



County of Volusia

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2022-2023, 2023-2024, 2024-2025

**Adopted by Volusia County Council on
April 19, 2022**

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I. Program Details:

A. LG(s)

Name of Local Government	County of Volusia
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	

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 comprehensive plan specific to affordable housing.

The program area covered by this LHAP is the whole of Volusia County, except within the municipal boundaries of the cities of Daytona Beach and Deltona.

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 match 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. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

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 applicants for strategies that do not 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 pre-screens were completed as well as any established funding priorities as described in this plan. When funding is available, but program



capacity limits the number of projects that can move forward at one time, a list in queue will be maintained in an order that is consistent with the waiting list.

The following priorities for funding (very low income, Special Needs as defined in 420.0004 (13), etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

1. Very-low household with special needs
2. Very-low household
3. Low household with special needs
4. Low household

- 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. The County’s ordinance also recognizes gender identity and familial status as protected.
- 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, Home Maintenance education.
- 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. Such average area purchase price may be that 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, which 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 moneys 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	County of Volusia	10%
Third Party Entity/Sub-recipient		0%

- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definitions will apply:
 - (1) 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).
 - (2) A single parent who has only owned a home with a former spouse while married.
 - (3) An individual who is a displaced homemaker and has only owned with a spouse.



- (4) An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations.
- (5) 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:** The County of Volusia expends funds for project delivery costs for the following housing strategy program costs paid to third parties:

Housing Strategy	Project delivery cost
Homebuyer Assistance – New construction and existing homes – Cap \$500	Homeownership education course fee Application submittal fee UPCS inspection/re-inspection fee Expedited mail cost
Housing Rehabilitation – Cap \$1,500 Demolition and Reconstruction – Cap \$1,500	Home inspection fees (initial/progress/final) Cost estimate/Scope of work development Home maintenance class fee LBP, mold and asbestos inspection fee Loan servicing fees
Emergency Repairs – Cap \$1,000	Home inspection fees (initial/progress/final)
Disaster – Cap \$1,000	Home inspection fees (initial/progress/final) Cost estimate/Scope of work development LBP, mold and asbestos inspection fee
Small Project Rental Development – Cap \$500	Rental inspection fees (initial/progress/final)

The project delivery costs are provided as a grant and are not added to the loan amount but are included in the overall award.

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

U. **Describe efforts to incorporate Green Building and Energy Saving products and processes:** Energy conservation and other green building features are incorporated into all reconstruction projects and other housing rehabilitation projects when replacement of these systems or items are necessary at the time of rehabilitation, as the budget and project affordability allows. The county’s Green Building and Energy Savings products include, but are not limited to, the following:

1. Windows/exterior doors replaced with low-e energy conserving windows and doors
2. HVAC units replacements are rated at a minimum of 15 SEER, and programmable thermostats are installed
3. Wall and ceiling insulation are replaced to meet R-11/R-39 or higher standards
4. Plumbing fixtures are replaced with low-flow plumbing fixtures
5. Appliances/hot water heaters are replaced with EnergyStar rated units, as available

V. **Describe efforts to meet the 20% Special Needs set-aside:** The county conducts outreach as necessary to



special needs service providers and agencies to inform them and their clients of SHIP funding available to assist special needs households. The county has established the special needs status as a priority ranking in all of its strategies, except for Multi-Family Rental Development and Disaster.

W. Describe efforts to reduce homelessness: Volusia County is an active participant in the Volusia/Flagler continuum of care. The lead agency for the local continuum of care is the Volusia/Flagler Commission on Homelessness. Volusia County has committed funding for the rehabilitation and operating costs of Hope Place which provides emergency shelter and case management to assist homeless families with children and homeless youth achieve permanent housing. The County has committed operating funds to the First Housing shelter in Daytona Beach, and construction funds for the Bridge shelter in DeLand. The county also uses other federal grant funds to support efforts to promote Rapid Re-Housing, homeless prevention and homeless management information systems (HMIS). Volusia County has included a Rental Assistance strategy in the LHAP to provide another source of funds for Rapid Re-Housing of homeless persons.

Section II. LHAP Strategies:

A. Purchase Assistance	Code 1, 2
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a. Summary: The Purchase Assistance strategy provides purchase, closing costs assistance and rehabilitation to income eligible households for newly constructed or existing homes with or without rehabilitation. This includes homes purchased from a Community Land Trust. To be eligible for rehabilitation, existing homes must be in need of an receive at least \$2,500 in rehabilitation paid within 12 months by SHIP, CDBG, HOME, the seller, the buyer or another sources.

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 Category	Maximum Purchase Assistance	Maximum Closing Cost Assistance	Maximum Award
Very low-income	\$44,000	\$6,000	\$50,000
Low-income	\$35,000	\$5,000	\$40,000
Moderate-income	\$18,000	\$4,000	\$22,000

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 15 years
4. Forgiveness: The loan balance is forgiven on a prorated basis annually.
5. Repayment: None required as long as the loan is in good standing
6. Default: The homeowner is in default if any of the following occur:



- a) Homeowner ceases residing in the home as their primary residence, including the death of the homeowner; the loan is not assumable.
- b) Homeowner leases or rents the home
- c) Home is refinanced without the county's written consent
- d) Home is sold before the end of the loan term
- e) Homeowner violates another provision of their mortgage or note, or defaults on their first mortgage

If the homeowner defaults, the county may take action under its mortgage, including the following options:

- (1) Recapture the remaining amount of the county's loan from the sale
- (2) Recapture as much of the remaining amount of the county's loan as possible from a foreclosure sale or short sale of the first mortgage
- (3) Foreclose on the county's mortgage

Repayment of the remaining amount of the county's loan, plus any shared appreciation, is due if the owner is in default during the loan term. . The shared appreciation is a percentage of the net appreciation if the home is sold for a profit by the homeowner within the first 10 years of the loan. The shared appreciation provisions and percentages are included in the recorded mortgage and note If selling a Community Land Trust home, the seller must notify the County. The County will enter into a purchase and sale agreement with the seller, which will then be assigned to the subsequent homebuyer.

