

City of Deltona

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2022-2023, 2023-2024, 2024-2025

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I. Program Details:

A. LG(s)

Name of Local Government	Deltona
Does this LHAP contain an interlocal agreement?	No
If yes, the name of other local government(s)	N/A

B. Purpose of the program:

- To meet the housing needs of the very low, low, and moderate-income households;
- To expand production of and preserve affordable housing; and
- To further the housing element of the local government's comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2022-2023, 2023-2024, 2024-2025

D. Governance: The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with these applicable statutes, rules, and any additional requirements as established through the Legislative process.

E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services, and lead agencies of the local continuums of care.

F. Leveraging: The Plan is intended to increase the availability of affordable residential units by combining local resources and cost-saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local matches to obtain federal housing grants or programs.

G. Public Input: Public input was solicited through face-to-face meetings with housing providers, social service providers, and local lenders, and neighborhood associations.

H. Advertising and Outreach: SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan.

The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

- a. Special Needs
 - i. Very Low Income
 - ii. Low Income
 - iii. Moderate Income
- b. Essential Services Personnel
 - i. Very Low Income
 - ii. Low Income
- c. Non-Special Needs and Non-Essential Services Personnel
 - i. Very Low Income
 - ii. Low Income

- J. **Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.
- K. **Support Services and Counseling:** Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling, and Transportation. The City will contract with HUD-certified agencies to provide comprehensive housing counseling and education services to residents in need of affordable housing.
- L. **Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Average area purchase prices may be calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

- M. **Income Limits, Rent Limits, and Affordability:** The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.

"Affordable" means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

- N. **Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. **Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.
- P. **Administrative Budget:** A line-item budget is attached as [Exhibit A](#). The city/county finds that the funds' deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: “A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.”

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: “The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.” The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

Q. Program Administration: Administration of the local housing assistance plan will be performed by:

Entity	Duties	Admin. Fee Percentage
Local Government		10%
Third-Party Entity/Sub-recipient		

First-time Homebuyer Definition: For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are*

considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.

S. Project Delivery Costs: Costs will not exceed 5% of the award and may be used for expenses not covered by the administrative budget, such as home inspections, title searches, recording fees, as well as housing counseling, and education services.

T. Essential Service Personnel Definition (ESP): **ESP includes** teachers and educators, other school districts, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes:

The City currently employs the following Green Building requirements for new construction, rehabilitation, and emergency repair projects:

1. Low or No-VOC paint for all interior walls (Low-VOC means 50 grams per liter or less for flat paint; 150 grams per liter or less for non-flat paint);
2. Low-flow or high-efficiency water fixtures in bathrooms—Florida Water Star qualified or Water Sense labeled products or the following specifications:
 - a. Toilets: dual flush, 1.28 gallons/flush or less,
 - b. Faucets: 1.5 gallons/minute or less,
 - c. Showerheads: 2.0 gallons/minute or less;
3. Light Emitting Diode (LED) bulbs or Energy Star light bulbs

Staff will work on incorporating additional Green Building requirements over the next three years.

V. Describe efforts to meet the 20% Special Needs set-aside: The City partners with social service agencies like

Neighborhood Center, New Hope Human Service, West Volusia Collaborative, various other non-profits, and governmental agencies serving the special needs populations. This Collaborative ensures that the City achieves the goal of the special needs set aside.

W. Describe efforts to reduce homelessness: The City works with various non-profits and social service agencies, including but not limited to the Volusia Flagler Continuum of Care (and other non-profits mentioned above-Section V) serving persons experiencing homelessness.

Section II. LHAP Strategies

A. Purchase Assistance with Rehab or without Rehab	Code 1,2
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a. Summary: The strategy will provide gap financing, based on need, toward down the payment, closing-costs, interest rate buy-down, and/or principal reduction for the purchase of existing or newly constructed single-family homes. The strategy will also provide an opportunity for potential minor rehabilitation of the property. Manufactured housing and mobile homes are not eligible for assistance under this strategy.

b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

c. Income Categories to be served: Very low, low, and moderate

d. Maximum award:

Income Limit	Max DPA+	Max Rehab	=	Max Award/Per Unit
Very Low	\$60,000	\$15,000	=	\$75,000
Low	\$55,000	\$15,000	=	\$70,000
Moderate	\$50,000	\$15,000	=	\$65,000

e. Terms:

1. Repayment loan/deferred loan/grant: Forgivable loan secured by a mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: a)DPA: 30-year term
b) Rehab: 10-year term
4. Forgiveness:
 - a) DPA: Forgiven at the end of the 30-year term
 - b) Rehab: Forgiven at the end of the 10-year term
5. Repayment: None required as long as loan is in good standing
6. Default: The deferred payment forgivable loans shall immediately become due and payable to the City if any of the following occurs:
 - a. Homeowner sells, transfers, or disposes of the property by any means, including bankruptcy, foreclosure, short sale, or deed in lieu of foreclosure;
 - b. Homeowner no longer occupies the unit as their principal residence;
 - c. Homeowner dies, or if a married couple, the survivor dies;
 - d. Homeowner refinances their first mortgage (See Additional Information for a potential exception), or obtains a reverse mortgage, or an heir may assume the debt as long as they are income eligible and become the owner-occupant.
 - e. Repayment if Default - Property sold, or becomes a non-homestead property.

f. Recipient/Tenant Selection Criteria:

Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs and income groups as described in Section (I). of this plan.

1. Applicants must be identified as a HUD-defined first-time homebuyers.
2. Applicants must submit a Homebuyer Education Counseling certificate, including a financial literacy component, provided by a HUD approved provider dated within the last 12 months.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

1. The applicant must qualify for an institutional first mortgage with no private owner
2. First mortgages shall be at a fixed rate. The rate may not exceed two (2) points above the current 60-day Fannie Mae par pricing;
3. Loan origination and broker fees as combined, may not exceed 2% of the sales price;
4. The purchase price may not exceed the lower of sales or appraised value of the home;
5. There is no pre-payment penalty;
6. No Cash Back to the borrower; must be reflected on the Settlement Statement;
7. The City or its designee will facilitate the work write-up on inspections to ensure that all work is performed by a licensed and insured contractor; and
8. Rehabilitation will be limited to code, health, and safety items. Actual amounts allocated per house are needs-based and may be less than the maximum amount.
9. If a dwelling is refinanced, SHIP loans are to be repaid immediately, for the amount as consistent with the loan. However, the City may allow, on a case-by-case basis, refinancing with a continued loan subordination only if the following criteria are met;
 - a) No cash back to the owner either in a lump sum, through monthly payments, or other mechanisms;
 - b) Loan terms are not extended beyond existing loan life;
 - c) Interest rates are lower;
 - d) Monthly payments may not increase;
 - e) Owner must pay closing costs out of pocket, and
 - f) Other terms may apply in order for the City to allow continued subordination.
10. All dwelling units will be within the Deltona city limits;
11. Applicants are required to submit a completed City of Deltona SHIP application with Supporting Documentation.
12. A Home Quality Standards (HQS) inspection must be conducted by the applicant's certified housing inspector or the City Housing Program's designated HQS inspector.
13. Mortgage payments, including taxes and insurance, may not exceed 30% of an amount representing the percentage of the annual gross income for the household and no more than 45% combined mortgage payment, including taxes, insurance, fees, and overall debt.

B. Owner Occupied Rehabilitation	Code 3
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| a. Summary: SHIP funds will be awarded to eligible households in need of repairs to correct code violations and health and safety issues, mitigation improvements, and barrier-free improvements (for special needs households). |
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b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award:
Grant - up to \$15,000 – roof grant for low-income elderly (age 62 and over)
Forgivable Loan – up to \$60,000
- e. Terms (Roof Grant):
 1. Repayment loan/deferred loan/grant: Grant
 2. Interest Rate: N/A
 3. Years in loan term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
 6. Default: N/A

Terms (Forgivable Loan):

