

Title: SHIP Annual Report

Report Status: Approved

Deltona FY 2013/2014 Closeout

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
3	Rehabilitation	\$123,819.04	7				

Homeownership Totals: **\$123,819.04** **7**

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units

Rental Totals:

Subtotals: **\$123,819.04** **7**

Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$4,060.50		
Homeownership Counseling	\$200.00		
Admin From Program Income	\$66.46		
Admin From Disaster Funds			

Totals: **\$128,146.00** **7** **\$0.00** **\$0.00**

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

Source of Funds	Amount
State Annual Distribution	\$135,350.00
Program Income (Interest)	\$664.62
Program Income (Payments)	
Recaptured Funds	
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$7,574.34
Total:	\$143,588.96

*** Carry Forward to Next Year: \$15,442.96**

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

Form 2

Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
-------------	------	-------	-------	-------	-------

√ No rental strategies are in use

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

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$123,819.04	78.87%
Public Moneys Expended	\$33,176.33	21.13%
Private Funds Expended		.00%
Owner Contribution		.00%
Total Value of All Units	\$156,995.37	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$123,819.04	\$135,350.00	91.48%	65%
Construction / Rehabilitation	\$123,819.04	\$135,350.00	91.48%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	SHIP Funds Encumbered	SHIP Funds Unencumbered	Total of SHIP Funds	Total Available Funds % *
Extremely Low	\$91,306.30			\$91,306.30	63.59%
Very Low	\$26,246.25			\$26,246.25	18.28%
Low	\$6,266.49			\$6,266.49	4.36%
Moderate				\$.00	.00%
Over 120%-140%				\$.00	.00%
Totals:	\$123,819.04	\$.00	\$.00	\$123,819.04	86.23%

Project Funding for Expended Funds Only

Income Category	Total Funds Mortgages, Loans & DPL's	Mortgages, Loans & DPL Unit #s	Total Funds SHIP Grants	SHIP Grant Unit #s	Total SHIP Funds Expended	Total # Units
Extremely Low	\$91,306.30	4			\$91,306.30	4
Very Low	\$21,933.25	1	\$4,313.00	1	\$26,246.25	2
Low			\$6,266.49	1	\$6,266.49	1
Moderate					\$.00	0
Totals:	\$113,239.55	5	\$10,579.49	2	\$123,819.04	7

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Total
Rehabilitation	Deltona	4	2	1		7
Totals:		4	2	1		7

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Rehabilitation	Deltona	0	1	4	2	7
Totals:		0	1	4	2	7

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Rehabilitation	Deltona	4	3		7
Totals:		4	3		7

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Rehabilitation	Deltona	3	2	2				7
Totals:		3	2	2				7

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Devel. Disabled	Home-less	Elderly	Other	Other	Total
Rehabilitation	Deltona		4		2			6
Totals:			4		2			6

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

Description	Special Target Group	Expended Funds	Total # of Expended Units

Form 4

Status of Incentive Strategies

Incentive Strategy:

Incentive Strategy:
Expedited permitting
Ongoing review process
Affordable inventory

Adopting Ordinance or Resolution Number or identify local policy:

The SHIP program is implemented through the City of Deltona's Housing and Community Development office in accordance with the City's LHAP for the period July 1, 2013 through June 30, 2016.

Implementation Schedule (Date):

Incentive Strategies are on-going from initial adoption.

Has the plan or strategy been implemented? If no, describe the steps that will be taken to implement the plan:

Construction services implements this process in their daily permit process and the city has developed a review process for continual review.

Status of Strategy - (is the strategy functioning as intended, i.e. are the time frames being met, etc.):

The City has expended the 2013-2014 funds, with a carry over of funds that is insufficient for a complete project.