- f. Recipient/Tenant Selection Criteria: All homebuyer applicants must work with one of the county's approved affordable housing partners (AHP) to submit their application for approval as an income and program eligible applicant. Eligibility criteria:
 - 1. Applicants must qualify as a first-time homebuyer and will be assisted on a first-ready, first-served basis as described in section I, of this plan.
 - 2. Applicants who have been previously assisted by the county with housing rehabilitation or homebuyer assistance are not eligible to apply.
 - 3. Applicants involved in a foreclosure or other mortgage default in the past seven years are reviewed and may not be eligible if the foreclosure action resulted in a certificate of title.
 - 4. Applicants must complete an eight-hour HUD approved homeownership education course prior to application and contract submission. Community Land Trust applicants must complete a HUD approved homebuyer education class provided by a HUD certified counseling agency that contains a community land trust component in addition to a homebuyer education class that requires the applicant to demonstrate and attest to a clear understanding of the terms of community land trust homeownership. A minimal registration fee may be paid by the applicant.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 - 1. Existing homes proposed for purchase must pass a Uniform Physical Condition Standards (UPCS) inspection completed by the County's contractor prior to final approval for purchase with SHIP funds. If the applicant is using a first-mortgage purchase rehabilitation loan, the home must meet the standards of the UPCS inspection within six months of purchase. The applicant must provide documentation to the County of repairs or improvements completed by the seller within 12 months



- prior to closing. SHIP funds cannot be used for rehabilitation.
2. New construction homes are eligible providing the certificate of occupancy is issued within 12 months prior of the award letter. The funds can also be used by an applicant towards the construction of an eligible home on land which they own.
 3. All homebuyers must contribute towards the purchase price as follows: Very-low income buyers \$500; low-income buyers \$1,500; and moderate-income buyers \$2,000.
 4. If SHIP funds will be used in combination with HOME funds, additional criteria may impact maximum sales price and eligible locations.
 5. The following loan standards also apply:
 - a) The total amount of assistance cannot exceed the first mortgage amount;
 - b) The total amount of assistance cannot exceed 50% of the purchase price;
 - c) The front-end ratio must be at least 22% to demonstrate the need for homebuyer assistance, and the front-end ratio may not exceed 35%;
 - d) The back-end ratio may not exceed 41% without lender explanation and in no case will a back-end ratio in excess of 50% be approved;
 - e) The applicant cannot receive any cash out at closing.
 6. The County may consent to subordinate its loan to a refinanced first mortgage loan, or permit a home equity loan or other subordinate loan when a refinancing occurs during the loan period with terms that improve the long-term affordability of the loan to the homeowner, or is necessary to sustain homeownership.

Additional terms for Community Land Trust purchases are assumable to an income eligible purchaser. The terms of the Note and Mortgage shall require subsequent purchasers to assume the loan with approval by the Community Land Trust. Otherwise, no repayment required during the term of the loan, provided the loan remains in good standing

B. New Construction – Homeowner Housing Construction	Code 10
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a. Summary: The New Construction - Homeowner Housing Construction strategy is designed for the County to use SHIP funds to build new single-family homes on County-owned or Community Land Trust lots and sell the homes to income-eligible first-time homebuyers with a subordinate loan.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low and low
- d. Maximum award: \$200,000 will be used by the county to build the home.
Maximum award to the buyer:

Income Level	Maximum purchase assistance	Maximum closing cost assistance	Maximum loan
Very-low income	\$44,000	\$6,000	\$50,000



Low income	\$35,000	\$5,000	\$40,000
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e. Terms:

1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 15 years
4. Forgiveness: The loan balance is forgiven on a prorated basis annually .
5. Repayment: None required as long as the loan is in good standing
6. Default: The homeowner is in default if any of the following occur:
 - a) Homeowner ceases residing in the home as their primary residence, including the death of the homeowner; the loan is not assumable;
 - b) Homeowner leases or rents the home;
 - c) Home is refinanced without the county’s written consent;
 - d) Home is sold before the end of the loan term; or
 - e) Homeowner violates another provision of their mortgage or note, or defaults on their first mortgage.

If the homeowner defaults, the county may take action under its mortgage, including the following options:

- (1) Ensure repayment of the remaining amount of the county’s loan from the sale
- (2) Ensure repayment of as much of the remaining amount of the county’s loan as possible from a foreclosure sale or short sale of the first mortgage
- (3) Foreclose on the county’s mortgage

Repayment of the remaining amount of the county’s loan, plus any shared appreciation, is due if the owner is in default during the loan term. The shared appreciation is a percentage of the net appreciation if the home is sold for a profit by the homeowner within the first 10 years of the loan. The shared appreciation provisions and percentages are included in the recorded mortgage and note. The selling of a Community Land Trust home, the seller must notify the County. The County will enter into a purchase and sale agreement with the seller, which will then be assigned to the subsequent homebuyer.

f. Recipient/Tenant Selection Criteria: All homebuyer applicants must work with one of the county’s approved affordable housing partners (AHP) to be approved as an income and program eligible applicant. Eligibility criteria:

1. Applicants must qualify as a first-time homebuyer and will be assisted on a first-qualified, first-served basis as described in section I. of this plan.
2. Applicants who have been previously assisted by the county with housing rehabilitation or homebuyer assistance are not eligible to apply.
3. Applicants involved in a foreclosure or other mortgage default in the past seven years are reviewed and may not be eligible.
4. Applicants must complete an eight-hour HUD approved homeownership education course prior to application and contract submission. Community Land Trust applicants must complete a HUD approved homebuyer education class that contains a community land trust component in addition to a homebuyer education class that requires the applicant to demonstrate and attest to a clear understanding of the terms of community land trust homeownership. A minimal registration fee may be paid by the applicant.
5. All homebuyers must contribute a minimum towards the purchase price as follows: Very-low income buyers \$500 and low-income buyers \$1,500.



