SHIP LHAP Template
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County of Volusia

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028

Adopted by Volusia County Council on April 1, 2025
Amended by Volusia County Council on September 22, 2026

Table of Contents

Description	Page #
Section I, Program Details	3
Section II, Housing Strategies	6
A. Manufactured Housing (Mobile Homes)	6
B. New Construction – Homeowner Housing Construction	7
C. Purchase Assistance	9
D. Owner Occupied Rehabilitation	11
E. Demolition and Reconstruction	13
F. Emergency Repairs	14
G. Wind Hazard Mitigation	15
H. Multi-Family Rental Housing Development and Rehabilitation	16
I. Disaster	17
Section III, Incentive Strategies	18
A. Expedited Permitting	18
B. Ongoing Review Process	18
C. Density Bonus	19
D. Inventory of Surplus Land Suitable for Affordable Housing	19
E. Accessory Dwelling Units	19
F. Flexible Lot Configurations	19
Exhibits	20
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. Ordinance: (If changed from the original creating ordinance) G. Interlocal Agreement	

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: 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 match to obtain federal housing grants or programs.

G. Public Input: Public input was solicited through meetings with housing providers, social service providers, local lenders and neighborhood associations. Public input was solicited through the County website 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 s. 420.0004 (13), F.S., 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 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 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: In addition to the administrative costs previously listed, the County or sponsor will charge no more than 5% for project delivery costs across all strategies to cover inspections and other eligible project delivery activities performed by county or non-county employees. 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 unit 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-38 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: The County will coordinate with agencies that serve the homeless population. The County has implemented the rapid re-housing and prevention assistance program with Emergency Solutions Grant funding to assist individuals and families with rental assistance for the purpose of providing a stable housing situation for twelve months or more.

Section II. LHAP Strategies:

A. Manufactured Housing (Mobile Homes)	Code 3, 28, 29
a. Summary: The manufactured housing strategy may provide funds for: 1. Relocation assistance for persons who are deprived of affordable housing 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: 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 county 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 for lot rent and relocation assistance. Manufactured housing constructed after 2010 is eligible for rehabilitation/emergency repairs.

B. New Construction – Homeowner Housing Construction	Code 10
a. Summary: The New Construction - Homeowner Housing Construction strategy will support non-profit developers, including Community Land Trusts, in producing single-family homes for sale to eligible first-time homebuyers. Assistance may be used for predevelopment, permitting, site work, developer fees and construction. The county may approve reasonable profit/developer fees up to 15%.	

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

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

d. Maximum award: $200,000 per project

e. Terms:

Sponsor 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: up to 24 months
4. Forgiveness:
   Subsidies less than $20,000 per unit – Assistance provided to the developer must be applied as a cost reduction to lower the sales price for the eligible homebuyer. If, at the time of sale, the loan is in good standing, a county-approved declaration of covenants and restrictions has been recorded to ensure the home remains affordable for at least 30 years, and the sale price has been reduced below market value by an amount at least equal to the assistance provided to the developer, the loan will be deemed paid in full, and the county will satisfy the mortgage with the developer.

Subsidies of $20,000 or more per unit - Assistance provided to the developer must be applied as a cost reduction to lower the sales price for the eligible homebuyer. If, at the time of sale, the loan is in good standing, a county-approved declaration of covenants and restrictions has been recorded to ensure the home remains affordable for at least 30 years, and the sale price has been reduced below market value by an amount at least equal to the assistance provided to the developer, the loan will be converted to an assumable mortgage for the homebuyer. Once assumed, the county will consider the developer's loan paid in full, and the county will satisfy the initial mortgage.

f. Repayment: None required as long as the loan is in good standing

g. Default: The loan will be in default if: the developer fails to construct and sell the SHIP assisted unit(s) with affordability restrictions recorded on the property to an eligible homebuyer within 24 months, unless an extension is mutually agreed upon in writing by both parties due to extenuating circumstances.

