted areas, Florida Housing also provided information regarding available rentals for homeless and displaced households and permanent housing needs for homeless households and those at risk of being homeless.

SHIP Disaster Recovery

In addition to the use of SHIP funds for ongoing local housing strategies, section 420.9073(5), Florida Statutes, authorizes Florida Housing to hold back up to \$5 million each fiscal year from SHIP for recovery efforts for declared disasters. Florida Housing allocates funds based on FEMA data showing relative impact to the housing stock in each community. These funds are used by each SHIP local government based on their adopted disaster strategy that allows for assistance in the immediate aftermath of a declared disaster for the particular needs of each community. The strategies include temporary relocation, tree and debris removal, rent assistance, and short-term repairs to prevent further damage to the structure or to allow for occupancy until further repairs are made. Fiscal Year 2017-18 funds were distributed in April 2018 to areas impacted by Hurricane Irma as shown to the right.



2017-18 SHIP Disaster Recovery Distribution

Tier	Local Government	County Total	County Share/City Share
Tier 1	Monroe	1,077,791	1,077,791
	Orange	979,527	770,986
	Orlando		208,541
	Miami-Dade	942,682	607,935
	Hialeah		81,165
	Miami		160,822
	Miami Beach		31,863
	Miami Gardens		38,933
	North Miami		21,964
Tier 2	Broward	398,000	71,241
	Coconut Creek		12,179
	Coral Springs		27,064
	Davie		21,373
	Deerfield Beach		16,557
	Ft. Lauderdale		38,049
	Hollywood		31,283
	Lauderhill		15,124
	Margate		12,298
	Miramar		28,935
	Pembroke Pines		34,626
	Plantation		18,825
	Pompano Beach		23,243
	Sunrise		19,502
	Tamarac		13,572
	Weston		14,129
	Polk	268,000	209,120
	Lakeland		42,210
	Winter Haven		16,670
	Seminole	214,000	214,000
	Osceola	180,000	142,704
	Kissimmee		37,296
	Hendry	150,000	150,000
	Collier	196,000	184,926
	Naples		11,074
	Lee	240,000	152,664
	Cape Coral		60,144
	Ft. Myers		27,192
Duval	204,000	204,000	
Highlands	150,000	150,000	
TOTAL		5,000,000	5,000,000



SPECIAL PROGRAMS

Hurricane Damages to Florida Housing's Rental Portfolio

After a hurricane, Florida Housing immediately conducts a damage assessment of the rental properties in our portfolio to gain a better understanding of the impact of the hurricane on the residents, and condition of the developments and units.

Following Hurricane Irma in 2017, Florida Housing assessed all properties located in the forty-eight counties impacted by the storm. Damage was reported in 18,235 units across 764 developments. Four developments reported damage extensive enough to require displacement of some or all households. In total, 193 households were displaced; 55 of these households were able to move to other units on the property. The remaining 138 households were displaced from one development that experienced extreme flooding conditions. The development reopened in early 2018 for households wishing to move back.

Following Hurricane Michael, Florida Housing assessed all properties located in the twelve counties impacted by Hurricane Michael and reported damage at 68 developments with 6,134 units. Nine developments reported damage extensive enough to require displacement of some or all households. In total, 652 households were displaced due to direct damage, unhealthy moisture content and/or the discovery of mold in the housing units. An additional 15 properties reported moderate damage and 17 reported limited damage because of the hurricane.

Florida Housing continues to monitor the damaged properties for regular updates on reconstruction and damage mitigation efforts.

Rental Requests for Applications

In the aftermath of Hurricanes Irma and Michael, Florida Housing modified its timeline for rental Requests for Applications (RFAs) to allow applicants in affected regions more time to participate/compete for available resources to finance rental housing. RFA timelines and certain requirements were changed in late 2017 for five RFAs after Hurricane Irma and in late 2018 for four RFAs after Hurricane Michael.

In October 2018, Florida Housing's Board also approved the issuance of a special RFA for Hurricane Recovery in Monroe County to award \$16 million in Low Income Housing Tax Credits and SAIL dollars for the construction of workforce housing. A similar response to Hurricane Michael impacted counties was implemented in 2019 and will be reported in next year's annual report.

Community Development Block Grant – Disaster Recovery (CDBG-DR) Program

In the spring of 2018, the Department of Economic Opportunity (DEO) asked Florida Housing to partner in awarding CDBG-DR funds to address long term recovery housing efforts after Hurricane Irma. Through an agreement with DEO, Florida Housing will offer financing to construct new rental housing in the hardest hit areas.





AFFORDABLE RENTAL HOUSING LOCATOR: 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 at or below 120% AMI. The website is available in English and Spanish and can be translated into 30-plus additional languages, including Haitian-Creole.

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. Owners of rental housing more recently financed by Florida Housing are required to list their properties and available rental units. The system is continually updated to ensure that property listings are accurate and up to date. At the end of 2018, 199,907 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.

From September 2017 through June 2018, Florida Housing executed a short-term agreement with the locator's provider to implement disaster recovery services in counties impacted by Hurricanes Irma and Maria. Florida Housing executed another disaster recovery services agreement, in October 2018, to assist counties impacted by Hurricane Michael.

During 2018, 757,565 affordable rental searches were conducted on FloridaHousingSearch.org. The call center staff handled 20,619 affordable rental-related telephone inquiries.

DEMOGRAPHICS AND CHARTS

2018 SUMMARY OF PROGRAMS

HOMEOWNERSHIP PROGRAMS	Total Homeowners Assisted
Total Homeowners Served or Units Funded in 2018¹	17,700
Homebuyer Loan Programs	6,207
Down Payment Assistance ²	4,401
Homeownership Assistance Program - Florida Assist ³	3,792
HFA Preferred PLUS Grants	556
Florida HLP Second Mortgage	53
Mortgage Credit Certificates (MCCs)	2,030
Homeownership Pool Program (HOP)	96
Predevelopment Loan Program (PLP) ³	5
State Housing Initiatives Partnership (SHIP) ^{3,4}	3,997
Foreclosure Counseling Program (FCP) ⁵	3,786
Florida Hardest-Hit Fund (HHF) ⁶	4,108





RENTAL PROGRAMS	Total Units	Set-Aside Units
Total Units Funded in 2018^{1,7}	8,986	8,838
Grants for Persons with Developmental Disabilities ³	24	24
Multifamily Mortgage Revenue Bonds (MMRB)	1,321	1,140
State Apartment Incentive Loans (SAIL) ³	1,056	1,048
SAIL Workforce ³	698	698
Low Income Housing Tax Credits (9%)	3,564	3,394
Low Income Housing Tax Credits (4%)	4,523	4,466
National Housing Trust Fund	1,005	35
Homeless School Children Housing Pilot	17	17
Development Viability Loans	1,041	1,041
State Housing Initiatives Partnership (SHIP) ^{3,4}	1,792	1,792
Predevelopment Loan Program ³	428	87

Notes:

¹ The 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 program areas 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 recent, prior year, these units were not counted in this year's grand totals.

² In addition to the three Down Payment Assistance (DPA) Programs listed, funding from the Hardest-Hit Fund is also used for DPA. This assisted household total of 2,524 is only included in the HHF program total.

³ This program is typically funded by revenues from documentary stamp taxes. In some cases state funding is appropriated on a year by year basis for special programs.

⁴ SHIP information is from the most recently closed year (2015-2016). Pursuant to Florida Law, local governments typically have three years to expend funds. 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% of the SHIP rental units during this period overlap other rental programs in this summary.

⁵ The FCP total shows the new homeowners assisted through the program in 2018, although homeowners who entered the program in prior years may still be receiving help. The total number of homeowners assisted since program inception is 11,564.

⁶ The HHF information shows the new homeowners added to the program in 2018. The total number of homeowners assisted since program inception is 52,661.

⁷ The breakdown for the 8,986 total rental units financed in 2018 is as follows:

- 4,241 units are new construction or redevelopment (demolition/replacement);
- 3,849 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
- 896 SHIP units that are not associated with other rental programs (see note 4).

HOMEOWNERSHIP PROGRAMS

HOMES FUNDED THROUGH THE HOMEBUYER LOAN AND DOWN PAYMENT ASSISTANCE PROGRAMS

COUNTY	OVERALL PROGRAM PERFORMANCE ^{1,2}			
	# OF LOANS	FIRST MORTGAGE	DPA	AVERAGE SALES PRICE
Alachua	12	\$1,527,305	\$87,900	\$132,075
Baker	10	\$1,741,361	\$71,850	\$180,360
Bay	29	\$3,586,626	\$205,100	\$127,147
Bradford	8	\$885,947	\$60,000	\$114,187
Brevard	461	\$69,329,909	\$4,685,402	\$158,060
Broward	76	\$13,157,682	\$556,042	\$182,395
Charlotte	55	\$7,523,646	\$415,500	\$141,167
Citrus	23	\$2,564,356	\$168,450	\$115,909
Clay	120	\$18,030,949	\$1,232,183	\$157,136
Collier	15	\$2,984,883	\$110,547	\$204,757
Columbia	1	\$115,900	\$7,500	\$122,000
DeSoto	6	\$781,034	\$45,000	\$132,667
Duval	987	\$144,346,057	\$10,232,154	\$154,591
Escambia	47	\$5,496,682	\$349,117	\$120,895
Flagler	31	\$5,185,356	\$222,611	\$171,852
Gadsden	4	\$342,832	\$30,000	\$90,000
Hardee	1	\$151,905	\$7,500	\$159,900
Hendry	3	\$343,628	\$18,795	\$117,167
Hernando	135	\$17,973,484	\$1,003,450	\$137,670
Highlands	6	\$621,758	\$45,000	\$106,317
Hillsborough	856	\$135,826,669	\$8,766,369	\$166,467
Holmes	1	\$84,342	\$6,500	\$85,899
Indian River	36	\$5,467,943	\$269,250	\$156,328
Jefferson	1	\$117,826	\$7,500	\$120,000
Lake	56	\$9,134,482	\$411,426	\$167,887
Lee	147	\$22,953,950	\$1,067,768	\$160,517
Leon	86	\$11,202,822	\$646,105	\$134,767
Levy	1	\$110,461	\$7,500	\$112,500
Liberty	1	\$41,104	\$2,300	\$42,380
Madison	4	\$350,458	\$28,305	\$91,975
Manatee	83	\$14,216,127	\$620,275	\$176,560
Marion	35	\$4,270,675	\$255,360	\$125,704
Martin	10	\$1,612,005	\$68,076	\$169,787
Miami-Dade	16	\$3,563,665	\$127,660	\$237,031

HOMEOWNERSHIP PROGRAMS

HAP - FLORIDA ASSIST			HHF			HFA PREFERRED PLUS GRANTS			FL HLP SECOND MORTGAGE		
# OF LOANS	FIRST MORTGAGE	DPA	# OF LOANS	FIRST MORTGAGE	DPA	# OF LOANS	FIRST MORTGAGE	DPA	# OF LOANS	FIRST MORTGAGE	DPA
10	\$1,118,805	\$75,000	0	\$0	\$0	2	\$408,500	\$12,900	0	\$0	\$0
7	\$1,192,961	\$52,500	0	\$0	\$0	3	\$548,400	\$19,350	0	\$0	\$0
29	\$3,586,626	\$205,100	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
8	\$885,947	\$60,000	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
219	\$30,755,128	\$1,642,500	176	\$25,954,109	\$2,640,000	65	\$12,473,389	\$392,902	1	\$147,283	\$10,000
53	\$8,623,080	\$399,000	0	\$0	\$0	21	\$4,105,232	\$137,042	2	\$429,370	\$20,000
55	\$7,523,646	\$415,500	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
22	\$2,455,106	\$165,000	0	\$0	\$0	1	\$109,250	\$3,450	0	\$0	\$0
59	\$8,889,914	\$442,500	45	\$6,219,869	\$675,000	12	\$2,284,871	\$74,683	4	\$636,295	\$40,000
13	\$2,571,728	\$97,500	0	\$0	\$0	2	\$413,155	\$13,047	0	\$0	\$0
1	\$115,900	\$7,500	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
6	\$781,034	\$45,000	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
498	\$70,109,383	\$3,731,657	385	\$54,822,697	\$5,765,406	86	\$16,974,279	\$555,091	18	\$2,439,698	\$180,000
44	\$5,078,197	\$328,422	0	\$0	\$0	2	\$345,805	\$10,695	1	\$72,680	\$10,000
25	\$4,055,731	\$187,500	0	\$0	\$0	6	\$1,129,625	\$35,111	0	\$0	\$0
4	\$342,832	\$30,000	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
1	\$151,905	\$7,500	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
2	\$220,923	\$15,000	0	\$0	\$0	1	\$122,705	\$3,795	0	\$0	\$0
130	\$17,167,454	\$975,000	0	\$0	\$0	5	\$806,030	\$28,450	0	\$0	\$0
6	\$621,758	\$45,000	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
462	\$71,207,035	\$3,464,200	323	\$50,681,441	\$4,831,000	65	\$12,925,230	\$411,169	6	\$1,012,963	\$60,000
1	\$84,342	\$6,500	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
35	\$5,249,693	\$262,500	0	\$0	\$0	1	\$218,250	\$6,750	0	\$0	\$0
1	\$117,826	\$7,500	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
48	\$7,589,448	\$361,500	0	\$0	\$0	8	\$1,545,034	\$49,926	0	\$0	\$0
129	\$20,044,059	\$967,500	0	\$0	\$0	18	\$2,909,891	\$97,268	0	\$0	\$0
82	\$10,496,377	\$618,000	0	\$0	\$0	3	\$585,395	\$18,105	1	\$121,050	\$10,000
1	\$110,461	\$7,500	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
1	\$41,104	\$2,300	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
3	\$211,263	\$24,000	0	\$0	\$0	1	\$139,195	\$4,305	0	\$0	\$0
75	\$12,600,802	\$565,500	0	\$0	\$0	7	\$1,444,325	\$44,775	1	\$171,000	\$10,000
33	\$4,065,035	\$247,500	0	\$0	\$0	2	\$205,640	\$6,360	0	\$0	\$0
5	\$840,970	\$37,500	0	\$0	\$0	4	\$655,135	\$20,576	1	\$115,900	\$10,000
10	\$2,030,056	\$75,000	0	\$0	\$0	5	\$1,283,609	\$42,660	1	\$250,000	\$10,000

HOMEOWNERSHIP PROGRAMS

HOMES FUNDED THROUGH THE HOMEBUYER LOAN AND DOWN PAYMENT ASSISTANCE PROGRAMS

COUNTY	OVERALL PROGRAM PERFORMANCE ^{1,2}			
	# OF LOANS	FIRST MORTGAGE	DPA	AVERAGE SALES PRICE
Nassau	11	\$2,037,804	\$80,670	\$191,323
Okaloosa	20	\$2,876,005	\$150,000	\$147,719
Orange	427	\$71,407,616	\$4,299,696	\$175,159
Osceola	220	\$39,067,379	\$2,207,428	\$185,088
Palm Beach	68	\$11,921,109	\$508,157	\$182,032
Pasco	398	\$51,782,758	\$4,016,339	\$137,466
Pinellas	469	\$70,226,102	\$4,720,509	\$158,994
Polk	426	\$64,966,220	\$4,229,319	\$159,310
Putnam	6	\$583,845	\$45,000	\$101,475
Santa Rosa	11	\$1,715,330	\$81,597	\$160,792
Sarasota	104	\$17,892,944	\$778,395	\$177,086
Seminole	88	\$14,355,069	\$651,230	\$168,665
St. Johns	44	\$7,801,675	\$323,992	\$182,669
St. Lucie	185	\$30,104,903	\$1,922,110	\$169,728
Sumter	7	\$727,058	\$52,500	\$111,029
Volusia	348	\$50,395,598	\$3,510,488	\$151,998
Wakulla	6	\$776,686	\$46,500	\$133,712
Walton	1	\$199,820	\$7,500	\$206,000
Washington	5	\$490,083	\$36,120	\$101,100
TOTALS	6,207	\$944,971,833	\$59,506,045	\$159,500

HOMEOWNERSHIP PROGRAMS

HAP - FLORIDA ASSIST			HHF			HFA PREFERRED PLUS GRANTS			FL HLP SECOND MORTGAGE		
# OF LOANS	FIRST MORTGAGE	DPA	# OF LOANS	FIRST MORTGAGE	DPA	# OF LOANS	FIRST MORTGAGE	DPA	# OF LOANS	FIRST MORTGAGE	DPA
10	\$1,854,474	\$75,000	0	\$0	\$0	1	\$183,330	\$5,670	0	\$0	\$0
20	\$2,876,005	\$150,000	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
242	\$39,150,970	\$1,815,000	151	\$25,260,733	\$2,263,500	33	\$6,779,898	\$211,196	1	\$216,015	\$10,000
120	\$21,061,019	\$900,000	78	\$13,649,949	\$1,168,545	22	\$4,356,411	\$138,883	0	\$0	\$0
51	\$7,990,038	\$382,500	0	\$0	\$0	17	\$3,931,071	\$125,657	0	\$0	\$0
240	\$30,298,012	\$1,798,620	141	\$18,316,907	\$2,107,500	16	\$3,037,740	\$100,219	1	\$130,099	\$10,000
255	\$36,620,767	\$1,909,920	166	\$24,239,902	\$2,488,000	44	\$8,652,975	\$282,589	4	\$712,458	\$40,000
256	\$38,840,121	\$1,917,928	144	\$21,570,855	\$2,152,500	24	\$4,288,000	\$138,891	2	\$267,244	\$20,000
6	\$583,845	\$45,000	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
10	\$1,502,027	\$75,000	0	\$0	\$0	1	\$213,303	\$6,597	0	\$0	\$0
96	\$16,234,244	\$721,500	0	\$0	\$0	8	\$1,658,700	\$55,395	0	\$0	\$0
75	\$11,741,014	\$562,500	0	\$0	\$0	12	\$2,471,555	\$78,730	1	\$142,500	\$10,000
31	\$5,325,530	\$232,500	0	\$0	\$0	11	\$2,169,604	\$71,492	2	\$306,541	\$20,000
89	\$13,667,509	\$667,500	72	\$11,479,729	\$1,080,000	21	\$4,488,360	\$144,610	3	\$469,305	\$30,000
7	\$727,058	\$52,500	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
194	\$27,718,131	\$1,455,000	125	\$17,366,947	\$1,875,000	26	\$4,847,472	\$150,488	3	\$463,048	\$30,000
6	\$776,686	\$46,500	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
1	\$199,820	\$7,500	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
5	\$490,083	\$36,120	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
3,792	\$558,593,882	\$28,408,267	1,806	\$269,563,138	\$27,046,451	556	\$108,711,364	\$3,498,827	53	\$8,103,449	\$530,000

Note:

¹These four columns show the cumulative number of loans and first mortgage amounts for Homebuyer Loan Programs and downpayment assistance provided through four programs: the Homeownership Assistance Program (HAP) - Florida Assist, the Hardest Hit Fund (HHF), and HFA Preferred PLUS Grants (3% and 4% HFA Preferred Grants) and the Florida Homeownership Loan Program (FL HLP) Second Mortgage. Each downpayment assistance program section of the table provides subtotals for each of the strategies complementing the Homebuyer Loan Programs. Because not all first mortgages are paired with down payment assistance from Florida Housing, the totals in the Overall Performance section may be larger for some counties than the sum of the individual downpayment assistance program sections.

²In many cases, the first mortgage and DPA totals for a county are higher than the average sales price, because buyers also receive some assistance with closing costs, a key barrier to entering homeownership for many.

*As of December 31, 2018, the foreclosure rate for all Florida Housing homeowner loans was 0.98%. Of this, 0.22% of all Florida Housing loans were 1995 Indenture loans in foreclosure, 0.24% of all Florida Housing loans were New Issue Bond Program Indenture loans in foreclosure, and 0.52% of all Florida Housing loans were TBA loans in foreclosure. This is compared to a foreclosure rate of 1.43% for all Florida residential loans reported at the end of the fourth quarter of 2018 (the Florida conventional loan foreclosure rate was 1.38% and the Florida FHA foreclosure rate was 1.85%). Source: USBank and Mortgage Bankers Association.

HOMEOWNERSHIP PROGRAMS

HOMEBUYER LOAN AND DOWN PAYMENT ASSISTANCE PROGRAM DEMOGRAPHICS

NUMBER OF LOANS CLOSED & HOUSEHOLDS SERVED IN 2018		6,207
BY HOUSEHOLD SIZE	1-2 persons	4,151
	3-4 persons	1,702
	5+ persons	354
BY AGE	15-54	5,455
	55-61	422
	62+	330
BY INCOME	0-30% Area Median Income (AMI)	142
	30.01-50% AMI	1,355
	50.01-80% AMI	3,311
	80.01-100% AMI	1,399
BY RACE	Black/African American	1,008
	American Indian/Alaska Native	14
	Asian	100
	White	4,713
	White & Black/African American	34
	Other	232
BY ETHNICITY	Hispanic	1,891
	Non-Hispanic	4,111
	No Ethnicity Designated	205
AVERAGE SALES PRICE		\$159,500
AVERAGE DOWN PAYMENT ASSISTANCE LOAN AMOUNT		\$9,023
AVERAGE FIRST MORTGAGE AMOUNT		\$152,243
NUMBER OF VETERANS SERVED		87

HOMEOWNERSHIP POOL PROGRAM (HOP)

COUNTY	CLOSED LOANS		
	TOTAL OF ALL HOP LOANS	NUMBER OF HOMEBUYERS SERVED	AVERAGE SALES PRICE
Alachua	\$31,250	1	\$129,122
Citrus	\$300,000	12	\$110,767
Duval	\$738,840	16	\$167,825
Hillsborough	\$1,016,696	45	\$148,795
Lake	\$81,562	2	\$163,125
Leon	\$176,800	6	\$94,267
Marion	\$22,262	1	\$110,000
Sarasota	\$738,400	13	\$201,538
Totals	\$3,105,810	96	\$140,680

Note:

As of December 31, 2018, an additional \$1,002,600 of HOP funding was reserved in the names of 39 homebuyers. These loans will be closed in 2019 when construction is completed.

HOMEOWNERSHIP POOL PROGRAM (HOP) DEMOGRAPHICS

NUMBER OF LOANS CLOSED & HOMEBUYERS SERVED IN 2018		96
BY HOUSEHOLD SIZE	1-2 persons	44
	3-4 persons	38
	5+ persons	14
BY INCOME	0-30% Area Median Income (AMI)	0
	30.01-50% AMI	18
	50.01-80% AMI	78
BY AGE	15-54	82
	55-61	8
	62+	6
BY RACE	Black/African American	22
	Asian	2
	White	34
	Other	38
BY ETHNICITY	Hispanic	39
	Non-Hispanic	57

HOMEOWNERSHIP PROGRAMS

MORTGAGE CREDIT CERTIFICATES (MCCs)¹

COUNTY	TOTAL MCCs ISSUED	TOTAL OF ALL FIRST MORTGAGES	AVERAGE SALES PRICE
Alachua	6	\$899,750	\$151,800
Baker	2	\$249,770	\$127,000
Bay	2	\$315,512	\$159,750
Bradford	2	\$282,947	\$151,450
Brevard	23	\$3,500,819	\$158,658
Broward	258	\$47,864,312	\$201,510
Charlotte	5	\$985,350	\$201,460
Citrus	10	\$1,351,212	\$134,800
Clay	55	\$8,453,349	\$159,180
Collier	141	\$34,695,564	\$254,388
Duval	103	\$15,704,744	\$159,989
Escambia	1	\$187,344	\$167,000
Flagler	1	\$161,020	\$166,000
Gadsden	4	\$519,090	\$128,475
Gulf	1	\$96,000	\$96,000
Hardee	1	\$183,121	\$186,500
Hendry	5	\$645,293	\$134,200
Hernando	15	\$2,442,327	\$167,077
Highlands	4	\$481,445	\$124,000
Hillsborough	155	\$24,510,753	\$165,303
Indian River	10	\$1,344,405	\$148,692
Lake	56	\$9,689,924	\$176,961
Lee	112	\$19,371,604	\$178,491
Leon	47	\$6,142,644	\$133,497
Levy	2	\$199,545	\$97,000
Madison	1	\$186,557	\$189,900
Manatee	20	\$3,161,131	\$169,110
Marion	42	\$5,222,395	\$126,090
Martin	1	\$111,550	\$115,000
Miami-Dade	165	\$35,982,161	\$227,436
Nassau	2	\$363,975	\$183,200
Okaloosa	9	\$1,282,291	\$146,211
Okeechobee	1	\$151,515	\$148,450
Orange	126	\$21,699,715	\$180,709
Osceola	106	\$19,671,653	\$191,915

COUNTY	TOTAL MCCs ISSUED	TOTAL OF ALL FIRST MORTGAGES	AVERAGE SALES PRICE
Palm Beach	102	\$18,987,617	\$199,395
Pasco	52	\$7,492,211	\$151,763
Pinellas	60	\$7,888,713	\$149,677
Polk	151	\$26,595,415	\$180,573
Putnam	1	\$95,858	\$94,900
Santa Rosa	3	\$556,701	\$185,750
Sarasota	20	\$3,412,848	\$177,559
Seminole	36	\$6,093,760	\$178,731
St. Johns	19	\$3,860,748	\$209,290
St. Lucie	32	\$5,626,618	\$180,671
Sumter	2	\$274,751	\$137,900
Volusia	55	\$8,448,844	\$158,005
Wakulla	3	\$444,560	\$148,267
Totals	2,030	\$357,889,431	\$184,680

Note:

¹In October 2018, Florida Housing changed the management of the Mortgage Credit Certificate program compliance and reservation system. Due to the transition, demographic data is not available, but will be reported in the 2019 Annual Report.

