



2008/09

NEIGHBORHOOD STABILIZATION PROGRAM



**REDEVELOPMENT OF
FORECLOSED AND ABANDONED
HOMES**

Prepared by the City Of Deltona
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INTRODUCTION

The use of the Neighborhood Stabilization Program (NSP) grant is a substantial amendment to the City of Deltona's Five-Year (2008-2012) Consolidated Plan and One-Year (2008/2009) Action Plan. The NSP is a special Community Development Block Grant (CDBG) allocation to address the problems of abandoned and foreclosed homes.

Title III of Division B of the Housing and Economic Recovery Act, 2008 (HERA) establishes the need, targets the geographic areas, and limits the eligible uses of NSP funds.

Treating the NSP as a substantial amendment will expedite the distribution of NSP funds, while ensuring citizen participation on the specific use of the funds. HUD is waiving the consolidated plan regulations to the extent necessary to adjust reporting to fit the requirements of HERA. The waivers, alternative requirements, and statutory changes apply only to the grant funds appropriated under HERA and not to the use of regular formula allocations of CDBG funds; even if they are used in conjunction with NSP funds for a project. They provide expedited program implementation and implement statutory requirements unique to this appropriation.

The substantial amendment to the Consolidated Plan was due to HUD on December 1, 2008. As required, the City will use the Disaster Recovery Grant Reporting System (DRGR) for submission of the Action Plan and all subsequent performance reports after receiving the NSP grant.

STAFF EXPERIENCE

The City of Deltona has assembled an experienced team of professionals to lead the Neighborhood Stabilization Program to ensure compliance with Federal regulations and expenditure timelines. The City will work in partnership with contractors, local businesses and non-profit organizations for services necessary to support the following NSP activities (i.e. purchase rehabilitation, demolition, redevelopment, rental assistance, land bank, and financial mechanisms for homeownership activities).

The NSP Team consists of the following departments/employees.

Planning and Development Services Department

Chris Bowley, AICP, Director – Mr. Bowley is a former land planning consultant for 13 years, a geographic systems analyst for 2 years, and a developer of single family residential subdivisions for the past five (5) years. He has managed large-scale projects and land acquisition to construct subdivisions and provide infrastructure for residential dwellings from developments in size from 26 units to 1,456 units.

Mr. Bowley is also a Certified Environmental Inspector and will be performing environmental inspections, along with Ms. Chris Collier, to ensure that each property acquired under the NSP program will receive proper environmental review.

He has been involved with title work through closings and securing all permits and approvals for unit construction and home move in.

Dawna Parent-Phillips, MBA, Financial Analyst – Ms. Phillips is a long time Financial Analyst in the public sector, having over eight (8) years within the Finance Departments of both the State of Massachusetts and the City of Deltona. In addition, she has over ten (10) years of experience in construction and real estate in job cost accounting and real estate sales, working for the nation’s largest Real Estate Investment Trust (REIT).

Finally, she has over seven (7) years in general accounting experience to compliment her real estate financial analysis.

Adele Joslin, Planning Coordinator – has completed her FHFC core curriculum and assists in SHIP administration. Ms. Joslin is responsible for intake of applications of all types of housing assistance, processing applications, and verifying income certification and site inspections, prior to closing on properties.

Chris Collier, Associate Planner – Ms. Collier is in the process of becoming HUD certified for environmental inspections of CDBG and NSP programs. She is the City’s environmental inspector and is responsible for review of all applications for development and is currently involved in a City-wide beautification effort.

In addition to the above listed staff, the following Planning and Development Services Department staff will act in a supporting role on a daily basis:

1. Patrice Murphy, Business Development & Grants Manager
2. Scott McGrath, Planner II/GIS Analyst
3. Ron Paradise, Long Range Planning Manager
4. Tom Burbank, Planner II/Strategic Planning
5. Dinelia Santana, Planner I
6. Karen Roberts, Administrative Assistant I
7. Sherri Campbell, Planning Coordinator II

In addition to the Planning and Development Services staff, the following City employees from other departments will be assisting the primary staff; with their essential roles listed:

City Attorney’s Office

Charles Cino, Acting City Attorney
Gladys Merced, Law Office Manager
Sheri Sallade, Legal Secretary

Finance Department

Bob Clinger, Finance Director
Lori Montague, Assistant Finance Director
Susan Helberg, Accounting Manager
Carol Carson, Accounting Technician
Kathy Culligan, Accounting Technician

Building and Zoning Services Department

Cy Butts, City Building Official, Director
Steve Roland, Assistant Building Official
Mike Johnson, Plans Examiner
Mike Macy, Building Inspector

Enforcement Services

Dale Baker, Director
Hector Garcia, Code Compliance Manager
Code Enforcement Officers (up to 8)

Purchasing Department

Kate Kraus, Purchasing Manager
Brian Boehs, Purchasing Buyer
Mary Perez-Velazquez, Purchasing Buyer

CONTRACTED SERVICES

1. Housing Counseling
2. Housing Quality Standard Inspection (HQS) and Lead Base Paint Testing/Asbestos Surveys/Mold Testing
3. Property Appraisal
4. Real Estate Brokers
5. Real Estate Legal Services/Title Search/Survey
6. Property Management (Property Maintenance, Realtor Services, Leasing Agent)
7. General Contractors: (new construction, reconstruction, rehabilitation, clearing and demolition, lead base paint abatement, mold remediation, and small scale redevelopment)

The City will have these vendors under contract within 30 days of this amendment and will be fully functional to perform the NSP program by the end of August 2009. Due to the City's size of staff to manage the NSP process, the City will rely on subconsultants selected through the procurement process equally and fairly to complete the majority of this work effort. It anticipates operating as a manager of the selected consultants, with the selected consultants performing the tasks and reporting those efforts to City staff for their review and approval.

To ensure that this Management Plan and Action and Implementation Plan is accurate throughout the process, the City anticipates updates every six (6) months, or as deemed appropriate, due to changes unknown at this time.

Upon City Commission approval of the short-listed consultants, City staff will conduct a project kick-off meeting with HUD representatives present to explain the program in detail and that expected of each consultant within each discipline to complete the program. City staff is confident that its methodological preparation to-date has not put the program at-risk, but instead has implemented a controlled methodology that is simple and lock-step, based on five (5) integrated teams. This methodology requires excellent communication with HUD, City staff, consultants, elected officials, and the public, for which it serves.

It is anticipated that the remaining 13 months will be used to allocate funds, in addition to expended dollars, and that the remaining four (4) years will be procedural to expend the dollars through to completion.

STAFF CAPACITY/EXISTING PROGRAM IMPLEMENTATION

The City of Deltona receives annual allocations from the Florida State Housing Initiatives Partnership (SHIP) Program and the Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG). We have an experienced staff with the planning and implementation of multi-year grant funding. The Planning and Development Services Department has a past performance history of an annual expenditure that averages \$3 million in multiple grant funds, that meet State and Federal expenditure timelines.

The Planning and Development Services Department will continue to implement strategies under SHIP and CDBG by designating three (3) additional staff members to be from the list of staff above. The majority of this effort will be from Chris Bowley, AICP, Dawna Parent-Phillips, Chris Collier, Scott McGrath, and Adele Joslin.

In addition to the above, the following is a division of five (5) teams that have been designed to work in a lock-step manner based on the NSP process in sequence:

Team 1: Project Management

Team Leader: Chris Bowley, AICP
Team Members: Chris Collier
Scott McGrath
Sherri Campbell
Ron Paradise
Dinelia Santana

Team 2: Legal Services

Team Leader: Charles Cino, Esq.
Team Members: Gladys Merced
Sheri Sallade

Team 3: Finance Management

Team Leader: Dawna Parent-Phillips
Team Members: Bob Clinger
Lori Montague
Susan Helberg
Kathy Culligan
Carol Carson
Kate Kraus
Brian Boehs
Mary Perez-Velazquez

Team 4: Site Inspection

Team Leader: Cy Butts
Team Members: Dale Baker
Steve Roland
Mike Johnson
Mike Macy
Hector Garcia
Tom Burbank

Team 5: Processing/Intake Management

Team Leader: Adele Joslin
Team Members: Karen Roberts
Dawna Parent-Phillips
Chris Bowley, AICP

The NSP team has been created to maintain our capacity in the implementation of the City's current State and Federal funded programs within the mandated expenditure timelines.

It should be stated that the City of Deltona is also in good standing with all their current grant programs and in compliance with all State and Federal regulations for SHIP and CDBG. The existing SHIP and CDBG programs utilize contracted services for stormwater projects, housing counseling services, housing quality standard inspections, and statistical data analysis, such as the Schimberg Institute. This is completed in conjunction with City Building Inspectors from the Building and Zoning Department, and Managers from the Public Works Department that supplement the efforts of the Community Development team.

