

AGENCY PLAN – SIGNIFICANT AMENDMENT 1 - TABLE OF CONTENTS

SUBMISSION LETTER

HUD FORM 50075-ST

ATTACHMENTS

- 1 **DECONCENTRATION POLICY**
- 2 **STATEMENT OF FINANCIAL RESOURCES**
- 3 **HUD APPROVED CAPITAL FUND 5 YEAR ACTION PLAN -6-10-2020**
- 4 **Civil Rights Certification**
- 5 **Certification of Compliance with PHA Plans and Related Regulations**
- 6 **Certification by State Or Local Official Of PHA Plans Consistency With
The Consolidated Plan**
- 7 **Public Notices for advertisement Of Public Hearings**
- 8 **Resident Advisory Board Meeting Summary & Sign-In (roll call: meeting
via ZOOM) Sheets**
- 9 **Public Hearing Summary & Sign-in Sheets**
- 10 **HOUSING CHOICE VOUCHER ADMINISTRATIVE PLAN (REVISIONS)**



DRAFT

Daytona Beach FY 2022 Annual Plan

Annual PHA Plan <i>(Standard PHAs and Troubled PHAs)</i>	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 02/29/2016
--	---	--

Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families.

Applicability. Form HUD-50075-ST is to be completed annually by **STANDARD PHAs or TROUBLED PHAs**. PHAs that meet the definition of a High Performer PHA, Small PHA, HCV-Only PHA or Qualified PHA do not need to submit this form.

Definitions.

- (1) **High-Performer PHA** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers, and was designated as a high performer on both of the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, or PHAS if only administering public housing.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, or at risk of being designated as troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceeds 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceeds 550, and that was designated as a standard performer in the most recent PHAS or SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or housing choice vouchers combined, and is not PHAS or SEMAP troubled.

A.	PHA Information.				
A.1	PHA Name: <u>THE HOUSING AUTHORITY OF THE CITY OF DAYTONA BEACH</u> PHA Code: <u>FL007</u> PHA Type: <input checked="" type="checkbox"/> Standard PHA <input type="checkbox"/> Troubled PHA PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>07/01/2021</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units <u>779</u> Number of Housing Choice Vouchers (HCVs) <u>1495</u> Total Combined Units/Vouchers <u>2274</u> PHA Plan Submission Type: <input type="checkbox"/> Annual Submission <input checked="" type="checkbox"/> Revised Annual Submission Availability of Information. PHAs must have the elements listed below in sections B and C readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website. PHAs are also encouraged to provide each resident council a copy of their PHA Plans. <input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)				
	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program
					PH HCV
	Lead PHA:				
B.	Annual Plan Elements				

Daytona Beach FY 2022 Annual Plan

This PHA Plan Update contains the information that the Housing Authority of the City of Daytona Beach (HACDB) is submitting as our Annual for FY2022, and relates the Annual PHA Plan programs and activities to the mission and goals as described herein.

HUD has implemented an abbreviated template for the PHA Plan, which only requires the presentation of information that has changed from the previous year's (2021) PHA Plan. In addition to the changes and updates from 2021, this document will include a brief summary of HACDB's policies and plans that are part of the PHA Plan.

B.1 Revision of PHA Plan Elements.

(a) Have the following PHA Plan elements been revised by the PHA?

Y N

Statement of Housing Needs and Strategy for Addressing Housing Needs

HACDB is now administering two new ACC's totaling 158 mainstream vouchers. The HACDB will also administer a homeownership down payment assistance program for HCV and Public Housing participants of up to \$15,000. HACDB will partner with local and municipal organizations to increase home ownership among qualified HCV and Public Housing participants. HACDB and its instrumentality will construct affordable homes for sale or lease to qualified low-income persons.

In Daytona Beach the White, Non-Hispanic population is a slight majority with 52.5%, this is significantly lower than the regional White, Non-Hispanic population of 71%. The Black, Non-Hispanic population is the second largest in Daytona Beach with 33.6% of the population. The regional Black, Non-Hispanic population rate is considerably smaller at 10%. The Hispanic population only makes up 8.6% of Daytona's population, but makes up 14% of the regional population. Asian or Pacific Islanders, Native Americans, and individuals who identify as other, all make up very small segments of the population in both the city and the region.