1. Repayment loan/deferred loan/grant: Forgivable loan secured by a recorded note and mortgage
 2. Interest Rate: 0%
 3. Years in loan term: 10
 4. Forgiveness: Forgiven at the end of the term
 5. Repayment: None required as long as the loan is in good standing
 6. Default/Recapture: The loan shall immediately be due and payable to the City any of the following occurs:
 - a) Homeowner sells, transfers, or disposes of the property by any means, including bankruptcy, foreclosure, short sale, or deed in lieu of foreclosure;
 - b) Homeowner no longer occupies the unit as their principal residence;
 - c) Homeowner dies, or if a married couple, the survivor dies;
 - d) Homeowner refinances their first mortgage or requires subordination for a new second mortgage or reverse mortgage; and
 - e) An heir may assume the debt, as long as they are income-eligible and become the owner-occupant.
- f. Recipient/Tenant Selection Criteria:
Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs and income groups as described in section (l) of this plan.
 - g. Sponsor Selection Criteria: N/A
 - h. Additional Information:
If it is determined by the City of Deltona SHIP program that the applicant meets the income eligibility guidelines, a home inspection, and work write-up will be completed by the City or its designee:
 1. The City or its designee will perform a work write-up and conduct inspections. All construction will be performed by a licensed and insured contractor;
 2. The City, or its designee, will manage the contractor bid process and inspections to ensure that all work is performed by a licensed and insured contractor; If there is a determination that a dwelling will require more than the \$60,000 award to rehabilitate, the applicant will be considered ineligible for Owner Occupied Rehabilitation;
 3. If there is a determination that a dwelling will require more than the \$60,000 award to rehabilitate, the applicant will be considered ineligible for Owner Occupied Rehabilitation;
 4. In no instances shall a client be able to contribute any funds to upgrade materials, work, etc. as part of this strategy;
 5. Applicants that stop work, or otherwise interfere with City hired contractors or associated subcontractors will potentially have an approved rehabilitation project terminated. If a project is terminated the contractor will be paid for work done and a lien, as per LHAP requirements, will be placed on the dwelling to cover money invested in the dwelling. Any disputes, questions, or concerns about contractor work will need to be coordinated through City staff;

6. All mortgages, taxes, and special assessments must be current and paid, and cannot be a private owner-financed mortgage;
7. All homes eligible for rehabilitation must be owner-occupied with fee simple title encumbered with a first mortgage only. Applicants with second or third mortgages or reverse mortgages will not be eligible; and
8. If a dwelling is refinanced, SHIP loans are to be repaid immediately, for the amount as consistent with the loan. However, the City may allow refinancing with continued loan subordination only if the following criteria are met:
 - a) No cash back to the owner either in a lump sum, through monthly payments, or other mechanisms;
 - b) Loan terms are not extended beyond existing loan life;
 - c) Interest rates are substantially lower;
 - d) Fees and points are not excessive;
 - e) Monthly payments may not increase;
 - f) Owner must pay closing costs out of pocket; and
 - g) Other terms may apply in order for the City to allow continued subordination.
 - h) Sale, transfer, loss of homestead, Conversion to rental of property
 - i) Death of homeowner (assumed by qualified Heir or Repayment)

i. Rehabilitation Prioritization and Standards:

Rehabilitation activities will be prioritized. The first rehabilitation activity shall be the priority with subsequent action, if warranted, taken as award amounts allow.

The HQS inspection will be used to help prioritize rehabilitation activities;

1. Code Compliance related to Health, Welfare, and Safety. With regard to restoration back to original condition or demolition of these improvements will be the method of which to address complying with applicable code;
2. Roof Work or Replacement. Roofing will be replaced with code-compliant asphalt shingles etc. will not be an option even if originally constructed with such material;
3. Septic Tank/Drain-field or Drain-field repair will not cover the costs of non-code-compliant turf and/or landscaping replacement or the costs to repair/replace irrigation systems and/or fences disrupted as a result of septic work. Finally, a drain-field repair cannot be used to upsize a septic system as a result of unpermitted room addition(s); and
4. Heating, ventilation, and air conditioning.

Owner Occupied Repair awards shall not be used to fund non-structural, non-code-related items. The prioritization of work performed on a dwelling will be the decision of the City. Based on the limited amount of funds available to spend on a single project, not all work, even to comply with code requirements, may be possible.

C. Disaster Assistance	Code 5, 16
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a. Summary: In the event of a disaster that is declared by an executive order of the President or the Governor Unencumbered SHIP funds will be used for this strategy. Homeowners must use other proceeds, if available, before receiving assistance under this strategy.

b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

c. Income Categories to be served: Very low, low and moderate

d. Maximum award: \$25,000

e. Terms:

1. Repayment loan/deferred loan/grant: Forgivable Loan secured by a recorded note and mortgage.
2. Interest Rate: 0%
3. Years in loan term: 15 years
4. Forgiveness: forgiven at the end of 15-year term
5. Repayment: See Default below
6. Default:

The deferred payment forgivable loan shall immediately become due and payable to the City if any of the following occurs:

- a. Homeowner sells, transfers, or disposes of the property by any means, including bankruptcy, foreclosure, short sale, or deed in lieu of foreclosure;
- b. Homeowner no longer occupies the unit as their principal residence;
- c. Homeowner dies, or if married, the survivor dies; and
- d. Homeowner refinances their first mortgage (See Additional Information for an exception), obtains a reverse mortgage, or requires subordination for a new second mortgage; or an heir may assume the debt as long as they are income eligible and become the owner-occupant.
- e. An heir may assume the debt, as long as they are income eligible and become the owner-occupant;

f. Recipient/Tenant Selection Criteria:

1. Applicants for disaster mitigation/recovery will be given priority above others on the waiting lists for other strategies.
2. Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for, Essential Service Personnel all income groups as described in section (I) of this plan.
3. All mortgages, taxes, and special assessments must be current and paid, and cannot be a private owner-financed mortgage.
4. All homes eligible for rehabilitation must be owner-occupied with fee simple title encumbered with a first mortgage only. Applicants with second or third mortgages or reverse mortgages will not be eligible.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

SHIP disaster funds may be used for items such as:

1. Purchase of emergency supplies for eligible households to weatherproof damaged homes;
2. Interim repairs to avoid further damage such as tree and debris removal are required to make the individual housing unit habitable;
3. Payment of insurance deductibles for rehabilitation of homes covered under homeowners' Insurance policies;
4. Security deposit and temporary rental assistance for eligible recipients that have been displaced from their homes due to damage from the disaster; and
5. Repairs to improve their health, safety, and well-being, or contribute to structural integrity and preservation of an owner-occupied home.
6. Funds will not be allocated to this strategy except in the case of a Federal or State Declared Disaster.
7. Recipients of SHIP awards will be required to contractually commit to program guidelines. The recipients will execute a mortgage and a promissory note for the value of the award received. The mortgage encumbering the real property will promptly be recorded in the public records of the Clerk of the Circuit Court for Volusia County.
8. If a dwelling is refinanced, SHIP loans are to be repaid immediately, for the amount as consistent with the loan. However, the City will allow, on a case-by-case basis, refinancing with continued loan subordination only if the following criteria are met:
 - a. No cash back to the owner either in a lump sum, through monthly payments, or other mechanisms;
 - b. Loan terms are not extended beyond existing loan life;
 - c. Interest rates are substantially lower;
 - d. Fees and points are not excessive;

- e. Monthly payments may not increase;
- f. Owner must pay closing costs out of pocket; and
- g. Other terms may apply in order for the City to allow continued subordination.

D. Emergency Repair	Code 6
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| a. | <p>Summary: Funds will be awarded to applicants in need of rehabilitation of their home related to a dire situation that needs to be mitigated immediately. This includes: damaged roofing that is leaking, damaged windows causing exposure to the elements, or electrical or plumbing problems that could cause damage to the home or is an immediate health hazard to the occupants. Funds may also be awarded to pay insurance deductibles. Funds for repairs may be awarded to homeowners who do not have homeowners insurance</p> |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
 - c. Income Categories to be served: Very low, low, and moderate
 - d. Maximum award: \$15,000
 - e. Terms:
 1. Repayment loan/deferred loan/grant: Deferred Loan secured by a note and mortgage
 2. Interest Rate: 0%
 3. Years in loan term: 10 years
 4. Forgiveness: Forgiven at the end of the 10-year term
 5. Repayment: None required as long as the loan is in good standing
 6. Default:

The deferred payment forgivable loan shall immediately be due and payable to the City if any of the following occurs:

 - a) Homeowner sells, transfers, or disposes of the property by any means, including bankruptcy, foreclosure, short sale, or deed in lieu of foreclosure;
 - b) Homeowner no longer occupies the unit as their principal residence;
 - c) Homeowner dies, or if a married couple, the survivor dies;
 - d) Homeowner refinances their first mortgage, and requires subordination for a new second mortgage or reverse mortgage;
 - e) An heir may assume the debt, as long as they are income eligible and become the owner-occupant;
 - f. Recipient/Tenant Selection Criteria:
 1. Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs and income groups as described in section (I) of this plan.
 2. All mortgages, taxes, and special assessments must be current and paid, and cannot be A private owner financed mortgage.
 3. All homes eligible for assistance must be owner-occupied with fee simple title Encumbered with a first mortgage only. Applicants with second or third mortgages or reverse mortgages will not be eligible.
 4. Recipients of SHIP awards will be required to contractually commit to program guidelines.