NSP IMPLEMENTATION/ACTION PLAN

The City of Deltona has an experienced team that is working together towards the common goal of purchasing and rehabilitating foreclosed bank-owned homes within the City of Deltona and placing individuals within those homes to stabilize properties and property values. The implementation and procedures for the encumbrance of the identified \$6,635,909 of NSP funds is within the required 18-month timeline and includes expenditures throughout the remaining four (4) year period.

The Director of Planning and Development Services will lead the team, monitoring all activities to ensure compliance with NSP Federal regulations and local governing policy/procedures during all activities listed throughout this plan. All redevelopment will be supervised by Chris Bowley, AICP, Director of Planning and Development Services, who is an experienced former developer that has successfully developed past projects relating to affordable housing.

The following spending strategy will be implemented by the NSP project team:

1. Property Acquisition

- Areas within Deltona have been ranked according to HUD's foreclosure and abandonment risk score, areas of the highest concentration of households at or below 120% of the area's median income, percentage of high cost loan rates and their predicted rates of foreclosure.
- Through contracted services, utilizing the Volusia County Property Appraisers Office, the City has identified bank-owned homes within the City of Deltona that have been vacant for 90 plus days. All banked-owned property within the highest ranked areas will be analyzed for suitability for acquisition.
- The City's Planning and Development Services Department, in conjunction with selected subconsultants for those services, will assist in acquisition of the NSP funded property and will be responsible for compliance with all Federal NSP rules and regulations as it relates to the acquisition of property.
- The City's Planning and Development Services Department, in conjunction with selected subconsultants for those services, will order and review the appraisals, surveys, and title searches for legal sufficiency and will bear responsibility for negotiation all discounted prices with the bank.
- The City's Planning and Development Services Department, in conjunction with selected subconsultants for those services, will review all material in compliance with the City's Code of Ordinances that requires legal review prior to execution and dissemination of information, funding, etc.
- As a part of the acquisition process, the Planning and Development Services Department will order all applicable lead based paint/ mold testing and Housing Quality Standards Inspection Reports. Findings from these tests will be shared with the City Attorney to assist in establishing the purchase price.
- The City's Planning and Development Services Department, in conjunction with selected subconsultants for those services shall prepare, review and execute all closing documents to include the HUD 1 Final Settlement Statement.
- The Planning and Development Services Director shall receive a copy of all closing documents for compliance with all HUD file management rules and regulation.
- The City's NSP team will meet weekly to discuss active files and ensure timelines are being met.
- The Planning and Development Services Department will continue to administer the NSP funded activities post closing through the placement of an

income eligible household or non-profit organization; including any purchases of property and all required monitoring thereafter.

- Each property for acquisition will be placed on a critical path timeline to be tracked throughout the process.
- All NSP property will be listed on an Affordable Housing Inventory List.

2. Property Management/Maintenance

- The NSP team will meet to discuss the after construction appraisal report and results of any mold or lead base paint tests to determine if the property will be demolished, reconstructed or rehabilitated. In some cases, after demolition, the lot may be land banked for future construction or small-scale redevelopment to support the need for a variety of housing stock.
- Upon acquisition of property, the Planning and Development Services Department will contact the property management company contracted with the City to maintain all NSP property. The company will be responsible for securing any unsafe conditions that may exist. The City's Enforcement Services Officers will assist with the initial contact and guide the property manager as to any and all violations requiring corrective action.
- The property management company will maintain the property before and after demolition/construction of a housing unit.
- The property management company will show the property upon appointment with income eligible clients for leasing or rental opportunities.
- In partnership with the City Attorney's Office, the Planning and Development Services Department will sell the property to an income eligible household or non-profit agency for permanent or transitional housing.
- Properties designated as rental will be managed by the property management company. Lease agreements will be prepared by the company with final approval by the Planning and Development Services Department.
- The collection of rental payments, late notices and eviction procedures will be the responsibility of the Property Management Company, as directed by the City.

3. Construction Activities

- The City shall advertise for a Request for Qualifications (RFQ) to obtain a pool of general contractors who will bid on each property for demolition/clearance, reconstruction/rehabilitation or a redevelopment project.
- The Planning and Development Services Department will work with the City Purchasing Department to bid all homes according to City and Federal Procurement Policy and Procedures.
- Upon selection of a contractor, the Planning and Development Services Department and the Building and Zoning Department will work together through completion of each housing unit.
- Housing Quality Standard Inspections will be performed on all minor rehabilitation projects.

- The Planning and Development Services Department will prepare all work write ups from the Housing Quality Standard Inspection, when applicable for the competitive bidding process.
- The Planning and Development Services Department will monitor and coordinate all construction related activity, the Building and Zoning Department will assist in this process.

4. Application Process

- Applications to solicit for households interested in applying for NSP funded property will be advertised in the local newspaper and on the City of Deltona's web page.
- The Planning and Development Services Department will conduct a workshop to assist applicants through the application process.
- The Planning and Development Services Department, consistent with SHIP and the CDBG programs, will conduct the income certification process.
- All income eligible households will be directed to a HUD Certified Housing Counseling Organization contracted with the City.
- The city currently has a waiting list of approximately 30 income eligible households that we are unable to serve due to SHIP statutory requirements. These households will be referred to the Housing Counseling Agency for potential NSP homebuyers.

5. Housing Counseling and Applicant Eligibility Process

- The Planning and Development Services Department will refer income eligible applicants to the Housing Counseling Agency.
- The Agency will counsel each applicant on the principals of homeownership; check their credit worthiness and assist in obtaining a first mortgage, when applicable; they will obtain a pre-approval letter from a financial institution.
- Applicants will be sorted into three different categories
 - **Credit Ready.** These clients will be approved by a first mortgage holder and are ready for homeownership. Clients will be referred to the Property Management Company for available properties in the designated NSP area.
 - **Credit Repair.** Clients whose credit is in need of repair and choose to join a credit repair program and have the ability to be credit ready within two years may have the option to lease a City owned NSP property for up to two years for future homeownership opportunities.
 - **Inability to obtain a first mortgage.** Additional counseling services will be available for applicants who do not have sufficient income to obtain a first mortgage, or credit that is damaged beyond a two year repair program.
- The City will partner with the local college and other accredited agencies to seek income eligible applicants enrolled in a two year program for rental opportunities. The City's Business Development and Grants Manager will coordinate with the Director of Planning and Development Services for this activity.

Financial Reporting Systems

The City of Deltona’s Financial Analyst maintains all current tracking systems for the State Housing Initiatives Partnership (SHIP) Program and the Community Development Block Grant (CDBG) program to include the Integrated Disbursement Information System (IDIS) for federal grants. This position will assume all reporting for the NSP Disaster Recovery Grant Reporting System (DRGR). All financial mechanisms for the SHIP, CDBG, and NSP will be overseen by the Director of Planning and Development Services.

Acquisition of City-Owned NSP Property

Applicants who want to place an offer on a home will be assisted by the property management company contracted by the City. The Planning and Development Services Department will assist the client with the sale contract and will serve to coordinate between the bank, the client and the City’s Attorney’s Office for resale.

Incentive Strategies

The City of Deltona City Commission, through their Local Housing Incentive Plan, has adopted the following incentive strategies for affordable housing projects and will be implemented on all NSP funded activities.

- Expedited Permitting. Permits as defined in s.163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects.
- Ongoing Review Process. An ongoing review process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

THE NSP SUBSTANTIAL AMENDMENT

Jurisdiction(s): City of Deltona <i>(identify lead entity in case of joint agreements)</i>			NSP Contact Person: Chris Bowley, AICP
Jurisdiction	Web	Address:	Address: 2345 PROVIDENCE BLVD., DELTONA, FLORIDA 32725
http://www.deltonafl.gov/go/deltona-sections/departments/planning-and-development-services/housing-and-community-development			Telephone: 386-878-8602 Fax: 386-878-8601 Email: cbowley@deltonafl.gov

A. AREAS OF GREATEST NEED

Provide summary needs data identifying the geographic areas of greatest need in the grantee’s jurisdiction.

Response:

In order to receive the NSP grant of \$6,635,909 the City of Deltona prioritized the areas of greatest need within the City, including those

- 1) With the greatest percentage of foreclosures,
- 2) With the highest percentage of homes financed by subprime mortgage related loans, and;
- 3) Identified as likely to face a significant rise in the rate of home foreclosures.