HACDB's Annual Plan is in alignment with the City of Daytona Beach's Consolidated Plan. HACDB has a coordinated relationship with the City of Daytona Beach.

The City of Daytona Beach has the highest homeless population within Volusia County and a primary hub for shelter and services. The Mainstream funding has provided significant support in reducing homelessness among non-elderly disabled persons. We continue to administer the VASH program which serves homeless veterans.

Homelessness Need Assessment

The City of Daytona Beach has received both private and public funds to address homelessness directly in support of the First Steps Shelter. There is an established Continuum of Care (CoC) for the Volusia and Flagler County areas One Voice Volusia – Volusia Flagler Continuum of Care PIT Count total for Volusia County for 2020 is 831.

VF Continuum 2020

Daytona Beach FY 2022 Annual Plan

Affordable Housing will be required for the immediate future to meet the growing housing demands of this locality. HACDB as a permanent and supportive housing provider and member of the Commission on Homelessness (COH) recognizes our responsibility to network and coordinate services with other representatives in our geographic area. The VF Continuum is a partner in the Mainstream Grant awarded to HACDB.

Housing Needs of Families on the Affordable Housing (Public Housing) Waiting Lists

The HACDB has RAD CHAP's for its public housing units as a result waitlist have been closed for some time. The waitlist information provided will not accurately reflect the need in our jurisdiction.

CAROLINE VILLAGE	# of families	% of total families	Annual Turnover
Waiting list total	424		
Families with children	226	53.3%	
Elderly families	40	9.4%	
Families with Disabilities	109	25.7%	
Race/ethnicity (White)	140	33.0%	
Race/ethnicity (Black)	253	59.7%	
Race/ethnicity (Asian/Other)	7	1.7%	
Race/ethnicity (Hispanic)	75	17.7%	
Characteristics by Bedroom Size (PH Only)			
1 BR	0	0.0%	
2 BR	299	70.5%	
3 BR	80	18.9%	
4 BR	45	10.6%	
5 BR	0	0.0%	
5+ BR	0	0.0%	

Palmetto Park	# of families	% of total families	Annual Turnover
Waiting list total	505		
Families with children	278	55.1%	
Elderly families	45	8.9%	
Families with Disabilities	128	25.4%	
Race/ethnicity (White)	154	30.5%	
Race/ethnicity (Black)	310	61.4%	
Race/ethnicity (Asian/Other)	10	2.0%	
Race/ethnicity (Hispanic)	72	14.3%	
Characteristics by Bedroom Size (PH Only)			
1 BR	0	0.0%	
2 BR	330	65.4%	

Daytona Beach FY 2022 Annual Plan

3 BR	131	25.9%	
4 BR	44	8.7%	
5 BR	0	0.0%	
5+ BR	0	0.0%	

Northwood I	# of families	% of total families	Annual Turnover
Waiting list total	675		
Families with children	314	46.5%	
Elderly families	56	8.3%	
Families with Disabilities	182	27.0%	
Race/ethnicity (White)	183	27.1%	
Race/ethnicity (Black)	451	66.8%	
Race/ethnicity (Asian/Other)	9	1.3%	
Race/ethnicity (Hispanic)	81	12.0%	
Characteristics by Bedroom Size (PH Only)			
1 BR	305	45.2%	
2 BR	215	31.9%	
3 BR	155	23.0%	
4 BR	0	0.0%	
5 BR	0	0.0%	
5+ BR	0	0.0%	

Northwood II	# of families	% of total families	Annual Turnover
Waiting list total	698		
Families with children	332	47.6%	
Elderly families	61	8.7%	
Families with Disabilities	195	27.9%	
Race/ethnicity (White)	183	26.2%	
Race/ethnicity (Black)	482	69.1%	
Race/ethnicity (Asian/Other)	9	1.3%	
Race/ethnicity (Hispanic)	80	11.5%	
Characteristics by Bedroom Size (PH Only)			
1 BR	0	0.0%	
2 BR	544	77.9%	
3 BR	154	22.1%	
4 BR	0	0.0%	
5 BR	0	0.0%	
5+ BR	0	0.0%	