The recipients will execute a mortgage and a promissory note for the value of the award received. The mortgage encumbering the real property will promptly be recorded in the public records of the Clerk of the Circuit Court for Volusia County.

5. If a dwelling is refinanced, SHIP loans are to be repaid immediately, for the amount as Consistent with the loan. However, the City may allow refinancing with continued loan subordination only if the following criteria are met;
 - a. No cash back to the owner either in a lump sum, through monthly payments, or other mechanisms;
 - b. Loan terms are not extended beyond existing loan life;
 - c. Interest rates are substantially lower;
 - d. Fees and points are not excessive;
 - e. Monthly payments may not increase;
 - f. Owner must pay closing costs out of pocket; and
 - g. Other terms may apply in order for the City to allow continued subordination.

g. Sponsor Selection Criteria: N/A

h. Additional Information: N/A

E. Foreclosure Prevention	Code 7
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a. Summary: This strategy will be used to provide homeowners the opportunity to avoid foreclosure and retain their homes. This is a one-time per household assistance strategy and may not be combined with other foreclosure assistance programs. Eligible expenses include delinquent mortgage payments (principal, interest, taxes, and insurance), attorney's fees, late fees, delinquent property taxes other customary fees. Counseling will be required.

b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

c. Income Categories to be served: Very low, low, and moderate

d. Maximum award: \$7,500

e. Terms:

1. Repayment loan/deferred loan/grant: Forgivable Loan secured by a recorded note and mortgage
2. Interest Rate: 0 %
3. Years in loan term: 10 years
4. Forgiveness: Forgiven at the end of the ten-year term
5. Repayment: None required as long as the loan is in good standing
6. Default: The deferred payment forgivable loan shall immediately become due and payable to the City if any of the following occurs:
 - a. Homeowner sells, transfers, or disposes of the property by any means, including bankruptcy, foreclosure, short sale, or deed in lieu of foreclosure;
 - b. Homeowner no longer occupies the unit as their principal residence;
 - c. Homeowner dies, or if married, the survivor dies;
 - d. Homeowner refinances their first mortgage (See Additional Information for potential exception), obtains a reverse mortgage, or requires subordination are income eligible and become the owner-occupant.
 - e. Recipient/Tenant Selection Criteria: Applicants selected on a first-qualified, first-served basis with priorities listed in Section I.I.

g. Sponsor/Sub-recipient Selection Criteria: N/A

- h. Additional Information:
 1. Applicants may receive the foreclosure strategy one time only.
 2. If a dwelling is refinanced, SHIP loans are to be repaid immediately, for the amount as consistent with the loan. However, the City may allow refinancing with continued loan subordination only if the following criteria are met;
 - a. No cash back to the owner either in a lump sum, through monthly payments or other mechanisms;
 - b. Loan terms are not extended beyond existing loan life;
 - c. Interest rates are substantially lower;
 - d. Fees and points are not excessive;
 - e. Monthly payments may not increase;
 - f. Owner must pay closing costs out of pocket; and
 - g. Other terms may apply in order for the City to allow continued subordination
 3. Recipients of SHIP awards will be required to contractually commit to program guidelines. The recipients will execute a mortgage and a promissory note for the value of the award received. The mortgage encumbering the real property will promptly be recorded in the public records of the Clerk of the Circuit Court for Volusia County.

RENTAL STRATEGIES

F. Rental Assistance	Code 13,23,26
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a.	Summary: Funds will be awarded to renters in need of security and utility deposit assistance, eviction prevention; and rent subsidies for up to six months for eligible persons.
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- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$6,000.00
- e. Terms :
 1. Repayment loan/deferred loan/grant: Grant
 2. Interest Rate: N/A
 3. Years in loan term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
 6. Default: N/A
- f. Recipient/Tenant Selection Criteria:
 Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs as defined in Section 420.0004(13), F.S., homeless as defined in Section 420.621, F.S., and income groups as described in section I (I) of this plan.
- g. Sponsor Selection Criteria:
 The program will be implemented by the City through local non-profit organizations that have proven experience in managing rental assistance programs for low-income households and those at risk of homelessness. All applicants must complete an application and submit documentation of income for program eligibility. The non-profit will complete the necessary assessments and file a review for approval.