The following table lists the city by census tract and block group, indicates the percentage of area at or below 120% of the area median income (AMI), estimated foreclosure and abandonment risk score developed by HUD in targeting the areas of greatest need within their jurisdictions, percentage of high cost loans for each block group, and their predicted rates of foreclosures.

Census Tract	Blkgrp	Estimated Foreclosure Abandonment risk score	Percent 120 AMI	HMDA Hi-Cost Loan Rate	Predicted 18 mo. Underlying Problem Foreclosure Rate
091001	3	10	0.0%	33.9%	8.8%
091001	3	10	57.5%	33.9%	8.8%
091006	1	10	62.0%	43.8%	10.7%
091006	2	10	69.5%	43.8%	10.7%
091006	3	10	62.0%	43.8%	10.7%
091006	4	10	60.3%	43.8%	10.7%
091006	5	10	71.3%	43.8%	10.7%
091007	1	10	70.0%	41.6%	10.3%
091007	2	10	69.4%	41.6%	10.3%
091007	3	10	67.5%	41.6%	10.3%
091007	4	10	63.9%	41.6%	10.3%
091007	5	10	59.0%	41.6%	10.3%
091007	6	10	83.3%	41.6%	10.3%
091009	1	10	71.0%	48.8%	11.6%
091009	1	10	64.8%	48.8%	11.6%
091009	2	10	66.8%	48.8%	11.6%
091009	3	10	84.0%	48.8%	11.6%
091009	4	10	56.1%	48.8%	11.6%
091010	1	9	0.0%	37.7%	9.4%
091010	1	9	60.8%	37.7%	9.5%
091010	2	9	54.2%	37.7%	9.5%
091010	3	9	59.0%	37.7%	9.5%
091010	4	10	33.3%	37.7%	9.5%
091011	1	10	68.0%	46.7%	11.2%
091011	1	10	53.8%	46.7%	11.2%
091011	2	10	55.9%	46.7%	11.2%
091011	3	10	74.6%	46.7%	11.2%
091011	4	10	57.4%	46.7%	11.2%
091012	1	10	60.6%	42.3%	10.4%
091012	2	10	50.8%	42.3%	10.4%
091012	3	10	64.0%	42.3%	10.4%

091012	4	10	33.5%	42.3%	10.4%
091013	2	10	64.7%	44.3%	10.8%
091013	1	10	53.4%	44.3%	10.8%
091013	2	10	66.0%	44.3%	10.8%
091013	3	9	0.0%	44.3%	10.8%
091014	3	9	0.0%	41.0%	10.2%
091014	4	9	58.4%	41.0%	10.0%
091014	1	9	61.4%	41.0%	10.2%
091014	2	9	63.9%	41.0%	10.2%
091014	3	10	33.3%	41.0%	10.2%
<i>Source: HUD NSP Website: http://www.huduser.org/publications/commdevl/nsp/nsp_fc_a-f.html</i>					

B. DISTRIBUTION AND USES OF FUNDS

Provide a narrative describing how the distribution and uses of the grantee’s NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures.

Response:

The City of Deltona will comply with Section 2301(c)(2) of HERA by prioritizing distribution of funds based on the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures.

The following table illustrates the areas where the city will prioritize distribution and uses of funds for activities described in Section G: Purchase Rehabilitation, Demolition, Redevelopment, Land Bank, Financial Mechanisms, and Planning Administration Costs.

Tract	Blkgrp	Estimated foreclosure abandonment risk score	Percent 120 AMI	HMDA hi cost Loan rate	Predicted 18 underlying problem foreclosure rate
91009	3	10	84.00%	48.80%	11.60%
91007	6	10	83.30%	41.60%	10.30%
91011	4	10	74.60%	46.70%	11.20%
91006	5	10	71.30%	43.80%	10.70%
91009	1	10	71.00%	48.80%	11.60%
91007	1	10	70.00%	41.60%	10.30%
91006	2	10	69.50%	43.80%	10.70%
91007	2	10	69.40%	41.60%	10.30%
91011	1	10	68.00%	46.70%	11.20%
91007	3	10	67.50%	41.60%	10.30%
91009	2	10	66.80%	48.80%	11.60%

91013	3	10	66.00%	44.30%	10.80%
91009	1	10	64.80%	48.80%	11.60%
91013	1	10	64.70%	44.30%	10.80%
91012	4	10	64.00%	42.30%	10.40%
91007	4	10	63.90%	41.60%	10.30%
91006	1	10	62.00%	43.80%	10.70%
91006	3	10	62.00%	43.80%	10.70%
91012	2	10	60.60%	42.30%	10.40%
91006	4	10	60.30%	43.80%	10.70%
91007	5	10	59.00%	41.60%	10.30%
91001	3	10	57.50%	33.90%	8.80%
91012	1	10	57.40%	42.30%	10.40%
91009	4	10	56.10%	48.80%	11.60%
91011	3	10	55.90%	46.70%	11.20%
91011	2	10	53.80%	46.70%	11.20%
91013	2	10	53.40%	44.30%	10.80%
91014	3	9	63.90%	41.00%	10.20%
91014	2	9	61.40%	41.00%	10.20%
91010	1	9	60.80%	37.70%	9.50%
91010	3	9	59.00%	37.70%	9.50%
91014	1	9	58.40%	41.00%	10.20%
91010	2	9	54.20%	37.70%	9.50%

Source: HUD NSP Website: http://www.huduser.org/publications/commdevl/nsp/nsp_fc_a-f.html

C. DEFINITIONS AND DESCRIPTIONS

(1) Definition of “blighted structure” in context of state or local law.

Response:

A structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare.

(2) Definition of “affordable rents.” Note: Grantees may use the definition they have adopted for their CDBG program but should review their existing definition to ensure compliance with NSP program –specific requirements such as continued affordability.

Response:

The rent limits used in the NSP are updated annually from the Department of Housing and Urban Development. Affordable means that monthly rents do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in or less of total household income.

(3) Describe how the grantee will ensure continued affordability for NSP assisted housing.

Response:

The City of Deltona will ensure continued affordability for NSP assisted housing by adopting the HOME program standards at 24 CFR 92.252(a), (c), (e), and (f), and 92.254.

Rental Activity

Funds may be used for a “monthly rental subsidy”. NSP funded rental activity will be restricted to the association of purchase and rehabilitation of a unit that will be designated as a rental property. Lease agreements will be in compliance with HOME rent limits for a term of two (2) years. Rental properties may be leased with an option to buy.

The maximum HOME rent limits are the lesser of:

1. The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.11.
2. A rent does not exceed 30% of the adjusted income of family whose annual income equals 65% of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the units. The HOME rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions.

Additionally, NSP assisted activities will be monitored for program compliance during the period of affordability. Annual on-site inspections will be conducted of rental units to determine compliance with Housing Quality Standards.

Homebuyer Activities

Assistance will be provided in the form of a 2nd mortgage, zero (0%) interest deferred payment, forgivable loan for a term of up to 20 years for homeownership. The deferred payment forgivable loan shall immediately become due and payable to the City if any of the following occurs: 1) homeowner sells, transfers, or disposes of the property by any means, including bankruptcy, foreclosure, or deed in lieu of foreclosure 2) homeowner no longer occupies the unit as their principal residence 3) homeowner dies, or if married couple, the survivor dies 4) homeowner refinances their first mortgage or requires subordination for a new second mortgage 5) an heir may assume the debt as long as they are income eligible and become the owner-occupant

(4) Describe housing rehabilitation standards that will apply to NSP assisted activities.

Response:

Housing Rehabilitation Standards will comply with all applicable laws, codes, and other requirements relating to housing safety, quality and habitability, as defined in the 2004 Florida Building Code with 2006 revisions and other requirements relating to housing safety, quality, and habitability, in order to sell, rent, or redevelop such homes and properties; to include, improvements to increase the energy efficiency or conservation of such homes and properties or to provide a renewable energy source or source or sources for such homes and properties.

D. LOW INCOME TARGETING

Identify the estimated amount of funds appropriated or otherwise made available under the NSP to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income:

Response:

The City is eligible to receive \$6,635,909 in NSP funds, at least 25% or \$1,658,977 must be used for housing individuals and families whose income does not exceed 50 percent of area median income. 100% of the remaining funds must be expended on households at or below 120% AMI or \$4,976,932, (10% of the total allocation may be used for administrative and planning costs, not to exceed \$663,590).

One hundred percent of the NSP funds must be used to benefit individuals and households whose income does not exceed 120% of area median income (AMI), measured as 2.4 times the current Section 8 income limits for households below 50 percent of median income, adjusted for family. NSP shall refer to such households as “low (50% AMI), moderate (80% AMI), and middle-income (120%).”