Walnut Oak	# of families	% of total families	Annual Turnover
-------------------	---------------	---------------------	-----------------

Daytona Beach FY 2022 Annual Plan

Waiting list total	655		
Families with children	320	48.9%	
Elderly families	53	8.1%	
Families with Disabilities	188	28.7%	
Race/ethnicity (White)	178	27.2%	
Race/ethnicity (Black)	440	67.2%	
Race/ethnicity (Asian/Other)	9	1.4%	
Race/ethnicity (Hispanic)	80	12.2%	
Characteristics by Bedroom Size (PH Only)			
1 BR	272	41.5%	
2 BR	220	33.6%	
3 BR	163	24.9%	
4 BR	0	0.0%	
5 BR	0	0.0%	
5+ BR	0	0.0%	

MALEY	# of families	% of total families	Annual Turnover
Waiting list total	135		
Families with children	11	8.2%	
Elderly families	41	30.4%	
Families with Disabilities	105	77.8%	
Race/ethnicity (White)	77	57.0%	
Race/ethnicity (Black)	55	40.7%	
Race/ethnicity (Asian/Other)	1	0.7%	
Race/ethnicity (Hispanic)	15	11.1%	
Characteristics by Bedroom Size (PH Only)			
1 BR	78	57.8%	
2 BR	0	0.0%	
3 BR	0	0.0%	
4 BR	0	0.0%	
5 BR	0	0.0%	
5+ BR	0	0.0%	

WINDSOR	# of families	% of total families	Annual Turnover
Waiting list total	23		
Families with children	0	0.0%	
Elderly families	13	56.5%	
Families with Disabilities	15	65.2%	
Race/ethnicity (White)	18	78.3%	

Daytona Beach FY 2022 Annual Plan

Race/ethnicity (Black)	5	21.7%	
Race/ethnicity (Asian/Other)	0	0.0%	
Race/ethnicity (Hispanic)	6	26.1%	
Characteristics by Bedroom Size (PH Only)			
1 BR	23	100.0%	
2 BR	0	0.0%	
3 BR	0	0.0%	
4 BR	0	0.0%	
5 BR	0	0.0%	
5+ BR	0	0.0%	

HACDB is continuing the transition to the Yardi software program.

Local Preferences

HACDB does not anticipate administering a public housing waitlist as a result of the transition to RAD. The current waiting list will be transferred over to the RAD PBV units into a site-based PBV waiting list that will then be managed by the HCV program. Ultimately, the public housing program will close and all units will be transitioned to the PBV program.

I. Housing Choice Voucher Program (HCV) Waiting List

Waitlist opening will occur through the HACDB website. Applicants may apply by completing an on-line application at www.dbhafl.org. HACDB will apply a lottery methodology to the waitlist. Reasonable Accommodations will be made for persons with disabilities.

HACDB has added preferences associated with former public housing residents who are now PBV participants as a result of RAD. The waiting list will also include RAD PBV participants that wish to exercise choice mobility at the end of one year in the PBV unit. These participants will have priority over applicants, but HACDB will limit the number in accordance with PIH 2019-23 rev 4.

If any time during the fiscal year due to budgetary constraints or loss of federal assistance, the HACDB may adjust payment standards, close the waiting list, rescind non-utilized vouchers, limit or suspend moves in/out of the jurisdiction, and/or terminate assistance based on, outlined polices, in the prescribed order listed in the Administrative Plan.

Housing Needs of Families on the Housing Choice Voucher Tenant-based Assistance Waiting List

	# of families	% of total families	Annual Turnover
--	---------------	---------------------	-----------------

Daytona Beach FY 2022 Annual Plan

Waiting list total	546		
Families with children	269	49.3%	
Elderly families	17	3.1%	
Families with Disabilities	87	15.9%	
Race/ethnicity (White)	130	23.8%	
Race/ethnicity (Black)	434	79.5%	
Race/ethnicity (Asian/Other)	19	3.5%	
Race/ethnicity (Hispanic)	37	6.8%	

HACDB utilizes an online preapplication that does not capture income data. There is also no reference to bedroom size in the HCV waitlist. However, in the PBV units, bedroom size will be used.