HOMEOWNERSHIP PROGRAMS

FLORIDA HARDEST-HIT FUND PROGRAMS (HHF)¹

COUNTY	HOUSEHOLDS SERVED	RESERVED & DISBURSED ²	DISBURSED ONLY	FUNDS DISBURSED BY PROGRAM					
				DPA	UMAP	MLRP	PR	MEP	ELMORE
Alachua	220	\$4,984,572	\$4,485,301	\$0	\$1,279,522	\$1,089,547	\$1,693,497	\$94,000	\$328,735
Baker	26	\$457,631	\$447,440	\$0	\$142,878	\$147,018	\$105,224	\$0	\$52,320
Bay	217	\$4,370,464	\$4,059,789	\$0	\$1,357,428	\$1,186,007	\$1,074,899	\$122,845	\$318,610
Bradford	15	\$304,301	\$279,136	\$0	\$58,456	\$118,559	\$91,883	\$0	\$10,239
Brevard	3,642	\$63,660,863	\$61,931,576	\$35,949,522	\$7,706,054	\$5,898,734	\$11,012,503	\$532,651	\$832,112
Broward	4,232	\$109,927,269	\$103,810,297	\$0	\$37,798,765	\$27,891,755	\$28,676,632	\$1,569,094	\$7,874,050
Calhoun	5	\$100,289	\$81,022	\$0	\$19,564	\$25,996	\$35,462	\$0	\$0
Charlotte	285	\$6,330,099	\$6,029,781	\$0	\$1,606,761	\$1,251,180	\$2,812,312	\$50,000	\$309,529
Citrus	189	\$4,080,759	\$3,747,336	\$0	\$634,300	\$679,945	\$2,330,041	\$0	\$103,050
Clay	875	\$15,914,259	\$15,164,028	\$7,428,738	\$2,981,673	\$2,649,933	\$1,794,008	\$200,000	\$109,677
Collier	384	\$8,548,413	\$8,013,453	\$0	\$2,698,340	\$1,695,229	\$3,118,733	\$150,000	\$351,151
Columbia	51	\$1,106,064	\$949,431	\$0	\$257,692	\$355,087	\$172,745	\$40,047	\$123,860
DeSoto	38	\$886,474	\$782,491	\$0	\$148,970	\$137,296	\$439,584	\$0	\$56,642
Dixie	8	\$90,077	\$58,471	\$0	\$17,415	\$16,941	\$0	\$0	\$24,116
Duval	7,280	\$121,422,967	\$118,294,637	\$75,631,634	\$13,787,629	\$13,328,284	\$13,491,598	\$754,555	\$1,300,938
Escambia	438	\$7,140,953	\$6,431,609	\$0	\$2,349,496	\$2,613,014	\$901,546	\$150,000	\$417,552
Flagler	225	\$5,010,291	\$4,779,610	\$0	\$1,401,248	\$1,341,722	\$1,782,530	\$50,000	\$204,110
Franklin	11	\$269,930	\$261,309	\$0	\$122,688	\$108,128	\$19,425	\$0	\$11,069
Gadsden	111	\$2,727,424	\$2,549,277	\$0	\$635,309	\$718,191	\$1,152,666	\$34,392	\$8,718
Gilchrist	28	\$430,471	\$400,277	\$0	\$169,881	\$106,224	\$78,040	\$0	\$46,132
Glades	10	\$135,738	\$123,232	\$0	\$58,819	\$38,239	\$26,174	\$0	\$0
Gulf	12	\$285,516	\$268,618	\$0	\$81,285	\$73,176	\$96,852	\$0	\$17,305
Hamilton	2	\$41,012	\$41,012	\$0	\$13,411	\$14,620	\$12,981	\$0	\$0
Hardee	26	\$474,598	\$398,622	\$0	\$124,704	\$96,244	\$177,674	\$0	\$0
Hendry	42	\$864,195	\$801,682	\$0	\$229,220	\$155,833	\$327,180	\$50,000	\$39,449
Hernando	351	\$9,690,278	\$9,405,360	\$0	\$1,396,222	\$1,134,283	\$6,431,182	\$281,407	\$162,267
Highlands	95	\$2,226,273	\$2,077,281	\$0	\$431,465	\$446,958	\$1,061,315	\$50,000	\$87,542
Hillsborough	6,482	\$117,134,771	\$114,752,028	\$66,351,067	\$13,987,284	\$11,993,931	\$17,845,034	\$2,830,686	\$1,744,026
Holmes	13	\$111,120	\$107,049	\$0	\$50,905	\$23,753	\$24,328	\$0	\$8,063
Indian River	210	\$4,456,142	\$3,985,372	\$0	\$1,271,224	\$923,627	\$1,538,491	\$93,202	\$158,828
Jackson	35	\$544,684	\$424,069	\$0	\$155,272	\$199,693	\$22,817	\$33,395	\$12,892
Jefferson	11	\$238,224	\$209,977	\$0	\$103,395	\$106,582	\$0	\$0	\$0
Lafayette	4	\$116,678	\$113,157	\$0	\$35,727	\$27,431	\$50,000	\$0	\$0
Lake	419	\$9,696,453	\$9,197,579	\$0	\$2,429,859	\$2,062,719	\$3,703,290	\$473,966	\$527,746
Lee	1,067	\$25,742,926	\$24,778,151	\$0	\$9,673,948	\$4,356,416	\$9,826,129	\$250,000	\$671,659
Leon	431	\$9,918,331	\$9,049,570	\$0	\$2,953,704	\$2,787,118	\$3,036,279	\$50,000	\$222,468
Levy	35	\$601,625	\$582,800	\$0	\$210,798	\$203,734	\$110,490	\$50,000	\$7,779
Liberty	6	\$158,891	\$83,103	\$0	\$18,921	\$33,396	\$30,786	\$0	\$0
Madison	16	\$279,457	\$239,109	\$0	\$56,241	\$66,185	\$66,683	\$50,000	\$0
Manatee	331	\$8,999,442	\$8,663,882	\$0	\$1,957,518	\$1,766,324	\$4,538,764	\$150,000	\$251,276

HOMEOWNERSHIP PROGRAMS

COUNTY	HOUSEHOLDS SERVED	RESERVED & DISBURSED ²	DISBURSED ONLY	FUNDS DISBURSED BY PROGRAM					
				DPA	UMAP	MLRP	PR	MEP	ELMORE
Marion	466	\$10,192,090	\$9,528,259	\$0	\$2,264,137	\$1,997,039	\$4,541,228	\$117,313	\$608,542
Martin	164	\$4,028,663	\$3,818,821	\$0	\$1,388,617	\$1,111,154	\$1,037,101	\$50,000	\$231,949
Miami-Dade	3,740	\$98,237,228	\$93,055,838	\$0	\$29,554,126	\$21,167,330	\$20,853,934	\$1,989,145	\$19,491,303
Monroe	28	\$739,394	\$703,414	\$0	\$322,695	\$149,234	\$150,000	\$0	\$81,485
Nassau	107	\$2,316,797	\$2,217,664	\$0	\$900,028	\$877,711	\$406,176	\$0	\$33,749
Okaloosa	196	\$4,140,441	\$3,856,327	\$0	\$1,333,778	\$1,385,404	\$624,630	\$150,000	\$362,515
Okeechobee	72	\$1,322,991	\$1,281,239	\$0	\$381,796	\$278,020	\$590,373	\$0	\$31,051
Orange	4,094	\$85,220,319	\$81,800,841	\$28,552,618	\$14,950,377	\$11,437,549	\$23,866,059	\$1,532,748	\$1,461,491
Osceola	1,166	\$24,143,414	\$23,291,565	\$8,781,222	\$3,777,977	\$3,011,769	\$6,897,371	\$622,874	\$200,352
Palm Beach	2,543	\$66,804,917	\$63,307,761	\$0	\$21,090,274	\$15,043,936	\$22,010,725	\$600,000	\$4,562,826
Pasco	2,055	\$41,622,019	\$40,610,330	\$16,247,391	\$5,039,372	\$4,359,254	\$13,984,757	\$468,482	\$511,074
Pinellas	2,943	\$57,332,501	\$55,319,368	\$22,615,281	\$8,224,766	\$7,388,480	\$13,896,205	\$1,293,525	\$1,901,110
Polk	1,777	\$33,985,718	\$32,631,177	\$15,177,111	\$4,095,013	\$4,099,490	\$7,337,422	\$1,353,849	\$568,291
Putnam	76	\$1,272,546	\$1,231,536	\$0	\$351,145	\$377,939	\$415,238	\$0	\$87,214
Santa Rosa	380	\$8,715,444	\$8,109,841	\$0	\$3,311,760	\$2,869,058	\$1,592,178	\$0	\$336,846
Sarasota	1,151	\$23,421,426	\$22,436,342	\$7,280,908	\$4,279,115	\$3,780,528	\$5,995,949	\$250,000	\$849,842
Seminole	163	\$3,218,373	\$2,793,217	\$0	\$1,298,919	\$1,187,185	\$223,740	\$50,000	\$33,373
St. Johns	441	\$10,899,852	\$10,324,514	\$0	\$2,753,984	\$2,142,289	\$4,185,876	\$335,886	\$906,479
St. Lucie	711	\$17,713,377	\$16,872,239	\$0	\$4,934,964	\$3,860,982	\$7,230,961	\$516,407	\$328,925
Sumter	34	\$699,881	\$612,540	\$0	\$178,228	\$171,042	\$50,000	\$97,414	\$115,855
Suwannee	28	\$468,921	\$431,496	\$0	\$120,925	\$125,276	\$124,590	\$0	\$60,705
Taylor	2	\$37,023	\$37,023	\$0	\$7,059	\$11,102	\$0	\$0	\$18,862
Union	4	\$42,278	\$42,278	\$0	\$19,139	\$20,266	\$0	\$0	\$2,872
Volusia	2,312	\$43,058,934	\$41,977,057	\$21,281,786	\$4,783,245	\$4,728,444	\$9,862,260	\$400,823	\$920,500
Wakulla	69	\$1,666,207	\$1,556,957	\$0	\$342,297	\$252,487	\$920,797	\$0	\$41,376
Walton	28	\$577,560	\$506,096	\$0	\$191,722	\$134,870	\$173,524	\$0	\$5,980
Washington	33	\$536,173	\$426,725	\$0	\$152,704	\$207,258	\$0	\$33,079	\$33,684
Totals	52,661	\$1,091,894,416	\$1,046,638,391	\$305,297,277	\$226,462,150	\$180,044,148	\$266,680,871	\$17,971,784	\$50,182,161

Notes:

DPA = Down Payment 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, 2018.

²When a homeowner is approved for funding, the maximum amount she or he can receive is reserved, and then the payments are distributed to the mortgage loan servicer on a monthly basis as long as the homeowner is eligible for funding.

HOMEOWNERSHIP PROGRAMS

FORECLOSURE COUNSELING PROGRAM (FCP)

COUNTY	SERVED DIRECTLY THROUGH COUNSELING AGENCIES		FUNDS DISBURSED THROUGH SHIP (2016-2017) ¹	TOTAL FUNDS DISBURSED
	HOUSEHOLDS SERVED	FUNDS DISBURSED		
Alachua	54	\$15,150	\$36,795	\$51,945
Baker	2	\$450	\$0	\$450
Bay	11	\$3,600	\$25,145	\$28,745
Bradford	10	\$4,200	\$0	\$4,200
Brevard	122	\$29,950	\$58,167	\$88,117
Broward	1,107	\$421,600	\$221,165	\$642,765
Charlotte	144	\$68,625	\$0	\$68,625
Citrus	14	\$4,400	\$24,213	\$28,613
Clay	211	\$71,400	\$20,485	\$91,885
Collier	215	\$79,925	\$0	\$79,925
Columbia	12	\$4,475	\$49,377	\$53,852
DeSoto	17	\$6,825	\$0	\$6,825
Dixie	1	\$300	\$0	\$300
Duval	900	\$270,025	\$0	\$270,025
Escambia	105	\$30,825	\$128,830	\$159,655
Flagler	147	\$50,625	\$44,018	\$94,643
Franklin	3	\$1,650	\$14,893	\$16,543
Gadsden	27	\$8,400	\$0	\$8,400
Gilchrist	1	\$225	\$0	\$225
Glades	2	\$1,550	\$0	\$1,550
Gulf	1	\$225	\$0	\$225

COUNTY	SERVED DIRECTLY THROUGH COUNSELING AGENCIES		FUNDS DISBURSED THROUGH SHIP (2016-2017) ¹	TOTAL FUNDS DISBURSED
	HOUSEHOLDS SERVED	FUNDS DISBURSED		
Hardee	2	\$600	\$10,000	\$10,600
Hendry	32	\$8,025	\$0	\$8,025
Hernando	44	\$16,450	\$10,000	\$26,450
Highlands	14	\$4,500	\$0	\$4,500
Hillsborough	1,333	\$443,075	\$25,611	\$468,686
Indian River	9	\$2,300	\$0	\$2,300
Jackson	6	\$3,000	\$188,245	\$191,245
Jefferson	3	\$450	\$0	\$450
Lafayette	1	\$300	\$0	\$300
Lake	239	\$56,775	\$0	\$56,775
Lee	498	\$180,950	\$0	\$180,950
Leon	58	\$21,050	\$0	\$21,050
Levy	4	\$1,425	\$45,416	\$46,841
Liberty	1	\$225	\$71,100	\$71,325
Madison	6	\$1,725	\$40,989	\$42,714
Manatee	42	\$12,400	\$0	\$12,400
Marion	58	\$21,550	\$0	\$21,550
Martin	16	\$5,425	\$0	\$5,425
Miami-Dade	838	\$312,150	\$50,076	\$362,226
Monroe	2	\$1,125	\$48,911	\$50,036
Nassau	30	\$12,350	\$21,883	\$34,233

HOMEOWNERSHIP PROGRAMS

COUNTY	SERVED DIRECTLY THROUGH COUNSELING AGENCIES		FUNDS DISBURSED THROUGH SHIP (2016-2017) ¹	TOTAL FUNDS DISBURSED
	HOUSEHOLDS SERVED	FUNDS DISBURSED		
Okaloosa	29	\$10,775	\$281,102	\$291,877
Okeechobee	4	\$1,350	\$0	\$1,350
Orange	1,247	\$407,575	\$11,631	\$419,206
Osceola	258	\$86,775	\$0	\$86,775
Palm Beach	979	\$349,350	\$0	\$349,350
Pasco	122	\$38,450	\$177,760	\$216,210
Pinellas	976	\$270,450	\$44,484	\$314,934
Polk	147	\$46,075	\$173,108	\$219,183
Putnam	60	\$18,725	\$69,648	\$88,373
Santa Rosa	26	\$10,700	\$134,422	\$145,122
Sarasota	103	\$44,200	\$84,725	\$128,925
Seminole	229	\$74,050	\$0	\$74,050
St. Johns	649	\$216,250	\$0	\$216,250
St. Lucie	63	\$19,675	\$56,134	\$75,809
Sumter	11	\$2,975	\$63,357	\$66,332
Suwannee	2	\$750	\$30,970	\$31,720
Taylor	3	\$900	\$24,948	\$25,848
Union	3	\$1,425	\$0	\$1,425
Volusia	267	\$91,025	\$0	\$91,025
Wakulla	5	\$975	\$0	\$975
Walton	3	\$1,050	\$0	\$1,050

COUNTY	SERVED DIRECTLY THROUGH COUNSELING AGENCIES		FUNDS DISBURSED THROUGH SHIP (2016-2017) ¹	TOTAL FUNDS DISBURSED
	HOUSEHOLDS SERVED	FUNDS DISBURSED		
Washington	4	\$1,500	\$71,074	\$72,574
No County Reported	32	\$3,300	\$0	\$3,300
Totals	11,564	\$3,878,575	\$2,358,682	\$6,237,257

Notes:

Information in the table is from program inception through December 31, 2018.

In 2018, 6,261 counseling sessions were conducted and 2,742 homeowners were provided financial management education training.

Since the program was established in 2013, 11,564 homeowners have been assisted through housing counseling agencies working directly through Florida Housing, including 3,786 homeowners who began receiving assistance in 2018.

¹ In 2016, FHFC also disbursed \$2,368,682 in Foreclosure Counseling Program funds directly to local governments participating in the SHIP program. These funds are to be expended by the local governments for a variety of homeowner counseling services. The funds will be reported as part of the total SHIP distribution for Fiscal Year 2016-2017, which will be included as part of the 2019 FHFC annual report, because local governments have three years to expend SHIP funds.

RENTAL PROGRAMS

TENANT-BASED RENTAL ASSISTANCE

COUNTY	HOUSEHOLDS SERVED TO DATE	TOTAL FUNDING RESERVED	TOTAL FUNDING DISBURSED
Alachua	270	\$210,838	\$206,820
Broward	89	\$1,567,779	\$1,567,779
Charlotte	257	\$605,279	\$605,279
Escambia	50	\$476,026	\$475,546
Flagler	101	\$384,672	\$384,672
Indian River	324	\$590,846	\$590,846
Leon	75	\$469,862	\$469,862
Manatee	41	\$480,997	\$480,997
Marion	261	\$526,458	\$526,435
Miami-Dade	44	\$467,973	\$467,973
Palm Beach	179	\$1,866,823	\$1,866,823
Pasco	60	\$528,034	\$528,034
Sarasota	46	\$482,414	\$482,414
St. Lucie	73	\$340,823	\$340,823
Volusia	83	\$507,087	\$507,087
TOTALS	1,953	\$9,505,912	\$9,501,391

TOTAL NUMBER OF HOUSEHOLDS SERVED BY INCOME RANGE

0-30% AMI	31-50% AMI	51-80% AMI
985	784	184

Note:

HOME funds are used to fund this program. Funding information is from July 2013, when the program started, through December 31, 2018. 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.

STATE APARTMENT INCENTIVE LOANS - WORKFORCE HOUSING

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Hillsborough	WRDG T3C	\$4,720,000	118	118
Miami-Dade	Brisas del Este II	\$4,260,000	120	120
	Liberty Square III	\$6,450,000	192	192
	Solimar	\$8,075,000	180	180
Monroe	Dockside at Sugarloaf Key	\$1,366,400	28	28
	Landings at Sugarloaf Key	\$3,534,000	60	60
TOTALS		\$28,405,400	698	698

STATE APARTMENT INCENTIVE LOANS (SAIL)

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS	EXTREMELY LOW INCOME UNITS ¹
Brevard	Heritage Park at Crane Creek	\$4,469,500	80	80	12
Broward	Pembroke Tower	\$3,800,000	100	100	10
Duval	San Juan Village	\$4,822,500	22	22	5
Hillsborough	Heights at Gracepoint	\$3,378,000	64	64	10
	Sabal Place	\$4,500,000	112	112	17
Marion	Ritz Reserve II	\$3,826,954	27	27	6
Miami-Dade	Casa Juarez	\$6,500,000	32	32	5
	Northside Commons	\$4,000,000	80	72	12
	Northside Transit Village II	\$7,600,000	180	180	18
Monroe	Marty's Place	\$2,200,000	47	47	5
	Residences at Crystal Cove	\$4,600,000	46	46	5
	Residences at Marathon Key	\$5,400,000	55	55	6
Osceola	Gannet Pointe	\$4,500,000	80	80	12
Pasco	Osprey Pointe - Pasco	\$6,556,900	110	110	11
Pinellas	Evergreen Village	\$4,540,300	21	21	5
TOTALS		\$70,694,154	1,056	1,048	139

Note:

¹SAIL funds were used to buy down a portion of the set-aside units in these developments to make them affordable to extremely low income (ELI) households.

RENTAL PROGRAMS

LOW INCOME HOUSING TAX CREDITS (9%)

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Alachua	Harper's Pointe	\$1,015,000	66	66
Brevard	Cocoa Sunrise Terrace	\$1,510,000	183	173
	Heritage Park at Crane Creek	\$1,510,000	80	80
Broward	Palms at Deerfield Apartments	\$1,124,217	100	100
	Sailboat Bend Apartments II	\$2,561,000	110	101
	St. Andrew Tower I	\$1,660,000	219	219
	Village View ¹	\$2,514,965	100	100
Citrus	Colonnade Park	\$1,510,000	106	106
Duval	Cathedral Townhouse	\$1,660,000	177	170
	Hogan Creek	\$1,660,000	183	183
	Lofts at Jefferson Station	\$1,660,000	133	80
Escambia	Lucas Creek	\$1,510,000	93	93
Hillsborough	Boulevard at West River	\$2,110,000	118	95
	Heights at Gracepoint	\$1,260,000	64	64
	Sabal Place	\$2,110,000	112	112
Lake	Clermont Ridge Senior Villas	\$1,250,000	70	70
	Colonial Pines Apartments	\$214,841	30	30
Madison	Southern Villas of Madison	\$384,000	36	36
Manatee	Oaks at Creekside	\$1,505,520	96	96
Miami-Dade	Fair Oaks	\$2,400,000	120	120
	Father Marquess-Barry Apartments	\$955,000	60	54
	Northside Commons	\$2,465,000	80	72

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Miami-Dade	Paradise Lakes Apartments	\$1,517,634	76	76
	Residences at Dr. King Boulevard	\$2,436,070	120	108
Monroe	Dockside at Surgarloaf Key	\$925,344	28	27
	Landings at Surgarloaf Key	\$925,344	60	27
	Marty's Place	\$1,300,000	47	47
	Residences at Crystal Cove	\$1,300,000	46	46
	Residences at Marathon Key	\$1,300,000	55	55
Orange	Pendana at West Lakes Senior Residences	\$2,110,000	120	120
Osceola	Gannet Pointe	\$1,510,000	80	80
Palm Beach	Ocean Breeze East	\$2,070,000	123	123
Pasco	Arbours at Hester Lake	\$1,447,900	80	80
Pinellas	Eagle Ridge	\$1,660,000	71	71
Polk	Midtown Lofts	\$1,510,000	80	72
	Orangemont Village Phase One	\$349,976	34	34
	Sunset Lake	\$1,505,520	96	96
Sarasota	Lofts on Lemon	\$1,510,000	76	76
Taylor	Southern Villas of Perry Apartments	\$317,000	36	36
TOTALS		\$58,244,331	3,564	3,394

Note:

¹This development received a partial allocation in 2018 and a binding commitment of 2019 Housing Credits.

RENTAL PROGRAMS

LOW INCOME HOUSING TAX CREDITS (4%)

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Brevard	Crane Creek Senior	\$578,676	127	115
Broward	Pembroke Tower	\$650,000	100	100
Charlotte	Seven Palms	\$1,503,932	336	336
Duval	Caroline Arms	\$673,023	204	204
Hillsborough	Mary Bethune Highrise	\$981,185	150	150
	WRDG T3C	\$1,245,592	118	118
Manatee	River Trace Homes	\$1,097,754	218	218
Miami-Dade	Brisas del Este II	\$1,012,822	120	120
	Cameron Creek	\$624,770	148	148
	Caribbean Village	\$1,316,455	123	123
	Douglas Pointe	\$972,749	176	176
	Garden Walk	\$1,229,239	228	228
	La Joya Estates	\$745,790	106	106
	Liberty Square III	\$1,717,823	192	192
	Martin Fine Villas	\$793,184	104	104
	Northside Transit Village II	\$1,435,399	180	180
	Robert Sharp Towers II	\$401,548	109	109
	Solimar	\$1,122,364	180	135
	Superior Manor	\$935,862	139	139
Orange	Citrus Square	\$352,763	87	87
	Landon Pointe	\$1,305,733	276	276
Osceola	Sawyer Estates	\$972,674	192	192
	Vineland Landings	\$1,521,039	200	200

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Palm Beach	New South Bay Villas	\$1,473,355	131	131
Pasco	Osprey Pointe	\$860,191	110	110
Pinellas	Boca Ciega Townhomes	\$677,615	109	109
Seminole	Logan Heights	\$1,557,554	360	360
TOTALS		\$27,759,091	4,523	4,466

RENTAL PROGRAMS

MULTIFAMILY MORTGAGE REVENUE BONDS

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Broward	Pembroke Tower	\$11,000,000	100	100
Hillsborough	Mary Bethune Highrise	\$15,500,000	150	150
	WRDG T3C	\$20,000,000	118	54
Miami-Dade	Caribbean Village	\$16,500,000	123	105
	Northside Transit Village II	\$20,000,000	180	180
	Solimar	\$21,500,000	180	81
Pasco	Osprey Pointe - Pasco	\$14,100,000	110	110
Seminole	Logan Heights	\$28,000,000	360	360
TOTALS		\$146,600,000	1,321	1,140

RENTAL PROGRAMS

GRANTS TO FINANCE HOUSING FOR PERSONS WITH DEVELOPMENTAL DISABILITIES

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS/BEDS	SET-ASIDE UNITS/BEDS
Broward	Marvin Gutter's House	\$588,000	6	6
Citrus	Serenity Springs	\$488,000	6	6
Indian River	Arc of Indian River Home	\$488,000	6	6
Lake	Parrish Place	\$488,000	6	6
TOTALS		\$2,052,000	24	24

Note:

The 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. Supported Living Units (SLUs) are rental dwelling units leased to Persons with Developmental Disabilities who are determined by the Florida Agency for Persons with Disabilities to be approved to receive Supported Living Services. For the purposes of Florida Housing's funding, the number of Beds represents the number of people living in the CRH or the SLU.

