



CITY OF DAYTONA ANNUAL ACTION PLAN

October 01, 2021 – September 30, 2022

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Daytona Beach is an entitlement jurisdiction per determination by the U.S. Department of Housing and Urban Development (HUD) and thereby authorized to receive **Community Development Block Grant (CDBG)** and **HOME Investment Partnership Grant (HOME)** funding. These grant funds support programs that principally benefit low to moderate income households and areas in Daytona Beach, Florida. HUD awards these federal funds to entitlement jurisdictions based on a formula comprised of population statistics, poverty, and other measures of community need. HUD allows entitlement jurisdictions the opportunity to tailor, coordinate and administer housing and community development programs in a manner that is relative to local needs.

Community Development Block Grant is a flexible program that provides entitlement jurisdictions with financial resources to customized activities to address a wide range of local community needs. All funding must be used within the official boundaries of the Jurisdiction. The Grant's purpose is to develop viable urban communities that satisfy at least one of the following national statutory objectives: 1) decent and affordable housing; 2) suitable living environments; and 3) expand economic opportunities. These funds must be used to, 1) benefit persons having low to moderate income; 2) aid in the prevention or elimination of slums or blight; or 3) meet a need having a particular urgency (conditions considered a serious and immediate threat to health and welfare that are recent in origin – e.g., pandemics and catastrophes such as hurricanes and tornados).

HOME Investment Partnership Grant is a program designed exclusively to increase decent affordable housing and homeownership opportunities for low and very low-income residents. HOME funds may be used for a variety of housing activities, according to local housing needs. Eligible uses of funds include tenant-based rental assistance; housing rehabilitation; assistance to homebuyers; and new construction of housing. HOME funding may also be used for site acquisition, site improvements, demolition, relocation, and other necessary and reasonable activities related to the development of non-luxury housing.

The Funding Process:

HUD require entitlement jurisdictions receiving CDBG and HOME grants to submit a **Consolidated Plan** and an **Annual Action Plan**.

The City's **Consolidated Plan** is a multi-year comprehensive master document that describes the conditions, goals, priorities, strategies, and expected outcomes relative to housing and community development needs in the jurisdiction over a three-year or five-year period. The City's Plan is based on a five-year period.

The City's **Annual Action Plan** is essentially an annual application that HUD require entitlement jurisdictions to submit to evaluate and approve prior to awarding CDBG and HOME grant funds. The Action Plan summarizes the City's planned strategic actions, activities, and programs to take place during a one-year period to address identified housing and community development needs. The Action Plan must contain programs and activities consistent with those described in the Five-Year Consolidated Plan.

Identified needs determined for the City of Daytona Beach include affordable housing, suitable living, community development, and economic development. The determination was based on the following:

- Past performance results; and
- Resident survey responses; and
- Public meetings for citizen participation opportunities.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

A summary of proposed programs and activities using anticipated CDBG and HOME funds from HUD to address the needs referenced above are as follows:

Planning and Administration: Funds for general oversight, management, and implementation.

Public Facilities and Infrastructure Improvements: Funds for city parks, community centers, ADA sidewalks, and neighborhood street improvements for public benefit/purposes.

Public Services: Funds to address homeless needs and mental health needs in the city.

Economic Development - Business/Job Growth: Funds to expand economic opportunities and jobs in the city.

Other – Miscellaneous Eligible Activities: 1) Interim Assistance - Funds for emergency situations to stop conditions that threaten public health and safety. 2) Relocation Assistance – For displaced persons pursuant to federal, state, and local laws. 3) Loss of Rental Income – For property owners rental income loss incurred while temporarily holding housing units.

Housing Services: Funds for all cost associated with implementing affordable housing programs. Entail acquisition, clearance, demolition, construction, rehabilitation, homeownership assistance, code enforcement, historic preservation, and delivery cost.

Planning and Administration: Funds used for general oversight, management, and implementation.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City anticipates HUD awarding funds totaling \$630,266 in CDBG funds and \$388,262 in HOME funds, totaling \$1,018,528, for the period October 1, 2021 through September 30, 2022. The City anticipate future allocations will be similar over the five year 2021 through 2025 Consolidated Plan period. A summary of the Consolidated Plan and Annual Action Plan was advertised in the local newspaper and staff facilitated two public hearings for citizen participation and comment. Additionally, a Public Notice was advertised in the local newspaper announcing the opportunity for residents to review and comment on the Plans over a 30 day period. No comments were received.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	630,266	0	0	630,266	0	Grant funding awarded by HUD to be used for activity within the City of Daytona jurisdiction as described in this plan and in compliance with grant regulations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	388,262	0	0	388,262	0	Grant funding awarded by HUD to be used for activity within the City of Daytona jurisdiction as described in this plan and in compliance with grant regulations.

Table 1 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

From time to time, property is donated to the City. The City then often contribute usable donated property for opportunities to develop affordable housings that will assist low to moderate income households. A most recent activity whereby the City of Daytona Beach engaged in contributing publically owned land involved development of a 23 unit affordable single family subdivision (Flomich Woods), to expand housing opportunities specifically for very low to low income persons.

The city will continue to utilize available resources in its efforts to address needs identified in the plan.

Discussion

None.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase the number of Homeowners	2021	2025	Affordable Housing	City Wide	Housing Needs for Homeowners	CDBG: \$30,000 HOME: \$170,000	Homeowner Housing Added: 10 Household Housing Unit
2	Rehabilitation to Preserve Existing Housing Stock	2021	2025	Affordable Housing	City Wide	Housing Needs for Homeowners	CDBG: \$72,996 HOME: \$123,347	Homeowner Housing Rehabilitated: 10 Household Housing Unit
3	Provide public services that address special needs	2021	2025	Homeless Non-Homeless Special Needs	City Wide	Public Services Persons needing Special Assistance	CDBG: \$75,000 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted Homeless Person Overnight Shelter: 15 Persons Assisted
4	Create Affordable Rental Housing Opportunities	2021	2025	Affordable Housing	City Wide	Housing Needs for Renters	CDBG: \$0 HOME: \$58,239	Rental units rehabilitated: 1 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Improve public facilities and community standards	2021	2025	Non-Housing Community Development	City Wide	Public Facilities and Infrastructure Improvements	CDBG: \$100,000 HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1 Persons Assisted

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Increase the number of Homeowners
	Goal Description	Increase the number of affordable homeowners for low to moderate income residents.
2	Goal Name	Rehabilitation to Preserve Existing Housing Stock
	Goal Description	Preserve existing housing stock.
3	Goal Name	Provide public services that address special needs
	Goal Description	Entail supporting programs that serve homeless persons and persons with mental health needs.
4	Goal Name	Create Affordable Rental Housing Opportunities
	Goal Description	Increase affordable rental housing opportunities for low income residents.
5	Goal Name	Improve public facilities and community standards
	Goal Description	Improve living environment standards in the city.