At least 25% of NSP grant funds must be expended for housing individual households whose incomes do not exceed 50 percent of area median income.

The City of Deltona will expend 25% of the NSP grant to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50% of area median income through the following activities:

Income levels for eligibility under the NSP program will be verified by calculating the total gross income per household, adjusted for family size based on the Deltona-Daytona Beach FL MSA, in accordance with 24 CFR Section 92.203(b)(1)(2)(3); or census block data for area median income that exceeds 51% or the AMI.

Annual income is a combination of the gross amounts, before any deductions, of earned, unearned asset income of all household members. Annual income is income anticipated to be received in the 12-month period following initial determination of eligibility (or re-examination of income for annual re-certification on rental properties).

Annual Income Inclusions and Annual Income Exclusions are in accordance with: HUD 24 CFR Section 5.609(B):

Deltona-Daytona Beach-Ormond Beach, FL MSA

FY 2008 Income Limits of 50% of HUD Area Median Income (Appendix B)

1 person household	2 person household	3 person household	4 person household	5 person household	6 person household
\$18,300	\$20,900	\$23,550	\$26,150	\$28,250	\$30,350

FY 2008 Income Limits of 120% of HUD Area Median Income (Appendix B)

1 person household	2 person household	3 person household	4 person household	5 person household	6 person household
\$43,920	\$50,160	\$56,520	\$62,750	\$67,800	\$72,840

[Source: <http://www.huduser.org/publications/commdevl/nsp.html>]

E. ACQUISITIONS & RELOCATION

Indicate whether grantee intends to demolish or convert any low- and moderate-income dwelling units (i.e., $\leq 80\%$ of area median income).

Response:

The City currently has not identified any low/mod housing units for acquisition and relocation activity.

F. PUBLIC COMMENT

Provide a summary of public comments received to the proposed NSP Substantial Amendment.

Response:

In accordance with the City of Deltona's Public Participation Plan a 30 day public comment period is required for a substantial amendment to the consolidated/ action plans. HUD is waiving the requirement for the citizen's participation plan and will allow a 15 day public notice and posting of the proposed plan on the City of Deltona's website at www.deltonafl.gov, click on Housing and Community Development, NSP.

Two public hearings were scheduled for the purpose of receiving input from the public regarding the proposed amendments. The public hearings were held at the Deltona City Hall located at 2345 Providence Blvd., Deltona, FL 32725. The first public hearing was held on November 21, 2008, 6:30 PM; and the second public hearing during a special City Commission meeting scheduled for November 24, 2008, 6:00 PM.

After the 2nd public hearing and comments from the public, the City Commission approval the NSP Substantial Amendment and authorization submission to the U.S. Department of Housing and Urban Development on or before December 1, 2008.

Public comments received during the 15-day public comment period included questions regarding what the median area income was for Deltona, and why the funding was based on federal criteria and not City criteria (Appendix D) .

G. NSP ACTIVITY

I. PURCHASE REHABILITATION

(1) Activity Name: *Purchase Rehabilitation*

(2) Activity Type:

- a. NSP Eligible Activity: §2301(c)(3)(B) purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties;
- b. CDBG Eligible Activity: Housing
 - 24 CFR 570.201
 - (a) Acquisition
 - (b) Disposition
 - (c) Relocation
 - (d) Direct homeownership assistance to persons whose incomes do not exceed 120% of median income.
 - 24 CFR 570.202 Eligible rehabilitation and preservation activities for homes and other residential properties. Note that rehabilitation may include counseling for those seeking to take part in the activity.

(3) National Objective:

Benefit Low and Moderate Income Persons (\leq 120% of area median income)

(4) Activity Description:

§2301(c)(3)(B) purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties;

This activity will assist income qualified persons at or below 120% AMI with the purchase of a home that was previously abandoned or foreclosed and rehabilitated to City and County code.

Priority funding will be given to households that are at or below 50% AMI and presumed benefit clients; seniors, special need population.

(5) Location Description: (Housing and Economic Recovery Act §2301(c)(2))

Census tract and block groups identified by HUD with the greatest foreclosure and abandonment risk, rated with a score of 9 and 10 that are at or below 120% AMI. See Section A and B for specific block groups.

Source: http://www.huduser.org/publications/commdevl/nsp/nsp_fc_a-f.html

(6) Performance Measures:

Objectives: *Providing Decent Housing*

Outcomes: *Affordability*

Estimated Number of Households Served at or under AMI

50% - Five (5)

80% - Six (6)

120%- Four (4)

(7) Total Budget: NSP Grant \$1,500,000

(8) Responsible Organization: The City of Deltona, Community Development Division, 2345 Providence Blvd., Deltona, Florida 32725. Chris Bowley, AICP, Director of Planning and Development Services, Phone 386-878-8602/ Fax 386-878-8601

The City of Deltona may choose a sponsor to assist in the administration of this strategy by advertising using the City of Deltona purchase and procurement guidelines. The sponsors may be a private corporation, a not-for-profit corporation or a community based organization. Selection is based on the sponsor's ability to proceed, past experience in related fields, and performance.

(9) Projected Start Date: On or before February 2009

(10) Projected End Date: On or before July 30, 2013

(11) Specific Activity Requirements: (For acquisition activities, include: discount rate :)

- For individual purchase transactions, the purchase discount is to be at least 5% from the current market appraised value of the home or property.
- For purchase transactions in the aggregate, the average purchase discount depends on how the purchase discount for an individual property is determined.
 - The average purchase discount shall be at least 10% if the State, unit of general local government, or subrecipient determines the discount for each purchase transaction through use of a methodology that results in a discount equivalent to the total carrying costs that would be incurred by the seller if the property were not purchased with NSP funds (provided the discount is at least 5%).

- Such methodology shall provide for an analysis of the estimated holding period for the property and the nature and amount of the carrying costs of holding the property for this period.
 - Carrying costs shall include, but not be limited to: taxes, insurance, maintenance, marketing, overhead, and interest.
- If this methodology is not used, the minimum average discount shall be at least 15%.

For financing activities, include: range of interest rates:

- The City of Deltona provide a zero percent (0%) interest, 2nd mortgage, deferred payment, forgivable loan for a term of up to 20 years.

For housing related activities, include: duration or term of assistance;

1) Homeownership

<u>NSP amount per unit</u>	<u>Minimum period of affordability in years</u>
Under \$15,000	5 Years
\$15,000 to \$40,000	10 Years
Over \$40,000	15 Years
Reconstruction	20 Years

Tenure of Beneficiaries:

- The no interest deferred forgivable loans shall immediately become due and payable to the City if any of the following occurs:
- Homeowner sells, transfers, or disposes of the property by any means, including bankruptcy, foreclosure, or deed in lieu of foreclosure;
- Homeowner no longer occupies the unit as their principal residence;
- Homeowner dies, or if married couple, survivor dies; or
- Homeowner refinances their first mortgage or requires subordination for a new second mortgage.
- However, an heir may assume the debt as long as they are income eligible and become the owner-occupant.

2) Rental Properties

Funds may not be used for a “monthly rental subsidy”. NSP funded rental activity will be restricted to the purchase and rehabilitation of a unit that will be designated as a rental property. Lease agreements will be in compliance with HOME rent limits for a term of two (2) years.

Two year rental assistance providing they are enrolled in school full or part time to an accredited college and will complete said degree or certification to allow self-sufficiency at the end of the term of the lease OR the applicant is enrolled in a credit repair program and will be credit-ready at the end of the

term of the lease for homeownership opportunities. Rental properties may be leased with an option to buy.

Rental Rates:

The City of Deltona will ensure continued affordability for NSP assisted housing by adopting the HOME program standards at 24 CFR 92.252(a), (c), (e), and (f), and 92.254.

The maximum HOME rent limits are the lesser of:

1. The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.11.
2. A rent does not exceed 30% of the adjusted income of family whose annual income equals 65% of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the units. The HOME rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions.

Continued Affordability: Rental/Homeownership

A description of how the design of the activity will ensure continued affordability.

- Rental developments will be deed restricted to ensure affordability of the housing stock for a term no less than 20 years.
- Homeownership loans will be secured with a 2nd mortgage for a term of up to 20 years.

Implementation of Activity

The City will use internal staff listed in this document and contracted services to carry out this activity. Operating procedures for implementing this activity are listed under “NSP IMPLEMENTATION AND ACTION PLAN” found on page 3-8.

II. DEMOLITION

(1) Activity Name: *Demolition*

(2) Activity Type:

- a. NSP Eligible Activity: §2301(c)(3)(D) *demolish blighted structures;*
- b. CDBG Eligible Activity: 24 CFR 570.201 (d) Clearance, for blighted structures only.