6. Approved applicants will submit a purchase contract to purchase the home. The purchase contract will be accepted based on the following criteria: a) First complete and qualified purchase contract submitted by a very-low income household approved applicant; and b) First complete and qualified purchase contract submitted by a low income household.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

1. The following loan standards also apply:
 - a) The total amount of assistance cannot exceed the first mortgage amount;
 - b) The total amount of assistance cannot exceed 50% of the purchase price;
 - c) The front-end ratio must be at least 22% to demonstrate the need for homebuyer assistance, and the front-end ratio may not exceed 35%;
 - d) The back-end ratio may not exceed 41% without lender explanation and in no case will a back-end ratio in excess of 50% be approved;
 - e) The applicant cannot receive any cash out at closing.
2. SHIP funds will be leveraged with other grant funds, including federal HOME and/or NSP funds.
3. The county may consent to subordinate its loan to a refinanced first mortgage loan, or permit a home equity loan or other subordinate loan when a refinancing occurs during the loan period with terms that improve the long-term affordability of the loan to the homeowner, or is necessary to sustain homeownership.

Terms for Community Land Trust:

This assistance is assumable to an income eligible purchaser. The terms of the Note and Mortgage shall show subsequent purchasers to assume the loan with approval by the Community Land Trust committee. Otherwise, no repayment required during the term of the loan, provided the loan remains in good standing. The selling of a Community Land Trust home, the seller must notify the Community Land Trust committee who will then notify the County. Either the committee or county will enter into a purchase and sale agreement with the seller, which will then be assigned to the subsequent homebuyer.

C. Owner Occupied Rehabilitation	Code 3
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<p>a. Summary: The Owner Occupied Rehabilitation strategy provides funds to rehabilitate eligible owner-occupied single-family homes. The home must have one or more of the following conditions: 1) housing code violation as documented by local authorities that impacts safe and sanitary habitation; 2) in need of repair or replacement of one or more substandard systems or conditions as provided in Volusia County's minimum rehabilitation standards; 3) in need of replacement of one or more substandard systems to increase energy efficiency and sustainability; or 4) needs accessibility improvements to meet the needs of a household member with special</p>



needs as defined by s. 420.0004 (13), F.S., has a disabling condition, or is a family whose head of household, spouse or sole member is a person who is at least 62 years of age.

- 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 Category	Maximum Award
Very low-income	\$100,000
Low-income	\$75,000
Moderate-income	\$50,000

- e. Terms:
 - 1. Repayment loan/deferred loan/grant: The assistance is provided by a loan secured by a recorded mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 30 years maximum.
 - 4. Forgiveness:
 - a) If the homeowner has a repayment loan, there is no forgiveness
 - b) If the homeowner qualifies for a deferred payment loan, the loan balance is forgiven an amount annually. The annual forgiveness amount is based on the original loan term and the original loan amount (e.g., \$20,000 loan, 10 year term, forgiven 1/10 annually = \$2,000 annual forgiveness)
 - 5. Repayment:
 - a) If the homeowner has a repayment loan, the loan amount is repaid in equal monthly installments amortized over the loan term;
 - b) Deferred: A deferred payment loan is for households who do not have the ability to repay.
 - 6. Default: The homeowner is in default if any of the following occur during the loan term:
 - a) Homeowner ceases residing in the home as their primary residence, including due to the death of the homeowner. In the event of the death of the original owner during the deferred or repayment loan term, the beneficiary or heir with title or right to title to the property may apply to the county within 90 days of the borrower's death to assume the loan.
 - b) Homeowner leases or rents the home
 - c) Home is refinanced without the county's written consent
 - d) Home is sold before the end of the loan term
 - e) Homeowner violates another provision of their mortgage or note, or defaults on a superiorIf the homeowner defaults, the county may take action under its mortgage, including foreclosing on the county's mortgage.
- f. Recipient/Tenant Selection Criteria: The recipient selection process is a two-step process: pre-screen and full application. All interested applicants complete the Housing Rehabilitation pre-screen process which allows for self-identification of the household's income and requested repairs.



The pre-screening is reviewed to determine if the applicant and their home meets the initial eligibility criteria. The initial eligibility review includes the following criteria:

1. Location of home is within Volusia County except within the city limits of Daytona Beach and Deltona
2. Applicants who have been previously assisted by the county with housing rehabilitation or homebuyer assistance are not eligible to apply for additional housing rehabilitation for their home.
3. Ownership of home as shown by Volusia County Property Appraiser and clerk of courts records match applicant name and the applicant has owned and occupied the home as their primary residence for a minimum of one year under a recorded instrument conveying fee simple title and has documentation of homestead exemption.
 - a. An applicant that has a life estate may apply only if the owner of the future interest (remainder) also agrees to sign all agreements, mortgage and note.
4. Home's current just value as determined by the Volusia County Property Appraiser does not exceed SHIP value limit
5. The balance of existing secured debt does not exceed the home's current just value
6. The repair requested is not merely a non-essential improvement
7. Applicant is current on Volusia County taxes, is not in foreclosure or does not have a federal tax lien
8. Estimated household income does not exceed SHIP limits
9. The home will be evaluated for economic feasibility and structural feasibility of the proposed rehabilitation, and the applicant may be denied assistance or moved to the Reconstruction strategy if the evaluation determines that the cost exceeds county standards. If HOME funds will be used in combination with SHIP funds, an environmental review will be performed which may impact eligibility.

Pre-screens that pass the initial eligibility review are placed on the Housing Rehabilitation waiting list. Pre-applicants on the Housing Rehabilitation waiting list are selected based on the date placed on the waiting list and the priorities for funding described on page 4.

- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 1. The county uses a whole house approach, in which the entire home is reviewed to determine compliance with rehabilitation standards, and the county is responsible to develop the scope of work. Items not in compliance will be included in the scope of work.
 2. An approved applicant must complete the Volusia County Home Maintenance course prior to the commencement of the rehabilitation work unless a waiver is granted by the county. A minimal registration fee may be paid by the applicant.

D. Demolition and Reconstruction	Code 4
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a. Summary: The Demolition and Reconstruction strategy provides funds to demolish an eligible sub-standard owner-occupied home and reconstruct another home of the same approximate size and bedroom number on the same lot. The reconstruction strategy is considered when the evaluation of the structural elements of the home determines that more than 60% must be replaced.

- 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 Category	Maximum Award
Very low-income	\$200,000
Low-income	\$200,000
Moderate-income	N/A

e. Terms:

1. Repayment loan/deferred loan/grant: The assistance is provided by a loan secured by a recorded mortgage and note; project delivery costs are provided as a grant.
2. Interest Rate: 0%
3. Years in loan term: 30 years
4. Forgiveness:
 - a) If the homeowner has a repayment loan, the loan balance is not subject to forgiveness
 - b) If the homeowner qualifies for a deferred payment loan, the loan balance is forgiven annually 1/30th of the original loan amount
5. Repayment:
 - a) If the homeowner has a repayment loan, the loan amount is repaid in equal monthly installments amortized over 30 years;
 - b) Deferred: A deferred payment loan is for households who do not have the ability to repay.
6. Default: The homeowner is in default if any of the following occur during the loan term:
 - a) Homeowner ceases residing in the home as their primary residence, including the death of the homeowner. In the event of death of the original owner during the deferred or repayment loan term, the beneficiary or heir with title or right to title to the property may apply within 90 days of the borrower's death to assume the loan.
 - b) Homeowner leases or rents the home
 - c) Home is refinanced without the county's written consent
 - d) Home is sold before the end of the loan term

If the homeowner defaults, the county may take action under its mortgage, including foreclosing on the county's mortgage.

- f. Recipient/Tenant Selection Criteria: The recipient selection process is a two-step process: pre-screening and full application. All interested applicants complete the Housing Rehabilitation pre-screening process which allows for self-identification of the household's income and requested repairs.

The pre-screen is reviewed to determine if the applicant and their home meets the initial eligibility criteria. The initial eligibility review includes the following criteria:

1. Location of home is within County's SHIP program area
2. Applicants who have been previously assisted by the county with housing rehabilitation or homebuyer assistance are not eligible to apply for demolition and reconstruction.
3. Ownership of home as shown by Volusia County Property Appraiser and clerk of courts records match applicant name and the applicant has owned and occupied the home as their primary residence for a minimum of one year under a recorded instrument conveying fee simple title and has documentation of homestead exemption.
 - a. An applicant that has a life estate may apply only if the owner of the future interest (remainder) also agrees to sign all agreements, mortgage and note.



4. Home’s current just value as determined by the Volusia County Property Appraiser does not exceed the SHIP value limit
5. The balance of the existing secured debt does not exceed \$10,000
6. Repair requested is not merely a non-essential improvement
7. Applicant is current on Volusia County taxes, is not in foreclosure and does not have a federal tax lien.
8. Estimated household income does not exceed SHIP limits
9. The home will be evaluated for economic and structural feasibility to provide reconstruction, and the applicant may be denied if the evaluation determines that the cost exceeds county standards and award amounts. If HOME funds will be used in combined with SHIP funds, an environmental review will be performed which may impact eligibility.

Pre-screens that pass the initial eligibility review are placed on the Housing Rehabilitation waiting list. Community Assistance Division may initially place the pre-screen on the Demolition and Reconstruction waiting list due to the age and visible deterioration of the home. Pre-applicants on the Demolition and Reconstruction waiting list are selected based the date they are placed on the list in addition to the priorities for funding described on page 4 of the LHAP.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

1. The county uses a whole house approach in which the entire home is reviewed to determine compliance with rehabilitation standards, and the county is solely responsible to develop the scope of work.
2. An approved applicant must complete the Volusia County Home Maintenance course prior to the commencement of the reconstruction work unless a waiver is granted by the county. A minimal registration fee is paid by the applicant.
3. This strategy can also be used to pay up to \$5,000 for impact fees charged in connection with the replacement of a pre-1994 manufactured home with a new manufactured home.

E. Emergency Repairs	Code 6
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a. Summary: The Emergency Repairs strategy provides funds to replace or repair certain defined sub-standard systems found in an eligible owner-occupied home. This strategy applies when the eligible home is otherwise in standard condition, except for one or more of the following sub-standard conditions:

- Roof is leaking and/or has exceeded its useful life
- An HVAC system is not present, not functioning or has exceeded its useful life
- Sanitary septic system is not functioning or has exceeded its useful life
- Potable water well is not functioning or has exceeded its useful life
- Home is eligible to hook-up to municipal water and/or sewer system
- Accessibility improvements to assist a household member with special needs, with a disabling condition or that is elderly remain in the home

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

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

d. Maximum award: \$20,000



- 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: The recipient selection process is a two-step process: pre-screening and full application. Community Assistance Division staff will conduct a pre-screening to all interested applicants which will allow for self-identification of the household’s income and requested repairs.

The pre-screening is to determine if the applicant and their home meets the initial eligibility criteria. The initial eligibility review includes the following criteria:

1. Location of home is within Volusia County except within the city limits of Daytona Beach and Deltona.
2. Ownership of home as shown by Volusia County Property Appraiser and clerk of courts records match applicant name, and the applicant has owned and occupied the home as their primary residence for a minimum of one year under a recorded instrument conveying fee simple title and has documentation of homestead exemption
3. Home’s current appraised just value as determined by the Volusia County Property Appraiser does not exceed SHIP value limit
4. Repair requested is not merely a non-essential improvement
5. Applicant is current on Volusia County taxes, is not in foreclosure or does not have a federal tax lien
6. Estimated household income does not exceed SHIP income limits

Applicants that pass the initial eligibility review are provided with an application.