Projects

AP-35 Projects – 91.220(d)

Introduction

A summary of proposed programs and activities using anticipated CDBG and HOME funds from HUD to address affordable housing, suitable living, community development, and economic development opportunities in the city, over the 2021-2025 five year period, is as follows:

Planning and Administration: Funds for general oversight, management and implementation. **CDBG \$126,053 HOME \$ 36,676 (Units–N/A).**

Public Facilities and Infrastructure Improvements: Funds for public facilities and public improvement projects used for public benefit/purposes. **CDBG \$100,000 (Units–1).**

Public Services: Funds to provide a variety of services/activities to residents for self-sufficiency attainment. **CDBG \$75,000 (Mental Health, Homelessness, and Youth Mentoring Units–40 persons).**

Housing Services: Funds for all cost associated with implementing affordable housing programs. Entail construction, rehabilitation, homeownership assistance and delivery cost. **CDBG \$329,213 HOME \$293,347 (Units–15-20).**

CHDO Housing Services: Funds for all cost associated with implementing affordable rental housing programs. Entail construction and rehabilitation cost. **HOME \$58,239 (Units–1).**

Projects

#	Project Name
1	CDBG Admin 2021-2022 Action Plan
2	CDBG Housing Services - Rehabilitation, Minor Repairs & Home-Buyer Asst - 2021-2022 Action Plan
3	CDBG Public Services - FY 2021-2022 Action Plan
4	CDBG Public Facilities and Improvements - FY 2021-2022 Action Plan
5	CDBG - Housing Activity Delivery Cost 2021-2022 Action Plan
6	HOME Administration 2021-2022 Action Plan
7	HOME Affordable Home Ownership Assistance 2021-2022 Action Plan
8	HOME Housing Rehabilitation 2021-2022 Action Plan
9	HOME Community Housing Development Organizations (CHDOs) 2021-2022 Action Plan

Table 3 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Allocation of anticipated funding from HUD for programs and services were based on existing unmet needs, historical needs, and survey responses from residents and community partners. The City limited its face to face community outreach activities to reduce the spread of COVID-19 and engaged the public using electronic communications. The Trump administration suspended the regulation requirement to perform "Analysis of Impediments to Fair Housing Choice Report" and therefore is not included in this document.

The City conducted a Needs Assessment survey for 15 days from April 15, 2021 through April 30, 2021. The results of the survey were also used to help prioritize needs that will make the City of Daytona Beach a more viable and desirable place to live and work. The Needs Assessment ranking resulted in the following:

Needs that address decent single family and affordable rental housing for persons having low to moderate income.

Specific Housing Services Ranking: 1_Affordable & decent rental housing 2_Affordable homes for purchase 3_Financial assistance to make home repairs 4_Financial assistance to purchase a home 5_Homeless shelters

Needs that assist non-profit agencies in providing essential services for low to moderate income and/or disabled persons.

Specific Public Service Needs Ranking: 1_Mental Health Services 2_General Health Services 3_Youth Counseling & Mentoring (13 to 19) 4_Assistance for homeless persons 5_Employment training

Needs that improve or establish safe and suitable living conditions in low-income neighborhoods.

Specific Improvement Needs Ranking: 1_Sidewalk/Street improvements 2_Water/Sewer/Drainage improvements 3_Community Park/Playground improvements 4_Recreation facilities improvements

Needs that provide essential services for low to moderate income individuals seeking opportunities of going into business and/or staying in business.

Specific Economic Development Needs Ranking: 1_Employment training 2_Economic development (small business)

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG Admin 2021-2022 Action Plan
	Target Area	City Wide
	Goals Supported	Increase the number of Homeowners Rehabilitation to Preserve Existing Housing Stock Provide public services that address special needs Create Affordable Rental Housing Opportunities Improve public facilities and community standards
	Needs Addressed	Housing Needs for Homeowners Housing Needs for Renters Public Services Persons needing Special Assistance Public Facilities and Infrastructure Improvements
	Funding	CDBG: \$126,053
	Description	In accordance with HUD Matrix Code 21A and 24 CFR 570.206 regarding overall program administration, this is an eligible use of CDBG funds. The City will expense no more than twenty percent (20%) of its total allocation for the general planning and administrative activities for general oversight, management, implementation, coordination, and planning cost associated with executing the grant activities. Specifically, the City planned use of funds for salaries, benefits, and other related costs incurred by the City or other parties involved in the management, monitoring, and reporting CDBG and any other grant program whereby CDBG funds are allowed to be used.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	N/A - Administrative capacity activity.
	Location Description	City Hall Building at 301 S. Ridgewood Avenue, Daytona Beach, Florida.
	Planned Activities	Entail general administrative oversight, management, implementation, coordination, and planning to execute grant activities.
2	Project Name	CDBG Housing Services - Rehabilitation, Minor Repairs & Home-Buyer Asst - 2021-2022 Action Plan
	Target Area	City Wide
	Goals Supported	Increase the number of Homeowners Rehabilitation to Preserve Existing Housing Stock
	Needs Addressed	Housing Needs for Homeowners