HACDB recently transitioned to Yardi software as our system of record.

II. Project Based Voucher Administrative Updates for HCV Program & Administrative Plan

The Housing Authority has updated its general requirements in the management of Project Based Vouchers (PBV). These updates incorporate changes in federal regulations within the past 24 months and provide HUD programmatic updates for Project Based Vouchers statutory requirements for the Housing authority of the City of Daytona Beach. The update of HACDB's policies and applicability to the administrative plan is necessary for the project implementation of the Rental Assistance Demonstration (RAD) Program and project-based voucher initiatives within fiscal year 2019 and forward. The Housing Authority of the City of Daytona Beach (HACDB) is amending its annual was a successful applicant in the Rental Assistance Demonstration (RAD). As a result, the HACDB will be converting to Project Based Vouchers under the guidelines of H 2019-09/PIH 2019-23, Rental Assistance Demonstration REV-4 Final Implementation and any successor Notices. This action will occur only after analysis of the benefits to the community, review and approval by the Board of Commissioners and community engagement regarding the process.

Upon conversion to Project Based Vouchers the Authority will adopt the resident rights, participation, waiting list and grievance procedures listed in (*For conversions to PBV: Section 1.6 of H 2019-09/PIH 2019-23, REV-4; and H-2016-17/PIH-2016*). These resident rights, participation, waiting list and grievance procedures are appended to this Attachment. Additionally, the HACDB certifies that it is currently compliant with all fair housing and civil rights requirements, RAD was designed by HUD to assist in addressing the capital needs of public housing by providing HACDB with access to private sources of capital to repair and preserve its affordable housing assets. Upon conversion, the Authority's Capital Fund Budget will be reduced by the pro rata share of Public Housing Developments converted as part of the Demonstration, and that HACDB may also borrow funds to address their capital needs including elevator improvements at the Windsor and Maley high-rise buildings. The HACDB will also be contributing Operating Reserves in the amount of \$1,000,000, Capital Funds in the amount of \$1,000,000 if needed towards the conversion, and/or Replacement

Daytona Beach FY 2022 Annual Plan

Housing Factor (RHF) Funds in the amount of \$900,000 towards the conversion. The HACDB currently has no debt under Energy Performance Funds.

III. Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.

Financial Resources.

Financial Resources

HACDB is administering a program for the City of Daytona Beach that provides non-federal funds. HACDB was awarded a state contract with Career Source FV that provides non-federal funds.

Rent Determination.

HACDB elected to use alternate payments. The HACDB received board approval to adopt provisions in PIH 2018-01. "A PHA may continue to use the existing higher payment standard for the family's subsidy calculation for as long as the family continues to receive the voucher assistance in that unit. The new payment standard for new admissions and non-movers at 110% of FMR for the one- and two-bedroom vouchers will be 942 and 1155 respectively effective January 1, 2021. These payment standards represent 110% of FMR as published by HUD.

Effective April 2020, the HACDB proactively adjusted participant rents in response to COVID-19. HACDB subsequently instituted the use of the Equifax Work Number system to periodically validate participant income which remains unstable.

Operation and Management.

Utility reimbursements Regulation: 24 CFR §§960.253, 982.514

Programs to which this provision applies: Housing Choice Voucher (including project-based voucher) and Affordable Housing

Description of change: HACDB will implement a process to submit Utility Reimbursements to all Affordable Housing and Housing Choice Voucher (HCV) Residents through electronic ACH deposits to either resident bank accounts or debit cards. HACDB may also implement a direct payment process with utility providers for direct payment of utility bills for tenants or residents that do not participate in ACH deposits.

HQS Inspections and the use of alternative inspection methods Regulation: 24 CFR §§982.405, 983.103

Programs to which this provision applies: Housing Choice Voucher (including project-based voucher)

Daytona Beach FY 2022 Annual Plan

Description of change: HACDB has elected to outsource its HQS inspections. McCright and Associates are conducting inspections for the HCV program. HACDB will review HOTMA regulations to determine if HACDB is permitted to inspect RAD units. If this is not permissible, we will extend the McCright service contract.

HACDB is not administering incentive transfers during this reporting period.

