

Action Plan

Grantee: Deltona, FL

Grant: B-08-MN-12-0006

LOCCS Authorized Amount:	\$ 6,635,909.00
Grant Award Amount:	\$ 6,635,909.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 4,164,091.00
Total Budget:	\$ 10,800,000.00

Funding Sources

Funding Source

Neighborhood Stabilization Program

Funding Type

Do not select this item.

Narratives

Areas of Greatest Need:

The following U.S. Census Tracts and Blocks represent the areas of greatest need within Deltona, as identified in the HUD approved Substantial Amendment to the City of Deltona's 5-Year Consolidated Plan and 1-Year Action Plan:

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- ,
1. Tract 091001; Block 3
 2. Tract 091006; Blocks 1, 2, 3, 4, and 5
 3. Tract 091007; Blocks 1, 2, 3, 4, 5 and 6
 4. Tract 091009; Blocks 1, 2, 3, and 4
 5. Tract 091010; Blocks 1, 2, 3, and 4
 6. Tract 091011; Blocks 1, 2, 3, and 4
 7. Tract 091012; Blocks 1, 2, 3, and 4
 8. Tract 091013; Blocks 1, 2, and 3
 9. Tract 091014; Blocks 1, 2, 3, and 4
- ,

Distribution and and Uses of Funds:

The above allocation by activity number represents our distribution and uses of funds. In addition, 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: with the greatest percentage of foreclosures, those with the highest percentage of homes financed by subprime mortgage related loans, and those identified as likely to face a significant rise in the rate of home foreclosures. 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. 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 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. 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 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. 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. 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 200 revisions and other rules 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. 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 a 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). The City currently has not identified any low/mod housing units for acquisition and relocation activity. 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 approved 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.

Definitions and Descriptions:

None to-date.

Low Income Targeting:

All of the units acquired or to be built on the two vacant lots within Deltona's NSP program are targeting very low and low income qualified home buyers first and moderate income buyers second. The price points of the units acquired was adjusted down to accommodate this and the 25% set-aside units are to be allocated with the most affordable units available to the very low and low income qualified home buyers first. Further, partnering with Habitat for Humanity and special interest groups, such as veterans and teachers/educators unions, will provide for a balanced cross-section of buyers to stabilize the community.

Acquisition and Relocation:

The City of Deltona has acquired 44 properties, 42 single family homes, and two vacant lots to-date and is approaching closure of acquisition of the remaining units. All of the units meet the foreclosed, vacant, and abandoned criteria for the NSP program. All of the units are being property managed until rehabilitation efforts begin and following certificate of completion and final inspection of rehabilitated units. Because all units were purchased as vacant, there are no relocation efforts being conducted.

Public Comment:

None to-date.

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title	Grantee Program
001	Purchase Rehabilitation	001	Purchase Rehabilitation	
		001.1	Acquisition rehab-LMH-25%	
002	Demolition		<i>No activities in this project</i>	
003	Redevelopment	003	Redevelopment	
		003.1	Habitat - PI Funded Reconstruction	
		3.2	COD-demo/reconstr	
004	Land Bank		<i>No activities in this project</i>	
005	Financial		<i>No activities in this project</i>	
006	Administrative/Planning Costs	006	Administrative and Planning Costs	
9999	Restricted Balance		<i>No activities in this project</i>	



Activities

Project # / 001 / Purchase Rehabilitation

Grantee Activity Number: 001
Activity Title: Purchase Rehabilitation

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 001

Projected Start Date:
 03/23/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 LMMI: Low, Moderate and Middle Income National Objective for
 NSP Only

Benefit Report Type:
 Direct (Households)

Activity Status:

Under Way

Project Title:

Purchase Rehabilitation

Projected End Date:

07/29/2015

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 5,745,000.00

**Most Impacted and
 Distressed Budget:** \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 5,745,000.00

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	49	24	25	100.00
# of Households	49	24	25	100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	49
# of Housing Units	49
Activity funds eligible for DREF (Ike Only)	
#Units & other green	
#Units deconstructed	
#Sites re-used	49
#Units exceeding Energy Star	49
#Units with bus/rail access	
#Low flow showerheads	20
#Low flow toilets	49
#Units with solar panels	



