

**State Housing Initiatives Partnership Program  
(SHIP)  
Annual Report**

**County of Volusia  
Community Assistance Division  
Closeout Year 2020-21**

**For questions or comments please contact  
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# **Title: SHIP Annual Report**

**Volusia County FY 2020/2021 Closeout**

**Report Status: Submitted**

**Form 1**

## SHIP Distribution Summary

### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
3	Housing Rehabilitation	\$179,233.58	1				
4	Demolition and Reconstruction	\$183,191.10	1				
6	Emergency Repairs	\$444,296.85	33				
<b>Homeownership Totals:</b>		<b>\$806,721.53</b>	<b>35</b>				

### Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
<b>Rental Totals:</b>							

**Subtotals: \$806,721.53 35**

### Additional Use of Funds

Use	Expended
Administrative	\$ .00
Homeownership Counseling	\$9,600.00
Admin From Program Income	\$42,964.29
Admin From Disaster Funds	\$ .00

**Totals: \$859,285.82 35 \$ .00 \$ .00**

### Total Revenue (Actual and/or Anticipated) for Local SHIP Trust Fund

Source of Funds	Amount
State Annual Distribution	\$ .00
Program Income (Interest)	\$15,868.78
Program Income (Payments)	\$843,417.04
Recaptured Funds	\$ .00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$37.62
<b>Total:</b>	<b>\$859,323.44</b>

**\* Carry Forward to Next Year: \$37.62**

NOTE: This carry forward amount will only be accurate when all revenue amounts and all expended, encumbered and unencumbered amounts have been added to Form 1

## Form 2

### Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
ELI	343	389	549	719	889
VLI	572	613	736	850	948
LOW	916	981	1,177	1,360	1,517
MOD	1,374	1,473	1,767	2,041	2,277
Up to 140%	1,603	1,718	2,061	2,381	2,656

### Recap of Funding Sources for Units Produced ("Leveraging")

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$806,721.53	100.00%
Public Moneys Expended	\$0.00	.00%
Private Funds Expended	\$0.00	.00%
Owner Contribution	\$0.00	.00%
Total Value of All Units	\$806,721.53	100.00%

### SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$806,721.53	\$37.62	2144395.35%	65%
Construction / Rehabilitation	\$806,721.53	\$37.62	2144395.35%	75%

### Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$349,307.56	40.65%
Very Low	\$130,290.10	15.16%
Low	\$147,890.29	17.21%
Moderate	\$179,233.58	20.86%
Over 120%-140%	\$0.00	.00%
<b>Totals:</b>	<b>\$806,721.53</b>	<b>93.88%</b>

### Project Funding for Expended Funds Only

Income Category	Total Funds Mortgages, Loans & DPL's	Mortgages, Loans & DPL Unit #s	Total Funds SHIP Grants	SHIP Grant Unit #s	Total SHIP Funds Expended	Total # Units
Extremely Low	\$183,138.20	1	\$166,169.36	10	\$349,307.56	11
Very Low	\$52.90	0	\$130,237.20	11	\$130,290.10	11
Low		0	\$147,890.29	12	\$147,890.29	12
Moderate	\$179,233.58	1		0	\$179,233.58	1
Over 120%-140%		0		0	\$ .00	0
<b>Totals:</b>	\$362,424.68	2	\$444,296.85	33	\$806,721.53	35

## Form 3

### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Demolition and Reconstruction	DeLand	1					1
Housing Rehabilitation	DeLand				1		1
Emergency Repairs	South Daytona			1			1
Emergency Repairs	Unincorporated	6	3	4			13
Emergency Repairs	DeLand	2	5	3			10
Emergency Repairs	Orange City		1				1
Emergency Repairs	Edgewater	1	1	2			4
Emergency Repairs	Daytona Beach Shores	1					1
Emergency Repairs	Ormond Beach			1			1
Emergency Repairs	Oak Hill		1				1
Emergency Repairs	New Smyrna Beach			1			1
<b>Totals:</b>		<b>11</b>	<b>11</b>	<b>12</b>	<b>1</b>		<b>35</b>

### Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Demolition and Reconstruction	DeLand			1		1
Housing Rehabilitation	DeLand				1	1
Emergency Repairs	South Daytona			1		1
Emergency Repairs	Unincorporated			5	8	13
Emergency Repairs	DeLand		1	4	5	10
Emergency Repairs	Orange City		1			1
Emergency Repairs	Edgewater			2	2	4

Emergency Repairs	Daytona Beach Shores			1		1
Emergency Repairs	Ormond Beach			1		1
Emergency Repairs	Oak Hill				1	1
Emergency Repairs	New Smyrna Beach				1	1
<b>Totals:</b>			<b>2</b>	<b>15</b>	<b>18</b>	<b>35</b>

## Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Demolition and Reconstruction	DeLand	1			1
Housing Rehabilitation	DeLand		1		1
Emergency Repairs	South Daytona			1	1
Emergency Repairs	Unincorporated	8	4	1	13
Emergency Repairs	DeLand	6	2	2	10
Emergency Repairs	Orange City		1		1
Emergency Repairs	Edgewater	3	1		4
Emergency Repairs	Daytona Beach Shores		1		1
Emergency Repairs	Ormond Beach		1		1
Emergency Repairs	Oak Hill		1		1
Emergency Repairs	New Smyrna Beach	1			1
<b>Totals:</b>		<b>19</b>	<b>12</b>	<b>4</b>	<b>35</b>

## Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Demolition and Reconstruction	DeLand		1					1
Housing Rehabilitation	DeLand	1						1
Emergency Repairs	South Daytona	1						1
Emergency Repairs	Unincorporated	5	5	1			2	13
Emergency Repairs	DeLand	2	7				1	10
Emergency Repairs	Orange City						1	1
Emergency Repairs	Edgewater	3					1	4
Emergency Repairs	Daytona Beach Shores	1						1
Emergency Repairs	Ormond Beach		1					1
Emergency Repairs	Oak Hill	1						1
Emergency Repairs	New Smyrna Beach	1						1
<b>Totals:</b>		<b>15</b>	<b>14</b>	<b>1</b>			<b>5</b>	<b>35</b>

## Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Demolition and Reconstruction	DeLand				0
Housing Rehabilitation	DeLand			1	1
Emergency Repairs	South Daytona				0
Emergency Repairs	Unincorporated			8	8
Emergency Repairs	DeLand			5	5
Emergency Repairs	Orange City				0
Emergency Repairs	Edgewater			2	2
Emergency Repairs	Daytona Beach Shores				0
Emergency Repairs	Ormond Beach				0
Emergency Repairs	Oak Hill			1	1
Emergency Repairs	New Smyrna Beach			1	1
<b>Totals:</b>				<b>18</b>	<b>18</b>

## Special Target Groups for Funds Expended (i.e. teachers, nurses, law enforcement, fire fighters, etc.) Set Aside

Description	Special Target Group	Expended Funds	Total # of Expended Units
Emergency Repairs	Educator/School Employee	17,330.00	2
Emergency Repairs	Nurse/Healthcare	19,040.00	1

## Form 4

### Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Implemented, in LHAP	2009
Ongoing review process		Required	Implemented, in LHAP	2009
Flexible densities		AHAC Review	Implemented, in LHAP	1992
Allowance of flexible lot sizes		AHAC Review	Implemented, in LHAP	2021
Allowance of accessory dwelling units		AHAC Review	Implemented, in LHAP	2021
Printed inventory of public owned lands		AHAC Review	Implemented, in LHAP	2010

## Support Services

Pre-purchase homeownership counseling, including pre-purchase, post purchase and credit counseling is provided through a contract with a non-profit agency, Mid Florida Housing Partnership, Inc., and through the University of Florida Extension Service for households planning to purchase a home through the County's homebuyer assistance program. A home maintenance course is available through the University of Florida Extension Service to persons that are provided housing rehabilitation. Referrals are also offered for foreclosure and eviction prevention, and assistance with utility payments.

## Other Accomplishments

In July 2021, the County launched a communitywide Affordable Housing Initiative to address the growing disparity between income and housing costs. The first of three phases have been completed. A Request for Proposal (RFP) for a Community Land Trust (CLT) in Volusia County was issued and proposals are under evaluation. The County will work with the awarded CLT to donate available land with County Council approval for new workforce housing. Additionally, the County has purchased two large vacant parcels for new workforce housing. In October 2021, the County developed a dashboard for public review that displays affordable workforce housing accomplishments and is updated quarterly.