Support Services

Currently, the City of Deltona administers all SHIP programs in-house and counsels applicants on a one-to-one basis. External housing counseling services are provided by the University of Florida Volusia County Extension and Central Florida Community Development Corporation. The owner occupied repair projects are contracted out to licensed construction contractors. The City of Deltona also administers the Neighborhood Stabilization Program, both 1 and 3 by purchasing, rehabilitating, redeveloping and reselling homes to very low, low and moderate income residents. The City also administers CDBG funds by contracting with public service non-profits and also facilitates owner occupied repair projects. The City's Code Enforcement Division refers clients to our Housing Department for repairs.

Other Accomplishments

None

Availability for Public Inspection and Comments

The SHIP Annual Report is noticed at City Hall on our bulletin board in the front lobby for legal notices to the public. The Annual Report for the close out year 2013-2014 will be on-line on the City's website under Housing and Community Development Department.

Homeownership Default & Foreclosure

Mortgage Foreclosures

- A. Very low income households in foreclosure: **0**
- B. Low income households in foreclosure: **0**
- C. Moderate households in foreclosure: **0**
- Foreclosed Loans Life-to-date: **8**
- SHIP Program Foreclosure Percentage Rate Life to Date: **3.94**

Mortgage Defaults

- A. Very low income households in default: **0**
- B. Low income households in default: **1**

C. Moderate households in default: **0**
 Defaulted Loans Life-to-date: **24**
 SHIP Program Default Percentage Rate Life to Date: **11.82**

Welfare to Work Programs

N/A

Strategies and Production Costs

Strategy	Average Cost
Rehabilitation	\$25,000.00

Expended Funds

Total Unit Count: **7** Total Expended Amount: **\$123,819.00**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	Unit Counted
Rehabilitation	King, Denise	2441 Elkcam Blvd.	Deltona	32738	\$6,266.49	<input type="checkbox"/>
Rehabilitation	Tello, Cassandra	1291 Saxon Blvd	Deltona	32725	\$25,265.36	<input type="checkbox"/>
Rehabilitation	Rodriguez, George	2441 Cardena	Deltona	32738	\$21,761.56	<input type="checkbox"/>
Rehabilitation	Carrion, Lizette & Angel Estrada	1389 Swiss Lane	Deltona	32738	\$24,300.50	<input type="checkbox"/>
Rehabilitation	Singer, Robin	1491 Landover	Deltona	32725	\$19,978.88	<input type="checkbox"/>
Rehabilitation	Crews, Cheryl	980 Trellis Ave	Deltona	32738	\$4,313.00	<input type="checkbox"/>
Rehabilitation	Nielsen, Geralda E.	2038 Dalton Av	Deltona	32725	\$21,933.25	<input type="checkbox"/>

Administrative Expenditures

Salaries Expense:	\$7,877.92
Inspection fees:	225.00
Total	\$8,102.92

Sub Recipients and Consultants

Name	Business Type	Strategy Covered	Responsibility	Amount
Volusia Co.4-H - UF extension	University of Florida Extension	Rehabilitation	Home Ownership Counseling	\$200.00

Program Income

Program Income Funds	
Loan Repayment:	
Refinance:	
Foreclosure:	

Sale of Property:	
Interest Earned:	\$664.62
Other ():	
Total:	\$664.62

Explanation of Recaptured funds

Description	Amount
Total:	\$.00

Rental Developments

Development Name	Owner	Address	City	Zip Code
			Deltona 2013 Closeout	

Single Family Area Purchase Price

The average area purchase price of single family units:

Or

Not Applicable

Form 5

Special Needs Breakdown

SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
3	Rehabilitation	\$75,640.42	4		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Rehabilitation	Developmental Disabilities	\$25,265.36	1		
(3) Rehabilitation	Person with Disabling Condition (not DD)	\$21,761.56	1		
(3) Rehabilitation	Receiving Social Security Disability Insurance	\$28,613.50	2		

SHIP Amount	SHIP Units	Compliance Monitored By	Additional Notes

LG Submitted Comments:

Our owner occupied repair projects have a maximum benefit of \$30,000. Typically, our clients have a level of deferred maintenance on their homes that the repair costs reach that maximum amount. \$15, 442 is not enough to complete a single unit and will be carried over to the next year.