#Dishwashers replaced	30
#Clothes washers replaced	
#Refrigerators replaced	40
#Light fixtures (outdoors) replaced	10
#Light Fixtures (indoors) replaced	60
#Replaced hot water heaters	30
#Replaced thermostats	30
#Efficient AC added/replaced	30
#High efficiency heating plants	
#Additional Attic/Roof Insulation	20
#Energy Star Replacement Windows	25
# of Properties	49

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Deltona1	Unknown	\$ 5,745,000.00
Funding Source Name	Matching Funds	Funding Amount
Neighborhood Stabilization Program	No	\$ 0.00

Location Description:

Designated target areas as identified in action plan.

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.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Grantee Activity Number: 001.1
Activity Title: Acquisition rehab-LMH-25%

Activity Type:
 Rehabilitation/reconstruction of residential structures

Activity Status:
 Under Way

Project Number:
 001

Project Title:
 Purchase Rehabilitation

Projected Start Date:
 03/12/2010

Projected End Date:
 03/24/2015

Project Draw Block by HUD:
 Not Blocked

Project Draw Block Date by HUD:

Activity Draw Block by HUD:
 Not Blocked

Activity Draw Block Date by HUD:

Block Drawdown By Grantee:
 Not Blocked

Total Budget: \$ 3,000,000.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 3,000,000.00

National Objective:
 LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	15	15		100.00
# of Households	15	15		100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	15
# of Housing Units	15
# ELI Households (0-30% AMI)	
Activity funds eligible for DREF (Ike Only)	
#Units & other green	
#Units deconstructed	
#Sites re-used	
#Units exceeding Energy Star	15
#Units with bus/rail access	5
#Low flow showerheads	10
#Low flow toilets	15
#Units with solar panels	
#Dishwashers replaced	10
#Clothes washers replaced	
#Refrigerators replaced	10



#Light fixtures (outdoors) replaced	5
#Light Fixtures (indoors) replaced	20
#Replaced hot water heaters	10
#Replaced thermostats	15
#Efficient AC added/replaced	15
#High efficiency heating plants	
#Additional Attic/Roof Insulation	5
#Energy Star Replacement Windows	5
# of Properties	15

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Deltona1	Unknown	\$ 3,000,000.00
Funding Source Name	Matching Funds	Funding Amount
Neighborhood Stabilization Program	No	\$ 0.00

Location Description:

Target areas as identified in action plan

Activity Description:

Acquisition rehab and sale of foreclosed houses with purchase price \$60,000 or less for persons at or below 50% of median income.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Project # / 003 / Redevelopment

Grantee Activity Number: 003
Activity Title: Redevelopment

Activity Type:

Construction of new housing

Project Number:

003

Projected Start Date:

03/24/2009

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Activity Status:

Under Way

Project Title:

Redevelopment

Projected End Date:

07/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 215,000.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 215,000.00

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

Owner Households

Total	Low	Mod	Low/Mod%
4	4		100.00
4	4		100.00

of Households

Proposed Accomplishments

of Singlefamily Units

of Housing Units

ELI Households (0-30% AMI)

Activity funds eligible for DREF (Ike Only)

#Units & other green

#Sites re-used

#Units exceeding Energy Star

#Units with bus/rail access

#Low flow showerheads

#Low flow toilets

#Units with solar panels

Total

4

4

2

4

3

4

4



Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Deltona1	Unknown	\$ 0.00
Habitat for Humanity SW Volusia	Non-Profit	\$ 300,000.00

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.