HOMELESS SCHOOL CHILDREN PILOT TO PROVIDE HOUSING

COUNTY	HOUSEHOLDS SERVED TO DATE	TOTAL FUNDING RESERVED	TOTAL FUNDING DISBURSED
Santa Rosa	17	\$750,000	\$102,490
TOTALS	17	\$750,000	\$102,490

TOTAL NUMBER OF HOUSEHOLDS SERVED BY INCOME RANGE

0-30% AMI	31-50% AMI	51-80% AMI
14	3	0

Note:

HOME funds are used to fund this program. Funding information is for 2018.

RENTAL PROGRAMS

DEVELOPMENT VIABILITY LOANS

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTALS UNITS	SET-ASIDE UNITS
Alachua	Woodland Park I	\$1,250,000	96	96
Brevard	Luna Trails	\$1,250,000	86	86
	Osprey Pointe	\$809,775	65	65
Escambia	Delphin Downs	\$1,000,000	72	72
Franklin	Denton Cove	\$2,250,000	52	52
Hillsborough	Preserve at Sabal Park	\$1,250,000	144	144
Marion	Silver Pointe	\$1,250,000	90	90
Miami-Dade	Regatta Place	\$992,000	108	108
Monroe	Quarry	\$2,250,000	96	96
	Quarry II	\$950,000	112	112
Osceola	Palos Verdes	\$975,000	120	120
TOTALS		\$14,226,775	1,041	1,041

NATIONAL HOUSING TRUST FUND

COUNTY	DEVELOPMENT	FUNDING AMOUNT	TOTAL UNITS	NHTF SET-ASIDE UNITS
Duval	The Waves	\$1,075,037	127	6
Manatee	Parrish Oaks	\$545,783	120	4
Miami-Dade	Brisas del Rio Apartments	\$1,257,475	167	6
	Northside Transit Village II	\$1,047,896	180	5
	Woodland Grove	\$1,047,896	190	5
Pinellas	Palmetto Pointe	\$997,899	82	6
Polk	Providence Reserve Seniors	\$438,341	139	3
TOTALS		\$6,410,327	1,005	35

RENTAL PROGRAMS

RENTAL PROPERTIES AWARDED FUNDING IN 2018

COUNTY	DEVELOPMENT	REQUEST FOR APPLICATION NUMBER ¹	HC 9%	HC 4%	MMRB	SAIL	WORKFORCE HOUSING	NHTF	GRANTS TO HOUSE PERSONS WITH DEVELOPMENTAL DISABILITIES
Alachua	Harper's Pointe	RFA 2017-111	\$1,015,000						
	Woodland Park I	RFA 2018-109	2016			2016			
Brevard	Cocoa Sunrise Terrace	RFA 2017-114	\$1,510,000						
	Crane Creek Senior	N/A	1999	\$578,676					
	Heritage Park at Crane Creek	RFA 2018-103	\$1,510,000			\$4,469,500			
	Luna Trails	RFA 2018-109	2017						
	Osprey Pointe	RFA 2018-109	2017						
Broward	Marvin Gutter's House	RFA 2018-106							\$588,000
	Palms of Deerfield	RFA 2017-114	\$1,124,217						
	Pembroke Tower	RFA 2017-108		\$650,000	\$11,000,000	\$3,800,000			
	Sailboat Bend II	RFA 2017-113	\$2,561,000						
	St. Andrew Tower I	RFA 2017-114	\$1,660,000						
	Village View	RFA 2017-113	\$2,514,965						
Charlotte	Seven Palms 8	N/A	2000	\$1,503,932					
Citrus	Colonnade Park	RFA 2017-111	\$1,510,000						
	Serenity Springs	RFA 2018-106							\$488,000
Duval	Caroline Arms	N/A		\$673,023					
	Cathedral Townhouse	RFA 2017-114	\$1,660,000						
	Hogan Creek	RFA 2017-114	\$1,660,000						
	Lofts at Jefferson Station	RFA 2017-113	\$1,660,000						
	San Juan Village	RFA 2018-101				\$4,822,500			
	The Waves	RFA 2017-108		2017		2017		\$1,075,037	
Escambia	Delphin Downs	RFA 2018-109		2016		2016			
	Lucas Creek	RFA 2017-111	\$1,510,000						
Franklin	Denton Cove	RFA 2018-109	2015						
Hillsborough	Boulevard at West River	RFA 2017-113	\$2,110,000						
	Heights at Gracepoint	RFA 2018-108	\$1,260,000			\$3,378,000			
	Mary Bethune Highrise	N/A		\$981,185	\$15,500,000				
	Preserve at Sabal Park	RFA 2018-109	2017						
	SabalPlace	RFA 2018-103	\$2,110,000			\$4,500,000			
	WRDG T3C	RFA 2018-114		\$1,245,592	\$20,000,000		\$4,720,000		
Indian River	Arc of Indian River Home	RFA 2018-106						\$488,000	
Lake	Clermont Ridge Senior Villas	RFA 2017-111	\$1,250,000						
	Colonial Pines	RFA 2017-114	\$214,841						
	Parrish Place	RFA 2018-106							\$488,000

RENTAL PROGRAMS

DEVELOPMENT VIABILITY LOANS ²	LOCAL BONDS ³	UNITS FUNDED			INCOME RESTRICTIONS BY AMI				DEMOGRAPHIC TARGET	CONSTRUCTION CATEGORY ⁶	ESTIMATED TOTAL DEVELOPMENT COST ⁷
		TOTAL UNITS	SET-ASIDE UNITS/BEDS ⁴	LINK UNITS ⁵	< 35%	36% - 50%	51% - 60%	61% - 120%			
		66	66	4	7		59		Elderly	NC	\$11,727,887
\$1,250,000		96	96	9	29		67		Family	NC	\$20,265,818
		183	173	10	37		136		Family	Preservation	\$29,284,315
	\$13,202,000	127	115		20		95		Elderly	Preservation	\$18,935,627
		80	80		12		68		Homeless/Special Needs	NC	\$17,879,620
\$1,250,000		86	86	5		9	77		Elderly	NC	\$15,852,987
\$809,775		65	65	4		13	52		Family	Preservation	\$10,484,148
		6	6		2		4		Special Needs	NC	TBD
		100	100	5	20		80		Elderly	NC	\$15,672,567
		100	100	5	10		90		Elderly	Preservation	\$19,468,077
		110	101	6	11		90		Elderly	NC	\$37,170,627
		219	219	11	44		175		Elderly	Preservation	\$26,597,444
		100	100	5	10		90		Elderly	NC	\$32,138,873
	\$28,800,000	336	336				336		Family	Preservation	\$50,193,886
		106	106	6		11	95		Family	NC	\$17,207,648
		6	6			2	4		Special Needs	NC	TBD
	\$12,500,000	204	204				204		Family	Preservation	\$22,634,344
		177	170	9	36		134		Elderly	Preservation	\$26,335,393
		183	183	10	37		146		Elderly	Preservation	\$20,296,539
		133	80	7	14		66		Family	NC	\$28,785,067
		22	22		5		17		Homeless/Special Needs	NC	\$4,822,499
		127	127	13	19		108		Family	NC	\$32,088,731
\$1,000,000		72	72	4		8	64		Family	NC	\$15,071,423
		93	93	5	10		83		Elderly	NC	\$17,024,949
\$2,250,000		52	52	3		6	46		Family	NC	\$12,149,155
		118	95	6		12	83		Family	NC	\$36,576,711
		64	64			10	54		Homeless/Special Needs	NC	\$15,000,000
		150	150				150		Elderly	Preservation	\$25,820,275
\$1,250,000		144	144	8		15	129		Family	NC	\$30,037,675
		112	112			17	95		Homeless/Special Needs	NC	\$25,411,271
		118	118		43		11	64	Family	NC	\$32,003,352
		6	6		2		4		Special Needs	NC	TBD
		70	70	4		7	63		Elderly	NC	\$13,946,504
		30	30	2		6	24		Family	Preservation	\$3,657,843
		6	6		2		4		Special Needs	NC	TBD

RENTAL PROGRAMS

RENTAL PROPERTIES AWARDED FUNDING IN 2018

COUNTY	DEVELOPMENT	REQUEST FOR APPLICATION NUMBER ¹	HC 9%	HC 4%	MMRB	SAIL	WORKFORCE HOUSING	NHTF	GRANTS TO HOUSE PERSONS WITH DEVELOPMENTAL DISABILITIES
Madison	Southern Villas of Madison	RFA 2017-111	\$384,000						
Manatee	Oaks at Creekside	RFA 2017-111	\$1,505,520						
	Parrish Oaks	RFA 2017-108		2017	2017	2017		\$545,783	
	River Trace Homes	N/A	1993	\$1,097,754	2000	1996			
Marion	Ritz Reserve II	RFA 2018-101				\$3,826,954			
	Silver Pointe	RFA 2018-109	2017						
Miami-Dade	Brisas del Este II	RFA 2018-114		\$1,012,822			\$4,260,000		
	Brisas del Rio Apartments	RFA 2017-108		2017	2017	2017		\$1,257,475	
	Cameron Creek	N/A	2000	\$624,770		2002			
	Caribbean Village	N/A		\$1,316,455	\$16,500,000	2014			
	Casa Juarez	RFA 2018-104				\$6,500,000			
	Douglas Pointe	N/A		\$972,749		2000			
	Fair Oaks	RFA 2017-112	\$2,400,000						
	Father Marquess-Barry Apartments	RFA 2018-102	\$955,000						
	Garden Walk	N/A	1995	\$1,229,239		1993			
	La Joya Estates	N/A		\$745,790					
	Liberty Square III	RFA 2018-114		\$1,717,823			\$6,450,000		
	Martin Fine Villas	N/A		\$793,184					
	Northside Commons	RFA 2018-108	\$2,465,000			\$4,000,000			
	Northside Transit Village II	RFA 2017-108		\$1,435,399	\$20,000,000	\$7,600,000		\$1,047,896	
	Paradise Lakes	RFA 2017-112	\$1,517,634						
	Regatta Place	RFA 2018-109		2017	2017	2017			
	Residences at Dr. King Boulevard	RFA 2017-112	\$2,436,070						
	Robert Sharp Towers II	N/A		\$401,548					
	Solimar	RFA 2018-114		\$1,122,364	\$21,500,000		\$8,075,000		
	Superior Manor	N/A		\$935,862					
Woodland Grove	RFA 2017-108			2017	2017	2017		\$1,047,896	
Monroe	Dockside at Sugarloaf Key	RFA 2018-115	\$925,344				\$1,366,400		
	Landings at Sugarloaf Key	RFA 2018-115	\$925,344				\$3,534,000		
	Marty's Place	RFA 2018-107	\$1,300,000			\$2,200,000			
	Quarry	RFA 2018-109	2017				2017		
	Quarry II	RFA 2018-109	2017				2017		
	Residences at Crystal Cove	RFA 2018-107	\$1,300,000			\$4,600,000			
	Residences at Marathon Key	RFA 2018-107	\$1,300,000			\$5,400,000			
Orange	Citrus Square	N/A		\$352,763					

RENTAL PROGRAMS

DEVELOPMENT VIABILITY LOANS ²	LOCAL BONDS ³	UNITS FUNDED			INCOME RESTRICTIONS BY AMI				DEMOGRAPHIC TARGET	CONSTRUCTION CATEGORY ⁶	ESTIMATED TOTAL DEVELOPMENT COST ⁷
		TOTAL UNITS	SET-ASIDE UNITS/BEDS ⁴	LINK UNITS ⁵	< 35%	36% - 50%	51% - 60%	61% - 120%			
		36	36			4	32		Family	Preservation	\$3,995,859
		96	96	5	10		86		Family	NC	\$18,894,683
		120	120	10	16		104		Family	NC	\$25,599,906
	\$23,500,000	218	218		2		216		Family/Farmworker	Preservation	\$32,487,475
		27	27			6	21		Homeless/Special Needs	NC	\$4,306,954
\$1,250,000		90	90	5		9	81		Family	NC	\$17,859,592
	\$15,000,000	120	120		45		9	66	Family	NC	\$25,195,189
		167	167	15	23		144		Elderly	NC	\$33,573,059
	\$9,500,000	148	148		24		124		Family	Preservation	\$11,401,732
		123	123	13	7		116		Elderly	NC	\$32,667,582
		32	32		5	2	25		Farm/Fishing Worker	NC	\$7,014,105
	\$16,500,000	176	176		18		158		Family	Preservation	\$28,401,687
		120	120	6	12		108		Family	NC	\$31,345,272
		60	54	3	6		48		Elderly	NC	\$14,422,171
	\$18,700,000	228	228			195	33		Family	Preservation	\$35,834,209
	\$11,000,000	106	106				106		Family	NC	\$20,920,521
	\$29,500,000	192	192		71		16	105	Family	NC	\$44,442,360
	\$10,800,000	104	104				104		Family	NC	\$20,684,521
		80	72		12		60		Homeless/Special Needs	NC	\$29,513,666
		180	180	9	24		156		Elderly	NC	\$37,122,483
		76	76	4	8		68		Family	NC	\$19,443,289
\$992,000		108	108	6	11		97		Family	NC	\$23,210,289
		120	108	6	24		84		Family	NC	\$34,754,332
		109	109				109		Family	Preservation	\$14,834,152
		180	180		18		63	99	Family	NC	\$39,534,656
	\$13,500,000	139	139				139		Elderly	NC	\$26,466,008
		190	190	16	24		166		Family	NC	\$49,634,005
		28	28		3		23	2	Family	NC	\$12,096,565
		60	60		3		24	33	Family	NC	\$21,193,630
		47	47	3	5		42		Family	NC	\$15,010,534
\$2,250,000		96	96		5		39	52	Family	NC	\$30,359,591
\$950,000		112	112		6		45	61	Family	NC	\$37,319,346
		46	46	3	5		41		Family	NC	\$18,792,697
		55	55	3	6		49		Family	NC	\$20,998,765
	\$6,275,000	87	87				87		Family	Preservation	\$14,152,714

RENTAL PROGRAMS

RENTAL PROPERTIES AWARDED FUNDING IN 2018

COUNTY	DEVELOPMENT	REQUEST FOR APPLICATION NUMBER ¹	HC 9%	HC 4%	MMRB	SAIL	WORKFORCE HOUSING	NHTF	GRANTS TO HOUSE PERSONS WITH DEVELOPMENTAL DISABILITIES
Orange	Landon Pointe	N/A		\$1,305,733	2000	2000			
	Pendana at West Lakes Senior Residences	RFA 2017-113	\$2,110,000						
Osceola	Gannet Pointe	RFA 2018-103	\$1,510,000			\$4,500,000			
	Palos Verdes	RFA 2018-109		2016	2016	2016			
	Sawyer Estates	N/A	1998	\$972,674					
	Vineland Landings	N/A		\$1,521,039					
Palm Beach	New South Bay Villas	N/A		\$1,473,355					
	Ocean Breeze East	RFA 2017-113	\$2,070,000						
Pasco	Arbours at Hester Lake	RFA 2017-111	\$1,447,900						
	Osprey Pointe	RFA 2017-108		\$860,191	\$14,100,000	\$6,556,900			
Pinellas	Boca Ciega	N/A		\$677,615					
	Eagle Ridge	RFA 2017-113	\$1,660,000						
	Evergreen Village	RFA 2018-101				\$4,540,300			
	Palmetto Pointe	RFA 2017-108		2017		2017		\$997,899	
Polk	Midtown Lofts	RFA 2018-102	\$1,510,000						
	Orangemont Village I	RFA 2017-111	\$349,976						
	Providence Reserve Seniors	RFA 2017-108		2017	2017	2017		\$438,341	
	Sunset Lake	RFA 2017-111	\$1,505,520						
Sarasota	Lofts on Lemon	RFA 2017-111	\$1,510,000						
Seminole	Logan Heights	N/A		\$1,557,554	\$28,000,000				
Taylor	Southern Villas of Perry	RFA 2017-114	\$317,000						
	TOTALS		\$58,244,331	\$27,759,091	\$146,600,000	\$70,694,154	\$28,405,400	\$6,410,327	\$2,052,000

Notes:

In order to serve lower income households, resources from more than one program are often combined to finance a development. In many cases, a development is awarded all of its financing in one year, but sometimes it is awarded funding over more than one year. In addition, an older development many have received its initial financing many years ago, and is returning for preservation funding in the current year. When a development has received funding in a prior year, that year is included in the appropriate program column. HC 9% = Low Income Housing Tax Credits (9%); HC 4% = Low Income Housing Tax Credits (4%); MMRB = Multifamily Mortgage Revenue Bonds; SAIL = State Apartment Incentive Loan Program; NHTF = National Housing Trust Fund; EHCL = Elderly Housing Community Loans; This table includes developments that have been awarded funding, but may have been subject to legal challenges as of December 31, 2018. 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.

²Florida Housing awarded Development Viability Loan Funding in 2018 through a Request for Applications specifically for Developments that had active awards from Florida Housing and were experiencing a significant reduction in Housing Credit equity as a result of changing market conditions.

³Local Bond developments that also 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.

RENTAL PROGRAMS

DEVELOPMENT VIABILITY LOANS ²	LOCAL BONDS ³	UNITS FUNDED			INCOME RESTRICTIONS BY AMI				DEMOGRAPHIC TARGET	CONSTRUCTION CATEGORY ⁶	ESTIMATED TOTAL DEVELOPMENT COST ⁷
		TOTAL UNITS	SET-ASIDE UNITS/BEDS ⁴	LINK UNITS ⁵	< 35%	36% - 50%	51% - 60%	61% - 120%			
	\$20,160,000	276	276				276		Family	Preservation	\$39,180,937
		120	120	6		12	108		Elderly	NC	\$23,918,259
		80	80			12	68		Homeless/Special Needs	NC	\$20,496,526
\$975,000		120	120	6		12	108		Elderly	NC	\$19,928,645
	\$14,850,000	192	192				192		Family	Preservation	\$28,621,011
	\$17,500,000	200	200				200		Family	NC	\$35,359,595
	\$18,500,000	131	131			66	65		Family	Preservation	\$40,621,024
		123	123	7	13		110		Family	NC	\$25,194,918
		80	80	6	12		50	18	Family	NC	\$18,257,637
		110	110	6		11	99		Family	NC	\$23,558,624
	\$9,900,000	109	109				109		Family	Preservation	\$19,920,140
		71	71	4		8	63		Family	NC	\$17,070,858
		21	21			5	16		Homeless/Special Needs	NC	\$5,118,668
	2017	82	82	11	6	9	67		Family	NC	\$18,367,327
		80	72	4		8	64		Family	NC	\$16,174,637
		34	34			4	30		Family	Preservation	\$4,119,207
		139	139	11	3	14	122		Elderly	NC	\$20,569,485
		96	96	5		10	86		Family	NC	\$16,903,199
		76	76	6	12		46	18	Family	NC	\$17,453,144
		360	360				360		Family	Preservation	\$52,024,450
		36	36			8	28		Family	Preservation	\$3,372,125
\$14,226,775	\$289,687,000	10,079	9,931	320	809	511	8,093	518			\$2,004,255,269

Notes continued:

⁴The 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 residents living in the CRH.

⁵The 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. Note that the Link unit counts are also included in the Set-Aside Units/Beds total for each property.

⁶NC = 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.

⁷Total Development Cost (TDC) is estimated in the development application and is determined in credit underwriting. In some cases, TDC is not known at the time of publication of the Annual Report. "TBD" = To Be Determined.

⁸This Development originally received funds from HOME (HOME Investment Partnerships Program) funding in Fiscal Year 2000.

SPECIAL PROGRAMS

PREDEVELOPMENT LOAN PROGRAM RENTAL LOANS APPROVED FOR FUNDING IN 2018

COUNTY	DEVELOPMENT	LOAN AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Broward	Casa Familia	\$750,000	50	10
	Residences at Equality Park	\$500,000	48	10
Collier	Liberty Place	\$339,530	2	1
Leon	Independence Landing	\$500,000	50	10
Manatee	Carr Landing	\$468,076	88	18
Marion	Saving Mercy	\$500,000	70	14
Palm Beach	Quiet Meadows	\$650,000	120	24
TOTALS		\$3,707,606	428	87

PREDEVELOPMENT LOAN PROGRAM HOMEOWNERSHIP LOANS APPROVED FOR FUNDING IN 2018

COUNTY	DEVELOPMENT	LOAN AMOUNT	TOTAL UNITS	SET-ASIDE UNITS
Orange	350 East Sixth	\$614,000	24	5
TOTAL		\$614,000	24	5

SPECIAL PROGRAMS

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) DISTRIBUTION AND ALLOCATION OF FUNDS FOR 2015-2016¹

LOCAL GOVERNMENT	2015-2016 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	\$619,637	\$427,805	38	\$174,171	110	30	95	23	0
....Gainesville	\$622,618	\$611,139	29	\$0	0	1	12	14	2
Baker County	\$350,000	\$324,060	6	\$0	0	0	0	0	0
Bay County	\$674,995	\$789,584	79	\$0	0	0	44	28	7
....Panama City	\$178,889	\$265,781	16	\$0	0	0	5	7	4
Bradford County	\$350,000	\$385,188	6	\$0	0	1	1	3	1
Brevard County	\$1,501,971	\$1,559,477	59	\$0	0	5	17	27	10
....Cocoa	\$86,553	\$89,959	1	\$0	0	1	0	0	0
....Melbourne	\$382,457	\$367,597	8	\$0	0	1	2	3	2
....Palm Bay	\$517,967	\$366,032	13	\$0	0	0	0	9	1
....Titusville	\$215,842	\$188,000	5	\$0	0	3	1	1	0
Broward County	\$1,881,786	\$1,765,400	54	\$0	0	7	17	23	7
....Coconut Creek	\$269,579	\$264,472	9	\$0	0	3	1	2	3
....Coral Springs	\$601,504	\$540,851	19	\$0	0	0	9	10	0
....Davie	\$464,519	\$516,399	15	\$0	0	1	3	5	6
....Deerfield Beach	\$370,562	\$324,375	13	\$0	0	0	8	5	0
....Fort Lauderdale	\$835,081	\$819,656	14	\$0	0	4	4	6	0
....Hollywood	\$702,487	\$818,888	13	\$0	0	4	4	4	1
....Lauderhill	\$333,681	\$319,790	17	\$0	0	0	6	6	5
....Miramar	\$625,213	\$555,730	17	\$0	0	2	6	7	2
....Pembroke Pines	\$768,345	\$748,138	21	\$0	0	1	7	7	6
....Plantation	\$422,370	\$362,600	9	\$0	0	4	1	3	1
....Pompano Beach	\$509,303	\$509,706	25	\$0	0	5	7	8	5
....Sunrise	\$428,517	\$421,114	22	\$0	0	3	8	9	2
....Tamarac	\$298,557	\$383,838	14	\$0	0	3	4	6	1
Calhoun County	\$350,000	\$311,895	16	\$0	0	7	2	5	2
Charlotte County	\$819,466	\$1,106,732	39	\$122,272	12	9	16	24	2
Citrus County	\$706,401	\$708,089	56	\$0	0	17	19	20	0
Clay County	\$981,698	\$876,814	39	\$77,426	18	19	23	15	0
Collier County/Naples	\$1,660,124	\$863,798	31	\$382,203	42	2	3	4	15
Columbia County	\$362,277	\$345,313	27	\$0	0	9	2	7	9

SPECIAL PROGRAMS

FUNDING AMOUNT BY INCOME LEVEL				PERSONS WITH SPECIAL NEEDS SERVED ²		AGE OF HOUSEHOLDER				RACE/ETHNICITY OF HOUSEHOLDER				
EXTREMELY LOW	VERY LOW	LOW	MODERATE	% OF DISTRIBUTION USED FOR POPULATION	TOTAL UNITS	0 - 25	26 - 40	41 - 61	62+	ASIAN	BLACK/AFRICAN AMERICAN	HISPANIC	WHITE	OTHER
\$117,436	\$270,188	\$214,353	\$0	46%	107	14	61	52	21	0	106	5	37	0
\$36,130	\$242,855	\$316,154	\$16,000	36%	5	2	10	8	9	0	24	1	4	0
\$0	\$0	\$0	\$0	52%	3	0	0	1	5	0	4	0	2	0
\$0	\$268,265	\$306,013	\$215,306	22%	25	7	21	36	15	1	34	2	39	3
\$0	\$94,610	\$102,804	\$68,367	29%	4	1	3	8	4	0	6	0	10	0
\$81,564	\$78,132	\$197,646	\$27,847	31%	2	0	1	4	1	0	3	0	3	0
\$275,745	\$606,091	\$601,000	\$76,642	28%	12	4	18	29	8	0	13	14	31	1
\$89,959	\$0	\$0	\$0	100%	1	0	0	1	0	0	1	0	0	0
\$32,140	\$118,054	\$187,402	\$30,000	49%	3	0	2	5	1	0	4	0	3	1
\$0	\$0	\$161,032	\$25,000	25%	45	1	3	6	0	0	1	1	7	1
\$135,707	\$45,361	\$6,932	\$0	61%	3	0	0	2	3	0	1	1	3	0
\$215,774	\$574,399	\$678,319	\$296,907	21%	9	0	8	21	25	0	31	10	13	0
\$67,130	\$30,500	\$80,853	\$85,989	20%	2	0	3	4	2	2	1	1	5	0
\$0	\$269,873	\$270,978	\$0	24%	5	0	3	8	8	1	7	6	5	0
\$30,902	\$130,047	\$169,747	\$185,703	36%	4	0	5	7	3	0	2	4	8	1
\$0	\$162,538	\$161,836	\$0	21%	8	0	1	12	0	0	10	1	2	0
\$201,565	\$310,761	\$307,330	\$0	21%	3	0	2	6	6	0	10	0	4	0
\$245,664	\$221,617	\$178,317	\$173,290	57%	8	0	0	6	7	1	4	2	5	1
\$0	\$107,905	\$119,634	\$92,251	39%	7	0	4	8	5	0	15	0	1	1
\$68,049	\$149,108	\$258,821	\$79,751	28%	4	0	3	7	7	0	11	5	1	0
\$24,152	\$240,134	\$257,779	\$226,073	30%	5	0	1	6	14	0	6	5	8	2
\$179,034	\$38,706	\$91,904	\$52,957	21%	2	0	3	3	3	0	3	1	5	0
\$150,082	\$130,553	\$141,549	\$87,522	55%	13	0	5	8	12	0	16	4	5	0
\$49,711	\$149,055	\$180,101	\$42,247	60%	16	0	3	12	7	0	13	3	6	0
\$80,640	\$96,409	\$176,789	\$30,000	46%	5	0	4	2	8	0	8	3	3	0
\$122,785	\$44,473	\$118,037	\$26,601	34%	7	0	2	6	8	0	8	0	8	0
\$159,151	\$432,509	\$568,598	\$68,745	74%	20	2	8	24	17	0	8	3	40	0
\$186,123	\$224,368	\$297,598	\$0	53%	32	3	15	30	8	0	5	3	48	0
\$259,646	\$369,023	\$325,570	\$0	62%	31	0	0	29	28	0	12	2	43	0
\$235,631	\$59,034	\$97,041	\$310,000	21%	7	1	7	16	0	0	1	20	3	0
\$91,333	\$17,382	\$128,546	\$108,052	35%	12	1	14	6	6	0	8	2	17	0