Recipient Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment loan secured by a recorded mortgage and note for subsidies of $20,000 or more per unit.
   Subsidies less than $20,000 per unit – No loan is transferred to the buyer; however, a county-approved declaration of covenants and restrictions must be recorded which ensures the home remains affordable for at least 30 years.
   Subsidies of $20,000 or more per unit - Deferred loan secured by an assumable recorded mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 30 years
4. Forgiveness: The deferred loan will be forgiven at the end of the term.
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. In the event of the death of the 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 or further encumbered without the county's written consent
   d) Home is sold before the end of the loan term and the mortgage is not assumed by an eligible buyer.
   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

h. Recipient/Homebuyer Selection Criteria: Developers will select and sell homes to eligible households participating in a homebuyer assistance program administered by the County of Volusia, City of Daytona Beach, or City of Deltona.

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 for additional assistance.

a) Exceptions may be made on a case-by-case basis, with the approval of the Community Assistance Director, for homeowners who received assistance 20 years or more prior to the application date.

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.

i. Sponsor Selection Criteria:

1. Developers will be selected based on their capacity to build new single-family units. Criteria may include:
   a) Administrative capacity to provide all necessary income and demographic information of funding expended, financial capacity, leverage, and experience building affordable homes and the ability to sell them.

j. Additional Information:

1. The county may act as a developer to construct affordable homes on county owned land for sale to qualified buyers.
2. Mobile homes are not eligible.
3. Exceptions may be made for a home sold to a buyer not participating in the County of Volusia's homebuyer assistance program; however, the home must still demonstrate affordability to the buyer following the county's approved affordability guidelines.
4. If SHIP funds will be used in combination with HOME funds, additional criteria may impact the maximum sales price and eligible locations.
5. 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.
6. This assistance is assumable to an income eligible purchaser. The terms of the Note and Mortgage shall allow subsequent purchasers to assume the loan with approval by the County. No repayment is required during the term of the loan, provided the loan remains in good standing or is assumed according to the applicable terms. The County must be notified of a proposed sale by the CLT, non-profit, developer, or seller. The loan to be assumed must be reflected in the contract for sale to the benefit of the eligible subsequent homebuyer and the County will satisfy the existing mortgage.

C. Purchase Assistance	Code 1, 2
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 and receive at least $2,500 in rehabilitation paid within 12 months by the seller, the buyer, or another non-SHIP funding source.	

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

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

d. Maximum award:

Income Category	Maximum Award
Very low-income	$75,000
Low-income	$60,000
Moderate-income	$33,000

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:
    1. Homeowner ceases residing in the home as their primary residence, including the death of the homeowner; the loan is not assumable.
    2. Homeowner leases or rents the home
    3. Home is refinanced or further encumbered without the county's written consent
    4. Home is sold before the end of the loan term
    5. 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 transfer.
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. *5. Applicants for properties developed through county-supported development activity (including but not limited to donated land or construction funding) receive priority for Purchase Assistance funding over other applicants. If funding permits, these applications will be processed as identified and are exempt from any general application pause or waitlist on this strategy.*

h. Sponsor Selection Criteria: N/A

i. Additional Information:
1. Existing homes proposed for purchase must pass a home inspection completed by a licensed home inspector contracted by the county 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 home 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 provided the certificate of occupancy is issued within 12 months prior to 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.The County may consent to subordinate its loan to a refinanced first mortgage loan, or permit another subordinate loan 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:
1.Purchases are assumable to an income eligible purchaser. The terms of the Note and Mortgage shall allow subsequent purchasers to assume the loan with approval by the Community Land Trust.

D. Owner Occupied Rehabilitation	Code 3
a. Summary: The Owner-Occupied Rehabilitation strategy provides funds to rehabilitate eligible owner-occupied single-family homes. The repairs will remedy life threatening health and safety defects and/or deficiencies as well as correct conditions so that homes are safe, healthy, affordable, energy efficient, and habitable.	

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

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

Terms:

Repayment loan/deferred loan/grant: The assistance is provided by a loan secured by a recorded mortgage and note.

1. Interest Rate: 0%
2. Years in loan term: 30 years
3. 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 on a prorated basis annually.
4. 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. Repayment ability is determined by an affordability analysis.
5. 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 repaymentloan 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 or further encumbered 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 superior If the homeowner defaults, the county may take action under its mortgage, including foreclosing on the county's mortgage.