## Availability for Public Inspection and Comments

This is the final annual report for the fiscal year of 20/21 closeout year. A draft report was made available to the public for review.

## Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **2563**

### Mortgage Foreclosures

A. Very low income households in foreclosure: **52**

B. Low income households in foreclosure: **95**

C. Moderate households in foreclosure: **32**

Foreclosed Loans Life-to-date: **179**

SHIP Program Foreclosure Percentage Rate Life to Date: **6.98**

### Mortgage Defaults

A. Very low income households in default: **76**

B. Low income households in default: **179**

C. Moderate households in default: **32**

Defaulted Loans Life-to-date: **287**

SHIP Program Default Percentage Rate Life to Date: **11.20**

## Strategies and Production Costs

Strategy	Average Cost
Demolition and Reconstruction	\$91,595.55
Emergency Repairs	\$13,463.54
Housing Rehabilitation	\$89,616.79

## Expended Funds



Total Unit Count: **35**

Total Expended Amount: **\$806,721.53**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Demolition and Reconstruction	Margaret Francis	719 S. Parsons Avenue	DeLand	32720	\$183,138.20	
Housing Rehabilitation	Juanita Hosier	933 N. Alabama Avenue	DeLand	32724	\$179,108.83	
Demolition and Reconstruction	Charles Lankford	112 Pecan Street	DeLand	32724	\$52.90	2018-2019
Emergency Repairs	Cristy Richard Finucane	947 Longshadow Road	South Daytona	32119	\$13,668.35	
Emergency Repairs	Kevin Plowden	1839 Wilson Street	Seville	32190	\$16,429.00	
Emergency Repairs	Stephanie Edney-Ingram	5115 Ives Ave	DeLeon Springs	32130	\$25,000.00	
Emergency Repairs	Mildred Delgado	551 S Kentucky Ave	DeLand	32724	\$7,803.20	
Emergency Repairs	Sharon Wright	5005 Ives Avenue	DeLeon Springs	32130	\$10,772.50	
Emergency Repairs	Myleena Bocharski	369 W Lansdowne Avenue	Orange City	32763	\$7,193.00	
Emergency Repairs	Kesha Colston	800 W Chelea Street	DeLand	32720	\$6,300.00	
Emergency Repairs	Pauline May	706 E Carolina Avenue	DeLand	32724	\$13,568.00	
Emergency Repairs	Rosemary Lewis	218 S Kentucky Avenue	DeLand	32724	\$14,483.00	
Emergency Repairs	Jody Barbacci	28 Seabreeze Drive	Ormond Beach	32176	\$6,890.00	
Emergency Repairs	Demtris Golden	1961 Hayward Street	Seville	32190	\$21,093.00	
Emergency Repairs	Loretta Kuykendall	687 Cumberland Road	DeLand	32724	\$14,030.00	
Emergency Repairs	Denise Marie	3125 Needle Palm Drive	Edgewater	32141	\$12,000.00	
Emergency Repairs	Theresa Stanley	918 Flagler Avenue	Edgewater	32132	\$7,144.00	
Emergency Repairs	Pedrito George	32 Virginia Avenue	DeLand	32724	\$17,183.00	
Emergency Repairs	Kathleen Muir	1512 Primrose Lane	Daytona Beach	32117	\$17,285.00	
Emergency Repairs	Emma May	933 Sherwood Drive	DeLand	32720	\$12,150.00	
Emergency Repairs	Kacia Dryden	909 Sherwood Drive	DeLand	32720	\$19,040.00	
Emergency Repairs	Stephen Lopenski	1106 E Arizona Avenue	DeLand	32724	\$12,725.00	
Emergency Repairs	Gloria Lambert	702 Larry Drive	DeLand	32724	\$21,738.50	
Emergency Repairs	Norma Payne	3228 S Peninsula Drive	Daytona Beach Shores	32118	\$24,980.00	