(3) National Objective: Benefit Low and Moderate Income Persons (120% of area median income)

The national objectives related to prevention and elimination of slums and blight and addressing urgent community development needs (24 CFR 570.208(b) and (c) and 570.483(c) and (d)) are not applicable to NSP-assisted activities.

(4) Activity Description: *In accordance with §2301(c)(3)(D) demolish blighted structures.*

A structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare.

The demolition of blighted structures will benefit persons at or below 120% AMI. Property that has had structures removed will be redeveloped, land banked, or a housing unit will be constructed for rental or resale housing unit.

Priority funding will be given to households that are at or below 50% AMI and presumed benefit clients; seniors, special need population.

(5) Location Description: (Housing and Economic Recovery Act §2301(c)(2))
Census tract and block groups identified by HUD with the greatest foreclosure and abandonment risk, rated with a score of 9 and 10 that are at or below 120% AMI. See Section A and B for specific block groups.

[Source: http://www.huduser.org/publications/commdevl/nsp/nsp_fc_a-f.html]

(6) Performance Measures

Objectives: Providing Decent Housing

Outcomes: Affordability

Estimated Number of Households Served at or under AMI

50% - Fifteen (15)

80% - Twenty (20)

120% - Fifteen (15)

(7) Total Budget: 2008/2009 NSP \$500,000

(8) Responsible Organization: The City of Deltona, Community Development Division, 2345 Providence Blvd., Deltona, Florida 32725. Chris Bowley, AICP, Director of Planning and Development Services, Phone 386-878-8602/ Fax 386-878-8601

The City of Deltona may choose a sponsor to assist in the administration of this strategy by advertising using the City of Deltona purchase and procurement guidelines. The sponsors may be a private corporation, a not-for-profit corporation or a community based organization. Selection is based on the sponsor's ability to proceed, past experience in related fields, and performance.

(9) Projected Start Date: On or before February 2009

(10) Projected End Date: On or before July 30, 2013

(11) Specific Activity Requirements:

- For individual purchase transactions, the purchase discount is to be at least 5% from the current market appraised value of the home or property.
- For purchase transactions in the aggregate, the average purchase discount depends on how the purchase discount for an individual property is determined.
 - The average purchase discount shall be at least 10% if the State, unit of general local government, or subrecipient determines the discount for each purchase transaction through use of a methodology that results in a discount equivalent to the total carrying costs that would be incurred by the seller if the property were not purchased with NSP funds (provided the discount is at least 5%).
 - Such methodology shall provide for an analysis of the estimated holding period for the property and the nature and amount of the carrying costs of holding the property for this period.
 - Carrying costs shall include, but not be limited to: taxes, insurance, maintenance, marketing, overhead, and interest.
 - If this methodology is not used, the minimum average discount shall be at least 15%.

For financing activities, include:

- The demolition activity will be combined with other strategies in the NSP program for construction of additional housing units, redevelopment or parks. Financial mechanisms for this program will in accordance with the aforementioned strategies.

For housing related activities, include: N/A

- duration or term of assistance;
- tenure of beneficiaries--rental or homeownership;
- A description of how the design of the activity will ensure continued affordability. Deed restrictions on the second mortgage that provides affordability for up to 20 years.

Implementation of Activity

The City will use internal staff listed in this document and contracted services to carry out this activity. Operating procedures for implementing this activity are listed under “NSP IMPLEMENTATION AND ACTION PLAN” found on page 3-8.

III. REDEVELOPMENT

(1) Activity Name: *Redevelopment*

(2) Activity Type:

- a. NSP Eligible Activities: §2301(c)(3)(E) *redevelop demolished or vacant properties*
- b. CDBG Eligible Activities
 - 24 CFR 570.201
 - (a) Acquisition
 - (b) Disposition
 - (c) Public facilities and improvements
 - (e) Public services for housing counseling, but only to the extent that counseling beneficiaries are limited to prospective purchasers or tenants of the redeveloped properties
 - (i) Relocation
 - (n) Direct homeownership assistance (for persons whose income does not exceed 120% of median income)
 - 24 CFR 570.204 Community based development organizations
 - New housing construction

(3) National Objective: Benefit Low and Moderate Income Persons (120% of area median income)

(4) Activity Description: Funding associated with costs, such as sales costs, closing costs, and reasonable developer's fees, related to NSP-assisted housing, rehabilitation, or construction activities

- New construction of housing and building infrastructure for housing is eligible.
- Re-developing property to be used as rental housing.

This activity will assist income qualified persons at or below 120% AMI with the purchase of a home that was constructed from property that was redevelop from demolished or vacant properties. Priority will be given to qualified persons at or below 50% AMI.

(5) Location Description:

(Housing and Economic Recovery Act §2301(c)(2)) Census tract and block groups identified by HUD with the greatest foreclosure and abandonment risk, rated with a score of 9 and 10 that are at or below 120% AMI. See Section A and B for specific block groups.

[Source: http://www.huduser.org/publications/commdevl/nsp/nsp_fc_a-f.html]

(6) Performance Measures

Objectives: Providing Decent Housing

Outcomes: Affordability

Estimated Number of Households Served at or under AMI

50% -	Five (5)
80% -	Ten (10)
120%-	Five (5)

(7) Total Budget: NSP Grant \$2,000,000

(8) Responsible Organization: The City of Deltona, Community Development Division, 2345 Providence Blvd., Deltona, Florida 32725. Chris Bowley, AICP, Director of Planning and Development Services, Phone 386-878-8602/ Fax 386-878-8601

The City of Deltona may choose a sponsor to assist in the administration of this strategy by advertising using the City of Deltona purchase and procurement guidelines. The sponsors may be a private corporation, a not-for-profit corporation or a community based organization. Selection is based on the sponsor's ability to proceed, past experience in related fields, and performance.

(9) Projected Start Date: no later than February 2009

(10) Projected End Date: no later than July 30, 2013

(11) Specific Activity Requirements:

- For individual purchase transactions, the purchase discount is to be at least 5% from the current market appraised value of the home or property.
- For purchase transactions in the aggregate, the average purchase discount depends on how the purchase discount for an individual property is determined.
 - The average purchase discount shall be at least 10% if the State, unit of general local government, or subrecipient determines the discount for each purchase transaction through use of a methodology that results in a discount equivalent to the total carrying costs that would be incurred by the seller if the property were not purchased with NSP funds (provided the discount is at least 5%).
 - Such methodology shall provide for an analysis of the estimated holding period for the property and the nature and amount of the carrying costs of holding the property for this period.
 - Carrying costs shall include, but not be limited to: taxes, insurance, maintenance, marketing, overhead, and interest.

- If this methodology is not used, the minimum average discount shall be at least 15%.

For financing activities, include: range of interest rates

- The City of Deltona will provide a zero interest (0%), deferred payment 2nd mortgage, forgivable loan, for a term of up to 20 years.

For housing related activities, include: Duration or term of assistance:

1) *Homeownership*

<i>NSP amount per unit</i>	<i>Minimum period of affordability in years</i>
Under \$15,000	5 Years
\$15,000 to \$40,000	10 Years
Over \$40,000	15 Years
Reconstruction	20 Years

Tenure of Beneficiaries:

- The no interest deferred forgivable loans shall immediately become due and payable to the City if any of the following occurs:
- Homeowner sells, transfers, or disposes of the property by any means, including bankruptcy, foreclosure, or deed in lieu of foreclosure;
- Homeowner no longer occupies the unit as their principal residence;
- Homeowner dies, or if married couple, survivor dies; or
- Homeowner refinances their first mortgage or requires subordination for a new second mortgage.
- However, an heir may assume the debt as long as they are income eligible and become the owner-occupant.

2) *Rental Properties*

Funds may not be used for a “monthly rental subsidy”. NSP funded rental activity will be restricted to the purchase and rehabilitation of a unit that will be designated as a rental property. Lease agreements will be in compliance with HOME rent limits for a term of two (2) years.

Two year rental assistance to applicants, providing they are enrolled in school full or part time to an accredited college and will complete said degree or certification to allow self-sufficiency at the end of the term of the lease OR the applicant is enrolled in a credit repair program and will be credit-ready at the end of the term of the lease for homeownership opportunities. Rental properties may be leased with an option to buy.

Rental Rates:

The City of Deltona will ensure continued affordability for NSP assisted housing by adopting the HOME program standards at 24 CFR 92.252(a), (c), (e), and (f), and 92.254.