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

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 in Section I, part I.

f. Sponsor Selection Criteria: N/A

g. 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.
3. Change orders for projects up to $2,500 may be offered as a grant.

E. Demolition and Reconstruction	Code 4

1. a. Summary: The Demolition and Reconstruction strategy provides funds to demolish an eligible sub-standard owner-occupied home and reconstruct another home. The extent of required repairs to the structural, systems, and components of the home as determined by a licensed inspector will be used to guide the employment of this strategy according to the Housing Rehabilitation Standards thresholds. The licensed inspector will determine if 60% or more of the structural elements or 75% of all combined systems and components of the home are deficient, if so, the home may be demolished and reconstructed.

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

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.Interest Rate: 0%
2. Years in loan term: 30 years
3. 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 on a prorated basis annually
4. 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. Repayment ability is determined by an affordability analysis.
5. 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.

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 in Section I, part I 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. Change orders for projects up to $2,500 may be offered as a grant.

F. Emergency Repairs	Code 6

a. Summary: The Emergency Repair strategy provides funds to assist eligible homeowners with minor accessibility improvements and the repair or replacement of substandard systems which may include: HVAC, roof, septic, or well.

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

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

d. Maximum award: $20,000

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred loan secured by a note and mortgage
2. Interest Rate: 0%
3. Years in loan term: 5 years
4. Forgiveness: The loan is forgiven on a prorated basis annually.
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 or further encumbered 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: Applicants are accepted on a first-qualified, first-served basis with priorities for Special Needs and income groups as described in Section I (I) of this plan and in accordance with County policies. Applicants must be owner-occupants of the home for which assistance is sought.

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.

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 a competitive solicitation process.
3. Change orders for projects up to $1,000 may be offered as a grant.

G. Wind Hazard Mitigation	Code 3

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; 3) gable end tie downs; and 4) impact rated windows and doors

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
c. Income Categories to be served: Very low, low and moderate
d. Maximum award: $20,000
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: The loan is forgiven on a prorated basis annually.
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 or further encumbered 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: Applicants are accepted on a first-qualified, first-served basis with priorities for Special Needs and income groups as described in Section I (I) of this plan. Applicants must be owner-occupants of the home for which assistance is sought.

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.

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.
2. 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.
3. Community Assistance Division staff documents satisfactory completion of the project.
4. Change orders for projects up to $1,000 may be offered as a grant.

H. Rental Housing Development and Rehabilitation	Code 14, 21

a. Summary: The Rental Housing Development and Rehabilitation strategy provides funds to developers that are developing or rehabilitating single-family or multi-family, affordable rental housing units, including manufactured housing. Developers for this strategy can be for profit or non-profit entities. The strategy may provide local government contribution funding to developers applying for tax credits or other competitive funding through FHFC, as gap funding to developers or non-profit entities that have already been awarded competitive funding, or to developers or non-profit entities with private funding.

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

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

d. Maximum award: $60,000 per unit/$2,000,000 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: 50 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 uses a qualification system and selection criteria for applications for awards to eligible sponsors, which may include preferences based on current housing and funding needs. The selection of the developer and authority to commit SHIP funds and enter into a written developer agreement is approved by the county council. The selection criteria will be further defined in the advertised RFP/application.

h. Additional Information: N/A

I. Disaster Strategy	Code 5, 16

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. Payment of new homeowner's and flood insurance premium for one year limit for eligible households directly affected by the disaster.
   5. 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.
   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 twelve months.

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

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 in Section I, part I.

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 certifies potential affordable housing projects. The Land Development Office organizes a multi-disciplinary technical staff review meeting to review written comments provided from various county departments.
2. Each division provides information to the applicant in an in-person meeting where potential incentives and costs are discussed.

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.

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 as frequently as needed and at least every three years. The parcels on the list are available to support affordable housing in accordance with the provisions of state statute.

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**
Allow affordable accessory residential units in residential zoning districts.

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

1. Implement Ordinance 2023-11, which defines accessory dwelling units as a detached unit requiring a kitchen but not a garage and would allow such affordable accessory residential units to exist on properties as appropriate.