Funding of qualified applicants is limited to and contingent upon SHIP funds availability.

h. Additional Information:

The home must be located within the City of Deltona. The applicant will be referred to community social service agencies as needed for case management. In addition:

- 1) Applicants must go through an assessment provided by the staff of the non-profit to determine the likelihood of housing sustainability and stabilization once the assistance period runs out.
- 2) A formal lease agreement, of at least six months, must be executed by the landlord and tenant agreement.
- 4) Recipients of other ongoing rental assistance such as Housing Choice Voucher, or former Section 8 program, may only be considered eligible for security deposits if reviewed and approved by HCV or Section 8.

G. New Construction (Multi-Family Rental)	Code 21,14
--------------------------------------------------	-------------------

a. Summary: This strategy allows the City to provide SHIP funds on a competitive basis. Funds may be used as part of a local contribution (gap financing), for affordable rental housing units when a developer is participating in programs such as Low Income Housing Tax Credits (LIHTC), State Apartment Incentive Loan (SAIL), or the State HOME Investment Partnerships Program through Florida Housing Finance Corporation. The funds may be used to perform new construction or rehabilitation of multi-family rental housing developments.

b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

c. Income Categories to be served: Very low, low, and moderate

d. Maximum award: \$15,000 per unit

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred Loan secured by a recorded note and mortgage.
2. Interest Rate: 0%
3. Years in loan term: 20-year term
4. Forgiveness: Forgiven at the end of the term
5. Repayment: No repayment is required as long as the loan is in good standing.
6. Default/Recapture: All properties are subject to recapture of funds through a mortgage and note placed on the property to recapture funds, if the property is sold, transferred or conveyed, or converted to another use, failure to maintain standards for compliance as requested by any of the funding sources. If any of these occur, within the 20-year term, the funding will be due and payable.

f. Recipient/Tenant Selection Criteria:

Funds will be awarded on a first qualified, first qualified, first served basis with priorities for special needs, very low, low, and moderate-income households as described in section 1(l) of this plan.

g. Sponsor Selection Criteria:

Applicants will be evaluated and awarded based upon but not limited to the following criteria:

1. Financial strength of the developer/sponsor such as financing commitments,
2. Verifiable income listed in tax returns,
3. Marketing plan for the proposed project, site control;
4. Affordability of the development;
5. Previous similar work experience

h. Additional Information:

Funds may be used to perform new construction or rehabilitation of multi-family rental housing developments. Projects must be located within Incorporated areas/boundaries of the City of Deltona. Eligible activities include, but are not limited to the payment of impact fees, infrastructure expenses, connection etc.

III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

A. Name of the Strategy: **Expedited Permitting**

Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

The City of Deltona will maintain the policy that affordable housing projects can be placed ahead of other projects to prevent delays. All SHIP-funded projects requiring a permit or any designated affordable housing project, which have been coordinated with the Community Development Division of the Department of Planning and Development Services will receive expedited permit processing. All such applications will be monitored by Community Development and Planning and Development staff. In addition, the City is prepared to memorialize this policy by adding a provision in the Comprehensive Plan.

B. Name of the Strategy: **Ongoing Review Process**

An ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.

Community Development works with Planning and Development and Economic Development staff to regularly review strategies that help minimize the cost of construction of affordable housing.

IV. EXHIBITS:

Required

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.

Exhibit A

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR		Exhibit A (2022)
City of Deltona		
Fiscal Year: 2022-2023		990,000.00
Estimated SHIP Funds for Fiscal Year:	\$	99,000.00
Salaries and Benefits	\$	
Office Supplies and Equipment	\$	
Travel Per diem Workshops, etc.	\$	
Advertising	\$	
Other*	\$	99,000.00
Total	\$	10.00%
Admin %		OK
Fiscal Year 2023-2024		
Estimated SHIP Funds for Fiscal Year:	\$	500,000.00
Salaries and Benefits	\$	50,000.00
Office Supplies and Equipment	\$	
Travel Per diem Workshops, etc.	\$	
Advertising	\$	
Other*	\$	
Total	\$	50,000.00
Admin %		10.00%
		OK
Fiscal Year 2024-2025		
Estimated SHIP Funds for Fiscal Year:	\$	500,000.00
Salaries and Benefits	\$	50,000.00
Office Supplies and Equipment	\$	
Travel Per diem Workshops, etc.	\$	
Advertising	\$	
Other*	\$	
Total	\$	50,000.00
Admin %		10.00%
		OK

*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document. Details:

City of Deltona

Fiscal Year: 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$ 990,000.00
Salaries and Benefits	\$ 99,000.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 99,000.00
Admin %	10.00%
	OK

Fiscal Year 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 500,000.00
Salaries and Benefits	\$ 50,000.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 50,000.00
Admin %	10.00%
	OK

Fiscal Year 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$ 500,000.00
Salaries and Benefits	\$ 50,000.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 50,000.00
Admin %	10.00%
	OK

*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.