- Grievance Procedures.
- Homeownership Programs.

I. HCV Homeownership Program Administrative Plan Revisions

The Housing Authority has incorporated model policies such as development of a down payment assistance program up to \$15,000 with internal procedures to incorporate into its current HCV Homeownership Program. A section 32 and or 8y application may be submitted as part of the final plan for expenditure of Capital Funds prior to full conversion through RAD. The HACDB will work with local organizations to impact homeownership outcomes.

- Community Service and Self-Sufficiency Programs.

The HACDB will follow the new updated HUD Section 3 policies.

- Safety and Crime Prevention.

Safety and Crime Prevention

HACDB entered into an agreement with the Daytona Police Department to provide additional police patrols to our Elderly and Disabled sites during the COVID-19 crisis as a result of increased situations impacting vulnerable and elderly tenants. DBHA adheres to all HUD VAWA regulations.

- Pet Policy.
- Asset Management.

Pet Policy

Asset Management

In preparation for RAD the HACDB has repositioned staff. Each site now has a dedicated manager and assistant manager. At closing HACDB will no longer directly manage the properties, but they will be managed by contract firms.

- Substantial Deviation. 24 CFR §903.7(r)(2)(i))

The HACDB's Definition of Substantial Deviation to the 5-Year Plan is as follows:

Daytona Beach FY 2022 Annual Plan

- Change to mission statement
- Substantiative changes to goals and objectives that impact resident and community programs.

Significant Amendment/Modification Notice PIH 1999-51. (24 CFR §903.7(r)(2)(ii))

- Changes to rent or admissions policies or organization of the waiting list;
- Additions of non-emergency work items (items not included in the current Annual Statement or 5-Year Action Plan) or change in the use of replacement reserve funds under the Capital Fund;
- And any change with regard to demolition or disposition, designation, homeownership programs or conversion activities.
- Conversion of public housing to alternative programs

As provided in PIH Notice 2019-23 rev 4 as part of the Rental Assistance Demonstration (RAD), The Housing Authority of the City of Daytona Beach is redefining the definition of a substantial deviation from the PHA Plan to exclude the following RAD-specific items:

- a) The decision to convert to either Project Based Rental Assistance or Project Based Voucher Assistance;
- b) Changes to the Capital Fund Budget produced as a result of each approved RAD Conversion, regardless of whether the proposed conversion will include use of additional Capital Funds;
- c) Changes to the construction and rehabilitation plan for each approved RAD conversion; and
- d) Changes to the financing structure for each approved RAD conversion.

Per HUD Capital Fund Guidebook the criteria for defining “Significant Amendment or Modification” to the Capital Fund Program (CFP) 5-year Action Plan shall be:

- Proposed demolition, disposition, homeownership, Capital Fund financing, development, RAD or mixed finance proposals;
- Additions of non-emergency work items not included in the current CFP Annual Statement or CFP 5-Year Action Plan that exceeds \$100,000 should the PHA continue to administer public housing units

Exceptions

- Changes under the above definitions that are required due to HUD regulations, federal statutes, state or local laws/ordinances or as a result of a declared national or local emergency will not be considered substantial deviation or significant amendment/modification.
- Changes under the above definitions which are funded by source other than federal funds will not require Plan amendment or modification.

B.2 New Activities.

(a) Does the PHA intend to undertake any new activities related to the following in the PHA’s current Fiscal Year?

Daytona Beach FY 2022 Annual Plan

Y N

Hope VI or Choice Neighborhoods.

Mixed Finance Modernization or Development.

1. The HACDB has not reached its Faircloth limit. There are currently has 321 units of public housing that can still be developed. The agency currently has nearly 20 acres of vacant land that they would like to develop as public housing or as homeownership opportunities for qualified low-income families. The HACDB intends to work with HUD to help satisfy the affordable housing need within Daytona Beach to come up with a plan to develop new or acquire existing multifamily properties utilizing various funding sources possibly including Capital Funds, RHF funds, other available state and local funding sources along with other applicable funding. This development may include properties already owned by HACDB or those yet to be acquired. The HACDB will continue to seek and maintain partnerships with low-income housing partners working in the community to develop new housing opportunities for low-income households.
2. HACDB has established an affiliate that will support development for development activities. HACDB will partner with local nonprofit and municipal organizations in the construction of affordable homes for sale or lease including infill housing.
3. HACDB will work with local organizations to increase homeownership opportunities which may include the transfer of lots currently owned by the housing authority.
4. HACDB will utilize capital funds including RHF to purchase vacant land in opportunity areas.
5. HACDB will conduct an analysis of existing lots and may sell or otherwise dispose of lots that are non-buildable or otherwise inconsistent with the housing authority mission.