- g. Sponsor/Sub-recipient Selection Criteria: N/A
- h. Additional Information:
 1. The County will only include the identified emergency conditions in the scope of work. Owners that are assisted with emergency repairs are still eligible to apply for housing rehabilitation in the future for additional substandard conditions.
 2. Based on the type of eligible emergency repair needed, a contractor is selected by the county through one of the processes described below:
 - a) Homeowner obtains three written quotes from a licensed, certified contractor;
 - (1) Homeowner provide quotes to Community Assistance Division staff for review and approval; and
 - (2) Awarded contractor provides county with documentation of completion of the project.
 - b) The scope of work is bid to a contractor that has a written price agreement with the county.

F. Wind Hazard Mitigation	Code 3
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a. Summary: The Wind Hazard Mitigation strategy provides funds for the installation of the following wind hazard mitigation features on owner-occupied homes: 1) Window and door shutters and coverings; 2) wind-rated garage doors; and 3) gable end tie downs.

- 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 recorded mortgage and note
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 5 years
 - 4. Forgiveness: 100% at the end of the term
 - 5. Repayment: N/A
 - 6. Default: The homeowner is in default if any of the following occur during the loan term:
 - a) Homeowner ceases residing in the home as their primary residence, including the death of the homeowner. In the event of the death of the original owner during the deferred loan term, the beneficiary or heir with title or right to title to the property may apply to the county within 90 days of the borrower's death to assume the loan.
 - b) Homeowner leases or rents the home
 - c) Home is refinanced without the county's written consent
 - d) Home is sold before the end of the loan term
 - e) Homeowner violates another provision of their mortgage or note, or a superior mortgage

If the homeowner defaults, the county may take action under its mortgage, including foreclosing on the county's mortgage.

- f. Recipient/Tenant Selection Criteria: The recipient selection process is a two-step process: pre-screen and full application. All interested applicants complete the Wind Hazard Mitigation pre-screen process which allows for self-identification of the household's income and requested wind mitigation features.

The pre-screening is reviewed to determine if the applicant and their home meets the initial eligibility criteria. The initial eligibility review includes the following criteria:

- 1. Location of home is Volusia County except within the city limits of Daytona Beach and Deltona.
- 2. Ownership of home as shown by Volusia County Property Appraiser and clerk of courts records match applicant name, and the applicant has owned and occupied the home as their primary residence for a minimum of one year under a recorded instrument conveying fee simple title and has documentation of homestead exemption.
- 3. Home's current appraised just value as determined by the Volusia County Property Appraiser does not exceed SHIP value limit
- 4. Applicant is current on Volusia County taxes, is not in foreclosure and does not have a federal tax lien.
- 5. Estimated household income does not exceed SHIP limits.

Pre-screens- that pass the initial eligibility review are placed on the Wind Hazard Mitigation waiting list. Pre-applicants on the Wind Hazard Mitigation waiting list are selected based on the date placed on the list in addition to the priorities for funding described on page 4 of this LHAP.

- g. Sponsor Selection Criteria: N/A

- h. Additional Information:
1. Community Assistance Division staff conducts the initial and follow-up inspection to determine the wind hazard mitigation features that are necessary. The homeowner may request installation of power-assisted shutters upon providing documentation of need from their medical provider. Based on the eligible wind hazard mitigation features, and the estimated price to complete the project, the homeowner:
 - a) Obtains three written quotes from a licensed, certified contractor;
 - b) Provide quotes to Community Assistance Division staff for review and approval; and
 - c) Attend the in-house loan closing to sign mortgage, note and related documents.
 2. Community Assistance Division staff documents satisfactory completion of the project.

G. Multi-Family Rental Housing Development and Rehabilitation
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Code 14, 21

<p>a. Summary: The Multi-Family Rental Housing Development and Rehabilitation strategy provides leverage funds to developers that are constructing or rehabilitating multi-family (ten or more units), affordable and/or workforce rental housing units. The funds are available to developers applying to FHFC or other funding entity for Low Income Housing Tax Credits, State Apartment Incentive Loan (SAIL), State HOME Investment Partnerships Program or other multi-family affordable housing funding that becomes available to develop or rehabilitate permanent or transitional affordable and/or workforce rental housing.</p>
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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: \$50,000 per unit/\$600,000 per project
- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded subordinate mortgage and note
 2. Interest Rate: 0%
 3. Years in loan term: 20 years
 4. Forgiveness: 100% forgiven at the end of the loan term
 5. Repayment: N/A
 6. Default: The developer is in default if any of the following occurs:
 - a) Any part of the property, or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntarily, by operation of law or otherwise.
 - b) The mortgagee is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the property.
 - c) The SHIP-assisted units are leased or rented to other than eligible tenants.
 - d) Developer is in default of a provision of the mortgage.
- f. Recipient/Tenant Selection Criteria: Residents of SHIP-assisted units must be selected based on the sponsor's tenant selection policy and on a first-qualified, first-served basis.



- g. **Sponsor Selection Criteria:** The County advertises periodically through a request for proposal (RFP) or similar application process, for qualified for-profit, non-profit or governmental developers to submit applications for funding. The County has developed a qualification system and selection criteria for applications for awards to eligible sponsors, which includes a description that demonstrates how eligible sponsors that employed personnel from the Welfare Transition Program will be given preference in the selection process. The selection of the developer and authority to commit SHIP funds and enter into a written developer agreement is approved by the county council. Each applicant must demonstrate that its organizational, staffing and financial capacity is sufficient to complete the proposed project, including the long-term rental management of the project. Prior experience of the organization, its staff members, consultants and contractors in planning, financing and completing projects of a similar type and size will be considered. Applicants that proposed to self-manage their projects must demonstrate a successful track record managing comparably sized and financed projects. The selection criteria will be further defined in the advertised RFP/application.
- h. **Additional Information:** N/A

H. Small Project Rental Housing Development and Rehabilitation	Code 14, 20, 21
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a. **Summary:** The Small Project Rental Development and Rehabilitation strategy provides financial assistance to non-profit or governmental entities for the creation or preservation of a rental project consisting of one to nine units of affordable and workforce rental housing.