Funding	CDBG: \$102,996
Description	In accordance with 24 CFR 570.201(n), whereby grantees and their sub-recipients may provide financial assistance to low and moderate-income households to assist them with the purchase of an affordable home, this is an eligible use of CDBG funds. Eligibility will be based on qualifying L/M Income households to be occupied by L/M income persons and Matrix Code 13B regarding home ownership assistance under 24 CFR 5.100. Also, in accordance with HUD Matrix Code 14A and 24 CFR 570.202(a)(1) regarding rehabilitation of single-unit residential privately owned homes, this is an eligible use of CDBG funds. Eligibility will be based on qualifying L/M Income households seeking housing rehabilitation assistance and be occupied by L/M income persons. Reconstruction of housing is also eligible as is rehabilitation. Planned City activity include:1) Provide housing rehabilitation or reconstruction of owner occupied homes for income eligible persons and eligible individuals who are permanently disabled. The program provides for major restoration or new construction of homes to bring them up to the current building codes for suitable living conditions. Specifically, the housing services will provide minor repair and housing rehabilitation of owner occupied homes for low to moderate income persons. The program correct and/or eliminate roofing, electrical, plumbing, heating, window, door, and any other structural threats to life, safety and health of owner-occupied housing. Entail restoration of eligible homes to bring them up to current building codes for safe, descent, and sanitary living conditions.2) Provide assistance to eligible first-time homebuyers seeking to purchase an affordable home. The assistance will provide for down payment and closing cost assistance.
Target Date	9/30/2022
Estimate the number and type of families that will benefit from the proposed activities	Anticipate serving a total of ten (10) low to moderate income households will benefit from the proposed activity after leveraging funds with other grants.
Location Description	Daytona Beach, FL - City wide

	Planned Activities	<p><u>Housing Repair Activity</u> - Entail helping eligible homeowners with essential repairs needed on their home to promote safe and decent housing conditions. Types of repairs include roofing, electrical, plumbing, AC/heating, and complete reconstruction when determined most cost effective.</p> <p>Affordable Homeownership Opportunity Activity - Entail providing down payment and closing cost assistance for eligible homebuyers (typically first-time buyers) seeking to purchase a new or existing affordable home. Prior to providing financial assistance, the City perform home inspections to ensure safe and decent housing conditions are met. A lien is placed on the home and is removed once the homeowner satisfies occupying the residency for a period up to 15 years depending on the subsidy amount invested.</p>
3	Project Name	CDBG Public Services - FY 2021-2022 Action Plan
	Target Area	City Wide
	Goals Supported	Provide public services that address special needs
	Needs Addressed	Public Services Persons needing Special Assistance
	Funding	CDBG: \$75,000

<p>Description</p>	<p>The City planned use of CDBG funds for Public Services activities will primarily help improve the quality of life for homeless persons, youth mentoring, and persons needing mental health assistance. City planned Public Services activities will include the following:Public Services Activities subject to HUD regulation cap (15% of total allocation):1) Funds will be used to assist an agency with operational costs (inclusive of staff costs, utilities, maintenance, supplies, and insurance) to serve homeless persons. The agency being provided these funds for operational cost administers the following types of services to the homeless: shelter, beds, food, counseling, and promote self-sufficiency (restore ID credentials and assist with job placement and provide transportation). HUD Matrix Code 03T, 24 CFR 570.201(e) and CFR 570.482(c)(2).- Objective: Reduce homelessness (Descent Housing).- Outcome: Assist approximately 20 homeless persons (Availability/Accessibility)- Fund Amount: \$25,0002) Promote recreational opportunities for persons needing mental health services and neglected homeless youth. Funds will be used to sponsor homeless youth (up to age 19) residing in homeless shelters and domestic abuse centers the opportunity to participate in summer camp programs and gain access to peers, feeding, field trips, physical development and mental developmental activities that would not otherwise be attainable. HUD Matrix Code 05D, 24 CFR 570.201(e) and CFR 570.482(c)(2).- Objective: Create access to suitable living opportunities for homeless youth and persons needing mental health assistance (Suitable Living).- Outcome: Assist approximately 20 homeless youth and 15 mental health persons (Availability/Accessibility)- Fund Amount: \$50,000</p>
<p>Target Date</p>	<p>9/30/2022</p>
<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>Anticipate a total of 40 low income persons will benefit from this activity.</p>
<p>Location Description</p>	<p>Daytona Beach, FL - City wide</p>

	Planned Activities	<p>Homeless and Mental Health Activity - Entail supporting the operating cost of programs that serve homeless persons and persons with mental health needs. Through the CDBG Public Service category, the City funds the Allen Community Development Restoration House Program to provide shelter, affordable rental housing, credential restoration, food, counseling, and job placement assistance for homeless persons. Mental Health Agency to be determined (TBD) via program proposals.</p> <p>Youth Activity - This public service provides youth, ages 16 and under, access to programs that provide mentoring, social development, food and nourishment, safe environments, self-esteem development, summer camp, and life skill training (i.e. swimming lessons) inclusive of serving homeless youth.</p>
4	Project Name	CDBG Public Facilities and Improvements - FY 2021-2022 Action Plan
	Target Area	City Wide
	Goals Supported	Improve public facilities and community standards
	Needs Addressed	Public Facilities and Infrastructure Improvements
	Funding	CDBG: \$100,000
	Description	In accordance with HUD Matrix Code 03F and 24 CFR 570.201(c) regarding Parks regarding Public Facilities and Improvements, this is an eligible use of CDBG funds. Eligibility will be based on activities that will provide L/M Income Area Benefit and that the activity is available to all residents in the particular area that is primarily residential and at least 51% of those residents are Low to Moderate income persons.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Anticipate one low income census tract area will benefit from the proposed activity.
	Location Description	Daytona Beach, FL - City wide
	Planned Activities	Entail promoting quality of life standards and suitable living conditions in low-income neighborhoods/communities. Improvements typically involve community parks and recreational centers in low income areas. Improvements such as installation of playground equipment, ADA sidewalks, lighting, security camera, etc. support availability for individuals and families to have access to a suitable and safe environment to socialize, exercise and play. This activity is funded using the CDBG grant.