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. The DRC may approve or otherwise recommend modifications to lot sizes, lot widths, house sizes, setbacks, parking requirements, lot coverage, height requirements, open space, landscaping, and any other development standards in Chapter 72 Land Planning for certified affordable housing projects, unless otherwise precluded from doing so by state or federal law.
2. Nonconforming dwelling units may be replaced in the same footprint.
    - If the dwelling unit cannot be replaced size for size, it must meet the current zoning code requirements.
    - The variance process is in place to help applicants who cannot meet the minimum dimensional requirements of the zoning code.

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. 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.

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A

Exhibit A (2025)

County of Volusia		
Fiscal Year: 2025-2026		
Estimated SHIP Funds for Fiscal Year:	$	3,155,178.00
Salaries and Benefits	$	271,345.31
Office Supplies and Equipment	$	15,775.89
Travel Per diem Workshops, etc.	$	6,310.36
Advertising	$	3,155.18
Other*	$	18,931.07
Total	$	315,517.80
Admin %		10.00%
		OK
Fiscal Year 2026-2027		
Estimated SHIP Funds for Fiscal Year:	$	3,155,178.00
Salaries and Benefits	$	271,345.31
Office Supplies and Equipment	$	15,775.89
Travel Per diem Workshops, etc.	$	6,310.36
Advertising	$	3,155.18
Other*	$	18,931.07
Total	$	315,517.80
Admin %		10.00%
		OK
Fiscal Year 2027-2028		
Estimated SHIP Funds for Fiscal Year:	$	3,155,178.00
Salaries and Benefits	$	271,345.31
Office Supplies and Equipment	$	15,775.89
Travel Per diem Workshops, etc.	$	6,310.36
Advertising	$	3,155.18
Other*	$	18,931.07
Total	$	315,517.80
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: File storage/destruction estimated at $9466, recording fees at $3,786, and other contracted services at $5,679

Exhibit B
Timeline for SHIP Expenditures

County of Volusia
_____ 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: County of Volusia

Estimated Funds (Anticipated allocation only): $ 3,155,178

Code	Strategies / Homeownership	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
1, 2	Purchase Assistance	No	1	$75,000	2	$60,000	1	$33,000	$0.00	$228,000.00	$228,000.00	4
3	Owner Occupied Rehabiliation	Yes	6	$100,000	6	$75,000	1	$50,000	$1,100,000.00	$0.00	$1,100,000.00	13
4	Demolition and Reconstruction	Yes	1	$200,000	0	$200,000	0	$0	$200,000.00	$0.00	$200,000.00	1
6	Emergency Repairs	Yes	10	$20,000	10	$20,000	0	$20,000	$400,000.00	$0.00	$400,000.00	20
3	Wind Hazard Mitigation	Yes	7	$20,000	6	$20,000	1	$20,000	$280,000.00	$0.00	$280,000.00	14
5, 16	Disaster	Yes		$20,000		$20,000		$20,000	$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
	Total Homeownership		25		24		3		$1,980,000.00	$228,000.00	$2,208,000.00	52
	Purchase Price Limits:		New	$ 364,800	Existing	$ 327,750						
			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	Multi-Family Rental Housing Development and Rehabiliation	Yes	5	$60,000	5	$60,000		$60,000	$600,000.00	$0.00	$600,000.00	10
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		5		5		0		$600,000.00	$0.00	$600,000.00	10
	Administration Fees		$ 315,518		10%		OK					
	Home Ownership Counseling		$ 20,600									
	Total All Funds		$ 3,144,118	OK								

Percentage Construction/Rehab (75% requirement)		81.8%	OK
Homeownership % (65% requirement)		70.0%	OK
Rental Restriction (25%)		19.0%	OK
Very-Low Income (30% requirement)		$ 1,515,000 48.0%	OK
Low Income (30% requirement)		$ 890,000 28.2%	OK
Moderate Income		$ 103,000 3.3%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2026-2027