- b. **Fiscal Years Covered:** 2022-2023, 2023-2024, 2024-2025
- c. **Income Categories to be served:** Very low and low
- d. **Maximum award:** \$125,000 per unit/\$375,500 per project
- e. **Terms:**
 1. **Repayment loan/deferred loan/grant:** Deferred loan secured by recorded mortgage and note
 2. **Interest Rate:** 0%
 3. **Years in loan term:** 20 years or co-terminus with term of most restrictive funding
 4. **Forgiveness:** 100% forgiven at the end of the loan term
 5. **Repayment:** N/A
 6. **Default:** The developer is in default if any of the following occurs:
 - a) Any part of the property, or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntarily, by operation of law or otherwise
 - b) The mortgagee is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the property
 - c) The SHIP-assisted units are leased or rented to other than eligible tenants.
 - d) If any project assisted under this strategy is offered for sale before the completion of the affordability period, eligible nonprofit housing provider organizations must have a right of first refusal to purchase at the current market value for continued rental and occupancy by eligible households.



- f. Recipient/Tenant Selection Criteria: Residents of SHIP-assisted units must be selected based on the sponsor’s tenant selection policy and on a first-qualified, first-served basis.
- g. Sponsor Selection Criteria: When funding is available the County publicizes through a request for proposals (RFP) or notification of funding availability (NOFA) for qualified non-profit and governmental agencies to submit applications for consideration for specific projects. Each applicant must demonstrate that its organizational, staffing and financial capacity is sufficient to complete the proposed project, including the long-term rental management of the project. Prior experience of the organization, its staff members, consultants and contractors in planning, financing and completing projects of a similar type and size will be considered. Applicants that propose to self-manage their projects must demonstrate a successful track record managing comparably sized and financed projects. The selection criteria includes, but is not limited to:
 - 1. Information about the site and ability of the sponsor to develop the site
 - 2. Information about the units being constructed, including market need and target population
 - 3. Project budget
 - 4. Sponsor participating in a workforce development program or Section 3 initiative will be given priority for funding.

The selection of the project and the authority to enter into a written developer agreement shall be approved by county council. Funding of qualified sponsors is limited to and contingent upon the availability of SHIP funds.

- h. Additional Information: N/A

J. Disaster Strategy	Code 5, 16
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- a. Summary: The Disaster Strategy assists households following a disaster as declared by Executive Order of the President of the United States or Governor of the State of Florida. This strategy will only be implemented in the event of a disaster using any SHIP funds that have not yet been encumbered or additional disaster funds allocated by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:
 - 1. Repairs required to make the housing unit habitable and to avoid further damage; tree and debris removal is included if necessary to make the home habitable.
 - 2. Construction of wells or repair of existing wells where public water is not available.
 - 3. Payment/repayment of insurance deductibles and depreciation allowance calculations determined by the insurance company for eligible housing directly affected by the disaster.
 - 4. Rental assistance, including security and utility deposits, for eligible recipients that have been displaced from their homes due to damage from the declared disaster or have a documented hardship due to loss of income directly related to the declared disaster. Rental assistance not to exceed twelve months.
 - 5. Mortgage assistance for eligible recipients that have a documented hardship due to loss of income directly related to the declared disaster. Mortgage assistance payments for impacted



households not to exceed six months.

6. Foreclosure prevention for eligible recipients that have a documented hardship due to loss of income directly related to the declared disaster. Foreclosure payments for impacted households not to exceed six months.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$20,000
- 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 Selection Criteria: All applicants must complete a disaster application that is specific to the applicable disaster, and submit documentation of income and program eligibility. The Disaster Self-Certification of Income form may be used. Eligible applicants are selected by Community Assistance Division staff on a first qualified, first served basis and subject to the priority ranking on page 4.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: N/A

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.

Provide a description of the procedures used to implement this strategy:

1. Building permits are currently expedited by the County's Building and Zoning Division for homeowner rehabilitation and single-family homebuyer construction projects located in the County's jurisdiction. The Community Assistance Division identifies these projects as affordable housing using an affordable housing project sheet with property location information. The Community Assistance Director must sign and approve before submission for permit. These permits are given preference by the Building and Zoning Division.
2. A housing ombudsman team has been established in the County's Growth and Resource



Department whose primary role is to assist developers of residential developments and shepherd both the applicant and application through the review process.

3. The affordable housing development process is being promoted to the intended audience, and shared with the development community.

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.

Provide a description of the procedures used to implement this strategy:

1. The Volusia County Comprehensive Plan has incorporated affordable housing goals in its Housing Element. A review of the Comprehensive Plan is held biannually for the public and staff comments.
2. The Development Review Committee (DRC) is responsible to review prior to adoption or enactment those policies, procedures, ordinances, regulations and Comprehensive Plan provisions that have been identified by staff as having a potential to impact the cost of housing.
3. The items qualifying as requiring review of potential impact to the cost of housing include, but are not limited to:
 - Changes to the definition or classifications of future land use
 - Changes to the definition or classifications of zoning
 - Changes to the definition or classifications of allowable density
 - Changes to the definition or classifications of minimum dimensional requirements
 - Changes to the definition or classifications of land development procedures
 - Changes to the impact fee schedule
 - Other changes that may increase the cost of housing

C. Name of the Strategy: **Density Bonus**

A density bonus for affordable housing can be provided through a planned unit development process (PUD) as defined in the County's Comprehensive Plan.