Demolition and/or Disposition.

Should the plan for development of the vacant properties owned by the HACDB not be possible the land shall be disposed of in order to fund future agency activities including low-income housing development. In some cases, vacant land may be deemed unusable due to various issues including environmental. The HACDB may elect to submit an application to the SAC for these properties. HACDB may demolish units at Palmetto Park during the RAD process to reduce density improve safety, vehicular egress and parking.

HACDB has received a CHAP for AMP's 1 and 2 of its portfolio and intends to submit a RAD application for AMP 20. RPCA's and appraisals have been conducted. HACDB has executed a Master Development Agreement with BGC Advantage as our development partners. HACDB is anticipating serving as a conduit bond issuer for a portion of the project HACDB will apply to the State of Florida for additional bond activity.

RAD Section 18 Blend

CHAP – AMP 1 – WM on the River: In accordance with PIH Notice 2021-07 up to 40% of the 300 units may be partially disposed of through Section 18 RAD Blend. -The HACDB may request Tenant Protection Vouchers (TPV's) for the units disposed of through Section 18.

Daytona Beach FY 2022 Annual Plan

CHAP – AMP 2 – Daytona Family: In accordance with PIH Notice 2021-07 up to 40% of the 307 units may be partially disposed of through Section 18 RAD Blend. The HACDB may request Tenant Protection Vouchers (TPV’s) for the units disposed of through Section 18.
CHAP Application – AMP 20 – Daytona Family: Daytona Family: In accordance with PIH Notice 2021-07 up to 40% of the 28 units may be partially disposed of through Section 18 RAD Blend. The HACDB may request Tenant Protection Vouchers (TPV’s) for the units disposed of through Section 18.

As part of the redevelopment process HACDB is exploring disposition and/or demolition through Section 18, RAD Transfer of Assistance or RAD conversion.

The following removals are currently anticipated as part of this process.

Development Name	Development Number	Number of Units	Activity Demo/Dispo	Date for Submission	Timeline for Activity
Palmetto Park	FL007-6 & FL007-7	130	RAD conversion with demolition of 16-32 units	2021	2022
Maley Apartments	FL007-011	150	RAD conversion with demolition of 2 units	2021	2021-2022
Windsor Apartments	FL007-008	150	RAD Conversion	2021	2021-2022
Caroline Village	FL007-010	100	RAD conversion with demolition of office building	2021	2022
Northwood / Walnut Oak	FL007-015	77 Units	RAD conversion with demolition of 20 units	2021	2022
Lakeside Village	FL007-18	50 Units	RAD conversion	2022	2023
Villages at Halifax	FL007-17	31 Units	RAD conversion	2022	2023
Pine Haven	FL007-19	63 Units	RAD conversion	2022	2023

HACDB is preparing to expand development opportunities beyond its current public housing inventory. HACDB will be exploring opportunities to create affordable housing targeting working individuals and families, senior and disabled persons, and first-time home buyers. This would be achieved through joint venture partnerships. HACDB sent a letter to HUD on October 16, 2020, requesting an extension of expiring RHF funds. HUD Headquarters

Daytona Beach FY 2022 Annual Plan

informed HACDB that an extension was granted. It is the HACDB's understanding that Headquarters will extend further because of the obligation of the funds to RAD. In addition, all existing public housing sites may be demolished or disposed in accordance with Section 18 of the Housing Act of 1937 to facilitate the creation of mixed income communities and achieve greater efficiency. Any public housing units demolished are subject to 1 for 1 replacement. Residents who would be impacted by the execution of this strategy would retain the right to return. New construction activities would replace existing public housing units and create additional affordable housing units for persons making up to 80% of area median income.