5	Project Name	CDBG - Housing Activity Delivery Cost 2021-2022 Action Plan
	Target Area	City Wide
	Goals Supported	Increase the number of Homeowners Rehabilitation to Preserve Existing Housing Stock Create Affordable Rental Housing Opportunities
	Needs Addressed	Housing Needs for Homeowners Housing Needs for Renters
	Funding	CDBG: \$226,217
	Description	In accordance with HUD Matrix Code 14H and 24 CFR 570.202(b)(9) regarding eligible cost allowed for Housing Services delivery expenses per 570.201(k) and 570.206, the City will use CDBG funds for Delivery costs associated with staff cost, related general operating costs, and other service costs directly related to carrying out housing activities. Specifically, the City's Housing Delivery activity will entail cost associated with contracted inspections, work write up specifications, and staff time to make assessments and determine project feasibility for home owner repairs, expand affordable home ownership/buying opportunities, and any other program that support affordable housing development.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Anticipate a total of 15 to 20 low to moderate income households will benefit from the proposed activity after leveraging funds with other grants.
	Location Description	Daytona Beach, FL - City wide
	Planned Activities	Entail programmatic implementaion activity that promote decent, safe, and sanitary affordable housing. Implementation include assisting eligible residents with down payment and closing costs to promote homeownership opportunities and/or cost to rehabilitate/repair single family owner-occupied homes. Housing services activity also include home inspections, work write-up specifications, homeowner counseling, and new home construction activity.
6	Project Name	HOME Administration 2021-2022 Action Plan
	Target Area	City Wide
	Goals Supported	Increase the number of Homeowners Rehabilitation to Preserve Existing Housing Stock

	Needs Addressed	Housing Needs for Homeowners Housing Needs for Renters
	Funding	HOME: \$36,676
	Description	In accordance with HUD Matrix Code 21A and 24 CFR 570.206 regarding overall program administration, this is an eligible use of HOME funds. The City will expense no more than ten percent (10%) of its total allocation for General Planning and Administration activities on general oversight, management, implementation, coordination, and planning cost associated with executing the grant activities. Specific types of cost include, but not limited to, salaries, benefits, and other costs of the City or other parties engaged in program management, monitoring, and reporting of the HOME grant program activities.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	N/A - Administrative capacity activity.
	Location Description	Daytona Beach, FL - City wide
	Planned Activities	Entail general administrative oversight, management, implementation, coordination, and planning to execute grant activities.
7	Project Name	HOME Affordable Home Ownership Assistance 2021-2022 Action Plan
	Target Area	City Wide
	Goals Supported	Increase the number of Homeowners
	Needs Addressed	Housing Needs for Homeowners
	Funding	HOME: \$170,000

	Description	In accordance with 24 CFR 570.201(n), grantees and their sub-recipients may provide financial assistance to very low and low-income households to promote opportunities in the purchase of an affordable home. This activity is an affordable home ownership assistance program and is an eligible use of HOME funds. Eligibility for assistance will be based on households seeking to purchase an affordable home having low or very Low income. Eligible households can be assisted with the purchase of a new or existing affordable home. Planned City activity entail will assist eligible first-time home buyers in obtaining an affordable home by providing down payment and closing cost assistance. HOME match requirements will be satisfied using the excess match balance accumulated from prior years. The City of Daytona Beach has accumulated over \$10 million in excess match contribution to date from lender mortgage contributions and appraised land/real property values.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Anticipate serving a total of ten (10) low income households will benefit from this proposed activity after leveraging funds with other grants.
	Location Description	Daytona Beach, FL - City wide
	Planned Activities	Affordable Homeownership Opportunity Activity - Entail providing down payment and closing cost assistance for eligible homebuyers (typically first-time buyers) seeking to purchase a new or existing affordable home. Prior to providing financial assistance, the City perform home inspections to ensure safe and decent housing conditions are met. A lien is placed on the home and is removed once the homeowner satisfies occupying the residency for a period up to 15 years depending on the subsidy amount invested.
8	Project Name	HOME Housing Rehabilitation 2021-2022 Action Plan
	Target Area	City Wide
	Goals Supported	Rehabilitation to Preserve Existing Housing Stock
	Needs Addressed	Housing Needs for Homeowners
	Funding	HOME: \$123,347

	Description	In accordance with HUD Matrix Code 14A regarding rehabilitation of single-unit residential privately owned homes 24 CFR 570.202(a)(1) and 5305(a)(4), this is an eligible use of HOME funds. Eligibility will be based on L/M Income Housing Rehabilitation of housing to be occupied by L/M income persons. Reconstruction of housing is also eligible as is rehabilitation. Planned City Homeowner Rehabilitation and Reconstruction Programs include:a) Provide housing rehabilitation or reconstruction of owner occupied homes for income eligible persons and eligible individuals who are permanently disabled. The program provides for major restoration or new construction of homes to bring them up to the current building codes for suitable living conditions. b) Minor and Moderate Repair Program - Assist low-income households with minor to moderate home repairs to promote safe, decent and sanitary living conditions.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Anticipate serving a total of 10 low income households will benefit from the proposed activity after leveraging funds with other grants.
	Location Description	Daytona Beach, FL - City wide
	Planned Activities	Housing Repair and Reconstruction Activity - Entail helping eligible homeowners with essential repairs needed on their home to promote safe and decent housing conditions. Types of repairs include roofing, electrical, plumbing, AC/heating, and complete reconstruction when determined most cost effective.
9	Project Name	HOME Community Housing Development Organizations (CHDOs) 2021-2022 Action Plan
	Target Area	City Wide
	Goals Supported	Create Affordable Rental Housing Opportunities
	Needs Addressed	Housing Needs for Renters
	Funding	HOME: \$58,239

Description	The HOME Grant regulations encourages communities to mobilize and strengthen the capacity of their nonprofit sector by setting aside part of each program year allocation for the use of community housing development organizations (CHDOs). Annually, the City set aside a minimum of 15 percent of its HOME grant allocation for housing to be owned, developed or sponsored by CHDOs. The CHDO use the funds for acquisition and rehabilitation/construction of affordable rental housing occupied by low and very low-income residents. HOME match requirements will be satisfied using the excess match balance accumulated from prior years. The City of Daytona Beach has accumulated over \$10 million in excess match contribution to date from lender mortgage contributions and appraised land/real property values.
Target Date	9/30/2022
Estimate the number and type of families that will benefit from the proposed activities	Anticipate one low income household will benefit from the proposed activity.
Location Description	Daytona Beach, FL - City wide
Planned Activities	<u>Community Housing Development Organization (CHDO) Activity</u> - Entail use of a portion of grant funds that must be set aside specifically for CHDOs to develop affordable housing (rental).