Provide a description of the procedures used to implement this strategy:

1. The Planned Unit Development (PUD) rezoning process currently available can be utilized to allow lot size reductions for eligible affordable housing projects. Density bonuses are allowed through Comprehensive Plan policies 1.3.3.3 and 5.1.6.2. Policy 1.3.3.3 provides a density increase per future land use designation for such housing projects that are certified by the Community Services Department and processed as a planned unit development. Policy 5.1.6.2 provides for a 10% density increase for projects that provide low income housing needs.

D. Name of the Strategy: **Inventory of Surplus County-owned land suitable for affordable housing**

An inventory of County-owned surplus land that has been determined to be suitable for affordable housing is adopted by Volusia County Council on a periodic basis and at least every three years. The parcels on the list are available to support affordable housing in accordance with the provisions of s. 125.379, F.S.

Provide a description of the procedures used to implement this strategy:

1. Community Assistance Division and the Growth & Resource Management Department are jointly responsible for the creation of the inventory, and obtaining County Council approval.
2. The inventory is posted on the County's website.
3. Policies and procedures are in place to advise interested non-profits, and other parties about the inventory.

E. Name of the Strategy: **Accessory Dwelling Unit**

The allowance of affordable accessory residential units in residential zoning districts

Provide a description of the procedures used to implement this strategy:

1. Continue support of Ordinance 2021-14 which implements the 2019 AHAC recommendation accepted by County Council advising that the county define accessory dwelling units as a detached unit requiring a kitchen but not a garage.

F. Name of the Strategy: **Flexible Lot Configurations**

The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing

Provide a description of the procedures used to implement this strategy:

1. If a dwelling unit cannot be replaced size for size, zoning requirements should be flexible.
2. Development of affordable housing should allow for greater flexibility in lot sizes, for example, multi-family units on a single lot or single lots divided for single-family units.

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.
- F. N/A – Ordinance: (If changed from the original creating ordinance).
- G. N/A – Interlocal Agreement (Required if applicable).
- H. N/A – Other Documents Incorporated by Reference.

County of Volusia

Fiscal Year: 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$ 3,779,047
Salaries and Benefits	\$ 324,997
Office Supplies and Equipment	\$ 18,895
Travel Per diem Workshops, etc.	\$ 5,669
Advertising	\$ 5,669
Other*	\$ 22,674
Total	\$ 377,904
Admin %	10.00%
	OK

Fiscal Year 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 3,779,047
Salaries and Benefits	\$ 324,997
Office Supplies and Equipment	\$ 18,895
Travel Per diem Workshops, etc.	\$ 5,669
Advertising	\$ 5,669
Other*	\$ 22,674
Total	\$ 377,904
Admin %	10.00%
	OK

Fiscal Year 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$ 3,779,047
Salaries and Benefits	\$ 324,997
Office Supplies and Equipment	\$ 18,895
Travel Per diem Workshops, etc.	\$ 5,669
Advertising	\$ 5,669
Other*	\$ 22,674
Total	\$ 377,904
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: File storage/destruction-\$11,337; recording fees-\$4,535; other contracted services-\$6,802

Exhibit B
Timeline for SHIP Expenditures

County of Volusia affirms that funds allocated for these fiscal years will meet the following deadlines:

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.

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2022-2023

Name of Local Government:			County of Volusia									
Estimated Funds (Anticipated allocation only):			\$ 3,779,047									
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	Purchase Assistance	No	3	\$50,000	3	\$40,000		\$22,000	\$0.00	\$270,000.00	\$270,000.00	6
3	Owner Occupied Rehabilitation	Yes	4	\$92,500	3	\$92,500		\$92,500	\$647,500.00	\$0.00	\$647,500.00	7
4	Demolition and Reconstruction	Yes	3	\$181,500	2	\$181,500		\$181,500	\$907,500.00	\$0.00	\$907,500.00	5
6	Emergency Repairs	Yes	9	\$20,000	8	\$20,000		\$20,000	\$340,000.00	\$0.00	\$340,000.00	17
3	Wind Hazard Mitigation	Yes	3	\$15,000	3	\$15,000		\$15,000	\$90,000.00	\$0.00	\$90,000.00	6
5	Disaster	Yes		\$20,000		\$20,000		\$20,000	\$0.00	\$0.00	\$0.00	0
10	New Construction-Homeowner Housing Construction	Yes	1	\$200,000	1	\$200,000			\$400,000.00	\$0.00	\$400,000.00	2
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		23		20		0		\$2,385,000.00	\$270,000.00	\$2,655,000.00	43
Purchase Price Limits:			New	\$ 323,000	Existing	\$ 323,000						

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
14,21	Multi-Family Rental Housing Development and Rehabilitation	Yes	4	\$50,000	8	\$50,000		50000	\$600,000.00	\$0.00	\$600,000.00	12
14,21	Small Project Rental Housing Development and Rehabilitation	Yes	1	\$125,500		\$125,500			\$125,500.00	\$0.00	\$125,500.00	1
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		5		8		0		\$725,500.00	\$0.00	\$725,500.00	13
	Administration Fees			\$ 377,904		10%		OK				
	Home Ownership Counseling			\$ 15,600								
Total All Funds				\$ 3,774,004		OK						

Set-Asides

Percentage Construction/Rehab (75% requirement)		82.3%	OK
Homeownership % (65% requirement)		70.3%	OK
Rental Restriction (25%)		19.2%	OK
Very-Low Income (30% requirement)	\$ 1,815,000	48.0%	OK
Low Income (30% requirement)	\$ 1,165,500	30.8%	OK
Moderate Income	\$ -	0.0%	