Details:

Exhibit B
Timeline for SHIP Expenditures

City of Deltona affirms that funds allocated for these fiscal years will meet the following deadlines:
(local government)

Fiscal Year	Encumbered	Expended	Interim Report	Closeout Report
2022-2023	6/30/2024	6/30/2025	9/15/2024	9/15/2025
2023-2024	6/30/2025	6/30/2026	9/15/2025	9/15/2026
2024-2025	6/30/2026	6/30/2027	9/15/2026	9/15/2027

If funds allocated for these fiscal years is not anticipated to meet expenditure deadlines, Florida Housing Finance Corporation will be notified according to the following chart:

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2022-2023	3/30/2025	6/15/2025
2023-2024	3/30/2026	6/15/2026
2024-2025	3/30/2027	6/15/2027

Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to robert.dearduff@floridahousing.org and cameka.gardner@floridahousing.org and include:

1. A statement that "(city/ county) requests an extension to the expenditure deadline for fiscal year _____.
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan of how/when the money will be expended.

Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended. Please email cameka.gardner@floridahousing.org when you are ready to "submit" the AR.

Other Key Deadlines:

AHAC reports are now due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

HOUSING DELIVERY GOALS CHART

City of Deltona 2022-2023

Name of Local Government:

Estimated Funds (Anticipated allocation only): \$ 1,000,000

Code	Strategies	Qualifies for 75% set-aside	VU Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
1,2	Down Payment Assistance	Yes	1	\$60,000	2	\$55,000	1	\$50,000	\$220,000.00	\$0.00	\$220,000.00	4
3	Owner Occupied Rehab - grant	Yes	2	\$15,000	2	\$15,000			\$60,000.00	\$0.00	\$60,000.00	4
3	Owner Occupied Rehab	Yes	2	\$60,000	2	\$60,000			\$240,000.00	\$0.00	\$240,000.00	4
5	Disaster	Yes	2	\$25,000	1	\$25,000			\$75,000.00	\$0.00	\$75,000.00	3
6	Emergency Repair	Yes	1	\$15,000	1	\$15,000			\$30,000.00	\$0.00	\$30,000.00	2
8	Foreclosure Prevention	Yes	2	\$7,500	2	\$7,500			\$30,000.00	\$0.00	\$30,000.00	4
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		10		10		1		\$655,000.00	\$0.00	\$655,000.00	21
Purchase Price Limits:			New	\$ 320,000	Existing	\$ 285,000						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
13	Rental Assistance	Yes	6	\$6,000	6	\$6,000			\$72,000.00	\$0.00	\$72,000.00	12
21,14	New Construction - Multi-Family	Yes	2	\$50,000	1	\$50,000			\$150,000.00	\$0.00	\$150,000.00	3
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	15
	Total Rental		8		7		0		\$222,000.00	\$0.00	\$222,000.00	
	Administration Fees			\$ 100,000		10%		OK				
	Home Ownership Counseling			\$ -								
	Total All Funds			\$ 977,000		OK						

Set-Asides

Percentage Construction/Rehab (75% requirement)	87.7%	OK
Homeownership % (65% requirement)	65.5%	OK
Rental Restriction (25%)	22.2%	OK
Very-Low Income (30% requirement)	\$ 426,000 42.6%	OK
Low Income (30% requirement)	\$ 615,000 61.5%	OK
Moderate Income	\$ 50,000 5.0%	