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

In accordance with CDBG grant requirements, at least 70% of the City of Daytona Beach planned CDBG activities will benefit low-income residents although low to moderate income households are eligible for assistance. Only low-income households are eligible for assistance HOME grant funds are used. Most of the activities that will be undertaken using both CDBG and HOME funds are expected to impact Areas of Minority Concentration (AMOC). For community-based projects, CDBG funds will be used within qualified census tracts determined by IRS. Direct assistance and services to households will be based on each household income eligibility determination. The CDBG and HOME grant funds will geographically be distributed on planned activities as follows:

IRS Qualified Census Tracts:

The City of Daytona Beach targeted areas will be within the boundaries of qualified census tracts identified by “IRS Section 42(d)(5)(B) Qualified Census Tracts for the metropolitan area Deltona-Daytona Beach-Ormond Beach, FL MSA” effective January 1, 2021. Qualified census tract areas within the City of Daytona Beach are as follows:

Tract 815.00, Tract 817.00, Tract 818.00, Tract 819.00, Tract 820.00, Tract 821.00, Tract 822.01, Tract 823.01 and Tract 925.00.

Tract 815.00 boundaries – North (Mason Ave) - South (San Juan Ave/Wisconsin Pl/Daytona St./Michigan Ave/Main St Bridge) - East (Halifax River) – West (Florida East Coast Railway)

Tract 817.00 boundaries – North (Fountain Lake Blvd/Derbyshire Rd/6th St) – South (Mason Ave) – East (Nova Rd) – West - (Jimmy Ann Dr)

Tract 818.00 boundaries – North (Mason Ave) – South (W- ISB) – East (Nova Rd) – West - (Clyde Morris Blvd)

Tract 819.00 boundaries – North (North St) - South (Dr. Mary McLeod Bethune Blvd/N. Lincoln St/State St/Dr. Mary McLeod Bethune Blvd) - East (Florida East Coast Railway) – West (N. Nova Rd)

Tract 820.00 boundaries – North (Dr. Mary McLeod Bethune Blvd/N. Lincoln St/State St/Dr. Mary McLeod Bethune Blvd/N. Segrave St/San Juan Ave/Wisconsin Pl/1st Ave/Daytona St./Michigan Ave/N. Beach St/Main St Bridge) – South (Magnolia Ave/Live Oak/South Beach St to Halifax River parallel to Marina Point) – East (Halifax River) – West - (Nova Road)

Tract 821.00 boundaries – North (Magnolia Ave) – South (Shady Pl) – East (Florida East Coast Railway) –

West - (S. Nova Road)

Tract 822.01 boundaries – North (Live Oak Ave.) – South (Beville Road) – East (Halifax River) – West - (US 1 – Ridgewood Ave)

Tract 823.01 boundaries – North (LPGA Blvd) – South (W. International Speedway Blvd) – East (N Clyde Morris Blvd) – West - (Interstate 95)

Tract 925.00 boundaries – North (W. International Speedway Blvd) – South (Beville Rd) – East (S Nova Road) – West - (Interstate 95)

Geographic Distribution

Target Area	Percentage of Funds
City Wide	100

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Direct assistance and services to households will be based on each household income eligibility determination and first ready basis.

Public Services Activity: Service providers (i.e. homeless agencies, mental health agencies, and youth program agencies) funded to provide Public Service Programs will be required to certify and satisfy that at least 70% of the households/clients served are low income and/or the service is located in a qualified census tract area. Historically, recipients of services rendered were African American and female-head-of household.

Public Facilities and Infrastructure Improvement Activity: All improvement activity will be done in qualified census tract areas/communities determined by IRS publication.

Owner-occupied Housing Rehabilitation Activity: Units rehabilitated or reconstructed under the City's owner-occupied housing program will be done citywide. Eligibility for assistance will be based on household income guidelines published by HUD. Historically, most units completed in the past were in low-income census tracts areas and served mostly elderly, disabled, minority, and/or female-head-of households.

Home Buyer Assistance Activity: Eligibility for assistance will be based on household income guidelines published by HUD. Assistance will be provided citywide. Historically, most units completed in the past were in low-income census tracts areas and recipients were mostly minorities and female-head-of households.

Community Housing Development Organizations (CHDO) Activity: Units acquired, rehabilitated, or newly constructed for affordable rental housing will be done citywide. Historically, units are completed in low-income census tracts areas and tenants are minorities and female-head-of households.

Discussion

None.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City's planned activity to address affordable housing needs in the community for the program year include the following:

Owner-occupied Housing activity: Units rehabilitated or reconstructed under the City's owner-occupied housing programs will be done citywide. Eligibility will be based on household income (HUD published or comparable income guidelines). Historically, the majority of units completed in the past were located in low and moderate-income census tracts areas and served mostly elderly, disabled, minority, and/or female-head-of households.

First-time Home Buyers activity: Units acquired, rehabilitated, or newly constructed under our AHOAP for first-time homebuyers will be done citywide. Eligibility will be based on household income (HUD published or comparable income guidelines). Historically, the majority of units completed in the past were located in low and moderate-income census tracts; and virtually all recipients' were minorities and/or female-head-of households.

Community Housing Development Organizations (CHDO) activity: Units acquired, rehabilitated, or newly constructed under the City's affordable rental housing CHDO program will be done citywide. Eligibility will be based on the tenant household income (HUD published or comparable income guidelines). Historically, the majority of units completed in the past were located in low-income census tracts; and tenants tended to be minorities and/or female-head-of households.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	20
Special-Needs	0
Total	20

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	1
Acquisition of Existing Units	0
Total	1

Table 6 - One Year Goals for Affordable Housing by Support Type

Discussion

None.

AP-60 Public Housing – 91.220(h)

Introduction

The City of Daytona Beach has one Public Housing Agency within its jurisdiction: The Housing Authority of Daytona Beach (HACDB). The HACDB administers a Section 8 Housing Choice Voucher Program and has completed developments using HOPE VI grants. The characteristics of HACDB public housing residents in Daytona Beach are either:

- Public housing residents, or
- Section 8 Housing Choice Voucher rental assistance participants

HACDB Developments and Census Tracts are as follows:

Caroline Village 12127081700;

Pine Haven 12127081900;

Villages at Halifax 12127082000;

Lakeside Villages 12127082100;

Maley Apartments 12127082201; and

Windsor Apartments 12127082201

Based on the latest data available, black households account for 57% of public housing residents, 49% of project-based Section 8 residents, and 71% of Housing Choice Voucher (HCV) recipients in Daytona Beach, indicating that they are overrepresented relative their total share of the City's population. Black households are underrepresented in other HUD multifamily developments, accounting for only 13% of households in these developments.

