



City of Deltona

Planning and Development Services Department

Community Development Division

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

SUBSTANTIAL REVISION 08-03-2026

2025-2026, 2026-2027, 2027-2028

Prepared for the Deltona City Commission

Santiago Avila, Jr., Mayor

Davison Heriot, District 1

Emma Santiago, District 2

Maritza Avila-Vazquez, Vice Mayor, District 3

Dori Howington, District 4

Stephen Colwell, District 5

Chris Nabicht, District 6

Table of Contents

Description	Page #
Section I, Program Details	3
Section II, Housing Strategies	7
A. Manufactured Housing (Mobile Homes)	7
B. Purchase Assistance	8
C. Emergency Repair/Minor Home Repair	10
D. Owner Occupied Rehabilitation	11
E. Acquisition/New Construction	13
F. Disaster Assistance	14
G. Rental Construction/Rehabilitation	15
Section III, Incentive Strategies	17
A. Expedited Permitting	17
B. Ongoing Review Process	17
Recommendations of the AHAC	17
Exhibits	17
A. Administrative Budget for each fiscal year covered in the Plan	19
B. Timeline for Estimated Encumbrance and Expenditure	20
C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan	21
D. Signed LHAP Certification	24
E. Signed, dated, witnessed, or attested adopting resolution	26
F. Ordinance: (If changed from the original creating ordinance)	N/A
G. Interlocal Agreement	N/A

Purpose of Revision. This substantial revision updates the City's Local Housing Assistance Plan (LHAP) for Program Years 2025-2028 to revise housing strategies, funding limits, eligibility requirements and administrative policies. All provisions not specifically amended remain in effect.

I. Program Details:**A. LG(s)**

Name of Local Government	City of Deltona
Does this LHAP contain an interlocal agreement?	No
If yes, 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 comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2025-2026, 2026-2027, 2027-2028.

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. 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 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:

All strategies will prioritize households meeting the definition of Special Needs as defined in s. 420.0004(13), F.S. Following this, priority will be given to essential services personnel and then to the general population, with applications assisted for each strategy to meet the very low- and low-income set-asides. Assistance will be provided on a first-qualified, first served basis.

- 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. 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 money deposited in the local housing assistance trust fund is 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		100%
Third Party Entity/Sub-recipient		

- R. 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. This would apply to Strategies A through E (A-Modular Housing B-Purchase Assistance, C-Emergency Repair/Minor Home Repair, D-Owner Occupied Rehabilitation, and E-Acquisition/New Construction).
- T. Essential Service Personnel Definition (ESP):** ESP Essential Service Personnel (ESP) includes full-time employees earning 140% of Area Median Income (AMI) or less whose work provides critical public services that support the health, safety, education, welfare, and daily functioning of the community. Eligible personnel may include, but are not limited to
- a. **Education professionals and support staff**, including teachers, school administrators, guidance counselors, librarians/media specialists, teacher aides, maintenance and custodial staff, food service personnel, and employees of public, private, charter, magnet, community college, and university institutions;
 - b. **Healthcare and behavioral health personnel**, including physicians, nurses, certified nursing assistants, medical assistants, therapists, pharmacists, technicians, mental health professionals, social workers, patient care staff, and other employees of hospitals, clinics, healthcare providers, assisted living facilities, and behavioral health organizations;
 - c. **Public safety and emergency response personnel**, including law enforcement officers, correctional officers, juvenile justice personnel, 911 dispatchers, emergency management staff, firefighters, emergency medical technicians (EMTs), paramedics, and other first responders;
 - d. **Court and justice system employees**, including court clerks, court reporters, attorneys employed by public agencies, public defenders, state attorneys, and other court administration personnel;
 - e. **Childcare workers** employed by licensed or legally exempt childcare facilities and family daycare providers;
 - f. **Active-duty military personnel, reserve service members, National Guard members, and eligible veterans employed by Florida-based employers;** and
 - g. **Skilled trades** whose work is essential to the construction, operation, maintenance, and repair of water, sewer, electric, gas, and telecommunications utilities, roads, bridges, and transportation systems, public works facilities, schools, government buildings, community centers, and other critical infrastructure assets
- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** The City of Deltona incorporates green building best practices by using energy efficient equipment. The city requires energy efficient items in assisted homes, to include but not limited to: HVAC units must have a minimum 15-SEER energy star rating or better. Water heaters are required to have a minimum energy star rating of 88% efficiency. The rehabilitation standards require air ducts to have R-6 minimum and use new flexible air duct material that is properly sealed and supported. Electrical fixtures and appliances are required to meet energy star ratings. In addition, the City of Deltona seeks to offer program participants information on energy efficiency. The City of Deltona also encourages participants and rental housing developers to have energy audits conducted on their units. The utility companies perform the energy audits.