HACDB is working with professionals to determine the status of the eagles at the Midtown property and will make responsible decisions based on professional data and guidance. All options including disposition of the property will be considered.

HACDB will issue an RFP for PBV vouchers. Workforce Housing and housing targeted to support formerly homeless and targeted areas or zip codes which support community improvement interventions. A maximum of 20% of attrition vouchers will be considered for this purpose.

HACDB may elect to partner with the City of Daytona and / or private entities to support the redevelopment of various targeted areas.

HACDB may make offers on parcels of properties in the City of Daytona for purposes of constructing 200-300 units of elderly and family housing and possible commercial uses. HACDB may seek to use Capital Funds for a portion of the purchase. HACDB may also sell property it owns at 729 Loomis Avenue. HACDB will utilize Capital Funds for allowable pre-development expenses.

Designated Housing for Elderly and/or Disabled Families.

Maley Elderly/Disabled Designation expired May 30, 2020. Due to the disruptions caused by the COVID-19 pandemic HACDB inadvertently missed the deadline to request an extension. HACDB has submitted a plan to HUD to re-designate Maley apartments for the elderly and persons with disabilities only. The Windsor Elderly only designation was updated December 2020, for an additional 2-year extension period.

Conversion of Public Housing - Voluntary.

Conversion of Public Housing - RAD.

HACDB has received a CHAP for AMPs 1 and 2 of its portfolio and intends to submit a RAD application for AMPs 17, 18, 19 and 20. RPCAs and appraisals have been conducted. HACDB has executed a Master Developer Agreement with BGC Advantage as our development partners. Closing is anticipated for the during the calendar year. HACDB is anticipating serving as conduit bond issuer for a portion of the project. HACDB will apply to the State of Florida for additional bond activity.

Daytona Beach FY 2022 Annual Plan

Community	Rehabilitation Required	RAD/Sec 18 or Voluntary Conversion
Northwood II	Limited	RAD
Windsor Apartments	Substantial	RAD
Maley Apartments	Substantial	RAD
Northwood Village / Walnut Oak	Substantial	RAD and/or Section 18
Palmetto Park	Substantial	RAD and/or Section 18
Caroline Village	Substantial	RAD
Villages at Halifax	Limited	RAD
Lakeside Village	Limited	RAD
Pine Haven	Limited	RAD

RAD transfer of assistance may be for the units demolished as part of the HACDBs redevelopment program.

Capital funds will be used to provide transition Housing Assistance Payments as part of our RAD redevelopment plan.

- Occupancy by Over-Income Families.**
- Occupancy by Police Officers.**
- Non-Smoking Policies.**
- Project-Based Vouchers.**

All planned conversions of Public Housing units through RAD will be as PBV. HACDB has currently been awarded CHAPs for 607 Public Housing units and will be seeking a CHAP for an additional 28 units and potentially 144 additional units representing a full portfolio conversion.

- Units with Approved Vacancies for Modernization.**
- Other Capital Grant Programs**

The HACDB will apply for HUD and other grants as well as funding from all available sources for development and/or redevelopment of its communities to the extent that grants and awards do not impact RAD. The HACDB may also use any such grants along with other agency funds for the construction/acquisition of new Affordable Housing for the Daytona Beach Community. HACDB will submit applications for funding under the HUD NOFAs related to FSS. HACDB may seek DOL funding for Youthbuild and other job training programs. Additionally, HACDB will apply for grants awarded through Florida State Finance Corporation.

HACDB will adhere to HUD RAD regulations regarding unit size in the planning of revitalization or demolition. Additionally, transfer of assistance during the RAD process may be a necessary election. All of HA's RAD conversions will be to Project Based

Daytona Beach FY 2022 Annual Plan

Voucher (PBV). Upon RAD conversion, adopt the resident rights, participation, waiting list, and grievance procedures listed in Section 1.7 of PIH Notice 2012-32, REV-2; and Joint Housing PIH Notice H-2014-09/PIH-2014-17).