All six public housing developments in the City are within Census tracts that have a concentration of Blacks or African Americans. By contrast, HUD Multifamily Assisted Developments and LIHTC properties are more spread out across the City and do not appear to be in any areas with a concentration of race community. Data on publicly supported housing residents within versus outside Daytona Beach is limited, but suggests that elders, African Americans, and families with children are relatively concentrated in publicly supported housing. This is especially apparent in the Housing Choice Voucher program.

Racial segregation is apparent when comparing the demographics of individual publicly supported housing developments. For example, three of the four public housing developments for which data is available have over 80% African American heads of household. Among project-based Section 8

developments, four developments have 88% or more African American heads of household, while the other four have 77% or more white heads of household. Areas of Daytona Beach with public housing developments also tend to be in areas with lower labor market scores and greater exposure to poverty. Additionally, K-12 public schools where public housing is concentrated, are of notably lower quality than schools elsewhere in the City. According to the available data, the prevalence of people with disabilities in publicly supported housing varies widely, from 4% in project-based Section 8 developments to 61% in public housing developments in non-Census tracts. People with disabilities are more prevalent in the northeastern part of the City, and account for 42% of public housing residents. Two 150-unit public housing developments, Windsor and Maley Apartments, target people with disabilities and elders. These developments have a number of amenities and are close to City amenities such as shopping and a public library.

Actions planned during the next year to address the needs to public housing

No discussions or plans have been made to address public housing needs beyond the scope of City planned services contained in this Action Plan.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Continue to inform public housing residents about the City of Daytona Beach First-time Home Buyer program: The program provides services and assistance to acquire, rehabilitate, or newly construct an affordable home under our AHOAP for first-time home buyers within the city's jurisdiction. Eligibility is based on household income (Low-Income/HOME; Low-Income and Moderate-Income/SHIP). Historically, the majority of units completed in the past were located in low and moderate-income census tracts; and virtually all recipients' were minorities and/or female-head-of households.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Housing Authority of Daytona Beach (HACDB) is not designated as troubled by HUD. However, if the local Housing Authority was troubled, the City would continue to work with the Housing Authority by coordinating strategies as referenced above.

The City will access HUD's Public and Indian Housing Information Center (PIC) for references any updates.

Discussion

None.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Homelessness is prevalent in The City of Daytona Beach. However, the City of Daytona Beach does not receive private or public funds to specifically address homelessness only.

The City of Daytona Beach has an established Continuum of Care (CoC) serving the Volusia and Flagler County areas whereby the City of Daytona Beach jurisdiction falls. The Volusia/Flagler County Coalition for the Homeless, Inc. (Coalition) is the lead entity of the Continuum of Care (CoC). The CoC is a non-profit organization, with a membership consisting of representatives from service providers, local governments, veterans' services, churches and other community-based groups and individuals who are involved in homeless assistance and advocacy.

The City financially support a First Step Shelter facility located in Daytona Beach. The facility is a Homeless shelter for single adults in Volusia County that not only provides a safe environment to sleep and get a hot meal, but offers medical, addiction, counseling services, as well as helping residents find jobs and housing. The goal of the First Step Shelter is to end homelessness in Volusia county one case at a time. The First Step Shelter located in Daytona Beach and partially funded by the City opened on December 11th, 2019 as a Homeless shelter for single adults in Volusia County. However, it's not just a place for homeless individuals to sleep and get a hot meal, it offers medical, addiction, and counseling services as well as helping residents find jobs and housing. The goal of the First Step Shelter is to end homelessness in Volusia county one case at a time.

Other Homeless Facilities and Service Resources:

The Coalition applies for funding from both state and federal agencies. Funding awarded primarily address homeless issues and over the years involve agencies providing assistance as follows:

Domestic Abuse Council – Provide residential facilities and support services to assist homeless/potentially homeless individuals due to domestic violence.

Volusia/Flagler County Coalition for the Homeless – Homeless Assistance Center – Homeless Management Information System (HMIS).

Volusia/Flagler County Coalition for the Homeless – Homeless Assistance Corporation – STAR Shelter for the provision of transitional housing and support services.

Family Renew Community – Transitional housing for single-parent families with children.

Salvation Army provides shelter, food, clothing and employment training.

City of Daytona Beach's Community Development Block Grant (CDBG): uses CDBG Public Service funds to assist with addressing homeless issues by supporting The Restoration House Program, a homeless shelter and supporting homeless youth with fee cost to participate in summer camp programs.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City's one year goal for reducing and ending homelessness entail the following:

1) Provide assistance to homeless persons (Restoration Program) – whereby funds will be used to assist with agency operational costs (such as staff costs, utilities, maintenance, and insurance) to provide shelter, beds, food, counseling, and promote self-sufficiency (restore ID credentials and assist with job placement and provide transportation).

- **Outcome:** Assist approximately 20 homeless persons (Availability/Accessibility)

- **Fund Amount:** \$25,000

2) The City will continue to financially (non-HUD funds) support a First Step Shelter facility located in Daytona Beach. The facility is a Homeless shelter for single adults in Volusia County that not only provides a safe environment to sleep and get a hot meal, but offers medical, addiction, counseling services, as well as helping residents find jobs and housing. The goal of the First Step Shelter is to end homelessness in Volusia county one case at a time. The First Step Shelter located in Daytona Beach and partially funded by the City opened on December 11th, 2019 as a Homeless shelter for single adults in Volusia County. However, it's not just a place for homeless individuals to sleep and get a hot meal, it offers medical, addiction, and counseling services as well as helping residents find jobs and housing. The goal of the First Step Shelter is to end homelessness in Volusia county one case at a time.