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
 2023 - 2024

Name of Local Government		City of Deltona										
Estimated Funds (Anticipated allocation only):		\$ 870,000										
Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
1, 2	Down Payment Assistance w Rehab	Yes	1	\$ 60,000	2	\$55,000	2	\$50,000	\$270,000.00	\$0.00	\$270,000.00	5
3	Owner Occupied Rehab - grant	Yes	2	\$15,000	2	\$15,000			\$60,000.00	\$0.00	\$60,000.00	4
3	Owner r Occupied Rehab	Yes	2	\$60,000	2	\$60,000			\$240,000.00	\$0.00	\$240,000.00	4
5	Emergency Repair	Yes	1	\$15,000	1	\$15,000			\$30,000.00	\$0.00	\$30,000.00	2
6	Foreclosure Prevention	Yes	2	\$15,000	2	\$15,000			\$60,000.00	\$0.00	\$60,000.00	4
8									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		8		9		2		\$660,000.00	\$0.00	\$660,000.00	19
Purchase Price Limits:			New	\$ 320,000	Existing	\$ 285,000						

Code	Rental	Qualifies for 75% set-aside	VLI Units	Ma x. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Ma x. SHIP Award	Construction	Without Construct ion	Total	Units
13,14	Rental Assistance	Yes	5	\$6,000	5	\$6,000			\$60,000.00	\$0.00	\$60,000.00	10
21	New Construction - Multi-Family	Yes	5	\$15,000	5	\$15,000			\$150,000.00	\$0.00	\$150,000.00	10
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		10		10		0		\$ 210,000.00	\$0.00	\$210,000.00	20
	Administration Fees		\$ 87,000.00		0%		OK				-	
	Home Ownership Counseling		\$-								N/A	
Total All Funds			\$ 870,000 OK									

Set-Asides			
Percentage Const ruction/ Rehab (75 % requirement)	100.0%	OK	
Homeownership % (65% requirement)	75.99%	OK	
Rental Restriction (25 %)	24.1%	OK	
Very-Low Income (30 % requirement)	\$ 360,000	41.4%	OK
Low Income (30% requirement)	\$ 680,000	78.2%	OK
Mode rate Income	\$ 100,000	11.5%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity: City of Deltona

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan(LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAF). An electronic copy of the CAFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.
- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) Developers receiving assistance from both SHIP and the Low-Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness



Chief Elected Official or designee

Witness

Heidi Hertzberg

Type Name and Title

Date

OR

Attest:

(Seal)

RESOLUTION NO. 2022-06

A RESOLUTION OF CITY OF DELTONA, FLORIDA; APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907. 420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE MAYOR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING CONDITIONS, CONFLICTS, SEVERABILITY, AND AN EFFECTIVE DATE.

1) **WHEREAS**, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Sessions Laws, allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one to three-year Local Housing Assistance Plan outlining how funds will be used; and

WHEREAS, the SHIP Act requires local governments to establish the maximum SHIP funds allowable for each strategy; and

WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to the Act; The methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

WHEREAS, as required by section ss. 420.9075, F.S. It is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small

counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.

WHEREAS, the Community Development Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the City Commission finds that it is in the best interest of the public for the City of Deltona to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF DELTONA, FLORIDA:

Section 1: The City Commission of the City of Deltona hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420.9079, Florida Statutes, for fiscal years 2022-2024.

Section 2: The Mayor is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.

Section 3. Conflicts. All Resolutions or parts of Resolutions insofar as they are inconsistent or in conflict with the provisions of this Resolution are hereby repealed to the extent of any conflict.

Section 4. Severability. In the event any portion of this Resolution is determined to be invalid, illegal, or unconstitutional by a court of competent jurisdiction, such decision shall in no manner affect the remaining portion or sections of this Resolution which shall remain in full force and effect.

Section 5. Effective Date. This Resolution shall become effective immediately upon its adoption.

PASSED AND ADOPTED BY THE CITY COMMISSION OF THE CITY OF
DELTONA, FLORIDA, THIS 17th DAY OF , 2022.

Heidi K. Herzberg, MAYOR

ATTEST:


Joyce Raftery, CMC, MMC, CITY CLERK

Approved as to form and legality
for use and reliance of the City of
Deltona, Florida

NAME	YES	NO
AVILA..VAZU UEZ	/	
BRADFORD	/	
KING	/	
MCCOOL	/	
SOSA	/	
RAMOS	/	
HERZBERG	/	


CITY ATTORNEY

STATE OF FLORIDA
COUNTY OF VOLUSIA

This is to certify that the foregoing is true and
correct copy of 17th 01/2
witness my hand and official Seal this 17th day of

_____, 2022
_____, CMC
City Clerk, City of Deltona, Florida