The maximum HOME rent limits are the lesser of:

- a. The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.11.
- b. A rent does not exceed 30% of the adjusted income of family whose annual income equals 65% of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the units. The HOME rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions.

Continued Affordability: Rental/Homeownership

A description of how the design of the activity will ensure continued affordability.

- Rental developments will be deed restricted to ensure affordability of the housing stock for a term no less than 20 years.
- Homeownership loans will be secured with a 2nd mortgage for a term of up to 20 years.

Implementation of Activity

The City will use internal staff listed in this document and contracted services to carry out this activity. Operating procedures for implementing this activity are listed under “NSP IMPLEMENTATION AND ACTION PLAN” found on page 3-8.

IV. LAND BANK

(1) Activity Name: *Land Bank*

(2) Activity Type:

- a. NSP Eligible Activity: §2301(c)(3)(C) *establish land banks for homes that have been foreclosed upon.*
- b. CDBG Eligible Activity:
24 CFR 570.201
 - (a) Acquisition
 - (b) Disposition

(3) National Objective: Benefit Low and Moderate Income Persons (120% of area median income)

(4) Activity Description: (Housing and Economic Recovery Act §2301(c)(2))

Census tract and block groups identified by HUD with the greatest foreclosure and abandonment risk, rated with a score of 9 and 10 that are at or below 120% AMI. See Section A and B for specific block groups.

[Source: http://www.huduser.org/publications/commdevl/nsp/nsp_fc_a-f.html]

(5) Location Description:

The land bank will serve to purchase properties that have been abandoned or foreclosed upon. The land bank may maintain, assemble, facilitate redevelopment, market, and dispose of the land-banked properties. The City may also maintain abandoned or foreclosed property that it does not own, provided it charges the owner of the property the full cost of the service or places a lien on the property for the full cost of the service.

(6) Performance Measures

Objectives: Providing Decent Housing

Outcomes: Affordability

Estimated Number of Households Served at or under AMI

50% Two (2)

80% Two (2)

120% One (1)

(7) Total Budget: NSP Grant \$500,000

(8) Responsible Organization:

The City of Deltona, Community Development Division, 2345 Providence Blvd., Deltona, Florida 32725. Chris Bowley, AICP, Director of Planning and Development Services, Phone 386-878-8602/ Fax 386-878-8601

The City of Deltona may choose a sponsor to assist in the administration of this strategy by advertising using the City of Deltona purchase and procurement guidelines. The sponsors may be a private corporation, a not-for-profit corporation or a community based organization. Selection is based on the sponsor's ability to proceed, past experience in related fields, and performance.

(9) Projected Start Date: on or before February 2009

(10) Projected End Date: on or before July 31, 2013

(11) Specific Activity Requirements:

For acquisition activities, include:

- discount rate
- For individual purchase transactions, the purchase discount is to be at least 5% from the current market appraised value of the home or property.
- For purchase transactions in the aggregate, the average purchase discount depends on how the purchase discount for an individual property is determined.

- The average purchase discount shall be at least 10% if the State, unit of general local government, or subrecipient determines the discount for each purchase transaction through use of a methodology that results in a discount equivalent to the total carrying costs that would be incurred by the seller if the property were not purchased with NSP funds (provided the discount is at least 5%).
 - Such methodology shall provide for an analysis of the estimated holding period for the property and the nature and amount of the carrying costs of holding the property for this period.
 - Carrying costs shall include, but not be limited to: taxes, insurance, maintenance, marketing, overhead, and interest.
- If this methodology is not used, the minimum average discount shall be at least 15%.

For financing activities, include: range of interest rates

- The City of Deltona provides a zero (0%) interest 2nd mortgage, deferred payment forgivable loan for a term of up to 20 years.

For housing related activities, include: duration or term of assistance;

1) *Homeownership*

<i>NSP amount per unit</i>	<i>Minimum period of affordability in years</i>
Under \$15,000	5 Years
\$15,000 to \$40,000	10 Years
Over \$40,000	15 Years
Reconstruction	20 Years

Tenure of Beneficiaries:

- The no interest deferred forgivable loans shall immediately become due and payable to the City if any of the following occurs:
- Homeowner sells, transfers, or disposes of the property by any means, including bankruptcy, foreclosure, or deed in lieu of foreclosure;
- Homeowner no longer occupies the unit as their principal residence;
- Homeowner dies, or if married couple, survivor dies; or
- Homeowner refinances their first mortgage or requires subordination for a new second mortgage.
- However, an heir may assume the debt as long as they are income eligible and become the owner-occupant.

2) *Rental Properties*

Funds may not be used for a “monthly rental subsidy”. NSP funded rental activity will be restricted to the purchase and rehabilitation of a unit that will

be designated as a rental property. Lease agreements will be in compliance with HOME rent limits for a term of two (2) years.

Two year rental assistance to applicants, providing they are enrolled in school full or part time to an accredited college and will complete said degree or certification to allow self-sufficiency at the end of the term of the lease OR the applicant is enrolled in a credit repair program and will be credit-ready at the end of the term of the lease for homeownership opportunities. Rental properties may be leased with an option to buy.

Rental Rates:

The City of Deltona will ensure continued affordability for NSP assisted housing by adopting the HOME program standards at 24 CFR 92.252(a), (c), (e), and (f), and 92.254.

The maximum HOME rent limits are the lesser of:

- a. The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.11.
- b. A rent does not exceed 30% of the adjusted income of family whose annual income equals 65% of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the units. The HOME rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions.

Continued Affordability: Rental/Homeownership

A description of how the design of the activity will ensure continued affordability.

- Rental developments will be deed restricted to ensure affordability of the housing stock for a term no less than 20 years.
- Homeownership loans will be secured with a 2nd mortgage for a term of up to 20 years.

Implementation of Activity

The City will use internal staff listed in this document and contracted services to carry out this activity. Operating procedures for implementing this activity are listed under “NSP IMPLEMENTATION AND ACTION PLAN” found on page 3-8.

V. FINANCIAL MECHANISMS/HOMEOWNERSHIP ACTIVITIES

(1) Activity Name: *Financial Mechanisms for Homeownership Activities*

(2) Activity Type:

- NSP Eligible Activity: §2301(c)(3)(A) *establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties.*

- CDBG Eligible Activity: As part of an activity delivery cost for an eligible activity as defined in 24 CFR 570.206.
 - As part of an activity delivery cost for an eligible activity as defined in 24 CFR 570.206.

(3) National Objective: Benefit Low and Moderate Income Persons (≤ 120% of area median income)

(4) Activity Description: Financing mechanisms used to carry out CDBG/NSP eligible activities for purchase and redevelopment of foreclosed upon homes and residential properties, including such mechanisms as down-payment, closing costs, soft-second, loan loss reserves, and shared-equity loans for low, moderate and middle - income homebuyers;

(5) Location Description:

Census tract and block groups identified by HUD with the greatest foreclosure and abandonment risk, rated with a score of 9 and 10 that are at or below 120% AMI. See Section A and B for specific block groups.

[Source: http://www.huduser.org/publications/commdevl/nsp/nsp_fc_a-f.html]

(6) Performance Measures

Estimated Number of Households Served at or under AMI

50% Four (4)

80% Six (6)

120% Five (5)

(7) Total Budget: (Include public and private components) \$1,500,000

(8) Responsible Organization:

The City of Deltona, Community Development Division, 2345 Providence Blvd., Deltona, Florida 32725. Chris Bowley, AICP, Director of Planning and Development Services, Phone 386-878-8602/ Fax 386-878-8601

The City of Deltona may choose a sponsor to assist in the administration of this strategy by advertising using the City of Deltona purchase and procurement guidelines. The sponsors may be a private corporation, a not-for-profit corporation or a community based organization. Selection is based on the sponsor's ability to proceed, past experience in related fields, and performance.

(9) Projected Start Date: on or before February 2009

(10) Projected End Date: on or before July 31, 2013

(11) Specific Activity Requirements:

For acquisition activities, include: *discount rate*

- For individual purchase transactions, the purchase discount is to be at least 5% from the current market appraised value of the home or property.
- For purchase transactions in the aggregate, the average purchase discount depends on how the purchase discount for an individual property is determined.
 - The average purchase discount shall be at least 10% if the State, unit of general local government, or subrecipient determines the discount for each purchase transaction through use of a methodology that results in a discount equivalent to the total carrying costs that would be incurred by the seller if the property were not purchased with NSP funds (provided the discount is at least 5%).
 - Such methodology shall provide for an analysis of the estimated holding period for the property and the nature and amount of the carrying costs of holding the property for this period.
 - Carrying costs shall include, but not be limited to: taxes, insurance, maintenance, marketing, overhead, and interest.
 - If this methodology is not used, the minimum average discount shall be at least 15%.