- V. Describe efforts to meet the 20% Special Needs set-aside:** The City of Deltona partners with social service agencies like Neighborhood Center, New Hope Human Services, West Volusia Collaborative, non-profits, and other governmental agencies serving the special needs populations. The city also provides program materials to community organizations serving populations with special housing needs. Additionally, the city includes questions on the assistance application asking if the applicant falls into one of the special housing needs categories. The City of Deltona SHIP program prioritizes households with special needs in accordance with the waiting list priorities established in Section I of this Plan. This is how special needs households receive priority consideration.
- W. Describe efforts to reduce homelessness:** The City of Deltona is committed to reducing homelessness within the city and the larger Volusia County region. The city works in collaboration with homeless stakeholders within Volusia County. The city also works with non-profits and social service agencies, like Volusia Flagler Continuum of Care, serving residents that are experiencing homelessness.

Section II. LHAP Strategies (Please read LHAP Strategy Quick Guide before developing strategies):

A. Strategy Name – Manufactured Housing (Mobile Homes)	Code 3, 28, 29
---	----------------

- | | |
|----|---|
| a. | Summary: The manufactured housing strategy may provide funds for: <ol style="list-style-type: none"> 1. Relocation assistance for owners/tenants who have been evicted due to closure of a mobile home park in accordance with 723.003, F.S. (code 28) 2. Lot rent assistance to owners of manufactured housing/mobile homes not to exceed six months (code 29) 3. Rehabilitation/emergency repairs (code 3) |
|----|---|
- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$10,000 (relocation assistance)
 \$5,000 (lot rental assistance)
 \$15,000 (rehab/emergency repairs)
- e. Terms:
1. Repayment loan/deferred loan/grant: For relocation assistance and lot rent assistance, the funds are awarded as a grant. For rehab/emergency repairs the loan is secured by a note and mortgage/lien.
 2. Interest Rate: 0%
 3. Years in loan term: N/A for relocation assistance and lot assistance, 10 years for rehab/emergency repairs
 4. Forgiveness: N/A for relocation assistance and lot assistance, forgiven at the end of the term for rehab/emergency repairs.
 5. Repayment: N/A for relocation assistance and lot assistance. None required for rehab/emergency repairs as long as loan is in good standing.



6. Default: N/A for relocation assistance and lot assistance. For rehab/emergency repairs, the loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, the city will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

- f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priorities detailed in Section I.I being met first.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Manufactured housing constructed after June 1994 is eligible.

B. Strategy Name – Purchase Assistance	Code 1, 2
---	-----------

- b. Summary: SHIP funds will be awarded to assist households with down payment and closing costs for the purchase of a newly constructed or existing home, including homes that are purchased from a Community Land Trust (CLT). Newly constructed homes must have received a certificate of occupancy within the past twelve months. Existing homes must require repairs or rehabilitation to qualify under this strategy. If the home passes inspection and no repairs are needed, the household will be notified that the property does not meet the requirements of this strategy. To be eligible, applicants must be identified as HUD-defined first-time homebuyers.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Extremely low, very low, low, and moderate
- d. Maximum award: Of the \$60,000 maximum, up to \$20,000 can be used for rehabilitation.
- e. Terms:
7. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
8. Interest Rate: 0%
9. Years in loan terms:

10- Years	Up to \$30,000
20- Years	\$30,001 up to \$55,000
30- Years	\$55,001 - \$60,000

10. Forgiveness: Forgiveness is prorated, and loan amount is reduced in equal dollar amounts annually based on the length of the term. Loan is forgiven fully at the end of the term.
11. Repayment: None if the loan remains in good standing
12. Default: The loan will be determined to be in default if any of the following events occur during the loan term: Sale, transfer, or conveyance of the property, conversion of the property to a rental, loss of homestead exemption status, failure to occupy the home as the primary residence, the program beneficiary no longer resides in the home, or the refinancing of the property. If any of these conditions are met, the full loan balance will become due and payable.