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2023-2024

County of Volusia												
Estimated Funds (Anticipated allocation only):			\$ 3,779,047									
Code	Strategies	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
	Homeownership											
2	Purchase Assistance	No	3	\$50,000	3	\$40,000		\$22,000	\$0.00	\$270,000.00	\$270,000.00	6
3	Owner Occupied Rehabilitation	Yes	4	\$92,500	3	\$92,500		\$92,500	\$647,500.00	\$0.00	\$647,500.00	7
4	Demolition and Reconstruction	Yes	3	\$181,500	2	\$181,500		\$181,500	\$907,500.00	\$0.00	\$907,500.00	5
6	Emergency Repairs	Yes	9	\$20,000	8	\$20,000		\$20,000	\$340,000.00	\$0.00	\$340,000.00	17
3	Wind Hazard Mitigation	Yes	3	\$15,000	3	\$15,000		\$15,000	\$90,000.00	\$0.00	\$90,000.00	6
5	Disaster	Yes		\$20,000		\$20,000		\$20,000	\$0.00	\$0.00	\$0.00	0
10	New Construction-Homeowner Housing Construction	Yes	1	\$200,000	1	\$200,000			\$400,000.00	\$0.00	\$400,000.00	2
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		23		20		0		\$2,385,000.00	\$270,000.00	\$2,655,000.00	43
Purchase Price Limits:			New	\$ 323,000	Existing	\$ 323,000						

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
14,21	Multi-Family Rental Housing Development and Rehabilitation	Yes	4	\$50,000	8	\$50,000		50000	\$600,000.00	\$0.00	\$600,000.00	12
14,21	Small Project Rental Housing Development and Rehabilitation	Yes	1	\$125,500		\$125,500			\$125,500.00	\$0.00	\$125,500.00	1
									\$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		5		8		0		\$725,500.00	\$0.00	\$725,500.00	13
	Administration Fees			\$ 377,904		10%		OK				
	Home Ownership Counseling			\$ 15,600								
Total All Funds				\$ 3,774,004		OK						

Set-Asides

Percentage Construction/Rehab (75% requirement)		82.3%	OK
Homeownership % (65% requirement)		70.3%	OK
Rental Restriction (25%)		19.2%	OK
Very-Low Income (30% requirement)	\$ 1,815,000	48.0%	OK
Low Income (30% requirement)	\$ 1,165,500	30.8%	OK
Moderate Income	\$ -	0.0%	

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2024-2025

Name of Local Government:		County of Volusia										
Estimated Funds (Anticipated allocation only):		\$ 3,779,047										
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
2	Purchase Assistance	No	3	\$50,000	3	\$40,000		\$22,000	\$0.00	\$270,000.00	\$270,000.00	6
3	Owner Occupied Rehabilitation	Yes	4	\$92,500	3	\$92,500		\$92,500	\$647,500.00	\$0.00	\$647,500.00	7
4	Demolition and Reconstruction	Yes	3	\$181,500	2	\$181,500		\$181,500	\$907,500.00	\$0.00	\$907,500.00	5
6	Emergency Repairs	Yes	9	\$20,000	8	\$20,000		\$20,000	\$340,000.00	\$0.00	\$340,000.00	17
3	Wind Hazard Mitigation	Yes	3	\$15,000	3	\$15,000		\$15,000	\$90,000.00	\$0.00	\$90,000.00	6
5	Disaster	Yes		\$20,000		\$20,000		\$20,000	\$0.00	\$0.00	\$0.00	0
10	New Construction-Homeowner Housing Construction	Yes	1	\$200,000	1	\$200,000			\$400,000.00	\$0.00	\$400,000.00	2
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		23		20		0		\$2,385,000.00	\$270,000.00	\$2,655,000.00	43
Purchase Price Limits:			New	\$ 323,000	Existing	\$ 323,000						

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
14,21	Multi-Family Rental Housing Development and Rehabilitation	Yes	4	\$50,000	8	\$50,000		50000	\$600,000.00	\$0.00	\$600,000.00	12
14,21	Small Project Rental Housing Development and Rehabilitation	Yes	1	\$125,500		\$125,500			\$125,500.00	\$0.00	\$125,500.00	1
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		5		8		0		\$725,500.00	\$0.00	\$725,500.00	13
Administration Fees			\$ 377,904		10%		OK					
Home Ownership Counseling			\$ 15,600									
Total All Funds			\$ 3,774,004		OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		82.3%	OK
Homeownership % (65% requirement)		70.3%	OK
Rental Restriction (25%)		19.2%	OK
Very-Low Income (30% requirement)	\$ 1,815,000	48.0%	OK
Low Income (30% requirement)	\$ 1,165,500	30.8%	OK
Moderate Income	\$ -	0.0%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity: County of Volusia

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 (CAFR). 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).

Dana Rhymes-Jones
Witness

[Signature]
Chief Elected Official or designee

[Signature]
Witness

Jeffrey S. Brower, County Chair
Type Name and Title



4/22/2022
Date

OR

[Signature]
Attest: George Recktenwald, County Manager

(Seal)

RESOLUTION No. 2022-54

A RESOLUTION OF THE COUNTY COUNCIL OF VOLUSIA, 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 COUNTY MANAGER 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 AN EFFECTIVE DATE.

* * * * *

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 (2021), 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 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(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.

WHEREAS, the Economic and Community Assistance Department has prepared a three-year Local

Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the County Council finds that it is in the best interest of the public for the County of Volusia to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

NOW THEREFORE, BE IT RESOLVED BY THE COUNTY COUNCIL OF VOLUSIA COUNTY, FLORIDA IN OPEN MEETING DULY ASSEMBLED IN THE COUNCIL CHAMBERS AT THE THOMAS C. KELLY ADMINISTRATION CENTER, DELAND, FLORIDA THIS 19TH DAY OF APRIL, 2022 that:


Section 1: The County Council of the County of Volusia 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 2022-2023, 2023-2024, 2024-2025.

Section 2: The County Manager 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: This resolution shall take effect immediately upon its adoption.


PASSED AND ADOPTED THIS 19TH DAY OF APRIL, 2022.

COUNTY COUNCIL
VOLUSIA COUNTY, FLORIDA

By: 
Jeffrey S. Brower
County Chair

(SEAL)

ATTEST:


George Recktenwald
County Manager