SPECIAL PROGRAMS

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) DISTRIBUTION AND ALLOCATION OF FUNDS FOR 2015-2016¹

LOCAL GOVERNMENT	2015-2016 STATE DISTRIBUTION	HOMEOWNERSHIP		RENTAL		INCOME LEVEL OF HOUSEHOLD SERVED			
		TOTAL EXPENDITURES	TOTAL UNITS	TOTAL EXPENDITURES	TOTAL UNITS	EXTREMELY LOW	VERY LOW	LOW	MODERATE
DeSoto County	\$350,000	\$364,924	22	\$76,674	6	5	5	12	6
Dixie County	\$450,000	\$410,486	22	\$0	0	9	2	7	4
Duval County/Jacksonville	\$4,341,850	\$2,798,917	240	\$852,113	10	44	52	92	62
Escambia County/Pensacola	\$3,558,376	\$3,312,483	221	\$0	0	30	28	74	89
Flagler County/Palm Coast	\$507,296	\$487,026	16	\$0	0	2	5	9	0
Franklin County	\$350,000	\$337,548	21	\$0	0	7	3	5	6
Gadsden County	\$350,000	\$291,742	13	\$0	0	2	4	5	1
Gilchrist County	\$350,000	\$336,039	14	\$0	0	7	3	3	1
Glades County	\$350,000	\$337,193	6	\$0	0	0	0	1	0
Gulf County	\$350,000	\$261,965	8	\$87,500	3	0	6	3	2
Hamilton County	\$350,000	\$315,517	11	\$0	0	3	2	6	0
Hardee County	\$350,000	\$338,281	14	\$0	0	3	2	4	5
Hendry County	\$350,000	\$300,600	12	\$0	0	0	1	1	3
Hernando County	\$878,463	\$953,784	77	\$75,000	1	9	15	54	0
Highlands County	\$507,296	\$459,312	34	\$121,000	20	17	3	24	10
Hillsborough County	\$4,626,255	\$3,025,737	180	\$1,900,467	19	8	27	69	82
.....Tampa	\$1,718,903	\$1,790,432	83	\$0	0	8	6	5	26
Holmes County	\$350,000	\$316,432	10	\$0	0	3	3	3	1
Indian River County	\$706,401	\$761,165	32	\$0	0	4	8	16	4
Jackson County	\$350,000	\$361,163	28	\$0	0	0	4	10	13
Jefferson County	\$350,000	\$322,361	10	\$0	0	2	5	3	0
Lafayette County	\$350,000	\$325,800	14	\$0	0	3	4	4	3
Lake County	\$1,529,846	\$1,692,486	34	\$395,113	588	410	93	10	6
Lee County	\$2,058,146	\$1,845,689	60	\$269,498	46	42	21	42	1
.....Cape Coral	\$800,675	\$876,396	50	\$0	0	0	21	24	5
.....Fort Myers	\$340,039	\$321,610	18	\$0	0	5	8	5	0
Leon County	\$472,650	\$551,423	14	\$0	0	4	4	6	0
.....Tallahassee	\$919,543	\$742,525	111	\$0	0	34	46	31	0
Levy County	\$350,000	\$347,315	21	\$0	0	4	3	7	6
Liberty County	\$350,000	\$312,623	12	\$0	0	0	5	7	0

SPECIAL PROGRAMS

FUNDING AMOUNT BY INCOME LEVEL				PERSONS WITH SPECIAL NEEDS SERVED ²		AGE OF HOUSEHOLDER				RACE/ETHNICITY OF HOUSEHOLDER				
EXTREMELY LOW	VERY LOW	LOW	MODERATE	% OF DISTRIBUTION USED FOR POPULATION	TOTAL UNITS	0 - 25	26 - 40	41 - 61	62+	ASIAN	BLACK/AFRICAN AMERICAN	HISPANIC	WHITE	OTHER
\$98,039	\$136,888	\$150,909	\$55,762	46%	6	5	7	8	8	0	8	6	14	0
\$206,867	\$18,350	\$140,362	\$44,907	57%	10	1	3	7	11	0	5	0	17	0
\$862,987	\$709,460	\$1,683,733	\$394,850	32%	33	8	36	100	106	0	175	7	65	3
\$1,041,532	\$610,811	\$1,008,621	\$651,520	26%	44	38	76	65	42	3	78	8	132	0
\$41,588	\$125,588	\$319,850	\$0	36%	7	1	3	6	6	1	6	1	8	0
\$131,795	\$48,752	\$97,001	\$60,000	28%	5	0	7	4	10	0	9	0	12	0
\$78,814	\$137,614	\$23,414	\$7,500	27%	2	0	3	5	5	0	12	0	1	0
\$185,905	\$49,986	\$78,648	\$21,500	57%	8	2	2	3	7	0	2	0	12	0
\$0	\$0	\$20,000	\$0	40%	3	0	1	0	0	0	0	1	0	0
\$0	\$186,534	\$119,619	\$43,312	21%	2	1	3	1	6	0	5	0	6	0
\$82,236	\$24,486	\$208,795	\$0	20%	5	0	1	2	8	0	4	0	7	0
\$62,154	\$76,170	\$124,957	\$75,000	30%	3	3	3	6	2	0	1	2	10	1
\$0	\$32,500	\$28,100	\$30,000	69%	8	0	3	1	1	0	3	1	1	0
\$107,903	\$278,224	\$642,657	\$0	27%	14	8	38	25	7	1	4	20	53	0
\$177,067	\$30,281	\$242,886	\$130,078	30%	15	10	17	10	17	0	14	24	16	0
\$256,203	\$534,728	\$1,727,859	\$1,190,964	20%	37	17	63	62	44	3	55	50	76	2
\$168,723	\$114,816	\$77,824	\$387,128	24%	13	4	19	15	7	1	29	4	10	1
\$78,385	\$173,118	\$52,429	\$12,500	64%	5	1	2	2	5	0	1	0	9	0
\$94,204	\$180,447	\$426,713	\$59,801	35%	8	1	7	14	10	1	12	4	15	0
\$0	\$82,500	\$123,710	\$120,053	60%	11	4	12	5	6	1	8	0	17	1
\$78,790	\$159,546	\$84,025	\$0	20%	2	0	2	4	4	0	6	0	4	0
\$53,451	\$66,042	\$139,024	\$67,284	23%	4	0	7	4	3	0	1	1	12	0
\$188,132	\$64,154	\$155,000	\$60,000	24%	12	150	228	108	33	0	345	25	148	1
\$490,543	\$453,492	\$1,166,368	\$4,785	29%	33	4	44	32	26	2	35	20	49	0
\$0	\$397,194	\$422,548	\$56,654	25%	14	1	14	25	10	2	1	19	28	0
\$126,628	\$98,553	\$96,430	\$0	30%	7	0	2	4	12	0	17	1	0	0
\$201,363	\$153,984	\$196,076	\$0	47%	4	0	0	8	6	0	9	0	4	1
\$206,735	\$302,435	\$233,354	\$0	41%	53	2	12	33	64	0	87	0	24	0
\$58,467	\$41,220	\$126,574	\$106,055	22%	5	3	9	4	4	0	4	3	13	0
\$0	\$148,287	\$164,336	\$0	36%	5	0	1	7	4	0	3	0	9	0

SPECIAL PROGRAMS

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) DISTRIBUTION AND ALLOCATION OF FUNDS FOR 2015-2016¹

LOCAL GOVERNMENT	2015-2016 STATE DISTRIBUTION	HOMEOWNERSHIP		RENTAL		INCOME LEVEL OF HOUSEHOLD SERVED			
		TOTAL EXPENDITURES	TOTAL UNITS	TOTAL EXPENDITURES	TOTAL UNITS	EXTREMELY LOW	VERY LOW	LOW	MODERATE
Madison County	\$350,000	\$315,537	23	\$0	0	9	3	9	2
Manatee County	\$1,420,545	\$1,689,748	34	\$0	0	4	4	19	7
.....Bradenton	\$251,865	\$245,268	10	\$0	0	4	1	5	0
Marion County	\$1,381,313	\$1,090,474	59	\$386,806	4	15	12	28	8
.....Ocala	\$283,722	\$267,125	17	\$0	0	7	3	4	3
Martin County	\$748,184	\$916,337	33	\$0	0	5	7	12	9
Miami-Dade County	\$5,228,616	\$3,493,370	57	\$4,430,000	94	0	72	56	23
.....Hialeah	\$711,782	\$535,148	8	\$141,471	77	64	11	1	0
.....Miami	\$1,321,882	\$1,263,416	26	\$0	0	7	5	14	0
.....Miami Beach	\$282,453	\$417,071	6	\$9,263	1	1	1	2	1
.....Miami Gardens	\$334,102	\$312,500	12	\$0	0	4	2	5	1
.....North Miami	\$191,261	\$163,156	7	\$0	0	2	4	0	1
Monroe County	\$384,392	\$557,746	17	\$120,907	12	0	16	7	6
Nassau County	\$396,686	\$463,682	13	\$0	0	0	6	5	2
Okaloosa County/Fort Walton Bch	\$954,664	\$633,909	21	\$244,492	6	5	10	9	3
Okeechobee County	\$350,000	\$399,958	16	\$0	0	0	3	9	4
Orange County	\$4,743,835	\$4,262,685	239	\$561,005	125	12	57	219	76
.....Orlando	\$1,247,369	\$1,159,819	48	\$0	0	0	22	19	7
Osceola County	\$1,142,809	\$934,368	25	\$136,986	40	9	19	31	6
.....Kissimmee	\$318,210	\$287,359	6	\$0	0	0	0	5	0
Palm Beach County	\$5,039,922	\$4,522,377	119	\$974,000	87	96	63	15	13
.....Boca Raton	\$422,036	\$440,818	6	\$0	0	0	2	3	1
.....Boynton Beach	\$348,495	\$330,650	11	\$0	0	0	4	3	4
.....Delray Beach	\$305,430	\$291,669	8	\$0	0	1	3	3	1
.....West Palm Beach	\$509,491	\$694,026	16	\$51,664	21	5	27	5	0
Pasco County	\$3,853,291	\$3,451,120	121	\$1,542,167	274	56	121	138	80
Pinellas County	\$2,399,629	\$1,873,107	52	\$931,921	35	20	23	27	17
.....Clearwater	\$533,352	\$615,384	33	\$0	0	3	9	19	2
.....Largo	\$387,272	\$690,762	12	\$0	0	1	4	5	2
.....St. Petersburg	\$1,230,532	\$1,386,413	72	\$152,878	41	14	27	48	24

SPECIAL PROGRAMS

FUNDING AMOUNT BY INCOME LEVEL				PERSONS WITH SPECIAL NEEDS SERVED ²		AGE OF HOUSEHOLDER				RACE/ETHNICITY OF HOUSEHOLDER				
EXTREMELY LOW	VERY LOW	LOW	MODERATE	% OF DISTRIBUTION USED FOR POPULATION	TOTAL UNITS	0 - 25	26 - 40	41 - 61	62+	ASIAN	BLACK/AFRICAN AMERICAN	HISPANIC	WHITE	OTHER
\$107,405	\$35,625	\$148,024	\$24,483	25%	7	0	6	4	13	0	21	0	2	0
\$446,612	\$121,270	\$949,459	\$172,407	53%	9	1	7	19	7	0	18	2	13	1
\$122,970	\$10,130	\$112,168	\$0	24%	2	0	0	3	7	0	5	1	4	0
\$417,085	\$354,373	\$568,370	\$137,452	51%	28	2	15	24	22	0	15	6	41	1
\$92,390	\$30,951	\$79,254	\$64,531	35%	8	0	0	5	12	0	13	0	4	0
\$75,820	\$139,134	\$421,780	\$253,059	36%	8	0	5	15	13	0	13	2	18	0
\$0	\$2,963,200	\$3,698,900	\$1,261,270	29%	40	8	77	47	19	1	61	82	2	5
\$118,969	\$22,220	\$57,630	\$0	31%	28	3	53	17	3	0	41	27	8	0
\$260,507	\$176,052	\$826,856	\$0	28%	7	0	4	10	12	0	17	9	0	0
\$9,263	\$38,824	\$158,248	\$50,000	39%	2	0	1	2	2	0	0	5	0	0
\$133,205	\$82,150	\$82,227	\$14,918	35%	5	0	2	4	6	0	11	1	0	0
\$46,275	\$97,881	\$0	\$19,000	24%	2	0	0	2	5	0	7	0	0	0
\$0	\$225,265	\$257,696	\$195,691	31%	12	0	7	14	8	0	3	5	21	0
\$0	\$223,460	\$208,078	\$32,144	25%	2	1	4	1	7	1	7	1	4	0
\$160,301	\$372,033	\$283,498	\$62,569	26%	6	3	7	12	5	1	8	2	16	0
\$0	\$120,000	\$219,958	\$60,000	31%	4	3	7	5	1	0	2	3	11	0
\$230,942	\$1,422,161	\$2,408,003	\$762,585	31%	44	13	146	144	61	3	105	88	45	123
\$0	\$643,114	\$394,203	\$122,502	20%	12	3	13	19	13	1	35	7	5	0
\$147,618	\$214,152	\$578,146	\$131,438	34%	9	3	22	28	12	1	11	28	19	6
\$0	\$0	\$165,738	\$0	27%	2	0	1	1	3	0	3	1	1	0
\$1,887,228	\$1,813,739	\$664,019	\$353,366	32%	104	14	72	79	41	0	155	32	18	1
\$0	\$172,900	\$241,918	\$26,000	20%	1	0	2	3	1	1	0	5	0	0
\$0	\$127,666	\$112,974	\$90,010	41%	3	0	5	2	4	0	8	0	3	0
\$36,900	\$130,430	\$71,839	\$52,500	21%	2	0	1	5	2	0	6	1	1	0
\$119,049	\$394,919	\$231,722	\$0	24%	3	6	7	14	10	0	30	4	3	0
\$209,555	\$1,411,421	\$1,582,599	\$1,789,711	47%	158	25	142	164	64	2	67	36	290	0
\$577,664	\$413,075	\$989,040	\$825,250	43%	41	5	25	41	16	1	16	3	62	5
\$97,927	\$251,469	\$201,933	\$64,056	34%	8	4	6	13	10	0	10	2	21	0
\$74,936	\$174,160	\$371,584	\$70,083	40%	3	0	6	4	2	0	3	2	7	0
\$245,870	\$301,224	\$632,048	\$360,150	34%	23	10	36	35	32	2	72	3	31	5

SPECIAL PROGRAMS

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) DISTRIBUTION AND ALLOCATION OF FUNDS FOR 2015-2016¹

LOCAL GOVERNMENT	2015-2016 STATE DISTRIBUTION	HOMEOWNERSHIP		RENTAL		INCOME LEVEL OF HOUSEHOLD SERVED			
		TOTAL EXPENDITURES	TOTAL UNITS	TOTAL EXPENDITURES	TOTAL UNITS	EXTREMELY LOW	VERY LOW	LOW	MODERATE
Polk County	\$2,373,190	\$2,260,849	91	\$0	0	10	22	40	19
.....Lakeland	\$492,308	\$532,485	19	\$0	0	4	2	9	4
.....Winter Haven	\$180,960	\$181,000	11	\$0	0	0	3	4	4
Putnam County	\$374,562	\$379,500	11	\$0	0	3	5	1	2
Santa Rosa County	\$802,262	\$968,753	63	\$0	0	6	10	15	32
Sarasota County/Sarasota	\$1,903,468	\$1,876,557	71	\$483,243	12	21	24	38	0
Seminole County	\$2,146,812	\$1,940,703	60	\$232,021	63	39	20	51	13
St. Johns County	\$1,028,401	\$891,587	37	\$94,678	14	20	13	11	7
St. Lucie County	\$350,955	\$376,765	12	\$0	0	3	2	6	1
.....Fort Pierce	\$206,912	\$225,252	11	\$0	0	2	3	4	2
.....Port St. Lucie	\$839,245	\$1,005,998	26	\$0	0	2	7	17	0
Sumter County	\$568,748	\$674,771	16	\$0	0	2	3	8	3
Suwannee County	\$350,000	\$317,421	24	\$0	0	8	2	6	8
Taylor County	\$350,000	\$308,895	10	\$0	0	2	2	6	0
Union County	\$350,000	\$325,177	15	\$0	0	4	3	7	1
Volusia County ³	\$1,738,790	\$1,684,986	166	\$239,245	11	24	19	73	57
.....Daytona Beach	\$306,874	\$284,909	13	\$0	0	1	4	8	0
.....Deltona	\$423,156	\$495,959	28	\$0	0	0	8	12	8
Wakulla County	\$350,000	\$316,603	18	\$0	0	6	5	6	1
Walton County	\$350,000	\$318,770	12	\$0	0	1	4	5	2
Washington County	\$350,000	\$335,930	18	\$0	0	3	5	5	5
TOTALS	\$100,467,921	\$92,245,065	3,997	\$15,266,184	1,792	1,312	1,423	1,890	902

Notes:

¹These SHIP funds were appropriated for Fiscal Year 2015-2016. Pursuant to Florida Law, for this fiscal year local governments were required to report on funds expended and encumbered through June 30, 2018. 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.

²The statute requires that local governments spend a minimum of 20 percent of their SHIP distribution to serve Persons with Special Needs.

³Volusia County has an approved expenditure extension.

SPECIAL PROGRAMS

FUNDING AMOUNT BY INCOME LEVEL				PERSONS WITH SPECIAL NEEDS SERVED ²		AGE OF HOUSEHOLDER				RACE/ETHNICITY OF HOUSEHOLDER				
EXTREMELY LOW	VERY LOW	LOW	MODERATE	% OF DISTRIBUTION USED FOR POPULATION	TOTAL UNITS	0 - 25	26 - 40	41 - 61	62+	ASIAN	BLACK/AFRICAN AMERICAN	HISPANIC	WHITE	OTHER
\$367,166	\$989,824	\$698,556	\$205,303	39%	28	5	21	29	36	1	48	9	33	0
\$200,688	\$22,663	\$265,133	\$44,000	20%	2	2	5	9	3	0	16	0	3	0
\$0	\$73,000	\$64,000	\$44,000	35%	3	1	5	4	1	0	5	3	3	0
\$103,500	\$172,500	\$34,500	\$69,000	46%	5	0	1	2	8	0	9	0	2	0
\$252,969	\$190,543	\$312,971	\$212,270	22%	8	10	17	25	11	0	9	0	54	0
\$636,795	\$681,498	\$1,041,508	\$0	37%	21	2	17	27	37	0	9	9	65	0
\$411,619	\$420,467	\$1,211,438	\$129,200	46%	15	7	61	33	22	1	72	21	29	0
\$433,237	\$301,839	\$202,966	\$48,223	45%	19	1	0	27	23	0	21	1	29	0
\$106,699	\$46,458	\$186,259	\$37,349	47%	5	0	0	4	8	0	5	0	7	0
\$39,700	\$51,510	\$87,873	\$46,169	48%	4	0	1	6	4	0	8	0	3	0
\$104,989	\$295,593	\$605,416	\$0	40%	8	0	1	11	14	0	9	0	17	0
\$152,956	\$117,606	\$297,463	\$106,747	63%	7	1	3	7	5	0	5	1	10	0
\$87,660	\$18,800	\$116,002	\$94,958	21%	8	1	8	11	4	0	4	6	14	0
\$45,173	\$103,764	\$159,958	\$0	44%	2	0	2	4	4	0	8	0	2	0
\$82,881	\$67,522	\$154,775	\$20,000	32%	6	3	2	2	8	0	2	1	12	0
\$240,501	\$228,539	\$638,030	\$647,161	20%	25	7	44	59	63	1	11	9	149	3
\$540	\$79,450	\$204,919	\$0	25%	4	1	2	8	2	0	12	1	0	0
\$0	\$202,571	\$195,833	\$97,554	45%	11	0	6	7	15	0	7	9	10	2
\$153,019	\$51,579	\$97,006	\$15,000	43%	7	1	5	8	4	0	5	0	13	0
\$50,000	\$107,280	\$141,490	\$20,000	23%	4	0	3	5	4	0	4	0	8	0
\$106,780	\$103,090	\$79,660	\$46,400	33%	1	2	4	4	8	0	3	0	15	0
\$17,409,920	\$27,727,204	\$40,298,176	\$14,783,409	34%	1,564	448	1,722	1,971	1,412	37	2,350	724	2,269	173

SPECIAL PROGRAMS

*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. 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.

**Local governments are subject to periodic compliance monitoring in which a sample of the reported numbers are examined and verified for accuracy. FHFC is authorized by statute to expend one quarter of one percent on compliance monitoring of local SHIP programs.

RENTAL PORTFOLIO

AVERAGE RENTS CHARGED AT RENTAL PROPERTIES IN FLORIDA HOUSING'S PORTFOLIO AS OF DECEMBER 31, 2018

COUNTY	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR
Alachua	-	\$433	\$527	\$666	\$620	-
Baker	-	\$253	\$261	\$553	\$1,070	-
Bay	-	\$473	\$623	\$643	\$628	-
Bradford	-	\$317	\$466	\$615	\$727	-
Brevard	\$320	\$510	\$657	\$811	\$980	-
Broward	\$568	\$759	\$950	\$1,092	\$946	\$1,009
Charlotte	-	\$474	\$671	\$808	\$929	-
Citrus	\$310	\$442	\$470	\$737	\$875	-
Clay	\$570	\$563	\$782	\$874	\$874	-
Collier	-	\$592	\$884	\$1,038	\$987	-
Columbia	\$148	\$479	\$591	\$594	-	-
DeSoto	-	\$350	\$615	\$703	\$644	-
Duval	\$209	\$454	\$640	\$798	\$838	-
Escambia	\$231	\$441	\$588	\$739	\$773	-
Flagler	-	\$404	\$609	\$817	\$813	-
Franklin	-	\$320	\$286	\$310	-	-
Gadsden	-	\$383	\$565	\$481	\$437	-
Glades	-	\$535	\$595	-	-	-
Gulf	-	\$347	\$466	\$718	\$820	-
Hamilton	-	\$275	\$271	\$400	-	-
Hardee	-	\$508	\$618	\$710	\$181	-
Hendry	-	\$363	\$576	\$693	\$771	-
Hernando	-	\$507	\$755	\$879	\$938	-
Highland	-	\$418	\$638	\$723	\$829	-
Hillsborough	\$382	\$510	\$710	\$841	\$941	\$493
Holmes	-	\$253	\$252	-	-	-
Indian River	\$463	\$555	\$721	\$843	\$879	-
Jackson	\$272	\$285	\$358	\$427	-	-
Jefferson	-	\$329	\$327	-	-	-
Lake	-	\$506	\$744	\$895	\$1,024	-
Lee	-	\$584	\$677	\$676	\$639	\$234
Leon	-	\$622	\$741	\$677	\$173	-

RENTAL PORTFOLIO

COUNTY	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR
Levy	-	\$328	\$536	\$730	-	-
Madison	-	\$393	\$491	\$632	-	-
Manatee	\$472	\$586	\$785	\$889	\$982	\$301
Marion	-	\$359	\$381	\$527	\$637	-
Martin	-	\$634	\$756	\$875	\$759	-
Miami-Dade	\$354	\$586	\$885	\$1,057	\$1,047	-
Monroe	-	\$702	\$842	\$1,033	\$1,095	-
Nassau	-	\$447	\$611	\$629	\$1,174	-
Okaloosa	-	\$545	\$785	\$913	\$1,043	-
Okeechobee	-	\$384	\$561	\$623	-	-
Orange	\$608	\$621	\$775	\$901	\$1,005	-
Osceola	-	\$595	\$776	\$917	\$1,031	-
Palm Beach	\$295	\$605	\$874	\$1,067	\$1,170	-
Pasco	-	\$571	\$735	\$880	\$301	-
Pinellas	\$306	\$430	\$642	\$730	\$850	\$992
Polk	-	\$407	\$556	\$642	\$696	\$735
Putnam	-	\$405	\$555	\$634	\$720	-
Santa Rosa	\$685	\$630	\$718	\$667	-	-
Sarasota	\$388	\$562	\$731	\$870	\$901	-
Seminole	-	\$569	\$722	\$875	\$1,027	-
St. Johns	-	\$595	\$806	\$848	\$1,100	-
St. Lucie	-	\$526	\$666	\$803	\$908	-
Sumter	-	\$322	\$560	\$978	\$974	-
Suwannee	-	\$318	\$482	\$659	-	-
Taylor	-	\$295	\$147	\$175	\$314	-
Volusia	\$615	\$504	\$618	\$739	\$828	-
Wakulla	-	\$398	\$269	-	-	-
Walton	-	\$342	\$461	\$503	-	-
Washington	-	\$255	-	-	-	-

Note:

Most properties are required to restrict the rents charged to those set by U.S. HUD. Beyond that, rents may then be based in part on the submarket in which they are located - that is, "what the market will bear." In some cases, rents may be set lower if a property has a mission to serve certain demographics, such as formerly homeless people, who cannot afford to pay much rent. As a result, in some cases, average rents for units with more bedrooms in a county may be lower than rents charged for smaller units.