In the event of the death of the qualifying homeowner(s) during the loan term, the loan may be assumed by an heir who meets SHIP eligibility requirements and agrees to occupy the home as their primary residence. The heir must become the legal owner of the property. If there is no will, legal ownership must be established through the probate process. Additionally, the eligible heir must sign an assumption agreement for the mortgage. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding loan balance will be due and payable.

In cases where the property is foreclosed on by a superior mortgage holder, the City will evaluate the potential for fund recovery. If it is determined that sufficient funds may be available, the City will pursue legal action to recapture the loan amount.

- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance on a first-qualified, first-served basis by income level, with priorities given to individuals with Special Needs and Essential Services Personnel. Additionally, they must submit a Homebuyer Education Counseling certificate, which includes a financial literacy component. This certificate must be issued by a HUD-approved provider and dated within the past 12 months.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 1. The maximum will not be awarded in all cases.
 2. Applicants must secure first mortgage from an approved institutional lender; private owner financing is not permitted.
 3. The mortgage must be a fixed-rate loan, with an interest rate not exceeding two percentage points above the current 60-day Fannie Mae par pricing.
 4. Combined loan origination and broker fees may not exceed 2% of the sales price.
 5. The purchase price must not exceed the appraised value of the home, not to exceed the SHIP Purchase Price Limits, updated annually.
 6. There is no pre-payment penalty, and no cash back to the borrower is allowed, which must be reflected on the Settlement Statement.



7. Applicants are required to contribute a minimum of \$1,000 toward the purchase of the property and must submit a completed City of Deltona SHIP application with all supporting documentation.
8. Mortgage payments, including taxes and insurance, cannot exceed 30% of the household's gross annual income, and total debt obligations, including the mortgage, should not exceed 45%.
9. All properties must be located within the Deltona city limits and must pass a Home Quality Standards (HQS) inspection conducted by a certified housing inspector or the City's designated HQS inspector.
10. Mobile and manufactured homes are not eligible for assistance under this strategy if they do not meet HUD standards, Department of Highway Safety and Motor Vehicles installation standards, zoning and local code requirements, or are not classified as real property (ownership of both the unit and the land).
11. In addition to down payment assistance, the city requires homeownership counseling through a HUD-approved vendor.
12. Recipients of SHIP assistance for the purchase of an existing home may apply for a Minor Home Repair (Emergency Repair) Grant no sooner than five years after the SHIP mortgage/note effective date, or for rehabilitation assistance after the SHIP mortgage/note is satisfied.
13. Rehabilitation assistance is limited to code, health, and safety-related items, and funding amounts are based on individual needs and may be less than the maximum available.
14. If SHIP-assisted property is refinanced, the SHIP loan must be repaid immediately unless the City approves continued subordination. Subordination may be allowed on a case-by-case basis if the refinancing meets the following conditions: no cash back to the owner, no extension of the loan term, a lower interest rate, no increase in monthly payments, closing costs paid out of pocket by the owner, and any other terms required by the City.
15. Program will follow specific requirements required by a participating CLT, certified by Florida Housing Coalition (FHC).
16. Terms for CLT home purchases: This SHIP assistance is assumable to any income-eligible purchaser. The terms of the Note and Mortgage shall allow subsequent purchasers to assume the loan with the approval of the CLT. No repayment is required during the loan term, provided the loan remains in good standing.

C. Strategy Name – Emergency Repair/Minor Home Repair	Code 6
--	--------

- | |
|---|
| <p>a. Summary: Funds will be awarded to eligible, owner-occupied households to address emergency repairs that pose a threat to the health, safety, or well-being of the occupants, or that are necessary to maintain the structural integrity and long-term preservation of the home. Eligible repairs may include, but are not limited to, work related to roofing, electrical systems, plumbing, HVAC (heating and cooling), weatherization, and accessibility or barrier removal. Priority for assistance will be given to households with Special Needs until the designated set-aside for this group is fully utilized. Once that threshold is met, applications will be processed on a first-qualified, first served basis.</p> |
|---|

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Extremely low, very low, low, and moderate
- d. Maximum award: \$30,000