For financing activities, include: range of interest rates

- The City of Deltona will provide a zero (0%) interest, deferred payment forgivable 2nd mortgage loan for a term of up to 20 years.

For housing related activities, include: duration or term of assistance;

1) *Homeownership*

<i>NSP amount per unit</i>	<i>Minimum period of affordability in years</i>
Under \$15,000	5 Years
\$15,000 to \$40,000	10 Years
Over \$40,000	15 Years
Reconstruction	20 Years

Tenure of Beneficiaries:

- The no interest deferred forgivable loans shall immediately become due and payable to the City if any of the following occurs:
- Homeowner sells, transfers, or disposes of the property by any means, including bankruptcy, foreclosure, or deed in lieu of foreclosure;
- Homeowner no longer occupies the unit as their principal residence;
- Homeowner dies, or if married couple, survivor dies; or

- Homeowner refinances their first mortgage or requires subordination for a new second mortgage.
- However, an heir may assume the debt as long as they are income eligible and become the owner-occupant.

2) *Rental Properties*

Funds may not be used for a “monthly rental subsidy”. NSP funded rental activity will be restricted to the purchase and rehabilitation of a unit that will be designated as a rental property. Lease agreements will be in compliance with HOME rent limits for a term of two (2) years.

Two year rental assistance to applicants, providing they are enrolled in school full or part time to an accredited college and will complete said degree or certification to allow self-sufficiency at the end of the term of the lease OR the applicant is enrolled in a credit repair program and will be credit-ready at the end of the term of the lease for homeownership opportunities. Rental properties may be leased with an option to buy.

Rental Rates:

The City of Deltona will ensure continued affordability for NSP assisted housing by adopting the HOME program standards at 24 CFR 92.252(a), (c), (e), and (f), and 92.254.

The maximum HOME rent limits are the lesser of:

- a. The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.11.
- b. A rent does not exceed 30% of the adjusted income of family whose annual income equals 65% of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the units. The HOME rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions.

Continued Affordability: Rental/Homeownership

A description of how the design of the activity will ensure continued affordability.

- Rental developments will be deed restricted to ensure affordability of the housing stock for a term no less than 20 years.
- Homeownership loans will be secured with a 2nd mortgage for a term of up to 20 years.

Implementation of Activity

The City will use internal staff listed in this document and contracted services to carry out this activity. Operating procedures for implementing this activity are listed under “NSP IMPLEMENTATION AND ACTION PLAN” found on page 3-8.

VI. ADMINISTRATIVE AND PLANNING COSTS

(1) Activity Name: Administrative and Planning Costs

(2) Activity Type:

a. CDBG Eligible Activity - 24 CFR 570.206

b. NSP Eligible Activity - 24 CFR 570.205 and 206

(3) National Objective: Benefit Low and Moderate Income Persons (120% of area median income)

(4) Activity Description: (Housing and Economic Recovery Act §2301(c)(3))

- An amount of up to 10% of an NSP grant provided to a jurisdiction and up to 10% of program income earned may be used for general administration and planning activities as defined at 24 CFR 570.205 and 206.
- Activity delivery costs, as defined in 24 CFR 570.206, may be charged to the particular activity performed above and will not count as general administration and planning costs.

(5) Location Description: Deltona Community Development, 2345 Providence Blvd., Deltona, FL 32725

(6) Performance Measures: The performance measures for each activity listed in Section G are as follows (Appendix C):

Activity	Very Low Income Units	Low Income Units	Middle Income Units	Total Units
Purchase Rehabilitation	5	6	4	15
Demolition	15	20	15	50
Redevelopment	5	10	5	20
Land Bank	2	2	1	5
Financial Mechanisms	4	6	5	15

(7) Total Budget: NSP Grant, \$635,909. Ten (10) percent of the total NSP allocation plus 10 percent of program income (upon availability).

(8) Responsible Organization: The City of Deltona, Community Development Division, 2345 Providence Blvd., Deltona, Florida 32725. Chris Bowley, AICP, Director of Planning and Development Services, Phone 386-878-8602/ Fax 386-878-8601

The City of Deltona may choose a sponsor to assist in the administration of this strategy by advertising using the City of Deltona purchase and procurement guidelines. The sponsors may be a private corporation, a not-for-profit corporation or a community based organization. Selection is based on the sponsor's ability to proceed, past experience in related fields, and performance.

(9) Projected Start Date: On or before February 2009

(10) Projected End Date: On or before July 30, 2013

(11) Specific Activity Requirements: N/A

APPENDIX A

**CITY OF DELTONA
NEIGHBORHOOD STABILIZATION PROGRAM**

BUDGET

ACTIVITIES	AMOUNT
PURCHASE REHABILITATION	\$1,500,000
DEMOLITION	\$500,000
REDEVELOPMENT	\$2,000,000
LAND BANK	\$500,000
FINANCIAL MECHANISMS/ HOMEOWNERSHIP ACTIVITIES	\$1,500,000
ADMINISTRATIVE /PLANNING COSTS	\$635,909
TOTAL NSP GRANT	\$6,635,909

APPENDIX B

**CITY OF DELTONA
NEIGHBORHOOD STABILIZATION PROGRAM**

PROGRAM INCOME LIMITS

Deltona-Daytona Beach-Ormond Beach MSA

Median Area Income: \$52,300

Deltona, Florida

	1 person household	2 person household	3 person household	4 person household	5 person household	6 person household
Very Low Income 50%	\$18,300	\$20,900	\$23,550	\$26,150	\$28,250	\$30,350
Low Income 80%	\$29,300	\$33,500	\$37,650	\$41,850	\$45,200	\$48,550
Moderate to Middle Income 120%	\$43,920	\$50,160	\$56,520	\$62,760	\$67,800	\$72,840

APPENDIX C

CITY OF DELTONA NEIGHBORHOOD STABILIZATION PROGRAM

PERFORMANCE MEASURES

Activity	Very Low Income Units	Low Income Units	Middle Income Units	Total Units
PURCHASE REHABILITATION	5	6	4	15
DEMOLITION	15	20	15	50
REDEVELOPMENT	5	10	5	20
LAND BANK	2	2	1	5
FINANCIAL MECHANISMS/ HOMEOWNERSHIP ACTIVITIES	4	6	5	15
ADMINISTRATIVE/ PLANNING COSTS	0	0	0	0

APPENDIX D

CITY OF DELTONA NEIGHBORHOOD STABILIZATION PROGRAM

PUBLIC PARTICIPATION PLAN

In accordance with the City of Deltona's Public Participation Plan a 30 day public comment period is required for a substantial amendment to the consolidated/ action plans. HUD is waiving the requirement for the citizen's participation plan and will allow a 15 day public notice and posting of the proposed plan on the City of Deltona's website at www.deltonafl.gov, click on Housing and Community Development, NSP.

Two public hearings were scheduled for the purpose of receiving input from the public regarding the proposed amendments. The public hearings were held at the Deltona City Hall located at 2345 Providence Blvd., Deltona, FL 32725. The first public hearing was held on November 21, 2008, 6:30 PM; and the second public hearing during a special City Commission meeting scheduled for November 24, 2008, 6:00 PM.

After the 2nd public hearing and comments from the public, the City Commission approval the NSP Substantial Amendment and authorization submission to the U.S. Department of Housing and Urban Development on or before December 1, 2008.

Two comments were received during the 15-day public comment period:

First Public Hearing:

- 1) Stanley E. Wiggin, G&W Properties, Ormond Beach, requested information on how to become a contractor for the NSP program. Staff advised that bids for qualified contractors will be offered in approximately 60 days and to check our city website for additional information from our Purchasing Department procurement procedures and bid offerings. Staff will also send a SHIP contractors participation package for his review and submittal for the City's rehabilitation programs.

Second Public Hearing:

- 1) Monte Naffke, 1636 Bloomfield Avenue, asked in regards to the criteria of the program, what was the median income for the City of Deltona, Mrs. Serino replied \$52,300. He stated that the program would not be a viable solution for his situation and he asked to be kept informed of his situation.
- 2) Mike Boone, 1817 Philadelphia Court, asked why the money being offered is based on Federal criteria and not City Criteria. Mayor Mulder replied it is because money is Federal and is governed by federal rules and regulations.

No further comments were received via, telephone, email or written correspondence.