Emergency Repairs	Tameca Campbell	750 E Cox Street	DeLand	32724	\$13,600.00	
Emergency Repairs	Julian (David) Tucker	105 E George Street	DeLand	32724	\$11,716.36	
Emergency Repairs	Hattie Brown	411 S Massachusetts Avenue	DeLand	32724	\$15,572.00	
Emergency Repairs	Ann Marie Cameron	471 Bryant Street	Ormond Beach	32174	\$11,030.00	
Emergency Repairs	Arthur Gibson	226 Cypress Avenue	Oak Hill	32759	\$11,490.00	
Emergency Repairs	Kathleen Jewell	2835 Nordman Avenue	New Smyrna Beach	32168	\$10,330.00	
Emergency Repairs	Lucille Huston	608 S Flagler Avenue	Edgewater	32132	\$10,630.00	
Emergency Repairs	Patricia Gauvine	203 N Hill Avenue	DeLand	32724	\$6,250.00	
Emergency Repairs	Barbara Clark	937 W Rich Avenue	DeLand	32720	\$11,200.00	
Emergency Repairs	Lowanda & Thomas Williams	1376 1st Avenue	DeLand	32724	\$17,498.00	
Emergency Repairs	Ruby Campbell	116 E Voorhis Avenue	DeLand	32724	\$14,410.00	
Emergency Repairs	Lisa Rowan	3126 Victory Palm Drive	Edgewater	32141	\$9,094.94	
Housing Rehabilitation	Glen Porter	531 E Voorhis Avenue	DeLand	32720	\$124.75	2018-2019

### Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Volusia County	Local Government	All Strategies	Program Administration	\$42,964.29

### Program Income

Program Income Funds	
Loan Repayment:	\$153,081.75
Refinance:	\$50,817.24
Foreclosure:	\$58,034.11
Sale of Property:	\$581,483.94
Interest Earned:	\$15,868.78
<b>Total:</b>	<b>\$859,285.82</b>

### Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	114
Approved	58

Denied	56
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### Explanation of Recaptured funds

Description	Amount
Total:	
	\$0.00

### Rental Developments

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By

### Single Family Area Purchase Price

The average area purchase price of single family units:

Or

✓ Not Applicable

## Special Needs Breakdown

### SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
3	Housing Rehabilitation	\$179,108.83	1		
4	Demolition and Reconstruction	\$52.90			
6	Emergency Repairs	\$161,916.20	10		

### Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Housing Rehabilitation	Person with Disabling Condition (not DD)	\$179,108.83	1		
(4) Demolition and Reconstruction	Receiving Social Security Disability Insurance	\$52.90			
(6) Emergency Repairs	Receiving Social Security Disability Insurance	\$66,123.00	4		
(6) Emergency Repairs	Receiving Supplemental Security Income	\$83,068.20	5		
(6) Emergency Repairs	Person with Disabling Condition (not DD)	\$12,725.00	1		

### Provide a description of efforts to reduce homelessness:

Volusia County actively participates and serves as a member of the Volusia/Flagler Commission on Homelessness and Housing. The County uses federal grant and general funds specially to reduce homelessness. The County is a direct grantee for the federal Emergency Solutions Grant (ESG). In addition to ESG and general funds being used for rapid rehousing, the County received Rapid Unsheltered Survivor Housing (RUSH) funds from HUD to assist persons impacted by Hurricane Ian. The County has also expended over \$28 million from the United States Department of Treasury American Rescue Plan for emergency rental assistance to prevent households at risk from becoming homeless.

## Interim Year Data

## Interim Year Data

Interim Year 1		
State Annual Distribution	\$2,652,481.00	
Program Income	\$1,740,529.34	
Program Funds Expended	\$2,535,967.57	
Program Funds Encumbered	\$1,487,669.20	
Total Administration Funds Expended	\$120,344.75	
Total Administration Funds Encumbered	\$231,929.22	
Homeownership Counseling	\$17,100.00	
Disaster Funds		
65% Homeownership Requirement	\$4,023,636.77	151.69%
75% Construction / Rehabilitation	\$4,014,636.77	151.35%
30% Very & Extremely Low Income Requirement	\$1,780,216.48	40.52%
30% Low Income Requirement	\$2,092,556.90	47.63%
20% Special Needs Requirement	\$451,768.85	17.03%
Carry Forward to Next Year		

**LG Submitted Comments:**