Name of Local Government: County of Volusia

Estimated Funds (Anticipated allocation only): $ 3,155,178

Code	Strategies / Homeownership	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
1, 2	Purchase Assistance	No	1	$75,000	2	$60,000	1	$33,000	$0.00	$228,000.00	$228,000.00	4
3	Owner Occupied Rehabiliation	Yes	6	$100,000	6	$75,000	1	$50,000	$1,100,000.00	$0.00	$1,100,000.00	13
4	Demolition and Reconstruction	Yes	1	$200,000	0	$200,000	0	$0	$200,000.00	$0.00	$200,000.00	1
6	Emergency Repairs	Yes	10	$20,000	10	$20,000	0	$20,000	$400,000.00	$0.00	$400,000.00	20
3	Wind Hazard Mitigation	Yes	7	$20,000	6	$20,000	1	$20,000	$280,000.00	$0.00	$280,000.00	14
5, 16	Disaster	Yes		$20,000		$20,000		$20,000	$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
	Total Homeownership		25		24		3		$1,980,000.00	$228,000.00	$2,208,000.00	52
	Purchase Price Limits:		New	$ 364,800	Existing	$ 327,750						
			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	Multi-Family Rental Housing Development and Rehabiliation	Yes	5	$60,000	5	$60,000		$60,000	$600,000.00	$0.00	$600,000.00	10
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		5		5		0		$600,000.00	$0.00	$600,000.00	10
	Administration Fees		$ 315,518		10%		OK					
	Home Ownership Counseling		$ 20,600									
	Total All Funds		$ 3,144,118	OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)		81.8%	OK
Homeownership % (65% requirement)		70.0%	OK
Rental Restriction (25%)		19.0%	OK
Very-Low Income (30% requirement)		$ 1,515,000	48.0% OK
Low Income (30% requirement)		$ 890,000	28.2% OK
Moderate Income		$ 103,000	3.3%

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2027-2028

Name of Local Government: County of Volusia

Estimated Funds (Anticipated allocation only): $ 3,155,178

Code	Strategies Homeownership	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
1, 2	Purchase Assistance	No	1	$75,000	2	$60,000	1	$33,000	$0.00	$228,000.00	$228,000.00	4
3	Owner Occupied Rehabiliation	Yes	6	$100,000	6	$75,000	1	$50,000	$1,100,000.00	$0.00	$1,100,000.00	13
4	Demolition and Reconstruction	Yes	1	$200,000	0	$200,000	0	$0	$200,000.00	$0.00	$200,000.00	1
6	Emergency Repairs	Yes	10	$20,000	10	$20,000	0	$20,000	$400,000.00	$0.00	$400,000.00	20
3	Wind Hazard Mitigation	Yes	7	$20,000	6	$20,000	1	$20,000	$280,000.00	$0.00	$280,000.00	14
5, 16	Disaster	Yes		$20,000		$20,000		$20,000	$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
	Total Homeownership		25		24		3		$1,980,000.00	$228,000.00	$2,208,000.00	52
	Purchase Price Limits:		New	$ 364,800	Existing	$ 327,750						
			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	Multi-Family Rental Housing Development and Rehabiliation	Yes	5	$60,000	5	$60,000		$60,000	$600,000.00	$0.00	$600,000.00	10
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		5		5		0		$600,000.00	$0.00	$600,000.00	10
	Administration Fees		$ 315,518		10%		OK					
	Home Ownership Counseling		$ 20,600									
	Total All Funds		$ 3,144,118	OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)		81.8%	OK
Homeownership % (65% requirement)		70.0%	OK
Rental Restriction (25%)		19.0%	OK
Very-Low Income (30% requirement)		$ 1,515,000	48.0% OK
Low Income (30% requirement)		$ 890,000	28.2% OK
Moderate Income		$ 103,000	3.3%

Exhibit D
67-37.005(1), F.A.C.
2025

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 (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

Witness

4/15/2025
Date

OR

Attest: George Recktenwald, County Manager

Chief Elected Official or designee

Jeffrey S. Brower, County Chair
Type Name and Title

(Seal)

RESOLUTION #: 2025 - 48

A RESOLUTION OF THE COUNTY COUNCIL OF THE COUNTY 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 (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

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

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

WHEREAS, as required by *section 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 Development 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 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 2025-2026, 2026-2027, 2027-2028.

Section 2: The County Manager or his/her designee, 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 7st DAY OF April, 2025.

Jeffrey S. Brower, County Chair

(SEAL)

ATTEST:

George Recktenwald, County Manager

COUNTY COUNCIL SEAL VOLUSIA COUNTY, FLORIDA