- 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: Applicants will be ranked for assistance based on a first-qualified, first-served basis, with priority given to Special Needs individuals and households. Criteria for waiting lists and priorities are described in Section I of this plan. For life threatening health or safety hazards, application review will be prioritized. Applicants must be owner-occupants of the home for which assistance is sought.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
1. The maximum will not be awarded in all cases.
 2. Manufactured homes that do not meet state standards, Department of Highway Safety and Motor Vehicles installation standards, zoning, and other local code requirements, or are not classified as real property (ownership of unit and land) are not eligible for assistance. Special Needs or other cases with extenuating circumstances will be evaluated on a case-by-case basis.
 3. Waiting Periods:

Minor Home Repair to Minor Home Repair	5 Years
Minor Home Repair to Owner Occupied Rehabilitation	No Waiting Period
Owner Occupied Rehabilitation to Minor Home Repair	Ineligible until mortgage has been satisfied

D. Strategy Name – Owner Occupied Rehabilitation	Code 3, 4
---	-----------

- a. Summary: Funds will be awarded to eligible, owner-occupied households to support critical home repairs, temporary relocation during construction (if necessary), and improvements that enhance health, safety, and well-being of the occupants. Assistance may also be used to preserve the structural integrity of the home, reduce vulnerability to major storm damage, or substantially rehabilitate the property. In cases where repairs exceed 75% market value to rehab, this strategy allows for the demolition and reconstruction of the home.

Applicants may have a first mortgage; however, the assessed value of the home (as listed on the property card) must exceed the balance of the first mortgage. All property taxes, assessments, and mortgage payments must be current.

For homes with an existing first mortgage, insurance coverage must be maintained at a level equal to or greater than the outstanding mortgage balance plus the estimated assistance amount. Homes with any type of existing second mortgage are not eligible for this program.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: \$125,000

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a mortgage and note.

2. Interest Rate: 0%

3. Years in loan terms:

20- Year	\$20,001 up to \$50,000
30- Year	\$50,001 - \$125,000

4. Forgiveness: Forgiveness is prorated, and loan amount is reduced in equal amounts annually based on the length of the term of affordability. Loans are fully forgiven at the end of the term.

5. Repayment: None if the loan is in good standing.

6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to occupy the home as a primary residence; the property is no longer occupied by the program beneficiary; or the property is refinanced. If any of these occur, the loan will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by an heir will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, the City will make every effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis, with priority given to Special Needs individuals and households. Criteria for waiting lists and priorities are described in Section I of this plan. Applicants must be owner-occupants of the home for which assistance is sought.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

1. The maximum will not be awarded in all cases.

2. Applicants must demonstrate they have lived in their residence for at least one year from the date of application and the unit will be their primary residence.

3. Housing construction and rehabilitation activities funded under this strategy shall meet the City's applicable building code standards.

4. Waiting Period:

Minor Home Repair to Minor Home Repair	5 Years
Minor Home Repair to Owner Occupied Rehabilitation	No Waiting Period

Owner Occupied Rehabilitation to Minor Home Repair	Ineligible until mortgage has been satisfied
--	--

5. The applicant can have a first mortgage, but the value of the home, as per the assessed value on the property card, must be greater than the amount of the first mortgage. First mortgage, property taxes or assessment must be current. If the home has any type of existing second mortgage, the home will not qualify.

E. Strategy Name – Acquisition/New Construction	Code 9, 10
--	------------

- | |
|---|
| <p>a. Summary: The City will select a sponsor to acquire existing homes or vacant land to construct new housing for the purpose of increasing or improving the affordable housing stock. If acquisition funds are not needed to purchase vacant land, the selected Sponsor may construct new housing on sponsor-owned land or existing housing that they have already acquired. After construction, the housing unit(s) must be made available for eligible households to purchase.</p> |
|---|

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Extremely low, very low, low, and moderate
- d. Maximum award: Up to \$200,000 per project. The total award may be allocated between the sponsor and eligible homebuyer as approved by the City.
- e. Terms:
- Homebuyer:
1. Repayment loan/deferred loan/grant: A deferred payment loan secured by a mortgage and note.
 2. Interest rate: 0%
 3. Years in Loan Term: 15
 4. Forgiveness: Loan will be forgiven at the end of 15 years.
 5. Repayment: None if the loan remains in good standing.
 6. Default: The loan shall be considered in default if the property is sold, leased, transferred, conveyed, foreclosed upon, or no longer occupied as the borrower's primary residence during affordability period. Upon death of the homeowner, the loan may be assumed by an eligible SHIP heir in accordance with City policy.
- Sponsor:
1. Repayment loan/deferred loan/grant: A deferred payment loan secured by a mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: Two (2)
 4. Forgiveness: Loan is not forgiven