RENTAL PORTFOLIO

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	147,509	
	18-54	176,249	
	55-61	21,470	
	62+	47,775	
RESIDENTS SERVED BY ETHNICITY	Hispanic	120,013	
	Non-Hispanic	221,905	
RESIDENTS SERVED BY RACE	Black/African American	104,506	
	American Indian or Alaskan Native	1,730	
	Asian	1,547	
	White	150,142	
	White and Black/African American	2,578	
	Other	81,415	
ACTIVE TOTAL UNITS BY DEMOGRAPHIC TARGET	Elderly	23,820	
	Farmworker or Commercial Fishing Worker	1,347	
	Homeless	1,597	
	Special Needs	1,189	
	Family	48,471	
AVERAGE HOUSEHOLD SIZE		2.31	
AVERAGE HOUSEHOLD INCOME		\$24,777	
GEOGRAPHIC DISTRIBUTION	Large	Medium	Small
NUMBER OF UNITS	128,617	69,679	9,580
PERCENTAGE	61.9%	33.5%	4.6%

Note:

*Resident information is for individuals, not households.

GUARANTEE PROGRAM - STATUS OF LOANS FOR MULTIFAMILY DEVELOPMENTS AS OF DECEMBER 31, 2018

DEVELOPMENT	CITY	COUNTY	OWNER	TOTAL UNITS	ORIGINAL ISSUER/LENDER	MORTGAGE MATURITY DATE	ORIGINAL MORTGAGE AMOUNT GUARANTEED	PARTICIPATION IN HUD FHA RISK SHARING PROGRAM	AMOUNT
Golden Lakes	Miami	Miami-Dade	Cornerstone Group	280	Miami-Dade County	10/01/39	\$12,670,000	No	\$10,148,036
Stoddert Place	Pensacola	Escambia	The Richman Group	320	FHFC	09/01/36	\$11,511,067	50%	\$4,481,942
Vista Palms	Lehigh Acres	Lee	Creative Choice Homes	229	Lee County	06/01/41	\$10,700,000	No	\$5,304,955
TOTAL				829			\$34,881,067		\$19,934,933

RENTAL PORTFOLIO

OCCUPANCY RATES FOR ACTIVE, REPORTING UNITS IN FLORIDA HOUSING'S PORTFOLIO, FOURTH QUARTER OF 2017 AND 2018

Out of a total of 207,876 active, leasing-up and pipeline units, 174,910 are actively operating and reported information for this survey covering October through December of 2018. For comparison, the occupancy rate is provided for the fourth quarter of 2017. The occupancy rate is a weighted average (by unit).

COUNTY	2018		2017
	TOTAL UNITS REPORTING	OCCUPANCY RATE	OCCUPANCY RATE
Alachua	2,270	94.8%	96.8%
Baker	50	100.0%	99.3%
Bay	1,642	89.1%	97.9%
Bradford	150	94.3%	94.7%
Brevard	3,152	98.3%	96.8%
Broward	13,112	98.1%	97.4%
Charlotte	1,591	97.0%	97.9%
Citrus	596	96.1%	94.6%
Clay	1,024	98.6%	95.5%
Collier	3,697	97.0%	97.6%
Columbia	501	86.8%	91.5%
DeSoto	587	96.5%	95.1%
Duval	8,986	96.3%	96.2%
Escambia	1,987	96.0%	94.6%
Flagler	383	99.3%	97.7%
Franklin	85	95.1%	95.7%
Gadsden	351	96.2%	95.7%
Gulf	101	94.1%	0.0%
Hamilton	109	95.7%	90.5%
Hardee	395	92.7%	91.7%
Hendry	361	94.2%	95.7%
Hernando	1,566	96.7%	96.8%
Highlands	828	93.4%	92.6%
Hillsborough	16,031	97.8%	98.0%
Holmes	38	90.4%	93.0%
Indian River	2,085	96.3%	95.8%
Jackson	460	95.5%	96.4%
Jefferson	75	99.5%	94.7%
Lake	3,076	97.9%	97.5%
Lee	3,630	97.1%	97.4%
Leon	2,352	88.1%	88.7%
Levy	233	95.1%	95.6%
Madison	116	91.7%	89.7%
Manatee	2,984	97.4%	96.4%
Marion	1,576	96.3%	96.5%
Martin	858	98.1%	97.6%
Miami-Dade	29,268	97.7%	97.9%
Monroe	1,061	98.6%	97.1%
Nassau	460	90.1%	87.7%

COUNTY	2018		2017
	TOTAL UNITS REPORTING	OCCUPANCY RATE	OCCUPANCY RATE
Okaloosa	462	96.8%	96.5%
Okeechobee	229	93.9%	95.1%
Orange	24,404	98.2%	98.2%
Osceola	5,749	98.4%	98.5%
Palm Beach	8,435	97.9%	96.9%
Pasco	2,547	98.1%	94.2%
Pinellas	6,165	95.4%	96.4%
Polk	3,278	97.7%	98.3%
Putnam	423	97.8%	93.4%
Santa Rosa	319	98.0%	94.4%
Sarasota	1,209	98.4%	98.3%
Seminole	4,509	97.6%	97.7%
St. Johns	986	96.9%	96.5%
St. Lucie	2,444	98.5%	95.3%
Sumter	203	97.3%	95.6%
Suwannee	197	95.4%	98.6%
Taylor	137	93.2%	96.4%
Volusia	5,087	97.8%	96.7%
Wakulla	64	100.0%	99.5%
Walton	203	97.0%	95.4%
Washington	33	89.9%	93.3%
Statewide	174,910	97.3%	97.1%

Note :

For comparison, the rental vacancy rate reported by the US Census was 8.3 percent for Florida and 6.6 percent for the US during the fourth quarter of 2018. This equals a 91.7 percent occupancy rate for Florida and a 93.4 occupancy rate for the US. Note that this is for all residential rental units serving all income levels, not just affordable apartments.

In comparison, the overall occupancy rate for Florida Housing's rental portfolio was 97.3 percent at the end of 2018, higher than the state occupancy rate for all rental properties in Florida noted above. Out of this total, 4.9 percent of Florida Housing properties had an occupancy rate of less than 90 percent. While the average size of properties reporting is 137 units, properties with less than 75 units account for 50.8 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 less than 75 units account for a fairly large proportion of those properties with an occupancy rate below 90 percent, they represent only 0.7 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.

RENTAL PORTFOLIO

PREDEVELOPMENT LOAN PROGRAM LOAN SUMMARY AS OF DECEMBER 31, 2018

	DEVELOPMENT	DEVELOPER	COUNTY	HOMEOWNERSHIP/ RENTAL	NUMBER OF UNITS	DEMOGRAPHIC TARGET
ACTIVE LOANS	350 East Sixth	Hannibal Square CLT, Inc.	Orange	Homeownership	24	Family
	Boulevard Art Lofts	MFK/REVA Development LLC	Broward	Rental	45	Workforce
	Carr Landing	Contemporary Housing Alternatives of Florida, Inc.	Manatee	Rental	88	Family
	Casa Familia	Casa Familia, Inc.	Broward	Rental	50	Persons with Disabilities
	Clermont Ridge	New Beginnings Housing, Inc.	Lake	Rental	70	Elderly
	Deer Creek Senior Housing	Neighborhood Housing Development Corporation	Alachua	Rental	50	Elderly
	Harlem Heights	Habitat for Humanity of Lee and Hendry	Lee	Homeownership	82	Family
	Independence Landing	Independence Landing, LLC	Leon	Rental	50	Persons with Disabilities
	Liberty City	Camp Global Realty, LLC	Miami-Dade	Rental	103	Family
	Liberty Place	Residential Options of Florida, Inc.	Collier	Rental	2	Persons with Disabilities
	Oaks at Sun Lake	Housing Authority of Brevard County	Brevard	Rental	216	Elderly
	Palms at University	Melbourne Housing Authority	Brevard	Rental	60	Persons with Disabilities
	Quiet Meadows	McCurdy Senior Housing Corporation	Palm Beach	Rental	120	Elderly
	Residences at Equality Park	Carrfour Supportive Housing, Inc.	Broward	Rental	48	Persons with Disabilities
	Saving Mercy	Saving Mercy Corporation	Marion	Rental	70	Homeless
	SJHP Homeownership Development	St. Johns Housing Partnership	St. Johns	Homeownership	16	Family
	The Gardens	Manatee County Habitat for Humanity	Manatee	Homeownership	12	Family
Turner Senior Apartments	N Vision Communities, Inc.	DeSoto	Rental	26	Family	
Villages of New Augustine	West Augustine Historical CDC	St. Johns	Rental	60	Family	
PENDING LOANS	Baker Manor	Affordable Housing Solutions of Florida	Pasco	Rental	50	Family
	Butler Cove Apartments	Revitalize Arlington, Inc.	Duval	Rental	120	Elderly
	City of Hollywood Workforce	Adopt a Hurricane Family, Inc. (Crisis Housing Solutions)	Broward	Homeownership	3	Workforce
	SMASH	Struggle for Miami's Affordable and Sustainable Housing	Miami-Dade	Homeownership	3	Family
	Sweetwater Apartments	Greater Lake City CDC	Columbia	Rental	56	Family
LOANS REPAID IN 2018	Independence Place	Residential Options of Florida, Inc.	Collier	Rental	3	Persons with Disabilities
	Londontowne Lane	Ability Housing, Inc.	Duval	Rental	80	Persons with Disabilities
	Le Jeune Gardens	SCLAD	Miami-Dade	Rental	18	Persons with Disabilities
	Palm City Garden Apartments	Dunbar Improvement Association, Inc.	Lee	Rental	100	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
	Ridgewood Apartments	Ridgewood Apartments of Winter Haven, LLC.	Polk	Rental	33	Family

Notes:

EHCL = Elderly Housing Community Loan; HUD = U.S. Housing and Urban Development; SHIP = State Housing Initiatives Partnership; USDA = U.S. Dept of Agriculture.

RENTAL PORTFOLIO

PLP LOAN AMOUNT	BOARD APPROVAL DATE	CONSTRUCTION FINANCING STATUS ¹	FUNDING SOURCE ²	CONSTRUCTION AMOUNT	OUTSTANDING PLP LOAN BALANCE
\$614,000	11/2/2018	Seeking Funding	County funds	\$6,933,150	Not yet closed
\$500,000	9/19/2014	Seeking Funding	To Be Determined	\$12,049,071	\$360,315
\$468,076	12/14/2018	Seeking Funding	HUD 221 Loan	\$11,027,250	Not yet closed
\$750,000	1/26/2018	Seeking Funding	RFA 2019-107	\$13,950,000	Not yet drawn
\$550,000	9/22/2017	Funding Awarded	RFA 2017-111	\$11,700,000	\$540,608
\$500,000	10/27/2017	Seeking Funding	To Be Determined	\$13,841,398	\$26,198
\$750,000	3/18/2016	Funding Awarded	SHIP, Private funding	\$24,000,000	\$690,425
\$500,000	12/14/2018	Seeking Funding	RFA 2019-107	\$14,800,000	Not yet closed
\$8,879	12/12/2014	Withdrawn	N/A	\$29,805,674	\$8,879
\$339,530	7/27/2018	Seeking Funding	To Be Determined	\$500,000	Not yet drawn
\$500,000	3/24/2017	Seeking Funding	HUD 221 (d)(4)	\$24,084,711	Not yet closed
\$500,000	8/5/2016	Funding Awarded	HUD 221 Loan	\$7,921,928	\$473,762
\$650,000	7/27/2018	Seeking Funding	To Be Determined	\$35,469,478	Not yet drawn
\$500,000	1/26/2018	Funding Awarded	RFA 2016-103	\$13,433,987	Not yet closed
\$500,000	7/27/2018	Seeking Funding	To Be Determined	\$5,800,000	Not yet closed
\$522,293	6/24/2016	Funding Awarded	USDA Self-Help Program	\$2,220,193	Not yet closed
\$402,002	3/24/2017	Seeking Funding	To Be Determined	\$2,693,902	\$195,539
\$71,129	12/9/2016	Withdrawn	N/A	N/A	\$48,872
\$750,000	9/22/2017	Seeking Funding	To Be Determined	\$14,432,733	\$325,739
\$305,700	N/A	N/A	To Be Determined	N/A	-
\$750,000	N/A	N/A	To Be Determined	N/A	-
\$178,820	N/A	N/A	To Be Determined	N/A	-
\$44,030	N/A	N/A	To Be Determined	N/A	-
\$291,500	N/A	N/A	To Be Determined	N/A	-
\$284,650	7/28/2017	Funding Awarded	RFA 2017-106	\$308,650	-
\$750,000	6/23/2017	Funding Awarded	RFA 2017-103	\$18,164,819	-
\$373,003	8/5/2016	Funding Awarded	RFA 2015-101	\$4,721,166	-
\$233,820	8/7/2015	Funding Awarded	EHCL	\$2,610,750	-
\$93,700	1/25/2008	Withdrawn	N/A	N/A	\$36,477
\$350,000	12/9/2005	Withdrawn	Withdrawn	N/A	\$325,118
\$750,000	8/8/2008	No Construction	No Construction	N/A	\$649,989
\$131,075	8/8/2008	No Construction	No Construction	N/A	\$76,359

Notes Continued:

¹In a couple of cases, the status is shown as "withdrawn" because these loans were unable to proceed, but the PLP loans have not yet matured.

²Known construction funding sources, which may or may not include private financing, secured as of December 31, 2018.

RENTAL PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING AS OF DECEMBER 31, 2018

COUNTY	DEVELOPMENT 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	Waypoint Residential LLC	208	207	Family
	Horizon House Sunset	Gainesville	Community Housing Partners Corporation	80	80	Family
	Lewis Place at Ironwood	Gainesville	Partnership Inc.	112	112	Family
	Oak Park - Gainesville	Gainesville	Housing Authority City of Gainesville	101	101	Elderly
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, Inc.	92	92	Family
	Pelican Pointe	Panama City	Royal American Development Inc.	78	78	Family
	Pelican Pointe	Panama City	Royal American Development Inc.	78	78	Family
	Pinnacle at Hammock Crossings	Lynn Haven	Pinnacle Housing Group LLC	92	92	Family
	Siena Gardens	Panama City	Gatehouse Group, Inc.	150	150	Elderly
	Stone Harbor	Panama City Beach	CED Companies	160	160	Family
Brevard	Clear Pond Estates	Cocoa	Evergreen Partners LLC	100	100	Family
	Clear Pond Estates	Cocoa	Evergreen Partners LLC	100	100	Family
	Malabar Cove I	Palm Bay	Atlantic Housing Partners, LLLP	76	54	Family
	Malabar Cove I	Palm Bay	Atlantic Housing Partners, LLLP	76	54	Family
	Malabar Cove II	Palm Bay	Atlantic Housing Partners, LLLP	72	50	Family
	Manatee Cove	Melbourne	Richman Group	192	192	Family
	Promise in Brevard	West Melbourne	Promise Inc.	117	115	Special Needs
	Timber Trace - Titusville	Titusville	Richman Group	204	204	Family
	Timber Trace - Titusville	Titusville	Richman Group	204	204	Family
	Trinity Towers East	Melbourne	Preservation of Affordable Housing Inc.	156	32	Elderly
	Trinity Towers East	Melbourne	Preservation of Affordable Housing Inc.	156	133	Elderly
	Trinity Towers East	Melbourne	Preservation of Affordable Housing Inc.	156	133	Elderly
	Trinity Towers South	Melbourne	Preservation of Affordable Housing Inc.	162	33	Elderly
	Wickham Club	Melbourne	CED Companies	132	132	Family
	Willow Brook Village	Melbourne	Community Housing Initiative, 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	110	Family
	Caravel Arms	Lauderdale Lakes	Southport Financial Services, Inc	110	110	Family
	Chaves Lake	Hallandale	RS Development Corporation	238	238	Family
	Colonial Park	Margate	Related Companies of New York	160	159	Elderly
	Cypress Grove	Lauderhill	Housing Preservation Trust Inc.	814	814	Family
	Dixie Court	Ft. Lauderdale	Housing Enterprises of Fort Lauderdale Inc.	122	122	Family
	Dixie Court III	Ft. Lauderdale	Housing Enterprises of Fort Lauderdale Inc.	100	10	Family
	Douglas Gardens V	Pembroke Pines	Miami Jewish Health Systems, Inc.	110	110	Elderly
	Douglas Gardens V	Pembroke Pines	Miami Jewish Health Systems, Inc.	110	110	Elderly
	Eagle Pointe	Pompano Beach	Cornerstone Group Development LLC	192	192	Family
	Emerald Palms - Fort Lauderdale	Ft. Lauderdale	MRK Partners Inc.	318	318	Family
	Golf View Gardens	Sunrise	Carlisle Development Group	160	160	Elderly

RENTAL PORTFOLIO

ORIGINAL LOAN AMOUNT	MATURITY DATE	INTEREST RATE ³	LOAN BALANCE AS OF 12/31/2018	INTEREST PAID IN 2018	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$1,500,000	12/15/2035	3%	\$1,500,000	\$0	50	Current	SAIL
\$1,025,000	9/2/2045	9%, 3%	\$1,025,000	\$26,887	50	Past Due	SAIL
\$1,500,000	6/15/2034	3%	\$0	\$69,288	50	Paid Off	SAIL
\$2,000,000	10/29/2019	9%, 3%	\$2,000,000	\$0	51	Current	SAIL
\$900,000	12/1/2051	3%	\$686,521	\$23,110	61	Current	SAIL
\$630,000	10/17/2033	1%	\$475,270	\$0	15	Current	EHCL
\$1,230,000	12/1/2022	1%	\$456,124	\$5,172	59	Current	SAIL
\$1,000,000	11/1/2050	3%	\$905,513	\$32,973	54	Current	SAIL
\$1,691,745	8/3/2026	1%	\$1,691,745	\$0	50	Current	SAIL
\$1,892,544	2/1/2051	1%	\$1,743,105	\$33,671	55	Current	SAIL
\$408,200	9/21/2038	0%	\$408,200	\$0	50	Current	ELI
\$4,047,210	9/21/2038	1%	\$4,047,210	\$0	50	Current	SAIL
\$3,003,800	6/20/2034	1%	\$2,250,731	\$0	50	Current	SAIL
\$1,061,700	7/1/2024	3%	\$1,061,700	\$31,851	50	Current	SAIL
\$1,225,000	7/21/2036	3%	\$1,225,000	\$0	50	Current	SAIL
\$652,000	8/1/2058	0%	\$641,043	\$0	50	Current	ELI
\$3,329,900	8/1/2058	1%	\$3,233,693	\$0	50	Current	SAIL
\$680,000	9/29/2024	0%	\$680,000	\$0	50	Current	SAIL
\$4,000,000	11/1/2048	1%	\$4,000,000	\$40,000	50	Current	SAIL
\$2,000,000	11/1/2048	1%	\$2,000,000	\$20,000	50	Current	SAIL
\$4,000,000	11/15/2037	3%	\$4,000,000	\$0	50	Current	SAIL
\$2,000,000	3/31/2046	0%	\$1,978,315	\$0	50	Current	SAIL
\$1,000,000	3/15/2045	1%	\$1,000,000	\$0	50	Current	SAIL
\$4,000,000	3/15/2045	3%	\$4,000,000	\$0	50	Current	SAIL
\$750,000	11/29/2048	1%	\$750,000	\$0	15	Current	EHCL
\$889,600	11/29/2048	0%	\$889,600	\$0	50	Current	ELI
\$4,018,404	11/29/2048	1%	\$4,018,404	\$28,228	50	Current	SAIL
\$750,000	12/9/2048	1%	\$750,000	\$0	15	Current	EHCL
\$3,000,000	8/15/2037	3%	\$3,000,000	\$0	50	Current	SAIL
\$4,348,848	4/1/2057	1%	\$4,305,103	\$127,718	50	Current	SAIL
\$2,500,000	7/1/2040	3%	\$1,250,000	\$37,500	50	Current	SAIL
\$250,000	10/1/2049	1%	\$249,798	\$0	35	Current	SAIL
\$825,000	9/22/2029	0%	\$825,000	\$0	35	Current	ELI
\$2,000,000	5/1/2050	3%	\$1,056,466	\$31,694	60	Current	SAIL
\$2,000,000	6/1/2044	3%	\$2,000,000	\$3,831	50	Current	SAIL
\$2,000,000	9/1/2037	3%	\$2,000,000	\$0	50	Current	SAIL
\$1,025,000	12/1/2024	3%	\$1,025,000	\$30,750	50	Current	SAIL
\$850,000	12/31/2023	0%	\$850,000	\$0	15	Current	ELI
\$781,900	7/22/2036	0%	\$424,049	\$0	50	Current	ELI
\$5,000,000	7/22/2036	1%	\$2,710,898	\$0	50	Current	SAIL
\$1,295,000	4/1/2049	3%	\$1,287,918	\$38,638	50	Current	SAIL
\$2,500,000	4/1/2035	3%	\$1,250,000	\$48,390	50	Current	SAIL
\$2,000,000	11/1/2043	3%	\$2,000,000	\$23,418	50	Current	SAIL

RENTAL PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING AS OF DECEMBER 31, 2018

COUNTY	DEVELOPMENT NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Broward	Harbour Cove	Hallandale Beach	Cornerstone Group Development LLC	212	212	Family
	Heron Pointe	Miramar	Cornerstone Group Development LLC	200	180	Family
	Laguna Pointe	Pompano Beach	Cornerstone Group Development LLC	188	188	Family
	Meridian - Hollywood	Hollywood	Related Companies of New York	160	159	Elderly
	Northwest Gardens V	Ft. Lauderdale	Atlantic Pacific Communities LLC	200	200	Elderly
	Northwest Gardens V	Ft. Lauderdale	Atlantic Pacific Communities LLC	200	200	Elderly
	Residences at Crystal Lake	Pompano Beach	NuRock Development Group, Inc.	92	92	Family
	Residences at Crystal Lake	Pompano Beach	NuRock Development Group, Inc.	92	92	Family
	Saint Croix	Lauderdale Lakes	Cornerstone Group Development LLC	246	196	Family
	Sanctuary Cove	North Lauderdale	Cornerstone Group Development LLC	292	292	Family
	Summerlake	Davie	Alden Torch Financial LLC	108	108	Family
	Venice Cove	Ft. Lauderdale	Southport Financial Services, Inc	150	150	Family
Charlotte	Hampton Point	Port Charlotte	Picerne Affordable Development, LLC	284	15	Family
	Hampton Point	Port Charlotte	Picerne Affordable Development, LLC	284	34	Family
Citrus	Marina Del Ray	Beverly Hills	Creative Choice Homes, Inc.	100	100	Elderly
Clay	Briarwood	Middleburg	Dimension One Realty, Inc.	102	102	Family
	Holly Cove	Orange Park	Vestcor Development Corporation, Inc.	202	162	Family
	Madison Commons	Middleburg	Banyan Realty Advisors	160	158	Family
	Middletowne	Orange Park	Preservation of Affordable Housing Inc.	100	100	Family
Collier	Eden Gardens II	Immokalee	Everglades Housing Group Incorporated	37	26	FW FW
	Esperanza Place	Immokalee	Florida Nonprofit Services, Inc.	48	48	FW FW
	Noah's Landing	Naples	Starwood Capital Group	264	66	Family
	Noah's Landing	Naples	Starwood Capital Group	264	14	Family
	Summer Lakes	Naples	Richman Group	140	140	Family
	Summer Lakes II	Naples	Richman Group	276	276	Family
	Timber Ridge	Immokalee	Everglades Housing Group Incorporated	35	35	FW FW
	Timber Ridge of Immokalee	Immokalee	Everglades Housing Group Incorporated	35	75	FW FW
Columbia	Tuscan Isle	Naples	Starwood Capital Group	298	53	Family
	Cedar Park	Lake City	Southport Financial Services, Inc	72	72	Family
	Cedar Park	Lake City	Southport Financial Services, Inc	72	72	Family
	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	Starwood Capital Group	180	180	Family	
DeSoto	McPines	Arcadia	Hallmark Companies, Inc.	64	64	Family
Duval	Arc Village	Jacksonville	Arc of Jacksonville Inc.	122	122	Special Needs
	Arc Village	Jacksonville	Arc of Jacksonville Inc.	122	122	Special Needs
	Brookwood Forest	Jacksonville	CED Companies	168	118	Family
	Brookwood Forest	Jacksonville	CED Companies	168	118	Family
	Caroline Oaks	Jacksonville	Vestcor Development Corporation, Inc.	82	82	Elderly
	Caroline Oaks	Jacksonville	Vestcor Development Corporation, Inc.	82	82	Elderly
	Cathedral Terrace	Jacksonville	Cathedral Terrace Inc.	240	240	Elderly
	Cathedral Terrace	Jacksonville	Cathedral Terrace Inc.	240	240	Elderly
	Christine Cove	Jacksonville	Carlisle Development Group	96	96	Elderly
	Edge at Town Center	Jacksonville	Cornerstone Group Development LLC	248	12	Family