APPENDIX E

CITY OF DELTONA COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) NEIGHBORHOOD STABILIZATION PROGRAM (NSP)

NOTICE OF PLAN AMENDMENT - PUBLIC HEARINGS - 15 DAY PUBLIC COMMENT PERIOD – NSP FUNDING AVAILABILITY

TO ALL RESIDENTS, AGENCIES, ORGANIZATIONS AND OTHER INTERESTED PARTIES – In accordance with the Citizens Participation requirements of the Housing and Community Development Act, the City of Deltona wishes to inform residents of the following amendments to the FY 2008-2012 Five-Year Consolidated Plan, affecting the Community Development Block Grant Program’s 2008-2009 One-Year Action Plan, administered by the Planning and Development Services Department - Community Development Division.

The Housing and Economic Recovery Act, 2008 (HERA) appropriates \$3.92 billion for the Neighborhood Stabilization Program (NSP). The NSP is a component CDBG and provides emergency assistance for redevelopment of abandoned and foreclosed homes and residential properties. The City of Deltona is eligible to receive \$6,635,909 in NSP funds from the U.S. Department of Housing and Urban Development (HUD).

To receive the \$6.6 NSP allocation, the city will submit to HUD a Substantial Action Plan Amendment by 12/01/08. The plan amendment is available for public view on the City of Deltona website at <http://www.deltonafl.gov> (click on Housing and Community Development)

PROPOSED AMENDMENT

Addition new funding source “Neighborhood Stabilization Program” (NSP)

New Projects :

- Provide financial mechanisms for purchase and redevelopment of foreclosed homes and residential properties. (\$1,500,000)
- Purchasing and Rehabilitating Homes/ Residential Properties Abandoned/Foreclosed (\$1,500,000)
- Establishing Land Banks for Foreclosed Homes (\$500,000)
- Demolishing Blighted Structures (\$500,000)
- Redeveloping Demolished or Vacant Properties (\$2,000,000)
- Administrative Costs and Associated Fees – (\$635,909)

Eligibility

All NSP funds shall be used to benefit individuals and families whose income does not exceed 120 percent of area median income, adjusted for household size.

At least 25 percent of NSP funds shall be used for the purchase of abandoned or foreclosed upon homes or residential properties that will be used to house individuals or families whose income do not exceed 50 percent of area median income.

All resident are invited to comment on these amendments during the 15 Day Public Comment Period. All comments must be submitted by Friday, November 21, 2008 by 8:30 PM. Please submit comments to: The City of Deltona, Planning and Development Services, Community Development Division Manager, 2345 Providence Blvd., Deltona, FL 32725.

Two public hearings have been scheduled for the purpose of receiving input from the public regarding the proposed amendments. The public hearings are to be held at the City of Deltona, City Commission Chambers located at 2345 Providence, Blvd., Deltona, FL 32725. The first public hearing will be held on November 21, 2008, 6:30 PM; and the second public hearing during a “special” City Commission meeting on November 24, 2008, 6:00 PM. Directions may be found on the City’s web site at <http://www.deltonafl.gov> or by calling 386-878-8602.

After discussion before the City Commission, the final amendments are to be approved and submitted to the U.S. Department of Housing and Urban Development on or before December 1, 2008.

In accordance with Florida Statues, section 166.041(3)(a) and 286.0105, “Interested parties may appear at the meeting and be heard with respect to the proposed”, and “No stenographic record by a certified court reporter will be made of the foregoing meeting. Accordingly, any person who may seek to appeal any decision involving the matters noticed herein will be responsible for making a verbatim record of the testimony and evidence at said meeting upon which any appeal is to be based.”

Any non-English speaking person needing an interpreter to participate in any of these proceedings should contact the Director of Planning and Development Services in the Department of Planning and Development Services at least 3 working days in advance of the meeting date and time at 386-878-8602.

Individuals with disabilities needing assistance to participate in any of these proceedings should contact the Director of Planning and Development Services in the Department of Planning and Development Services at least 3 working days in advance of the meeting date and time at 386-878-8602.

For additional information concerning the proposed amendments, please contact Chris Bowley, AICP, Director of Planning and Development Services at 386-878-8602.

CERTIFICATIONS

- (1) **Affirmatively furthering fair housing.** The jurisdiction will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.
- (2) **Anti-lobbying.** The jurisdiction will comply with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.
- (3) **Authority of Jurisdiction.** The jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.
- (4) **Consistency with Plan.** The housing activities to be undertaken with NSP funds are consistent with its consolidated plan, which means that NSP funds will be used to meet the congressionally identified needs of abandoned and foreclosed homes in the targeted area set forth in the grantee's substantial amendment.
- (5) **Acquisition and relocation.** The jurisdiction will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the Notice for the NSP program published by HUD.
- (6) **Section 3.** The jurisdiction will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.
- (7) **Citizen Participation.** The jurisdiction is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.
- (8) **Following Plan.** The jurisdiction is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.
- (9) **Use of funds in 18 months.** The jurisdiction will comply with Title III of Division B of the Housing and Economic Recovery Act of 2008 by using, as defined in the NSP Notice, all of its grant funds within 18 months of receipt of the grant.
- (10) **Use NSP funds \leq 120 of AMI.** The jurisdiction will comply with the requirement that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income.
- (11) **Assessments.** The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by

assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

(12) **Excessive Force.** The jurisdiction certifies that it has adopted and is enforcing: (1) a policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and (2) a policy of enforcing applicable State and local laws against physically barring entrance to or exit from, a facility or location that is the subject of such non-violent civil rights demonstrations within its jurisdiction.

(13) **Compliance with anti-discrimination laws.** The NSP grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

(14) **Compliance with lead-based paint procedures.** The activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

(15) **Compliance with laws.** The jurisdiction will comply with applicable laws.

Faith, G. Miller
City Manager

July 27, 2009
Date

**CITY OF DELTONA
NEIGHBORHOOD STABILIZATION PROGRAM
SF-424**

**APPLICATION FOR
FEDERAL ASSISTANCE**

OMB Approved No. 3076-0006

Version 7/03

1. TYPE OF SUBMISSION: Application		2. DATE SUBMITTED DECEMBER 1, 2008	Applicant Identifier
<input checked="" type="checkbox"/> Construction	<input type="checkbox"/> Pre-application	3. DATE RECEIVED BY STATE	State Application Identifier
<input type="checkbox"/> Non-Construction	<input type="checkbox"/> Construction	4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier
5. APPLICANT INFORMATION			
Legal Name: CITY OF DELTONA		Organizational Unit: Department: PLANNING AND DEVELOPMENT SERVICES	
Organizational DUNS: 932661747		Division: COMMUNITY DEVELOPMENT	
Address: Street: 2345 PROVIDENCE BOULEVARD		Name and telephone number of person to be contacted on matters involving this application (give area code)	
City: DELTONA		Prefix: MRS	First Name: LORI
County: VOLUSIA		Middle Name: ANN	
State: FLORIDA	Zip Code: 32725	Last Name: SERINO	
Country: USA		Suffix:	
6. EMPLOYER IDENTIFICATION NUMBER (EIN): 59-3348668		Email: LSERINO@DELTONAFL.GOV	
		Phone Number (give area code): 386-878-8616	Fax Number (give area code): 386-878-8626
8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify) NEIGHBORHOOD STABILIZATION GRANT		7. TYPE OF APPLICANT: (See back of form for Application Types) C Other (specify)	
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: 14-218		9. NAME OF FEDERAL AGENCY: U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT	
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): CITY OF DELTONA		11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: FINANCIAL MECHANISM PURCHASES AND REHABILITATION LAND BANKS DEMOLITION REDEVELOPMENT ADMINISTRATION AND PLANNING COSTS	
13. PROPOSED PROJECT Start Date: DECEMBER 1, 2008		14. CONGRESSIONAL DISTRICTS OF: a. Applicant 7:24	
Ending Date: JUNE 30, 2013		b. Project 7:24	
15. ESTIMATED FUNDING:		16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?	
a. Federal	\$ 6,635,909. ⁰⁰	a. Yes. <input checked="" type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE: AUGUST 15, 2008	
b. Applicant	\$. ⁰⁰	b. No. <input type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372	
c. State	\$. ⁰⁰	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
d. Local	\$. ⁰⁰	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?	
e. Other	\$. ⁰⁰	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No	
f. Program Income	\$. ⁰⁰		
g. TOTAL	\$ 6,635,909. ⁰⁰		
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.			
a. Authorized Representative			
Prefix MR	First Name DENNIS	Middle Name	
Last Name MULDER		Suffix	
b. Title MAYOR		c. Telephone Number (give area code) 386-878-8100	
d. Signature of Authorized Representative		e. Date Signed NOVEMBER 24, 2008	

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Standard Form 424 (Rev 9-2003)
Prescribed by OMB Circular A-102