5. Repayment: Loan is repaid upon sale to eligible buyers minus developer fee of 15%

6. Default: The loan will be in default if the home is not sold to an eligible buyer within 2 years from when the loan is closed on.

f. Recipient/Tenant Selection Criteria: All applicants are selected on a first-qualified, first-served basis with priorities outlined in Section 1.

g. Sponsor Selection Criteria: The City will solicit to engage a developer, through a formal Request for Proposal (RFP) process to solicit qualified organizations. This process will comply with all advertising and notification requirements mandated by the SHIP program, as well as the policies and procedures established by the City of Deltona Purchasing and Contracts Office. Organizations responding to the RFP will be evaluated based on several criteria, including demonstrated experience and successful completion of similar projects, organizational capacity, project feasibility, financial stability, and a willingness to enter into a contractual agreement that adheres to all SHIP and City requirements.

h. Additional Information:

1. The maximum will not be awarded in all cases.
2. All mortgages, taxes, and special assessments must be current and paid.

F. Strategy Name – Disaster Assistance	Code 5
---	--------

a. Summary: The Disaster Strategy provides assistance to households following a disaster as declared by 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 funds that have not yet been encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:

(a) interim repairs to avoid further damage, tree and debris removal required to make the individual housing unit habitable.

(b) relocation expenses.

(c) payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies.

(d) elevation of the structure and rehabilitation to comply with local housing code and with Chapter 553, F.S.

(e) Repairing structural and non-structural damages, roof repair/replacement, structure demolition/replacement, and retrofitting activities such as waterproofing or elevating a structure.

(f) housing assistance for eligible applicants who have no other option than to live in hotels due to the shortage of rental housing.

(g) strategies included in the approved LHAP that benefit applicants directly affected under the Executive Order, such as the Rehabilitation/Reconstruction Strategy. All terms, conditions, maximum awards, and additional information will be incorporated into the Disaster Assistance Strategy.

(h) other eligible activities as proposed to and approved by Florida Housing.

Repairs will be prioritized as follows:

1. Immediate threats to health, life, and safety (sewage, damaged windows, roofing) in cases where the house is still habitable.
2. Imminent residual damage to the home (such as damage caused by a leaking roof) in cases where the house is still habitable.
3. Repairs necessary to make the home habitable.
4. Repairs to mitigate dangerous situations (exposed wires).

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Extremely low, very low, low, and moderate
- d. Maximum award: \$20,000 for Grant. Rehabilitation will be performed under Housing Strategy D, Owner Occupied Rehabilitation.
- 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 on a first-qualified, first-served basis by income level, with priorities given to individuals with Special Needs and Essential Services Personnel for waiting lists as described in Section I of this plan. For health, life, and safety concerns, application review shall be prioritized. Applicants must be the owner- occupants of the home for which assistance is requested.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 1. The maximum will not be awarded in all cases.
 2. Mobile homes that do not meet DEO standards, Department of Highway Safety and Motor Vehicles installation standards, zoning, and other local code requirements, or are not classified as real property (ownership of unit and land) are not eligible for assistance. Special Needs or other cases with extenuating circumstances will be evaluated on a case-by-case basis.

G. Strategy Name – Rental Construction/Rehabilitation	Code 14, 21
--	-------------

- a. Summary: Funding is provided for the new construction or acquisition and rehabilitation of existing rental properties; acquisition and rehabilitation of residential structures for rental properties; or for the acquisition and conversion of commercial or other property to rental residential property. Funds can be provided to a for- profit or a non-profit developer for the purpose of creating or preserving a long-term resource of rental housing opportunities for lower income residents. This strategy may provide the local

government contribution to eligible projects applying for FHFC funding.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Units will be leased to extremely low, very low, low, and moderate income households in accordance with SHIP requirements and the approved development agreement.
- d. Maximum award:
 \$70,000 per unit for apartment dwellings
 \$100,000 per unit for single-family dwelling units
- e. Terms:
1. Repayment loan/deferred loan/grant: 15-year loan payable at the end of the term.
 2. Interest Rate: 1%.
 3. Years in loan terms:

15- year	Minimum Restricted Use Covenant/Deed Restriction regardless of activity
----------	---
 4. Forgiveness: N/A
 5. Repayment: Due at the end of the term.
 6. Default: The loan will be due and payable within its term if the property is sold or no longer used to house eligible households. If the property is foreclosed on by a superior mortgage holder, the City will make every effort to recapture funds through the legal process if it is determined that adequate funds may be available after the satisfaction of all superior liens. If the Developer ceases to use the property to house eligible households or proposes to sell the property before the loan term ends, the City must offer a right of first refusal to an eligible non-profit organization. The property must be offered at its current market value, with the intent of ensuring continued occupancy by eligible households.
- f. Recipient/Tenant Selection Criteria: Units will be leased to extremely low-, very low-, and low-income tenants as outlined in the Developer's pro forma, tax credit application, or other descriptions of appropriate unit mix for the development. All eligible renters will be screened for the appropriate income and rent levels in accordance with SHIP program guidelines.
- g. Sponsor Selection Criteria: The City will advertise and seek organizations through a request for proposal process. The City of Deltona will adhere to all advertising and notification requirements as required by the SHIP program and follow the policies and procedures outlined by the City of Deltona Purchasing and Contracts office. Agencies will be evaluated based on a variety of factors including previous experience and successful completion of projects, organizational capacity, and feasibility of the project, willingness to agree contractually to SHIP and City requirements and financial strength of the organization.



- h. Additional Information:
 1. The maximum will not be awarded in all cases.
 2. Units will be monitored for compliance in accordance with SHIP statutes.

III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, we 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 Comprehensive Plan Policy H1-3.2 maintains that affordable housing projects will be subject to expedited permitting. 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.

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

Comprehensive Plan Policy H1-3.6 states "The City consistently reviews and updates its land development regulations to determine appropriate measures to create and maintain residential neighborhoods and community character for mixed use development and all housing types within sub-areas of the City." Comprehensive Plan Policy H 1-3.7 states "The City shall seek opportunities to provide for high quality multi-family or other higher density residential uses in appropriate locations with utilities in order to provide for a wide range of housing options including rental, workforce and/or affordable housing, and housing appropriate for residents and households at all stages of life."

Other Recommendations of the Affordable Housing Advisory Committee (AHAC): The Committee supports the inclusion of updated fee schedules, waivers, or modifications to support alternative options for developers/owners to pay impact fees for 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.

Optional

- F. Ordinance: (If changed from the original creating ordinance).



G. Interlocal Agreement (Required if applicable).

H. Other Documents Incorporated by Reference.

City of Deltona

Fiscal Year: 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 685,308.00
Salaries and Benefits	\$ 68,530.80
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 68,530.80
Admin %	10.00%
	OK
Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 685,308.00
Salaries and Benefits	\$ 68,530.80
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 68,530.80
Admin %	10.00%
	OK
Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 685,308.00
Salaries and Benefits	\$ 68,530.80
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 68,530.80
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
(local government)
meet the following deadlines:

Fiscal Year	Encumbered	Expended	Closeout Report
2025-2026	6/30/2027	6/30/2028	9/15/2028
2026-2027	6/30/2028	6/30/2029	9/15/2029
2027-2028	6/30/2029	6/30/2030	9/15/2030

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

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2025-2026	3/30/2028	6/15/2028
2026-2027	3/30/2029	6/15/2029
2027-2028	3/30/2030	6/15/2030

Requests for Expenditure Extensions (close-out year ONLY) must be emailed to robert.dearduff@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/timeline 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.

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.

ACFR financial statements are due each June 30 for the report ending September 30 of the previous year.