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; and 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.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Grantee Activity Number: 003.1
Activity Title: Habitat - PI Funded Reconstruction

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

003

Projected Start Date:

06/04/2012

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Benefit Report Type:

Direct (Households)

Activity Status:

Planned

Project Title:

Redevelopment

Projected End Date:

06/10/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 40,000.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 40,000.00

Program Income Account:

Habitat for Humanity

Proposed Beneficiaries

Owner Households

Total	Low	Mod	Low/Mod%
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1	1		100.00
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of Households

1	1		100.00
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Proposed Accomplishments

of Singlefamily Units

Total

1

of Housing Units

1

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Habitat for Humanity SW Volusia

Organization Type

Non-Profit

Proposed Budget

\$ 40,000.00

Funding Source Name

Neighborhood Stabilization Program

Matching Funds

No

Funding Amount

\$ 0.00

Location Description:

Within target area.

Activity Description:

Habitat will use generated program income from it's first 2 housing construction activities to construct an additional 50% LMMI unit.



Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Grantee Activity Number:	3.2
Activity Title:	COD-demo/reconstr

Activity Type:
Construction of new housing

Project Number:
003

Projected Start Date:
07/01/2012

Project Draw Block by HUD:
Not Blocked

Activity Draw Block by HUD:
Not Blocked

Block Drawdown By Grantee:
Not Blocked

National Objective:
LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Benefit Report Type:
Direct (Households)

Activity Status:
Under Way

Project Title:
Redevelopment

Projected End Date:
03/01/2014

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 800,000.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 800,000.00

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	3		3	100.00
# of Households	3		3	100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	3
# of Housing Units	3
#Low flow showerheads	3
#Low flow toilets	3

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Deltona2	Local Government	\$ 800,000.00

Location Description:

Activity Description:

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Project # / 006 / Administrative/Planning Costs

Grantee Activity Number:	006
Activity Title:	Administrative and Planning Costs

Activity Type:

Administration

Activity Status:

Under Way

Project Number:

006

Project Title:

Administrative/Planning Costs

Projected Start Date:

03/24/2009

Projected End Date:

07/30/2013

Project Draw Block by HUD:

Not Blocked

Project Draw Block Date by HUD:**Activity Draw Block by HUD:**

Not Blocked

Activity Draw Block Date by HUD:**Block Drawdown By Grantee:**

Not Blocked

Total Budget: \$ 1,000,000.00**Most Impacted and Distressed Budget:** \$ 0.00**Other Funds:** \$ 0.00**Total Funds:** \$ 1,000,000.00**National Objective:**

Not Applicable (for Planning/Administration or Unprogrammed Funds only)

Benefit Report Type:

NA

Proposed budgets for organizations carrying out Activity:**Responsible Organization**

City of Deltona1

Organization Type

Unknown

Proposed Budget

\$ 1,000,000.00

Location Description:

Deltona Community Development, 2345 Providence Blvd., Deltona, FL 32725

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.

Environmental Assessment: EXEMPT**Environmental Reviews:** None**Activity Attributes:** None

Environmental Reviews: None

Activity Supporting Documents: None

Action Plan Comments:

Reviewer - Numerous errors here; too many to detail. You need to either come up here for training and to work on this or set aside time to do this by phone.

Serino, Lori Action Plan modified for updates to activity tenure, and SF/MF tables. LS 2/3/2011

Serino, Lori Action Plan modification for minor budget adjustments. LS 1/28/14

Serino, Lori budget revision so they can draw funds. No program changes noted.

Serino, Lori AP modification approved for minor budget adjustment. City is directed to review plan provide applicable action to remove flags LS

Action Plan History

Version	Date
B-08-MN-12-0006 AP#9	12/31/2020
B-08-MN-12-0006 AP#8	08/08/2016
B-08-MN-12-0006 AP#7	01/28/2014
B-08-MN-12-0006 AP#6	12/20/2012
B-08-MN-12-0006 AP#5	09/25/2012
B-08-MN-12-0006 AP#4	07/12/2012
B-08-MN-12-0006 AP#3	05/31/2012
B-08-MN-12-0006 AP#2	02/03/2011
B-08-MN-12-0006 AP#1	07/15/2010