Addressing the emergency shelter and transitional housing needs of homeless persons

The city's approach on addressing the emergency shelter and transitional housing needs for homeless persons is included above.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were

recently homeless from becoming homeless again

The city's approach on helping homeless persons with transitional housing needs is included above.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The city's approach on helping low-income persons avoid becoming homeless entail:

- 1) Utilization of HOME grant set aside funds for acquisition, rehabilitation or construction of affordable rental housing contracted out to qualified Community Housing Development Organizations (CHDOs).
- 2) Maximizing any opportunities for participation in the city's "Affordable Housing Opportunity Assistance Program" whereby down payment and closing cost assistance is provided to allow for homeownership opportunity that otherwise would not exist.

Discussion

None.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Daytona Beach workforce maintains largely relatively low incomes since it is primarily a tourism destination. A barrier to affordable housing for low-income persons is securing a mortgage lender to purchase homes. Limited earning power not only reduces a household's ability to save up for a down payment and make monthly mortgage payments but also compels many households to accrue substantial levels of consumer debt to meet their basic needs, which reduces their ability to obtain a prime mortgage loan. Increasing land prices and construction costs have collectively impacted the residential development community's ability to provide workforce housing in both the City and County.

Daytona Beach has a much lower homeownership rate than Volusia County as a whole (47% vs. 71%), a situation that arises largely from Daytona Beach's relatively low incomes and reliance on the tourism industry. Affordable housing opportunities for low-income persons appear impeded by mortgage lending disparities since having less earning power and ability to purchase homes. Limited earning power not only reduces a household's ability to save up for a down payment and make monthly mortgage payments, but also compels many households to accrue substantial levels of consumer debt to meet their basic needs, which reduces their ability to obtain a prime mortgage loan.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City of Daytona policies, codes and the comprehensive plan encourages reduction in barriers that negatively impact the development of affordable housing. The city offers a variety of rate reduction and waivers for developers of affordable housing. The city also has a Housing Program aimed to foster affordable housing opportunities by providing down payment and closing cost assistance to low-income first time home buyers seeking to purchase a single family home in the City of Daytona. The program allows affordable, safe and decent housing opportunities for individuals who otherwise are not able to accumulate enough funding to purchase a home. The program also provides for home inspection, minor repairs, and/or contribution of a lot.

Additional housing opportunities are fostered through contracted services with Community Housing Development Organizations (CHDOs). CHDOs are contracted to acquire, construct and/or rehabilitate housing for low-income renter households.

Discussion:

None.

AP-85 Other Actions – 91.220(k)

Introduction:

None.

Actions planned to address obstacles to meeting underserved needs

Obstacles to meeting the underserved needs will not likely occur since the City of Daytona Beach will invest its CDBG and HOME funding throughout the city where the strategies are requested or applied for subject to funds being available. All services will be delivered in eligible census tract areas and done citywide primarily on a first come/first ready for service basis. However, households in worst case situations or eligible for federal preference may be given priority. Virtually all programs and strategies implemented will be undertaken in locations that serve low to moderate income residents including minorities.

Actions planned to foster and maintain affordable housing

Affordable housing is a primary concern and interest of our local elected officials and managing staff. Elected officials are currently engaged in workshops and trainings to foster strategies to develop affordable housing in the city.

The City will continue the housing strategy aimed at fostering and maintaining affordable housing through its "Affordable Housing Opportunity Assistance Program" and explore housing development opportunities with Community Housing Development Organizations (CHDOs) to acquire, construct and/or rehabilitate housing for low income renter households.

The City, from time to time, supports Developers seeking to develop Low Income Housing Tax Credit projects. The City typically commit support by providing future Ad Valorem Tax Exemptions.

Actions planned to reduce lead-based paint hazards

The City of Daytona Beach will continue to provide brochures on lead-based paint hazards to residents seeking and inquiring about affordable housing program services.

The City of Daytona Beach efforts to reduce lead-based paint hazards also involved inspection and evaluation of homes built before 1978. The City of Daytona will take actions to correct hazards identified in units to be assisted. Also, The City of Daytona Beach requires sellers of existing pre-1978 properties to execute certification documenting the absence or presence of lead-based hazards.

When inspecting and evaluating lead-based paint hazards, the City employ services of a State certified licensed inspector for all housing rehabilitation and homebuyer projects engaged...on a case by case basis. In projects that require lead abatement, a trained and certified lead professional will be utilize to

assure that the hazard is addressed effectively and safely. The City does not have sufficient funding to provide a full lead-based paint hazard program that evaluates all existing housing stock located throughout the City. If additional funding becomes available to expand City housing strategies, consultation with the Department of Health to obtain reported cases of lead poisoning and implementation of a hazard resolution program will be pursued.

Actions planned to reduce the number of poverty-level families

The City of Daytona Beach actions to reduce the number of persons living below the poverty level will involve economic development and economic service activities that expand local business and job growth. However, at this time, economic activities ranked low in the results of a citywide needs assessment. If funding is sufficient, the City of Daytona Beach partner with other governmental entities and agencies having vested interest to stimulate and increase economic opportunities for persons living below the poverty level. Additionally, cooperative efforts and services to residents will involve business education, technical assistance, small business assistance, and assistance to improve personal employability skills essential for job opportunities.

Actions planned to develop institutional structure

The City of Daytona Beach's Economic and Community Development staff is responsible for delivery and full implementation of the activities described in the Consolidated Plan and Annual Action Plan. Staff perform all duties necessary to administer, implement, and provide oversight of CDBG and HOME grant funds and activities. The city has been successful using its delivery system and has been for several years. There are no institutional gaps in the overall delivery system.

Actions planned to enhance coordination between public and private housing and social service agencies

The City of Daytona Beach efforts to coordinate with public housing and service providers will continue as needed with all public and private agencies having interest to increase opportunities for decent and affordable housing for residents. The city efforts will involve cooperative participation in meetings and forums to discuss strategies that will support and enhance housing opportunities and social services for residents.

Discussion:

None.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The City of Daytona Beach is an entitlement jurisdiction and recipient of Community Development Block Grant (CDBG) and HOME Investment Partnership Grant (HOME) funds. The U.S. Department of Housing and Urban Development (HUD) awards these federal funds to entitlement jurisdictions based on a formula using the respective age of housing, income and population statistics, poverty and other measures of community need. HUD allows jurisdictions the opportunity to tailor, coordinate and administer housing and community development programs and activities to address identified local needs.