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2025-2026												
Name of Local Government:			City of Deltona									
Estimated Funds (Anticipated allocation only):			\$ 685,308									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
1,2	Purchase Assistance	No	0	\$60,000	1	\$60,000			\$0.00	\$60,000.00	\$60,000.00	1
6	Emergency Repair/Minor Home Repair	Yes	1	\$20,000	1	\$20,000			\$40,000.00	\$0.00	\$40,000.00	2
3, 4	Owner Occupied Rehabilitation	Yes	2	\$125,000	2	\$125,000			\$500,000.00	\$0.00	\$500,000.00	4
9, 10	Acquisition/New Construction	Yes	0	\$200,000	0	\$200,000			\$0.00	\$0.00	\$0.00	0
5	Disaster Assistance	Yes	0	\$20,000	0	\$20,000			\$0.00	\$0.00	\$0.00	0
3,28,29	Modular Housing	Yes	0	\$0	0	\$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
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		3		4		0		\$540,000.00	\$60,000.00	\$600,000.00	7
Purchase Price Limits:			New	\$ 510,939	Existing	\$ 510,939						

OK

OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14, 21	Rental Construction/Rehabilitation	Yes	0	\$100,000	0	\$100,000			\$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
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees		\$ 68,531		10%		OK					
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 668,531 OK									

Set-Asides

Percentage Construction/Rehab (75% requirement)		78.8%	OK
Homeownership % (65% requirement)		87.6%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 270,000	39.4%	OK
Low Income (30% requirement)	\$ 330,000	48.2%	OK
Moderate Income	\$ -	0.0%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:			City of Deltona									
Estimated Funds (Anticipated allocation only):			\$ 685,308									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
1,2	Purchase Assistance	No	0	\$60,000	1	\$60,000			\$0.00	\$60,000.00	\$60,000.00	1
6	Emergency Repair/Minor Home Repair	Yes	1	\$20,000	1	\$20,000			\$40,000.00	\$0.00	\$40,000.00	2
3, 4	Owner Occupied Rehabilitation	Yes	2	\$125,000	2	\$125,000			\$500,000.00	\$0.00	\$500,000.00	4
9, 10	Acquisition/New Construction	Yes	0	\$200,000	0	\$200,000			\$0.00	\$0.00	\$0.00	0
5	Disaster Assistance	Yes	0	\$20,000	0	\$20,000			\$0.00	\$0.00	\$0.00	0
3,28,29	Modular Housing	Yes	0	\$0	0	\$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
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		3		4		0		\$540,000.00	\$60,000.00	\$600,000.00	7
Purchase Price Limits:			New	\$ 510,939	Existing	\$ 510,939						

OK

OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14, 21	Rental Construction/Rehabilitation	Yes	0	\$100,000	0	\$100,000			\$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
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees		\$ 68,531		10%		OK					
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 668,531 OK									

Set-Asides

Percentage Construction/Rehab (75% requirement)		78.8%	OK
Homeownership % (65% requirement)		87.6%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 270,000	39.4%	OK
Low Income (30% requirement)	\$ 330,000	48.2%	OK
Moderate Income	\$ -	0.0%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2027-2028												
Name of Local Government:			City of Deltona									
Estimated Funds (Anticipated allocation only):			\$ 685,308									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
1,2	Purchase Assistance	No	0	\$60,000	1	\$60,000			\$0.00	\$60,000.00	\$60,000.00	1
6	Emergency Repair/Minor Home Repair	Yes	1	\$20,000	1	\$20,000			\$40,000.00	\$0.00	\$40,000.00	2
3, 4	Owner Occupied Rehabilitation	Yes	2	\$125,000	2	\$125,000			\$500,000.00	\$0.00	\$500,000.00	4
9, 10	Acquisition/New Construction	Yes	0	\$200,000	0	\$200,000			\$0.00	\$0.00	\$0.00	0
5	Disaster Assistance	Yes	0	\$20,000	0	\$20,000			\$0.00	\$0.00	\$0.00	0
3,28,29	Modular Housing	Yes	0	\$0	0	\$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
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		3		4		0		\$540,000.00	\$60,000.00	\$600,000.00	7
Purchase Price Limits:			New	\$ 510,939	Existing	\$ 510,939						

OK

OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14, 21	Rental Construction/Rehabilitation	Yes	0	\$100,000	0	\$100,000			\$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
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees		\$ 68,531		10%		OK					
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 668,531 OK									

Set-Asides

Percentage Construction/Rehab (75% requirement)		78.8%	OK
Homeownership % (65% requirement)		87.6%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 270,000	39.4%	OK
Low Income (30% requirement)	\$ 330,000	48.2%	OK
Moderate Income	\$ -	0.0%	

**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 (ACFR). An electronic copy of the ACFR 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

Type Name and Title

Date

OR

Attest:

(Seal)