RENTAL PORTFOLIO

ORIGINAL LOAN AMOUNT	MATURITY DATE	INTEREST RATE ³	LOAN BALANCE AS OF 12/31/2018	INTEREST PAID IN 2018	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$2,000,000	7/1/2049	3%	\$2,000,000	\$0	50	Current	SAIL
\$2,000,000	11/30/2029	9%, 3%	\$2,000,000	\$26,780	50	Current	SAIL
\$2,000,000	6/1/2044	3%	\$2,000,000	\$59,887	50	Current	SAIL
\$2,000,000	4/1/2044	3%	\$2,000,000	\$0	50	Current	SAIL
\$1,500,000	8/8/2033	0%	\$1,500,000	\$0	30	Current	ELI
\$4,960,000	8/8/2033	1%	\$4,960,000	\$0	30	Current	SAIL
\$457,600	11/7/2036	0%	\$457,600	\$0	50	Current	ELI
\$5,000,000	11/7/2036	1%	\$5,000,000	\$0	50	Current	SAIL
\$2,000,000	4/1/2049	3%	\$2,000,000	\$0	56	Current	SAIL
\$2,000,000	5/15/2037	3%	\$2,000,000	\$60,000	50	Current	SAIL
\$1,100,000	7/6/2019	3%	\$1,100,000	\$0	52	Current	SAIL
\$1,548,000	3/31/2042	3%	\$1,128,000	\$85,440	50	Current	SAIL
\$1,125,000	5/1/2049	0%	\$599,738	\$0	15	Current	ELI
\$2,500,000	5/1/2049	0%	\$1,666,250	\$0	15	Current	ELI
\$1,100,000	6/11/2024	3%	\$1,100,000	\$2,320	50	Current	SAIL
\$3,100,000	4/30/2042	3%	\$3,100,000	\$0	50	Current	SAIL
\$2,417,000	1/1/2027	3%	\$1,672,989	\$50,464	65	Current	SAIL
\$1,925,625	7/1/2040	3%	\$702,251	\$71,380	50	Current	SAIL
\$627,101	12/31/2026	1%	\$627,101	\$0	50	Current	SAIL
\$3,500,000	1/1/2040	1%	\$3,500,000	\$8,006	50	Current	SAIL
\$3,187,764	2/11/2043	0%	\$3,187,764	\$0	50	Current	SAIL
\$2,490,000	12/11/2027	0%	\$1,493,502	\$0	15	Current	ELI
\$4,950,000	4/25/2027	0%	\$2,969,010	\$0	15	Current	ELI
\$1,500,000	2/15/2036	3%	\$1,500,000	\$0	50	Current	SAIL
\$3,000,000	7/15/2038	3%	\$3,000,000	\$0	50	Current	SAIL
\$526,648	10/25/2033	1%	\$526,648	\$0	50	Current	SAIL
\$2,215,000	10/25/2033	1%	\$2,215,000	\$0	50	Current	SAIL
\$3,975,000	11/6/2029	0%	\$2,914,470	\$0	15	Current	ELI
\$272,300	6/19/2034	0%	\$272,300	\$0	50	Current	ELI
\$3,200,000	6/19/2034	1%	\$2,633,897	\$0	50	Current	SAIL
\$1,600,000	10/29/2024	0%	\$1,600,000	\$0	50	Current	SAIL
\$455,000	12/1/2048	1%	\$455,000	\$26,164	81	Current	SAIL
\$643,200	3/1/2026	3%	\$643,200	\$40,971	54	Current	SAIL
\$1,000,000	6/1/2033	3%	\$1,000,000	\$0	50	Current	SAIL
\$1,230,000	4/28/2045	0%	\$1,230,000	\$0	50	Current	SAIL
\$1,790,000	4/28/2065	0%	\$1,790,000	\$0	50	Current	ELI
\$1,000,000	9/15/2038	3%	\$1,000,000	\$26,295	50	Current	SAIL
\$3,000,000	9/15/2038	3%	\$3,000,000	\$90,000	50	Current	SAIL
\$600,000	4/22/2045	0%	\$600,000	\$0	30	Current	ELI
\$1,200,000	4/22/2045	1%	\$1,200,000	\$0	30	Current	SAIL
\$734,400	1/22/2033	0%	\$734,400	\$0	50	Current	ELI
\$3,200,000	1/22/2033	1%	\$3,200,000	\$0	50	Current	SAIL
\$4,000,000	9/15/2038	3%	\$4,000,000	\$63,622	50	Current	SAIL
\$900,000	3/1/2048	0%	\$539,820	\$0	15	Current	ELI

RENTAL PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING AS OF DECEMBER 31, 2018

COUNTY	DEVELOPMENT NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Duval	Edge at Town Center	Jacksonville	Cornerstone Group Development LLC	248	25	Family
	Florence N. Davis Center	Jacksonville	Community Connections of Jacksonville Inc.	79	79	Family
	Hampton Villa	Jacksonville	Southport Financial Services, Inc	60	60	Family
	Hampton Villa	Jacksonville	Southport Financial Services, Inc	60	60	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
	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	Starwood Capital Group	336	317	Family
	Madelyn Oaks	Jacksonville	Lakeside Capital Advisors LP	360	360	Family
	Meetinghouse at Collins Cove	Jacksonville	Finlay Holdings, Inc.	160	160	Elderly
	Mount Carmel Gardens	Jacksonville	East Lake Community Development, Inc.	207	207	Elderly
	Mount Carmel Gardens	Jacksonville	East Lake Community Development, Inc.	207	207	Elderly
	Savannah Springs	Jacksonville	Richman Group	234	234	Family
	Savannah Springs	Jacksonville	Richman Group	234	234	Family
	Stevens Duval	Jacksonville	Southport Financial Services, Inc	52	52	Elderly
	Stevens Duval	Jacksonville	Southport Financial Services, Inc	52	52	Elderly
Sulzbacher Village	Jacksonville	Sulzbacher Center for Women and Children, Ltd.	70	70	Homeless	
Sundance Pointe	Jacksonville	Peak Capital Partners LLC	288	58	Family	
Sundance Pointe	Jacksonville	Peak Capital Partners LLC	288	28	Family	
Thomas Chase	Jacksonville	Vestcor Development Corporation, Inc.	268	268	Family	
Village on Wiley	Jacksonville	Ability Housing Inc.	43	43	Family	
Escambia	Alabaster Gardens	Pensacola	Circle, Inc.	147	147	Elderly
	Belmont Duplexes	Pensacola	AMR at Pensacola, Inc.	26	8	Family
	Delphin Downs	Pensacola	Southport Financial Services, Inc	72	72	Family
	Pensacola Veteran Housing	Pensacola	Volunteers of America of Florida Inc.	31	31	Homeless
Gadsden	Lanier Oaks	Gretna	North Florida Educational Development Corporation	22	22	Family
	Omega Villas	Quincy	CEDO Housing Development Corp. (CEDO-HDC)	56	46	Family
Hardee	Country Manor	Bowling Green	Country Manor Property LLC	120	120	FW FW
	Country Manor	Bowling Green	Country Manor Property LLC	120	120	FW FW
	Hannah House	Wauchula	Alpha and Omega Freedom Ministries Inc.	17	17	Homeless
Hendry	Pollywog Creek Commons	Labelle	Everglades Housing Group Incorporated	40	29	FW FW
	Pollywog Creek Commons II	Labelle	Everglades Housing Group Incorporated	24	5	FW FW
	Tall Pines	Labelle	National Development Foundation, Inc.	39	39	FW FW
Hernando	Brook Haven	Brooksville	Richman Group	160	160	Family
	Freedom Gardens II	Brooksville	Housing Trust Group LLC	94	94	Family
	Freedom Gardens II	Brooksville	Housing Trust Group LLC	94	94	Family
	Madison Reserve	Spring Hill	TLB of Central Florida LLC	90	90	Elderly
	Mariner's Cay	Spring Hill	Richman Group	160	160	Family
	Mariner's Cay	Spring Hill	Richman Group	160	160	Family

RENTAL PORTFOLIO

ORIGINAL LOAN AMOUNT	MATURITY DATE	INTEREST RATE ³	LOAN BALANCE AS OF 12/31/2018	INTEREST PAID IN 2018	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$1,875,000	3/1/2048	0%	\$999,563	\$0	15	Current	ELI
\$288,200	6/28/2047	0%	\$0	\$0	65	Paid Off	SAIL
\$340,800	4/1/2033	0%	\$340,800	\$0	50	Current	ELI
\$2,000,000	4/1/2033	1%	\$2,000,000	\$22,760	50	Current	SAIL
\$1,503,237	7/1/2042	3%	\$1,503,237	\$45,097	65	Current	SAIL
\$3,157,000	2/1/2027	3%	\$1,317,000	\$0	58	Current	SAIL
\$3,300,000	3/28/2026	0%	\$1,759,230	\$0	15	Current	ELI
\$1,800,000	5/31/2037	0%	\$1,100,000	\$0	75	Current	SAIL
\$719,899	3/31/2019	1%	\$13,315	\$420	50	Current	SAIL
\$1,429,329	7/1/2038	0%	\$962,795	\$0	50	Current	SAIL
\$2,000,000	6/4/2034	1%	\$2,000,000	\$20,000	50	Current	SAIL
\$2,500,000	1/1/2034	3%	\$923,000	\$131,918	50	Current	SAIL
\$2,000,000	12/31/2025	0%	\$0	\$0	53	Paid Off	SAIL
\$2,000,000	2/1/2036	3%	\$2,000,000	\$134,643	50	Current	SAIL
\$1,968,900	1/1/2058	0%	\$1,968,900	\$0	50	Current	ELI
\$4,010,087	1/1/2058	1%	\$3,866,848	\$0	50	Current	SAIL
\$1,000,000	12/15/2044	1%	\$1,000,000	\$0	50	Current	SAIL
\$4,000,000	12/15/2044	3%	\$4,000,000	\$0	50	Current	SAIL
\$183,600	3/15/2032	0%	\$183,600	\$0	50	Current	ELI
\$1,800,000	3/15/2032	1%	\$1,800,000	\$41,326	50	Current	SAIL
\$3,500,000	5/5/2057	0%	\$2,989,810	\$0	50	Current	SAIL
\$2,100,000	6/19/2028	0%	\$1,399,650	\$0	15	Current	ELI
\$4,200,000	3/28/2026	0%	\$2,239,020	\$0	15	Current	ELI
\$2,000,000	9/1/2036	3%	\$2,000,000	\$90,000	50	Current	SAIL
\$975,000	12/18/2034	0%	\$687,819	\$0	20	Current	ELI
\$4,000,000	11/15/2038	3%	\$4,000,000	\$0	50	Current	SAIL
\$328,500	11/10/2036	1%	\$297,264	\$2,794	70	Current	SAIL
\$4,180,000	6/1/2051	1%	\$665,403	\$0	50	Current	SAIL
\$850,000	12/30/2030	0%	\$850,000	\$0	50	Current	SAIL
\$1,430,000	12/15/2015	9%	\$1,430,000	\$0	50	Matured	SAIL
\$2,490,000	12/31/2017	9%, 3%	\$2,490,000	\$19,703	50	Matured	SAIL
\$930,000	12/31/2019	3%	\$0	\$325,776	50	Paid Off	SAIL
\$1,000,000	12/31/2019	3%	\$0	\$245,606	50	Paid Off	SAIL
\$1,577,186	4/28/2026	0%	\$1,577,186	\$0	50	Current	SAIL
\$3,855,304	1/1/2042	1%	\$3,855,304	\$0	50	Current	SAIL
\$1,140,282	1/1/2042	0%	\$1,140,282	\$0	50	Current	SAIL
\$2,535,000	10/31/2033	3%, 1%	\$2,535,000	\$87	50	Current	SAIL
\$2,900,000	7/21/2039	3%	\$2,900,000	\$10,959	50	Current	SAIL
\$493,400	5/22/2051	0%	\$216,993	\$0	50	Current	ELI
\$5,500,000	5/22/2051	1%	\$2,418,125	\$0	50	Current	SAIL
\$2,603,198	7/1/2028	1%	\$2,603,198	\$26,032	50	Current	SAIL
\$1,360,000	11/14/2023	0%	\$1,360,000	\$0	50	Current	SAIL
\$4,700,000	12/15/2041	1%	\$4,700,000	\$30,898	50	Current	SAIL

RENTAL PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING AS OF DECEMBER 31, 2018

COUNTY	DEVELOPMENT NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Hernando	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	Harmony Housing Advisors, Inc.	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	Equity Management Partners Inc.	100	100	Family
Hillsborough	Arbor Place	Tampa	Volunteers of America of Florida Inc.	32	32	Special Needs
	Autumn Place	Temple Terrace	Richman Group	120	120	Family
	Autumn Place	Temple Terrace	Richman Group	120	120	Family
	Brandywine	Tampa	Richman Group	144	144	Family
	Bristol Bay	Tampa	Cornerstone Group Development LLC	300	300	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	14	Family
	Clipper Bay	Tampa	Cornerstone Group Development LLC	276	235	Family
	Clipper Cove - Tampa	Tampa	Cornerstone Group Development LLC	176	176	Family
	Columbus Court	Tampa	Southport Financial Services, Inc	160	160	Family
	Columbus Court	Tampa	Southport Financial Services, Inc	160	160	Family
	Fairview Cove I	Tampa	Atlantic Housing Partners, LLLP	88	62	Family
	Fairview Cove I	Tampa	Atlantic Housing Partners, LLLP	88	62	Family
	Gardens at Rose Harbor	Tampa	Gatehouse Group, Inc.	160	160	Elderly
	Graham at Gracepoint	Tampa	DDA Development Company, Inc	90	90	Homeless
	Grande Oaks	Tampa	Richman Group	168	168	Family
	Grande Oaks	Tampa	Richman Group	168	168	Family
	Grove Pointe	Ruskin	Cornerstone Group Development LLC	80	80	FW FW
	Grove Pointe	Ruskin	Cornerstone Group Development LLC	80	80	FW FW
	Haley Park	Tampa	Wendover Housing Partners LLC	80	80	Elderly
	Haley Park	Tampa	Wendover Housing Partners LLC	80	80	Elderly
	Hunt Club	Tampa	Richman Group	96	96	Family
	Hunters Run I	Tampa	CED Companies	216	216	Family
	Hunters Run II	Tampa	CED Companies	192	191	Family
	La Estancia	Wimauma	Affordable Housing Development Fund, Inc.	84	84	FW FW
	La Vista Oaks	Tampa	Southport Financial Services, Inc	126	126	Family
	La Vista Oaks	Tampa	Southport Financial Services, Inc	126	126	Family
	Lake Kathy	Brandon	Richman Group	360	360	Family
	Lakewood Shores	Brandon	CED Companies	184	184	Family
	Manatee Village IV	Ruskin	Everglades Housing Group Incorporated	27	6	FW FW
	Mariner's Cove - Tampa	Tampa	Cornerstone Group Development LLC	208	12	Family
Mariner's Cove - Tampa	Tampa	Cornerstone Group Development LLC	208	208	Family	
Mariner's Cove - Tampa	Tampa	Cornerstone Group Development LLC	208	33	Family	
Meridian Pointe	Tampa	Richman Group	360	360	Family	

RENTAL PORTFOLIO

ORIGINAL LOAN AMOUNT	MATURITY DATE	INTEREST RATE ³	LOAN BALANCE AS OF 12/31/2018	INTEREST PAID IN 2018	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$1,500,000	3/21/2037	3%	\$1,500,000	\$0	50	Current	SAIL
\$2,750,000	6/15/2039	3%	\$2,750,000	\$10,086	50	Current	SAIL
\$970,000	7/16/2021	3%	\$0	\$190,447	50	Paid Off	SAIL
\$425,000	6/11/2026	0%	\$425,000	\$0	50	Current	SAIL
\$2,640,000	6/11/2026	1%	\$2,640,000	\$27,713	50	Current	SAIL
\$760,000	8/29/2026	0%	\$494,000	\$0	50	Current	SAIL
\$800,000	8/1/2031	9%, 3%	\$663,223	\$0	50	Current	SAIL
\$185,000	6/1/2044	1%	\$159,737	\$1,627	68	Current	SAIL
\$1,020,000	7/31/2023	0%	\$1,020,000	\$0	50	Current	ELI
\$5,000,000	7/15/2041	1%	\$5,000,000	\$0	50	Current	SAIL
\$4,000,000	6/15/2039	3%	\$4,000,000	\$0	50	Current	SAIL
\$1,000,000	4/1/2050	3%	\$1,000,000	\$0	55	Current	SAIL
\$1,125,000	4/1/2050	0%	\$824,850	\$0	15	Current	ELI
\$2,000,000	4/1/2050	3%	\$2,000,000	\$24,641	55	Current	SAIL
\$2,075,000	3/17/2029	9%, 3%	\$2,075,000	\$62,250	50	Current	SAIL
\$4,000,000	11/15/2038	3%	\$4,000,000	\$185	50	Current	SAIL
\$1,050,000	3/1/2050	0%	\$769,860	\$0	15	Current	ELI
\$2,000,000	3/1/2050	3%	\$2,000,000	\$28,610	50	Current	SAIL
\$1,828,112	3/1/2053	3%	\$1,821,112	\$112,774	55	Current	SAIL
\$789,900	12/29/2032	0%	\$789,900	\$0	50	Current	ELI
\$3,175,000	12/29/2032	1%	\$3,175,000	\$0	50	Current	SAIL
\$510,000	12/18/2023	0%	\$510,000	\$0	50	Current	SAIL
\$5,000,000	6/1/2043	1%	\$5,000,000	\$50,000	50	Current	SAIL
\$2,000,000	5/15/2036	3%	\$2,000,000	\$60,000	50	Current	SAIL
\$4,500,000	1/26/2033	1%	\$4,500,000	\$18,214	50	Current	SAIL
\$1,000,000	6/15/2037	3%	\$1,000,000	\$0	50	Current	SAIL
\$2,000,000	6/15/2037	3%	\$2,000,000	\$124	50	Current	SAIL
\$1,438,936	6/29/2033	1%	\$1,438,936	\$22,075	55	Current	SAIL
\$2,250,000	6/29/2033	1%	\$1,985,877	\$0	50	Current	SAIL
\$600,000	5/13/2045	0%	\$600,000	\$0	30	Current	ELI
\$2,300,000	5/13/2045	1%	\$2,300,000	\$0	30	Current	SAIL
\$5,000,000	8/15/2041	1%	\$5,000,000	\$0	50	Current	SAIL
\$2,000,000	12/15/2035	3%	\$2,000,000	\$120,000	50	Current	SAIL
\$2,000,000	6/20/2036	3%	\$2,000,000	\$120,000	50	Current	SAIL
\$1,092,207	6/30/2022	3%, 1%	\$1,092,207	\$0	50	Current	SAIL
\$1,105,000	5/8/2023	0%	\$1,105,000	\$0	50	Current	SAIL
\$5,000,000	5/8/2038	1%	\$5,000,000	\$0	50	Current	SAIL
\$4,000,000	12/15/2039	3%	\$4,000,000	\$0	50	Current	SAIL
\$1,900,000	6/1/2017	1%	\$1,668,882	\$19,112	51	Current	SAIL
\$1,250,000	11/30/2042	1%	\$1,250,000	\$0	50	Current	SAIL
\$900,000	5/1/2049	0%	\$599,850	\$0	15	Current	ELI
\$2,000,000	5/1/2049	3%	\$2,000,000	\$126,707	57	Current	SAIL
\$2,475,000	5/1/2049	0%	\$1,649,588	\$0	15	Current	ELI
\$4,000,000	8/15/2037	3%	\$4,000,000	\$0	50	Current	SAIL

RENTAL PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING AS OF DECEMBER 31, 2018

COUNTY	DEVELOPMENT NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Hillsborough	Morgan Creek	Tampa	Richman Group	336	336	Family
	Nantucket Bay	Temple Terrace	Gatehouse Group, Inc.	180	162	Elderly
	Orchard Park	Ruskin	Equity Management Partners Inc.	84	84	FW FW
	Spanish Trace	Tampa	Richman Group	120	120	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	Starwood Capital Group	376	376	Family
	Wexford	Tampa	Starwood Capital Group	324	324	Family
	Williams Landing	Tampa	Gatehouse Group, Inc.	144	130	Elderly
	Woodbridge at Walden Lake	Plant City	Starwood Capital Group	236	24	Family
	Woodbridge at Walden Lake	Plant City	Starwood Capital Group	236	189	Family
Indian River	Heritage Villas - Indian River	Vero Beach	Dimension One Realty, Inc.	116	116	Family
	Preserve at Oslo	Vero Beach	NB Holdings Management LLC	176	9	Family
	Sonrise Villas	Fellsmere	Carlisle Development Group	160	160	FW FW
	Sunset	Vero Beach	Flynn Development Corporation	36	25	Elderly
Jackson	Holly Hill	Marianna	Sanchez Planning Development Inc.	53	53	Family
	Three Rivers	Marianna	Royal American Development Inc.	100	100	Family
	Three Rivers	Marianna	Royal American Development Inc.	100	100	Family
Lake	Club at Eustis Village	Eustis	Atlantic Housing Partners, LLLP	96	67	Family
	Cove at Lady Lake	Lady Lake	CED Companies	176	176	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
	Lakeside Pointe	Leesburg	CED Companies	128	128	Family
	Laurel Oaks - Leesburg	Leesburg	Richman Group	144	144	Family
	Osprey Ridge	Clermont	Banyan Realty Advisors	176	174	Family
	Rolling Acres I	Lady Lake	Atlantic Housing Partners, LLLP	104	73	Family
	Rolling Acres II	Lady Lake	Atlantic Housing Partners, LLLP	35	35	Elderly
	Rolling Acres II	Lady Lake	Atlantic Housing Partners, LLLP	35	35	Elderly
	Southwinds Cove	Leesburg	Atlantic Housing Partners, LLLP	112	90	Family
	Southwinds Cove	Leesburg	Atlantic Housing Partners, LLLP	112	90	Family
	Spring Harbor	Mount Dora	Starwood Capital Group	248	13	Family
	Spring Harbor	Mount Dora	Starwood Capital Group	248	25	Family
	Spring Lake Cove I	Fruitland Park	Atlantic Housing Partners, LLLP	96	68	Family
	Valencia Grove	Eustis	Housing Trust Group LLC	144	144	Family
	Valencia Grove	Eustis	Housing Trust Group LLC	144	144	Family
	Woodwinds	Clermont	Blue Sky Communities, LLC	96	96	Homeless
Lee	Bernwood Trace	Ft. Myers	Cornerstone Group Development LLC	340	65	Family
	Brookside Village	Ft. Myers	Southport Financial Services, Inc	50	50	Family
	Brookside Village	Ft. Myers	Southport Financial Services, Inc	50	50	Family
	Hawk's Landing	Ft. Myers	Cornerstone Group Development LLC	204	204	Family
	Heron Pond	Lehigh Acres	Carlisle Development Group	156	156	Elderly
	Mariner's Landing	Ft. Myers	Creative Choice Homes, Inc.	112	112	Elderly
	Renaissance Preserve Senior	Ft. Myers	Housing Authority City of Fort Myers	120	120	Elderly