Community Development Block Grant is a flexible program that provides entitlement jurisdictions with financial resources to customized activities to address a wide range of local community needs. All funding must be used within the official boundaries of the Jurisdiction. The Grant's purpose is to develop viable urban communities that satisfy at least one of the following national statutory objectives: 1) decent and affordable housing; 2) suitable living environments; and 3) expand economic opportunities.

These funds must be used to, 1) benefit persons having low to moderate income; 2) aid in the prevention or elimination of slums or blight; or 3) meet a need having a particular urgency (conditions considered a serious and immediate threat to health and welfare that are recent in origin – e.g. catastrophes such as hurricanes and tornados).

HOME Investment Partnership Grant is a program designed exclusively to increase decent affordable housing and homeownership opportunities for low and very low-income residents. HOME funds may be used for a variety of housing activities, according to local housing needs. Eligible uses of funds include tenant-based rental assistance; housing rehabilitation; assistance to homebuyers; and new construction of housing. HOME funding may also be used for site acquisition, site improvements, demolition, relocation, and other necessary and reasonable activities related to the development of non-luxury housing.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City of Daytona does not anticipate any other forms of investment beyond what has been identified in this plan.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

It is the policy of the City of Daytona Beach to recapture all subsidies, including land contributions, in the event of the death of the recipient and heirs are not eligible to assume the mortgage and if the property is sold, abandoned, transferred, or refinanced during the applicable affordability period.

Affordability periods are based on the subsidy amount as follows:

Home Investments per unit less than \$15,000 will have an affordability period of a minimum of 5 years. Home Investments per unit \$15,001-\$40,000 will have an affordability period of a minimum

of 10 years. Home Investments per unit more than \$40,000 will have an affordability period of a minimum of 15 years. Any Home Investments involving new construction of rental housing will have an affordability period of a minimum of 20 years.

The recapture amount shall be the full subsidy amount that enabled the homeowner/homebuyer/Community Housing Development Organization (CHDO) or other entity to acquire, purchase, rehabilitative, or reconstruct a unit(s). This includes all subsidies, whether a direct subsidy or a construction or development subsidy or the contribution of land and shall be taken from the net proceeds of the sale. Net proceeds are equivalent to the sales price minus superior loan repayments (other than the subsidy) and any closing costs. Recapture of the subsidy shall be used to perpetuate affordable housing activities.

To take actions that would avoid termination of low-income affordability, the City reserves the right of first refusal upon foreclosure or other transfer in lieu of foreclosure or a suspension of the affordability period for homeowner's or homebuyer's assistance may be considered if the foreclosure recognizes any contractual or legal rights of the City. However, if during that period, the owner of record before foreclosure obtains an ownership interest in the unit/project, the suspended affordability period will be revived. Additionally, the City shall include or require to be included in all deeds pursuant to deed restriction of land covenants the right of first refusal. Residency - The homeowner/homebuyer or eligible heirs must occupy the assisted unit as their principal residence during the entire affordability period. Additionally, eligible low-income persons must occupy rental units during the entire affordability period.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

It is the policy of the City of Daytona Beach to recapture all subsidies, including land contributions, in the event of the death of the recipient and heirs are not eligible to assume the mortgage and if the property is sold, abandoned, transferred, or refinanced during the applicable affordability period.

Affordability periods are based on the subsidy amount as follows:

Home Investments per unit less than \$15,000 will have an affordability period of a minimum of 5 years. Home Investments per unit \$15,001-\$40,000 will have an affordability period of a minimum of 10 years. Home Investments per unit more than \$40,000 will have an affordability period of a minimum of 15 years. Any Home Investments involving new construction of rental housing will have an affordability period of a minimum of 20 years.

The recapture amount shall be the full subsidy amount that enabled the

homeowner/homebuyer/Community Housing Development Organization (CHDO) or other entity to acquire, purchase, rehabilitative, or reconstruct a unit(s). This includes all subsidies, whether a direct subsidy or a construction or development subsidy or the contribution of land and shall be taken from the net proceeds of the sale. Net proceeds are equivalent to the sales price minus superior loan repayments (other than the subsidy) and any closing costs. Recapture of the subsidy shall be used to perpetuate affordable housing activities.

To take actions that would avoid termination of low-income affordability, the City reserves the right of first refusal upon foreclosure or other transfer in lieu of foreclosure or a suspension of the affordability period for homeowner's or homebuyer's assistance may be considered if the foreclosure recognizes any contractual or legal rights of the City. However, if during that period, the owner of record before foreclosure obtains an ownership interest in the unit/project, the suspended affordability period will be revived. Additionally, the City shall include or require to be included in all deeds pursuant to deed restriction of land covenants the right of first refusal. Residency - The homeowner/homebuyer or eligible heirs must occupy the assisted unit as their principal residence during the entire affordability period. Additionally, eligible low-income persons must occupy rental units during the entire affordability period.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City will not use HOME funds to refinance existing debt.

The City of Daytona will use all HOME funds, inclusive of program income or recaptured funds, used to rehabilitate multifamily housing on eligible activity consistent with HOME programs regulations.

Housing Trust Fund (HTF)
Reference 24 CFR 91.220(l)(5)

1. Distribution of Funds

- a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).

- b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.

- c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.

- d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority concentration) in which it will direct assistance during the ensuing program year.

- e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.

- f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.

- g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.

- h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).

i. Describe the jurisdiction's required priority for funding based on the location of existing affordable housing.

j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

2. Does the jurisdiction's application require the applicant to include a description of the eligible activities to be conducted with HTF funds?

3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?

4. Performance Goals and Benchmarks. The jurisdiction has met the requirement to provide for performance goals, consistent with the jurisdiction's goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

5. Rehabilitation Standards. The jurisdiction must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The jurisdiction's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for the rehabilitation of housing, enter "N/A".

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

6. Resale or Recapture Guidelines. Below, the jurisdiction must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

7. HTF Affordable Homeownership Limits. If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter “N/A”.

8. Limited Beneficiaries or Preferences. Describe how the jurisdiction will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter “N/A.”

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.

9. Refinancing of Existing Debt. Enter or attach the jurisdiction’s refinancing guidelines below. The guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction’s refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the jurisdiction will not refinance existing debt, enter “N/A.”

<TYPE=[section 9 end]>

Discussion:

None.