



MEMORANDUM

DATE: July 21, 2025

TO: City Commission

FROM: Jordan Smith, ACIP, PP Director, Planning and Development Services

THRU: Doc Dougherty, City Manager

SUBJECT: Resolution No. 2025-66, approving the Local Housing Assistance Plan (LHAP) for program years 2025-2028; authorizing the City Manager to execute the require federal forms and certifications; authorizing submittal of the plan; authorizing the administration of the plan. (Quentin Grose, Housing Coordinator Supervisor)

REFERENCES: 2025-2028 Local Housing Assistance Plan, State Housing Initiatives Partnership (SHIP) program.

Request: Approval of the 2025-2028 Local Housing Assistance Plan for the State Housing Initiatives Partnership (SHIP) program.

Discussion: The City of Deltona, as a designated entitlement community, receives annual allocations from the State Housing Initiatives Partnership (SHIP) program, administered by the Florida Housing Finance Corporation (FHFC). In order to maintain eligibility for these funds, the City is required to submit a Local Housing Assistance Plan (LHAP), which serves as both a funding application and a strategic plan outlining the use of SHIP funds over the upcoming program years.

For the 2025-2028 LHAP cycle, Deltona anticipates receiving approximately \$685,308 per year in SHIP funding. These funds will support key strategies that promote livability, affordability and community resilience, with a focus on both preserving existing housing and creating new housing opportunities.

The proposed LHAP includes four primary strategies:

- Purchase Assistance: Offers up to \$60,000 in assistance to first-time homebuyers through deferred payment loans.
- Owner-Occupied Rehabilitation: Provides up to \$125,000 per household to help existing homeowners complete essential repairs and maintain safe, code compliant housing.
- Emergency/Minor Home Repair: Targets one critical repair – such as roofing, HVAC, electrical, plumbing, weatherization, or accessibility improvements – to ensure the home remains habitable.
- Acquisition/New Construction: Offers up to \$200,000 in funding to a non-profit Community Land Trust (CLT) to support the development and long-term stewardship of affordable housing units for income qualified households.

The 2025-2028 LHAP builds upon the Deltona's ongoing housing initiatives, reinforcing the City's commitment to expanding housing access, improving residential safety, and strengthening the long term stability of its neighborhoods. Approval of the LHAP will ensure continued SHIP funding and the implementation of programs that directly benefit low to moderate income residents.

Summary of Changes: The 2025-2028 LHAP introduces notable enhancements over the 2022-2025 plan, particularly in its strategic prioritization, funding allocations, and administrative rigor. Award limits have increased across key strategies, for example, Purchase Assistance now offers up to \$60,000 and includes a rehabilitation option, while Owner-Occupied Rehabilitation has expanded to \$125,000.

The new plan strengthens provisions for monitoring, foreclosure recovery, and heir assumption protocols, reflecting an increased emphasis on sustainability and long term asset protection. It also formalizes partnerships with HUD-certified counseling providers and outlines greens building standards, including minimum efficiency requirements for HVAC and water heaters.

Public input and outreach mechanisms have been clarified, particularly for households with special needs and essential services personnel, who now receive priority across all strategies. Additionally, the 2025-2028 plan introduces clearer sponsor selection processes for development strategies, along with defined compliance thresholds for income targets and construction set asides.

Altogether, the new plan signals a more robust, equity-driven framework to guide Deltona's housing efforts over the next three years.

STAFF RECOMMENDATION: Staff recommends approval of Resolution No. 2025-66, approving the Local Housing Assistance Plan for program years 2025-2028; authorizing the City Manager to execute the required state forms and certification, authorizing submittal of the plan; authorizing the administration of the plan.

ATTACHMENTS:

- 2025-2028 Local Housing Assistance Plan