RENTAL PORTFOLIO

ORIGINAL LOAN AMOUNT	MATURITY DATE	INTEREST RATE ³	LOAN BALANCE AS OF 12/31/2018	INTEREST PAID IN 2018	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$2,000,000	6/15/2036	3%	\$2,000,000	\$0	50	Current	SAIL
\$1,850,000	8/1/2030	9%, 3%	\$1,850,000	\$55,500	65	Current	SAIL
\$870,000	6/1/2018	9%, 3%	\$0	\$166,330	51	Paid Off	SAIL
\$4,000,000	1/15/2041	3%	\$4,000,000	\$0	50	Current	SAIL
\$120,000	10/24/2018	1%	\$0	\$9,085	15	Paid Off	EHCL
\$1,505,000	10/31/2033	9%, 3%	\$1,505,000	\$45,150	50	Current	SAIL
\$2,500,000	1/1/2027	3%	\$1,724,943	\$51,748	60	Current	SAIL
\$2,000,000	8/1/2035	3%	\$1,533,945	\$46,018	50	Current	SAIL
\$1,495,000	12/1/2029	9%	\$1,495,000	\$44,850	50	Current	SAIL
\$1,800,000	1/1/2047	0%	\$959,580	\$0	15	Current	ELI
\$3,000,000	1/1/2047	3%	\$3,000,000	\$90,000	50	Current	SAIL
\$4,000,000	10/30/2037	3%	\$4,000,000	\$0	50	Current	SAIL
\$675,000	10/26/2026	0%	\$359,843	\$0	15	Current	ELI
\$1,500,000	10/1/2020	3%	\$1,437,000	\$0	50	Current	SAIL
\$315,000	4/9/2033	1%	\$305,256	\$23,721	45	Current	SAIL
\$1,087,000	5/31/2033	9%, 3%	\$1,087,000	\$32,610	50	Current	SAIL
\$350,000	3/6/2045	1%	\$350,000	\$0	30	Current	SAIL
\$750,000	3/6/2045	0%	\$750,000	\$0	30	Current	ELI
\$3,700,000	5/25/2022	3%	\$3,700,000	\$144,631	15	Current	SAIL
\$1,500,000	8/15/2038	3%	\$1,500,000	\$84,596	50	Current	SAIL
\$1,500,000	8/15/2038	3%	\$1,500,000	\$45,000	50	Current	SAIL
\$4,000,000	10/1/2038	3%	\$4,000,000	\$0	50	Current	SAIL
\$1,500,000	8/15/2038	3%	\$1,500,000	\$45,000	50	Current	SAIL
\$1,500,000	8/15/2038	3%	\$1,500,000	\$64,295	50	Current	SAIL
\$5,000,000	8/15/2042	1%	\$5,000,000	\$50,000	50	Current	SAIL
\$1,808,000	6/30/2032	3%	\$876,380	\$60,927	50	Current	SAIL
\$5,000,000	11/1/2042	1%	\$5,000,000	\$50,000	50	Current	SAIL
\$340,000	12/1/2023	0%	\$340,000	\$0	35	Current	SAIL
\$2,289,000	11/1/2042	1%	\$2,289,000	\$22,890	35	Current	SAIL
\$510,000	12/1/2023	0%	\$510,000	\$0	50	Current	SAIL
\$5,000,000	12/1/2042	1%	\$5,000,000	\$50,000	50	Current	SAIL
\$975,000	5/1/2028	0%	\$975,000	\$0	15	Current	ELI
\$1,875,000	5/1/2028	0%	\$1,124,625	\$0	15	Current	ELI
\$5,000,000	12/15/2042	1%	\$5,000,000	\$50,000	50	Current	SAIL
\$383,600	11/20/2032	0%	\$383,600	\$0	50	Current	ELI
\$5,000,000	11/20/2032	1%	\$5,000,000	\$80,652	50	Current	SAIL
\$4,000,000	12/27/2033	1%	\$3,337,599	\$0	50	Current	SAIL
\$4,875,000	2/1/2048	0%	\$2,598,863	\$0	15	Current	ELI
\$145,300	1/25/2032	0%	\$145,300	\$0	50	Current	ELI
\$1,989,000	1/25/2032	1%	\$1,989,000	\$35,463	50	Current	SAIL
\$1,500,000	6/1/2053	3%	\$1,349,316	\$582,197	58	Current	SAIL
\$1,500,000	12/1/2043	3%	\$1,500,000	\$0	50	Current	SAIL
\$860,000	11/12/2024	3%	\$817,225	\$11,276	50	Current	SAIL
\$1,020,000	4/10/2023	0%	\$1,020,000	\$0	50	Current	SAIL

RENTAL PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING AS OF DECEMBER 31, 2018

COUNTY	DEVELOPMENT NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Lee	Renaissance Preserve Senior	Ft. Myers	Housing Authority City of Fort Myers	120	120	Elderly
	Vista Palms	Lehigh Acres	Creative Choice Homes, Inc.	229	229	Family
	Vista Palms	Lehigh Acres	Creative Choice Homes, Inc.	229	46	Family
	Westwood - Fort Myers	Ft. Myers	Starwood Capital Group	288	72	Family
Leon	Brookestone I	Tallahassee	Southport Financial Services, Inc	108	108	Elderly
	Brookestone I	Tallahassee	Southport Financial Services, Inc	108	108	Elderly
	Casanas Village at Frenchtown Square	Tallahassee	Pinnacle Housing Group LLC	88	80	Family
	Jamestown Woods	Tallahassee	Gatehouse Group, Inc.	150	150	Elderly
	Sunrise Place	Tallahassee	Southport Financial Services, Inc	99	99	Family
Manatee	Addison	Bradenton	Housing Trust Group LLC	90	77	Family
Marion	Berkeley Pointe	Ocala	Southport Financial Services, Inc	160	160	Family
	Berkeley Pointe	Ocala	Southport Financial Services, Inc	160	160	Family
	Hickory Knoll	Ocala	Southport Financial Services, Inc	96	94	Family
	Hickory Knoll	Ocala	Southport Financial Services, Inc	96	94	Family
	Magnolia Walk II	Ocala	Ocala Leased Housing Corporation, Inc.	144	144	Elderly
Martin	Crossings at Indian Run	Stuart	Southport Financial Services, Inc	344	344	Family
	Crossings at Indian Run	Stuart	Southport Financial Services, Inc	344	344	Family
Miami-Dade	Alhambra Cove	Miami	Cornerstone Group Development LLC	240	240	Family
	Alhambra Cove	Miami	Cornerstone Group Development LLC	240	240	Family
	Allapattah Gardens	Miami	Lincoln Avenue Capital LLC	128	128	Family
	Allen	Miami Beach	Miami Beach Community Development Corporation	39	39	Elderly
	Ambar Key	Florida City	Vestcor Development Corporation, Inc.	94	94	Family
	Ambar Key Homes	Florida City	Ambar Key Homes, Ltd.	155	155	Family
	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	Banyan Realty Advisors	144	144	Family
	Cameron Creek	Florida City	Lincoln Avenue Capital LLC	148	148	Family
	Caribbean Village	Miami	Pinnacle Housing Group LLC	123	123	Elderly
	Caribbean Village	Miami	Pinnacle Housing Group LLC	123	123	Elderly
	Coalition Lift	Miami	Carrfour Supportive Housing Inc.	34	34	Family
	Coquina Place	Miami	Cornerstone Group Development LLC	96	96	Family
	Coquina Place	Miami	Cornerstone Group Development LLC	96	96	Family
	Coral Gardens	Homestead	New Vision Housing Foundation Inc.	92	92	Family
	Cutler Glen & Cutler Meadows	Miami	Preservation of Affordable Housing Inc.	225	169	Family
	Cutler Hammock	Miami	Related Companies of New York	262	262	Family
	Cutler Manor	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
	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	

RENTAL PORTFOLIO

ORIGINAL LOAN AMOUNT	MATURITY DATE	INTEREST RATE ³	LOAN BALANCE AS OF 12/31/2018	INTEREST PAID IN 2018	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$6,150,000	4/10/2058	1%	\$6,150,000	\$61,500	50	Current	SAIL
\$2,000,000	12/18/2018	9%, 3%	\$2,000,000	\$0	50	Matured	SAIL
\$3,450,000	10/26/2026	0%	\$1,839,195	\$0	15	Current	ELI
\$5,400,000	4/30/2027	0%	\$3,238,920	\$0	15	Current	ELI
\$750,000	10/14/2034	0%	\$721,878	\$0	30	Current	ELI
\$3,050,000	10/14/2034	1%	\$2,950,000	\$0	30	Current	SAIL
\$2,000,000	5/10/2034	1%	\$1,985,000	\$0	50	Current	SAIL
\$1,125,000	5/1/2020	3%	\$1,125,000	\$33,750	50	Current	SAIL
\$900,000	10/1/2029	3%	\$883,203	\$0	50	Current	SAIL
\$2,000,000	11/16/2035	1%	\$669,256	\$0	50	Current	SAIL
\$233,600	11/20/2031	0%	\$233,600	\$0	50	Current	ELI
\$4,398,240	11/20/2031	1%	\$4,398,240	\$0	50	Current	SAIL
\$304,800	5/1/2033	0%	\$304,800	\$0	50	Current	ELI
\$3,150,000	5/1/2033	1%	\$3,150,000	\$32,625	50	Current	SAIL
\$1,000,000	6/5/2020	3%	\$1,000,000	\$17,079	50	Past Due	SAIL
\$4,947,342	6/1/2031	3%	\$4,947,342	\$105,995	55	Current	SAIL
\$5,123,238	6/1/2031	0%	\$5,123,238	\$0	55	Current	SAIL
\$1,000,000	7/15/2045	3%	\$1,000,000	\$52,049	50	Current	SAIL
\$2,000,000	7/15/2045	3%	\$1,772,367	\$92,250	50	Current	SAIL
\$1,500,000	9/1/2021	3%	\$659,000	\$0	50	Current	SAIL
\$750,000	11/10/2039	1%	\$750,000	\$0	15	Past Due	EHCL
\$8,465,000	1/12/2036	1%	\$1,873,736	\$0	50	Current	SAIL
\$8,500,000	12/12/2060	1%	\$4,303,059	\$0	50	Current	SAIL
\$2,000,000	7/1/2036	3%	\$2,000,000	\$60,000	50	Current	SAIL
\$510,000	7/31/2024	0%	\$510,000	\$0	15	Current	ELI
\$2,000,000	2/15/2045	3%	\$2,000,000	\$60,000	50	Current	SAIL
\$1,449,387	1/31/2033	1%	\$1,293,888	\$13,462	61	Current	SAIL
\$1,125,000	8/17/2018	3%	\$0	\$22,654	50	Paid Off	SAIL
\$362,400	7/27/2036	0%	\$362,400	\$0	50	Current	ELI
\$5,000,000	7/27/2036	1%	\$445,811	\$0	50	Current	SAIL
\$825,000	5/25/2036	0%	\$693,939	\$0	20	Current	ELI
\$750,000	10/30/2045	0%	\$750,000	\$0	30	Current	ELI
\$2,592,000	10/30/2045	1%	\$2,592,000	\$0	30	Current	SAIL
\$1,330,000	9/1/2017	9%, 3%	\$0	\$86,786	39	Paid Off	SAIL
\$411,106	12/31/2026	1%	\$411,106	\$0	15	Current	EHCL
\$2,900,000	8/1/2048	3%	\$2,425,567	\$73,546	58	Current	SAIL
\$2,661,095	12/31/2026	1%	\$2,661,095	\$0	50	Current	SAIL
\$2,500,000	10/1/2042	3%	\$1,919,592	\$58,474	52	Current	SAIL
\$332,592	6/30/2019	3%	\$332,592	\$0	54	Current	SAIL
\$2,500,000	8/1/2030	3%	\$1,250,000	\$37,500	50	Current	SAIL
\$765,000	4/23/2025	0%	\$765,000	\$0	15	Current	SAIL
\$1,267,637	4/23/2025	0%	\$1,267,637	\$12,676	50	Current	SAIL

RENTAL PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING AS OF DECEMBER 31, 2018

COUNTY	DEVELOPMENT 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
	Everett Stewart Senior Village	Miami	Tacolcy Economic Development Corporation	200	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 Group of Florida	144	144	Elderly
	Hamlet at Walden Pond	Miami	Related Group of Florida	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
	Karis Village	Miami	Carrfour Supportive Housing Inc	88	88	Homeless
	The Keys I & II	Homestead	Brannon Group, L.C. and Co.	80	80	Family
	Keys III	Homestead	Brannon Group, L.C. and Co.	48	48	Family
	Labre Place	Miami	Biscayne Housing Group, LLC	90	76	Homeless
	Le Jeune Gardens	Hialeah	Spinal Cord Living-Assistance Development, Inc.	18	18	Family
	Le Jeune Gardens	Hialeah	Spinal Cord Living-Assistance Development, Inc.	18	18	Family
	Liberty Village	Miami	Carrfour Supportive Housing Inc	60	60	Homeless Special Needs
	Liberty Village	Miami	Carrfour Supportive Housing Inc	60	60	Homeless Special Needs
	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	Hunt Companies Inc.	159	159	FW FW
	Monterey Pointe	Homestead	Cornerstone Group Development LLC	336	336	Family
	Orchid Estates	Naranja	RS Development Corporation	74	74	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
	Regatta Place	Miami	Cornerstone Group Development LLC	108	108	Family
	Regatta Place	Miami	Cornerstone Group Development LLC	108	108	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
	San Sherri Villas	Homestead	Richman Group	80	80	Family
	Smathers II	Miami	Related Group of Florida	133	133	Elderly
	Smathers II	Miami	Related Group of Florida	133	133	Elderly
	Southpoint Crossing	Florida City	NHT Communities	123	123	Family
	Sunrise Commons	Homestead	Landmark Development Corporation	106	21	Family
	Sunset Bay	Cutler Bay	Partnership Inc.	308	308	Family
	Tuscany Cove I	Miami	Tacolcy Economic Development Corporation	160	160	Elderly
	Tuscany Place	Homestead	Cornerstone Group Development LLC	340	340	Family
	Valencia Pointe	Miami	Cornerstone Group Development LLC	148	95	Family
Valencia Pointe	Miami	Cornerstone Group Development LLC	148	95	Family	
Villa Aurora	Miami	Carrfour Supportive Housing Inc	76	76	Homeless	

RENTAL PORTFOLIO

ORIGINAL LOAN AMOUNT	MATURITY DATE	INTEREST RATE ³	LOAN BALANCE AS OF 12/31/2018	INTEREST PAID IN 2018	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$1,267,637	4/23/2025	1%	\$1,267,637	\$0	50	Current	SAIL
\$765,000	5/1/2025	0%	\$765,000	\$0	15	Current	ELI
\$3,110,901	6/1/2051	3%	\$2,110,901	\$1,135,769	57	Current	SAIL
\$2,590,000	1/1/2039	3%	\$2,590,000	\$0	50	Current	SAIL
\$1,564,000	5/1/2042	3%	\$1,564,000	\$46,920	46	Current	SAIL
\$3,740,200	4/1/2030	3%	\$3,740,200	\$0	68	Current	SAIL
\$2,000,000	5/18/2022	1%	\$2,000,000	\$20,000	50	Current	SAIL
\$2,000,000	11/1/2044	3%	\$1,952,749	\$58,582	50	Current	SAIL
\$2,239,000	9/30/2042	3%	\$2,239,000	\$34,045	50	Current	SAIL
\$4,300,000	11/1/2046	1%	\$4,250,000	\$0	50	Current	SAIL
\$1,481,200	1/15/2037	9%	\$1,481,200	\$44,436	45	Past Due	SAIL
\$1,481,200	1/15/2037	9%	\$1,481,200	\$67,813	69	Current	SAIL
\$4,000,000	7/30/2025	0%	\$4,000,000	\$17,600	50	Current	SAIL
\$352,600	5/27/2035	0%	\$71,057	\$0	30	Current	ELI
\$3,420,000	5/27/2035	0%	\$566,551	\$0	30	Current	SAIL
\$225,000	9/29/2046	0%	\$138,360	\$0	50	Current	ELI
\$1,100,000	9/29/2046	1%	\$656,719	\$0	50	Current	SAIL
\$495,000	11/14/2028	3%	\$427,083	\$0	50	Current	SAIL
\$160,000	8/1/2025	1%	\$119,992	\$1,534	50	Current	SAIL
\$2,500,000	7/1/2049	3%	\$1,889,935	\$56,698	50	Current	SAIL
\$2,000,000	9/30/2021	3%	\$0	\$11,157	50	Paid Off	SAIL
\$2,500,000	2/1/2041	3%	\$2,500,000	\$75,000	50	Current	SAIL
\$4,250,000	8/31/2033	1%	\$3,885,050	\$22,499	50	Current	SAIL
\$1,040,000	8/31/2023	3%	\$1,040,000	\$31,200	50	Current	SAIL
\$1,750,000	8/1/2020	3%	\$0	\$60,986	50	Paid Off	SAIL
\$2,000,000	8/23/2019	3%	\$0	\$98,466	50	Paid Off	SAIL
\$600,000	2/26/2036	0%	\$161,837	\$0	50	Current	ELI
\$3,000,000	2/23/2036	1%	\$809,184	\$0	50	Current	SAIL
\$800,000	7/23/2037	1%	\$523,445	\$5,373	50	Past Due	SAIL
\$843,000	3/1/2048	3%	\$705,371	\$21,403	15	Current	SAIL
\$3,000,000	10/11/2021	1%	\$3,000,000	\$30,000	50	Current	SAIL
\$2,373,200	10/27/2021	3%	\$2,363,024	\$89,485	59	Current	SAIL
\$975,000	5/12/2045	0%	\$975,000	\$0	30	Current	ELI
\$1,138,150	5/12/2045	1%	\$1,138,150	\$0	30	Current	SAIL
\$3,850,025	5/31/2040	1%	\$3,850,025	\$38,500	65	Current	SAIL
\$935,000	11/25/2023	0%	\$935,000	\$0	15	Current	ELI
\$2,486,611	3/1/2023	3%	\$786,611	\$28,349	65	Current	SAIL
\$2,524,999	12/29/2046	1%	\$1,806,847	\$0	30	Current	SAIL
\$2,000,000	12/1/2044	3%	\$2,000,000	\$60,000	50	Current	SAIL
\$510,000	7/9/2023	0%	\$510,000	\$0	50	Current	SAIL
\$5,000,000	7/9/2040	1%	\$5,000,000	\$50,000	50	Current	SAIL
\$3,000,000	12/4/2037	1%	\$3,000,000	\$15,000	50	Current	SAIL

RENTAL PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING AS OF DECEMBER 31, 2018

COUNTY	DEVELOPMENT NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Miami-Dade	Village Carver II	Miami	Biscayne Housing Group, LLC	100	10	Elderly
	Villages I	Miami	Cornerstone Group Development LLC	150	150	Family
	Villages I	Miami	Cornerstone Group Development LLC	150	150	Family
Monroe	Atlantic Pines	Big Pine Key	Community Housing Partners Corporation	14	14	FW FW
	Caya Place	Marathon	Tri-Star Affordable Development, LLC	42	42	Family
	Cayo Del Mar	Key West	Creative Choice Homes, Inc.	130	130	Family
	Douglass Square	Key West	NB Holdings Management LLC	52	17	Family
	Meridian West	Key West	Alden Torch Financial LLC	102	102	Family
	Meridian West	Key West	Alden Torch Financial LLC	102	102	Family
	Poinciana Royale	Key West	AH of Monroe County Inc.	50	50	Family
	Poinciana Royale	Key West	AH of Monroe County Inc.	50	50	Family
	Quarry	Key West	Vestcor Development Corporation, Inc.	96	96	Family
	Quarry II	Big Coppit Island	Vestcor Development Corporation, Inc.	112	112	Family
	Sea Grape	Marathon	Wells Fargo Community Lending and Investment	56	56	Family
	Sea Grape II	Marathon	Wells Fargo Community Lending and Investment	28	28	Family
	Sea Grape II	Marathon	Wells Fargo Community Lending and Investment	28	28	Family
Nassau	Nassau Club	Fernandina Beach	CED Companies	192	134	Family
	Nassau Club	Fernandina Beach	CED Companies	192	134	Family
Okaloosa	Heather Glenn	Ft. Walton Beach	Sheltering Palms Foundation Inc.	168	167	Family
Orange	Ashley Place	Orlando	Leland Enterprises Inc.	96	39	Family
	Avalon Reserve	Orlando	Starwood Capital Group	300	300	Family
	Citrus Glen	Orlando	Leland Enterprises Inc.	176	176	Family
	Clarcona Groves	Orlando	Richman Group	264	264	Family
	Clarcona Groves	Orlando	Richman Group	264	264	Family
	Crescent Club	Orlando	TLB of Central Florida LLC	215	215	Elderly
	Fountains at Millenia III	Orlando	Atlantic Housing Partners, LLLP	82	58	Family
	Fountains at Millenia III	Orlando	Atlantic Housing Partners, LLLP	82	58	Family
	Fountains at Millenia IV	Orlando	Atlantic Housing Partners, LLLP	100	100	Family
	Fox Hollow	Orlando	Lincoln Avenue Capital LLC	155	155	Family
	Glenn on Millenia Boulevard	Orlando	CED Companies	192	173	Family
	Hidden Creek Villas	Orlando	Starwood Capital Group	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, LLLP	104	87	Family
	Marbella Pointe	Orlando	Atlantic Housing Partners, LLLP	120	84	Family
	Metro Place II	Orlando	Banyan Realty Advisors	248	224	Family
	Nassau Bay I	Orlando	TPI Communities LLC	252	51	Family
	Nassau Bay II	Orlando	TPI Communities LLC	240	48	Family
	Northbridge Apartment Homes on Millenia Lake I	Orlando	Waterton Associates, LLC	396	80	Family
Oak Harbor	Orlando	DRL Development LLC	176	176	Family	
Park Avenue Villas	Orlando	Banyan Realty Advisors	120	120	Family	
Pendana at West Lakes	Orlando	New Columbia Residential LLC	200	160	Family	

RENTAL PORTFOLIO

ORIGINAL LOAN AMOUNT	MATURITY DATE	INTEREST RATE ³	LOAN BALANCE AS OF 12/31/2018	INTEREST PAID IN 2018	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$765,000	12/8/2025	0%	\$765,000	\$0	15	Current	ELI
\$636,500	12/21/2045	0%	\$487,279	\$0	50	Current	ELI
\$5,000,000	12/21/2045	1%	\$4,245,300	\$0	50	Current	SAIL
\$612,882	5/1/2039	0%	\$415,398	\$0	65	Current	SAIL
\$3,500,000	1/30/2047	1%	\$3,500,000	\$0	50	Current	SAIL
\$2,000,000	10/1/2025	3%	\$1,875,918	\$177,377	50	Current	SAIL
\$1,290,000	2/28/2018	9%, %	\$1,289,707	\$0	28	Matured	SAIL
\$1,000,000	2/3/2020	3%	\$1,000,000	\$60,000	50	Current	SAIL
\$1,000,000	2/3/2020	3%	\$1,000,000	\$60,000	50	Current	SAIL
\$425,000	4/22/2025	0%	\$425,000	\$0	50	Current	SAIL
\$2,078,686	4/22/2025	1%	\$1,726,827	\$17,268	50	Current	SAIL
\$3,000,000	7/20/2036	1%	\$655,321	\$0	50	Current	SAIL
\$6,608,000	7/20/2036	1%	\$1,497,307	\$0	50	Current	SAIL
\$1,854,549	12/18/2038	3%	\$1,854,549	\$0	50	Current	SAIL
\$255,000	2/4/2024	0%	\$254,788	\$0	30	Current	SAIL
\$991,033	2/4/2039	1%	\$748,316	\$8,205	30	Current	SAIL
\$1,000,000	10/15/2037	3%	\$1,000,000	\$30,000	50	Current	SAIL
\$2,000,000	10/15/2037	3%	\$2,000,000	\$60,000	50	Current	SAIL
\$1,500,000	6/20/2036	3%	\$750,000	\$0	50	Current	SAIL
\$1,100,000	7/1/2029	3%	\$1,100,000	\$71,471	40	Current	SAIL
\$1,447,600	10/31/2036	3%	\$723,800	\$48,782	50	Current	SAIL
\$1,670,000	6/28/2015	9%, 3%	\$1,670,000	\$0	56	Matured	SAIL
\$1,000,000	8/15/2037	3%	\$1,000,000	\$0	50	Current	SAIL
\$2,000,000	8/15/2037	3%	\$2,000,000	\$10,252	50	Current	SAIL
\$2,000,000	5/13/2034	3%	\$2,000,000	\$60,000	50	Current	SAIL
\$765,000	12/1/2023	0%	\$765,000	\$0	50	Current	SAIL
\$5,000,000	12/1/2042	1%	\$5,000,000	\$50,000	50	Current	SAIL
\$4,414,365	12/1/2042	1%	\$4,414,365	\$44,144	50	Current	SAIL
\$2,110,000	9/1/2050	3%	\$1,822,363	\$55,223	30	Current	SAIL
\$1,798,000	7/15/2034	3%	\$1,798,000	\$107,880	50	Current	SAIL
\$3,100,000	12/29/2025	1%	\$0	\$10,953	63	Paid Off	SAIL
\$661,500	3/18/2024	1%	\$658,693	\$0	15	Current	EHCL
\$2,000,000	11/13/2035	3%	\$2,000,000	\$83,768	50	Current	SAIL
\$2,000,000	8/13/2037	3%	\$2,000,000	\$0	50	Current	SAIL
\$4,500,000	6/15/2042	1%	\$4,500,000	\$45,000	50	Current	SAIL
\$4,000,000	8/25/2023	3%	\$4,000,000	\$120,000	15	Current	SAIL
\$2,500,000	4/30/2031	1%	\$0	\$2,496	50	Paid Off	SAIL
\$3,825,000	3/10/2030	0%	\$2,039,108	\$0	15	Current	ELI
\$3,600,000	3/10/2030	0%	\$1,919,160	\$0	15	Current	ELI
\$2,000,000	2/21/2037	3%	\$2,000,000	\$119,637	40	Current	SAIL
\$1,835,000	11/1/2044	3%	\$1,835,000	\$5,967	50	Current	SAIL
\$850,000	9/1/2031	1%	\$321,916	\$5,741	50	Current	SAIL
\$2,000,000	3/7/2047	1%	\$1,251,591	\$0	50	Current	SAIL

RENTAL PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING AS OF DECEMBER 31, 2018

COUNTY	DEVELOPMENT NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Orange	Pinnacle Pointe	Orlando	Pinnacle Housing Group LLC	268	268	Family
	Plymouth	Winter Park	Housing Authority City of Winter Park	196	40	Elderly
	Pointe Vista	Orlando	Banyan Realty Advisors	100	100	Family
	Pointe Vista II	Orlando	Banyan Realty Advisors	288	288	Family
	Quest Village	Orlando	Dalcor Holdings LLC	156	155	Family
	Sumerset Housing	Orlando	Richelson Enterprises	148	30	Family
	Village on Mercy	Orlando	Ability Housing Inc.	166	166	Homeless
	Wellesley	Orlando	Starwood Capital Group	312	312	Family
	Wentworth II	Orlando	Starwood Capital Group	264	50	Family
	West Pointe Villas	Winter Garden	Banyan Realty Advisors	288	286	Family
	Willow Lake - Apopka	Apopka	Starwood Capital Group	428	65	Family
Osceola	Cameron Preserve	Kissimmee	Leland Enterprises Inc.	100	100	Homeless
	Walden Park	Kissimmee	Starwood Capital Group	300	8	Family
Palm Beach	Banyan Court	Lake Worth	Banyan Development Group, LLC	85	85	Family
	Banyan Court	Lake Worth	Banyan Development Group, LLC	85	85	Family
	Colony Park	West Palm Beach	Southport Financial Services, Inc	130	130	Family
	Courtyard on Flagler	West Palm Beach	Complete Property Development Company	58	58	Family
	Green Cay Village	Boynton Beach	Housing Trust Group LLC	160	160	Family
	Groves of Delray	Delray Beach	Dominium LLC	158	158	Elderly
	Heron Estates Senior	Riviera Beach	Housing Trust Group LLC	101	101	Elderly
	Heron Estates Senior	Riviera Beach	Housing Trust Group LLC	101	101	Elderly
	In The Pines South	Delray Beach	In the Pines, 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 Mangonia	West Palm Beach	Southport Financial Services, Inc	150	135	Family
	Lake Shore	West Palm Beach	Richman Group	192	192	Family
	Madison Chase	West Palm Beach	Banyan Realty Advisors	230	229	Family
	Merry Place	West Palm Beach	West Palm Beach Housing Authority	130	130	Family
	Paul Laurence Dunbar Senior Complex	West Palm Beach	West Palm Beach Housing Authority	99	99	Elderly
	Paul Laurence Dunbar Senior Complex	West Palm Beach	West Palm Beach Housing Authority	99	99	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	Cornerstone Group Development LLC	270	15	Family
	Portofino	Palm Springs	Cornerstone Group Development LLC	270	270	Family
	Portofino	Palm Springs	Cornerstone Group Development LLC	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	
Royal Palm Place	West Palm Beach	Landmark Companies Inc.	125	125	Family	
San Marco Villas II	Lake Park	Southport Financial Services, Inc	112	112	Family	
Waverly	West Palm Beach	Starwood Capital Group	260	33	Family	

RENTAL PORTFOLIO

ORIGINAL LOAN AMOUNT	MATURITY DATE	INTEREST RATE ³	LOAN BALANCE AS OF 12/31/2018	INTEREST PAID IN 2018	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$2,000,000	7/1/2035	3%	\$2,000,000	\$60,000	50	Current	SAIL
\$597,384	7/10/2023	1%	\$597,384	\$0	15	Current	EHCL
\$703,000	11/1/2025	1%	\$0	\$3,754	63	Paid Off	SAIL
\$2,500,000	10/1/2029	1%	\$0	\$12,304	50	Paid Off	SAIL
\$1,000,000	1/1/2047	0%	\$1,000,000	\$0	30	Current	SAIL
\$2,000,000	6/1/2036	3%	\$2,000,000	\$67,087	50	Current	SAIL
\$5,000,000	4/10/2050	1%	\$2,810,087	\$0	50	Current	SAIL
\$2,000,000	8/1/2035	3%	\$1,711,973	\$51,359	50	Current	SAIL
\$3,750,000	12/1/2047	0%	\$2,249,250	\$0	15	Current	ELI
\$2,500,000	10/15/2032	3%	\$653,899	\$84,247	50	Current	SAIL
\$4,875,000	6/1/2047	0%	\$2,598,863	\$0	15	Current	ELI
\$4,000,000	8/1/2037	1%	\$243,871	\$0	50	Current	SAIL
\$535,000	11/1/2048	0%	\$356,578	\$0	15	Current	ELI
\$600,000	11/9/2035	0%	\$177,404	\$0	50	Current	ELI
\$5,400,000	11/9/2035	1%	\$1,299,453	\$0	50	Current	SAIL
\$1,340,000	12/1/2050	3%	\$1,340,000	\$42,182	59	Current	SAIL
\$600,000	8/31/2045	1%	\$558,651	\$42,907	62	Current	SAIL
\$5,000,000	3/1/2049	1%	\$5,000,000	\$6,196	50	Current	SAIL
\$1,502,000	12/31/2026	3%	\$1,502,000	\$0	50	Current	SAIL
\$720,500	4/20/2035	0%	\$268,309	\$0	50	Current	ELI
\$4,971,218	4/20/2035	1%	\$1,851,264	\$0	50	Current	SAIL
\$1,346,710	8/31/2018	3%, 1%	\$1,346,710	\$0	50	Matured	SAIL
\$2,000,000	5/1/2048	3%	\$1,987,874	\$59,636	50	Current	SAIL
\$2,475,000	5/1/2048	0%	\$1,484,505	\$0	15	Current	ELI
\$600,000	12/1/2032	3%	\$0	\$9,352	50	Paid Off	SAIL
\$2,000,000	6/15/2037	3%	\$2,000,000	\$155,069	50	Current	SAIL
\$2,369,000	4/8/2046	3%	\$915,961	\$236,240	56	Current	SAIL
\$1,024,000	8/16/2027	3%	\$1,024,000	\$0	50	Current	SAIL
\$750,000	7/16/2057	0%	\$750,000	\$0	30	Current	ELI
\$2,474,000	7/16/2057	1%	\$2,474,000	\$0	30	Current	SAIL
\$1,000,000	3/1/2049	3%	\$1,000,000	\$0	54	Current	SAIL
\$1,579,000	6/1/2042	3%	\$1,529,000	\$28,185	50	Current	SAIL
\$1,000,000	6/1/2049	3%	\$1,000,000	\$0	50	Current	SAIL
\$1,125,000	6/1/2049	0%	\$749,813	\$0	15	Current	ELI
\$2,000,000	6/1/2049	3%	\$2,000,000	\$0	50	Current	SAIL
\$2,475,000	6/1/2049	0%	\$1,649,588	\$0	15	Current	ELI
\$1,750,000	6/11/2038	3%	\$1,750,000	\$52,500	50	Current	SAIL
\$2,000,000	5/15/2037	3%	\$2,000,000	\$60,000	50	Current	SAIL
\$1,662,960	2/1/2054	3%	\$1,662,960	\$911,622	68	Current	SAIL
\$389,945	6/30/2012	9%, 3%	\$389,945	\$0	50	Matured	SAIL
\$4,750,000	8/4/2050	1%	\$3,604,058	\$0	50	Current	SAIL
\$905,350	12/15/2043	3%	\$905,350	\$71,910	50	Current	SAIL
\$2,475,000	1/1/2049	0%	\$1,649,588	\$0	15	Current	ELI

RENTAL PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING AS OF DECEMBER 31, 2018

COUNTY	DEVELOPMENT NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Palm Beach	Windsor Park	West Palm Beach	Starwood Capital Group	240	24	Elderly
	Woodlake	West Palm Beach	Related Group of Florida	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	168	Family
	Hudson Ridge	Port Richey	Richman Group	168	168	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
	Landings of Saint Andrew	New Port Richey	National Church Residences	196	187	Elderly
	Ozanam Village	New Port Richey	Society of St. Vincent De Paul South Pinellas	30	30	Special Needs
	Ozanam Village	New Port Richey	Society of St. Vincent De Paul South Pinellas	30	30	Special Needs
	Park at Wellington II	Holiday	Housing Trust Group LLC	110	110	Family
	Park at Wellington II	Holiday	Housing Trust Group LLC	110	110	Family
	Regency Palms	Port Richey	Dominium LLC	200	198	Family
Pinellas	Brookside Square	St. Petersburg	Gulfcoast Housing Foundation Inc.	142	142	Family
	Brookside Square	St. Petersburg	Gulfcoast Housing Foundation Inc.	142	142	Family
	Clear Harbor	Clearwater	Richman Group	84	84	Family
	Clear Harbor	Clearwater	Richman Group	84	84	Family
	Duval Park	St. Petersburg	Blue Sky Communities, LLC	88	88	Special Needs
	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
	Lexington Club at Renaissance Square	Clearwater	Lincoln Avenue Capital LLC	240	240	Family
	Peterborough	St. Petersburg	Peterborough Apartments Inc.	150	148	Elderly
	Peterborough	St. Petersburg	Peterborough Apartments Inc.	150	148	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
	Ranch at Pinellas Park	Pinellas Park	Pinellas Affordable Living, Inc.	25	25	Special Needs
	Ranch at Pinellas Park	Pinellas Park	Pinellas Affordable Living, Inc.	25	25	Special Needs
	Salt Creek	St. Petersburg	Boley Center for Behavioral Health Care, Inc.	18	18	Homeless
	Savannah Cove	Tarpon Springs	Gatehouse Group, Inc.	160	160	Elderly
	Viridian	St. Petersburg	Sage Partners LLC	188	188	Elderly
	Viridian	St. Petersburg	Sage Partners LLC	188	188	Elderly
Woodlawn Trail	Clearwater	Southport Financial Services, Inc	80	80	Family	
Woodlawn Trail	Clearwater	Southport Financial Services, Inc	80	80	Family	
Polk	Cambridge Cove	Lakeland	CED Companies	200	160	Family
	Episcopal-Catholic	Winter Haven	Episcopal-Catholic Apartments, Inc.	199	0	Elderly
	Harbour Court	Haines City	Southport Financial Services, Inc	64	64	Family
	Harbour Court	Haines City	Southport Financial Services, Inc	64	64	Family
	Manor at West Bartow	Bartow	Lakeland Housing Authority	100	10	Elderly
	Twin Lakes Estates I	Lakeland	Housing Trust Group LLC	100	100	Elderly
	Twin Lakes Estates I	Lakeland	Housing Trust Group LLC	100	100	Elderly

RENTAL PORTFOLIO

ORIGINAL LOAN AMOUNT	MATURITY DATE	INTEREST RATE ³	LOAN BALANCE AS OF 12/31/2018	INTEREST PAID IN 2018	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$1,800,000	6/1/2048	0%	\$959,580	\$0	15	Current	ELI
\$2,350,000	3/1/2030	3%	\$2,350,000	\$0	50	Current	SAIL
\$4,800,000	11/1/2035	3%	\$3,593,380	\$107,801	50	Current	SAIL
\$850,000	2/13/2023	0%	\$850,000	\$0	15	Current	ELI
\$1,445,000	8/19/2023	0%	\$1,445,000	\$0	50	Current	SAIL
\$4,700,000	8/15/2041	1%	\$4,700,000	\$6,409	50	Current	SAIL
\$3,240,000	12/9/2046	1%	\$3,092,200	\$31,703	60	Current	SAIL
\$1,990,000	2/27/2035	1%	\$1,990,000	\$0	55	Current	SAIL
\$2,000,000	2/27/2035	1%	\$1,077,015	\$0	55	Current	SAIL
\$309,360	6/22/2032	0%	\$252,764	\$0	30	Current	ELI
\$4,683,000	6/22/2032	0%	\$3,824,723	\$0	30	Current	SAIL
\$549,600	12/1/2033	0%	\$549,600	\$0	50	Current	ELI
\$4,899,714	12/1/2033	1%	\$4,899,714	\$0	50	Current	SAIL
\$2,000,000	12/1/2033	3%	\$2,000,000	\$0	52	Current	SAIL
\$383,600	12/14/2032	0%	\$383,600	\$0	50	Current	ELI
\$4,400,000	12/14/2032	1%	\$4,400,000	\$0	50	Current	SAIL
\$413,841	6/15/2042	1%	\$413,841	\$0	50	Current	SAIL
\$3,000,000	6/15/2042	3%	\$3,000,000	\$0	50	Current	SAIL
\$300,000	10/2/2029	0%	\$300,000	\$0	50	Current	ELI
\$2,976,377	10/2/2031	0%	\$2,976,377	\$0	50	Current	SAIL
\$185,700	1/1/2034	0%	\$185,700	\$0	50	Current	ELI
\$4,100,000	1/1/2034	1%	\$4,100,000	\$0	50	Current	SAIL
\$2,400,000	1/1/2032	3%	\$0	\$95,079	50	Paid Off	SAIL
\$1,125,000	1/27/2033	0%	\$1,125,000	\$0	30	Current	ELI
\$3,939,840	1/27/2033	1%	\$3,939,840	\$0	30	Current	SAIL
\$3,000,000	8/10/2024	0%	\$3,000,000	\$0	50	Current	SAIL
\$1,050,000	3/31/2035	0%	\$945,000	\$0	20	Current	ELI
\$132,720	10/24/2018	1%	\$0	\$10,140	15	Paid Off	EHCL
\$226,600	7/16/2035	0%	\$34,805	\$0	30	Current	ELI
\$3,890,189	7/16/2035	1%	\$724,691	\$0	30	Current	SAIL
\$245,583	9/1/2039	0%	\$206,290	\$0	50	Current	SAIL
\$1,149,903	9/17/2035	3%	\$1,149,903	\$50,621	50	Current	SAIL
\$1,615,000	6/30/2024	0%	\$1,615,000	\$0	50	Current	SAIL
\$4,320,000	12/10/2041	1%	\$4,320,000	\$43,200	50	Current	SAIL
\$410,400	11/24/2050	0%	\$320,768	\$0	50	Current	ELI
\$4,100,000	11/24/2050	1%	\$843,663	\$0	50	Current	SAIL
\$1,160,000	7/15/2034	3%	\$1,142,496	\$43,652	50	Current	SAIL
\$119,603	6/30/2019	3%	\$0	\$43,989	15	Paid Off	EHCL
\$525,000	7/21/2030	0%	\$525,000	\$0	30	Current	ELI
\$1,750,000	1/21/2032	1%	\$1,750,000	\$42,911	30	Current	SAIL
\$850,000	8/22/2023	0%	\$850,000	\$0	15	Current	ELI
\$294,000	3/21/2047	0%	\$114,235	\$0	50	Current	ELI
\$5,000,000	3/21/2048	1%	\$1,931,815	\$0	50	Current	SAIL

RENTAL PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING AS OF DECEMBER 31, 2018

COUNTY	DEVELOPMENT NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Polk	Villages at Noah's Landing	Lakeland	Noah's Ark of Central Florida, Inc.	126	126	Special Needs
	Villages at Noah's Landing	Lakeland	Noah's Ark of Central Florida, Inc.	126	126	Special Needs
	Villas at Lake Smart	Winter Haven	Carlisle Group Inc.	220	55	Family
	Whispering Pines - Bartow	Bartow	Hallmark Companies, Inc.	64	64	FW FW
	Wilmington	Lakeland	Starwood Capital Group	200	200	Family
	Wilmington	Lakeland	Starwood Capital Group	200	33	Family
	Winter Haven Baptist Manor	Winter Haven	Winter Haven Baptist Manor, 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	Arbor Village	Sarasota	Blue Sky Communities, LLC	80	80	Homeless Special Needs
	Janie's Garden I	Sarasota	Michaels Development Company, Inc.	86	9	Family
	Jefferson Center	Sarasota	Jefferson Center, Inc.	209	0	Elderly
	Loveland Village	Venice	Loveland Center, Inc.	60	60	Family
	Loveland Village	Venice	Loveland Center, Inc.	60	60	Family
	University Club	Sarasota	CED Companies	192	192	Family
	Willow Creek	North Port	Alden Torch Financial LLC	120	120	Elderly
	Willow Creek II	North Port	Alden Torch Financial LLC	104	104	Elderly
Seminole	Charleston Club	Sanford	CED Companies	288	245	Family
	Georgia Arms	Sanford	Southport Financial Services, Inc	90	90	Family
	Georgia Arms	Sanford	Southport Financial Services, Inc	90	90	Family
	Hatteras Sound	Sanford	CED Companies	184	138	Family
	Huntington Reserve	Sanford	Lincoln Avenue Capital LLC	168	168	Family
	Mystic Cove	Oviedo	CED Companies	184	184	Family
	Oviedo Town Centre I	Oviedo	Atlantic Housing Partners, LLLP	106	75	Family
	Oviedo Town Centre II	Oviedo	Atlantic Housing Partners, LLLP	34	25	Family
	Oviedo Town Centre II	Oviedo	Atlantic Housing Partners, LLLP	34	25	Family
	Oviedo Town Centre III	Oviedo	Atlantic Housing Partners, LLLP	72	51	Family
	Oviedo Town Centre III	Oviedo	Atlantic Housing Partners, LLLP	72	51	Family
	Seminole Gardens	Sanford	Southport Financial Services, Inc	108	108	Family
	Seminole Gardens	Sanford	Southport Financial Services, Inc	108	108	Family
	Stratford Point	Sanford	Picerne Affordable Development, LLC	384	20	Family
	Stratford Point	Sanford	Picerne Affordable Development, LLC	384	76	Family
	Windchase	Sanford	Starwood Capital Group	352	65	Family
	Wyndham Place	Sanford	Starwood Capital Group	260	39	Family
Wyndham Place	Sanford	Starwood Capital Group	260	26	Family	
St. Johns	Whispering Woods	St. Augustine	Starwood Capital Group	200	33	Family
	Woodcrest	St. Augustine	Starwood Capital Group	90	90	Family
St. Lucie	Grove Park	Port St. Lucie	Southern Affordable Services Inc.	210	168	Family
	Grove Park	Port St. Lucie	Southern Affordable Services Inc.	210	168	Family
	Orangewood Village	Ft. Pierce	Southport Financial Services, Inc	60	60	Family
	Orangewood Village	Ft. Pierce	Southport Financial Services, Inc	60	60	Family
	Peacock Run	Port St. Lucie	NB Holdings Management LLC	264	14	Family
	Sabal Chase	Ft. Pierce	Harmony Housing Advisors, Inc.	340	63	Family
	Saint Andrews Pointe	Port St. Lucie	CED Companies	184	183	Family

RENTAL PORTFOLIO

ORIGINAL LOAN AMOUNT	MATURITY DATE	INTEREST RATE ³	LOAN BALANCE AS OF 12/31/2018	INTEREST PAID IN 2018	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$1,000,000	4/16/2065	0%	\$1,000,000	\$0	50	Current	ELI
\$1,320,000	4/16/2045	0%	\$1,320,000	\$0	50	Current	SAIL
\$4,125,000	9/1/2049	0%	\$2,474,175	\$0	15	Current	ELI
\$1,282,000	6/1/2033	3%	\$1,282,000	\$26,243	50	Current	SAIL
\$1,500,000	12/15/2043	3%	\$1,500,000	\$45,000	50	Current	SAIL
\$2,475,000	8/21/2028	0%	\$1,649,588	\$0	15	Current	ELI
\$265,306	9/30/2024	0%	\$63,472	\$0	34	Current	EHCL
\$810,000	12/1/2033	9%, 3%	\$810,000	\$84	50	Current	SAIL
\$1,175,000	7/1/2031	9%, 3%	\$1,175,000	\$0	50	Current	SAIL
\$3,500,000	9/12/2035	1%	\$241,827	\$0	50	Current	SAIL
\$765,000	8/22/2023	0%	\$765,000	\$0	15	Current	SAIL
\$72,797	3/7/2022	1%	\$72,797	\$0	15	Current	EHCL
\$835,000	3/13/2045	0%	\$835,000	\$0	30	Current	ELI
\$940,000	3/13/2030	0%	\$940,000	\$0	30	Current	SAIL
\$1,500,000	11/13/2035	3%	\$1,500,000	\$90,000	50	Current	SAIL
\$1,225,000	7/1/2019	9%, 3%	\$1,225,000	\$75,138	51.5	Current	SAIL
\$800,000	6/1/2044	3%	\$800,000	\$0	50	Current	SAIL
\$1,500,000	7/15/2034	3%	\$1,500,000	\$90,000	50	Current	SAIL
\$675,000	4/30/2030	0%	\$675,000	\$0	30	Current	ELI
\$1,850,000	10/30/2031	1%	\$1,850,000	\$0	30	Current	SAIL
\$1,420,000	6/1/2018	3%	\$0	\$131,458	52	Paid Off	SAIL
\$2,106,000	9/1/2050	3%	\$1,863,056	\$56,457	50	Current	SAIL
\$1,500,000	8/15/2035	3%	\$1,500,000	\$45,000	50	Current	SAIL
\$2,650,000	9/1/2042	3%	\$2,650,000	\$79,500	50	Current	SAIL
\$340,000	12/1/2023	0%	\$340,000	\$0	50	Current	SAIL
\$1,200,000	9/1/2042	1%	\$1,200,000	\$12,000	50	Current	SAIL
\$680,000	12/1/2023	0%	\$680,000	\$0	50	Current	SAIL
\$4,630,000	9/1/2042	1%	\$4,630,000	\$46,300	50	Current	SAIL
\$536,500	4/3/2033	0%	\$536,500	\$0	50	Current	ELI
\$2,800,000	4/3/2033	1%	\$2,699,529	\$10,743	50	Current	SAIL
\$1,500,000	7/1/2048	0%	\$799,650	\$0	15	Current	ELI
\$5,700,000	7/1/2048	0%	\$3,418,860	\$0	15	Current	ELI
\$4,875,000	3/28/2026	0%	\$2,598,863	\$0	15	Current	ELI
\$1,950,000	1/1/2048	0%	\$1,039,545	\$0	15	Current	ELI
\$2,925,000	1/1/2048	0%	\$1,754,415	\$0	15	Current	ELI
\$2,475,000	4/17/2028	0%	\$1,649,588	\$0	15	Current	ELI
\$1,061,605	1/1/2049	3%	\$459,615	\$13,788	50	Current	SAIL
\$1,575,000	1/1/2051	0%	\$1,575,000	\$0	30	Current	ELI
\$4,200,000	1/1/2051	1%	\$4,200,000	\$0	30	Current	SAIL
\$143,400	5/20/2032	0%	\$143,400	\$0	50	Current	ELI
\$1,739,000	5/20/2032	1%	\$1,739,000	\$0	50	Current	SAIL
\$1,050,000	3/28/2026	0%	\$559,755	\$0	15	Current	ELI
\$4,725,000	5/1/2051	0%	\$2,518,898	\$0	15	Current	ELI
\$1,500,000	6/21/2036	3%	\$1,500,000	\$45,000	50	Current	SAIL

RENTAL PORTFOLIO

STATE APARTMENT INCENTIVE LOAN PROGRAM LOANS OUTSTANDING AS OF DECEMBER 31, 2018

COUNTY	DEVELOPMENT NAME	CITY	OWNER	TOTAL UNITS	SET-ASIDE UNITS ¹	DEMOGRAPHIC POPULATION SERVED ²
Suwannee	Dowling Park	Live Oak	Advent Christian Village	100	0	Elderly
Taylor	Perrytown	Perry	AMCS Development, LLC	100	100	Family
	Perrytown	Perry	AMCS Development, LLC	100	100	Family
Volusia	Cape Morris Cove I	Daytona Beach	Atlantic Housing Partners, LLLP	130	91	Family
	Cape Morris Cove I	Daytona Beach	Atlantic Housing Partners, LLLP	130	91	Family
	Cape Morris Cove II	Daytona Beach	Atlantic Housing Partners, LLLP	47	34	Family
	Cape Morris Cove II	Daytona Beach	Atlantic Housing Partners, LLLP	47	34	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.

RENTAL PORTFOLIO

ORIGINAL LOAN AMOUNT	MATURITY DATE	INTEREST RATE ³	LOAN BALANCE AS OF 12/31/2018	INTEREST PAID IN 2018	AFFORDABILITY PERIOD	LOAN STATUS ⁴	FUNDING TYPE ⁵
\$200,000	6/28/2020	1%	\$200,000	\$0	15	Current	EHCL
\$194,600	12/13/2059	0%	\$78,083	\$0	50	Current	ELI
\$2,670,400	12/13/2059	1%	\$1,056,781	\$0	50	Current	SAIL
\$1,105,000	12/1/2023	0%	\$1,105,000	\$0	50	Current	SAIL
\$5,000,000	10/15/2042	1%	\$5,000,000	\$50,000	50	Current	SAIL
\$425,000	12/1/2023	0%	\$425,000	\$0	50	Current	SAIL
\$1,500,000	10/15/2042	1%	\$1,500,000	\$15,000	50	Current	SAIL
\$2,325,000	10/1/2050	3%	\$2,325,000	\$158,227	59	Current	SAIL
\$2,475,000	9/22/2030	0%	\$1,979,753	\$0	15	Current	ELI
\$2,877,785	6/1/2033	3%, 1%	\$2,877,785	\$12,606	66	Current	SAIL
\$2,100,000	10/1/2048	0%	\$1,259,580	\$0	15	Current	ELI
\$1,500,000	6/15/2036	3%	\$1,500,000	\$0	50	Current	SAIL
\$2,000,000	2/1/2033	3%	\$2,000,000	\$120,000	50	Current	SAIL
\$680,000	7/30/2025	0%	\$680,000	\$0	50	Current	SAIL

Notes continued:

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

⁵"SAIL" = State Apartment Incentive Loan. "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.

CORPORATION CONTACTS

Executive Director	Harold L. "Trey" Price
Chief Financial Officer	Angie Sellers
General Counsel	Hugh Brown
Asset Management & Guarantee Program.....	Laura Cox
Comptroller	Kirstin Helms
Development Finance	Kevin Tatreau
External Affairs.....	Stephanie Sutton
Homeownership Programs	David Westcott
Information Technology Services	David Hearn
Inspector General.....	Chris Hirst
Multifamily Development.....	Jesse Leon
Multifamily Development Allocations	Marisa Button
Operations/Human Resources	Jessica Cherry
Policy & Special Programs.....	Nancy Muller





227 North Bronough Street, Suite 5000
Tallahassee, Florida 32301
(850) 488-4197
www.FloridaHousing.org