- Right to return and Relocation Assistance
- No re-screening of tenants upon conversion
- Under-Occupied Unit
- Phase-in of tenant rent increase
- FSS and ROSS-SC programs
- Resident Participation and Funding
- Termination notification
- Grievance process
- Earned Income Disregard
- When Total Tenant Payment Exceeds Gross Rent
- Establishment of Waiting List
- Choice Mobility

B.3 Civil Rights Certification.

Form HUD-50077, *PHA Certifications of Compliance with the PHA Plans and Related Regulations*, must be submitted by the PHA as an electronic attachment to the PHA Plan. Attached

B.4 Most Recent Fiscal Year Audit.

(a) Were there any findings in the most recent FY Audit?

Y N

Federal Award Findings from the “Schedule of Findings and Questioned Costs”:

2020-001 Eligibility: Tenant Files

Section 8 Housing Voucher Cluster (Section 8):

Section 8 Housing Choice Vouchers Program - CFDA Number 14.871

Mainstream Vouchers - CFDA Number 14.879

Material Weakness in Internal Control, Material Noncompliance

Repeat Finding from June 30, 2019

(Finding 2019-001 and originally reported in 2017 as Finding 2017- 001)

Views of Responsible Officials of the Auditee: The Authority agrees with the finding and has taken corrective action.

“HACDB hired a staff person to support the corrections to and purging of files in August 2020. To date data from 2010 through 2017 has been purged. File management and purging had not been carried out by the department in the past. Three hundred eighty-seven

Daytona Beach FY 2022 Annual Plan

files have been purged, with corrections to 2018 files processed. The number of necessary document management issues is massive. As a result, an additional clerk position was posted as well as an additional administrative staff in the HCV department. The five-part file folders were incorporated and do provide for better file management. While the department is aggressively reviewing current work and is in no way pleased with the findings, the historical data weighs heavily on outcomes. A significant number of the issues cited have to do with work performed in 2018/2019. Twenty-two of a possible 1300 files represents 1.69% of the departments file work. The outstanding data in the file review have all been corrected. It is anticipated that the department will have the opportunity to complete review and correction of a more significant number of files this fiscal year. It should be noted that HACDB like the rest of the nation was significantly impacted during the COVID crisis. In March 2020 the department began reviewing and implementing numerous waivers related to COVID. The offices were closed for a full month during the Governors stay at home orders. Every effort was made to maintain customer service which included processing of 186 rent adjustments during the period March-June for participants impacted by COVID. HUD ultimately provided additional HAP of \$900k+ to HCV to cover what would have resulted as a short fall. The department spent significant time and resources in preparing a safe work space and managing HUD CARES activities for the department. Several staff have been impacted personally by COVID. It is assumed that some of these issues result from the total revamping of the management of HCV business in a manner that limited personal contact and forced virtual or mail communication. The department has established a computer center in the building for those HCV participants who do not have access to computers, incorporated Adobe E Sign and other software to support the program while the pandemic management progresses.” - Page 50, DBHA Audit June 30, 2020

2020-002 Special Tests and Provisions: Waiting List

Section 8 Housing Voucher Cluster (Section 8):

Section 8 Housing Choice Vouchers Program - CFDA Number 14.871

Mainstream Vouchers - CFDA Number 14.879

Material Weakness in Internal Control, Material Noncompliance

Views of Responsible Officials of the Auditee: The Authority agrees with the finding and has taken corrective action.

“The department has reviewed this matter with Yardi, a correction to the preference points was made. All applicants on the waitlist were contacted during the fiscal year 2019-2020 until the list was exhausted.” - Page 51, DBHA Audit June 30, 2020

Management's Discussion and Analysis

As management of the Housing Authority of the City of Daytona Beach, Florida (the "Authority"), we offer the readers of the Authority's financial statements this narrative overview and analysis of the financial activities of the Authority for the year ended June 30, 2020. We encourage readers to consider the information presented here in conjunction with the Authority's financial statements.

Questions concerning any of the information provided in this report or requests for additional information, including requests for financial statements of the component units, should be addressed to the CEO, Terril L. Bates, Housing Authority of the City of Daytona Beach, 211 N. Ridgewood Avenue, Suite 300, Daytona Beach, Florida 32114.

Financial Highlights

- The assets of the Authority exceeded its liabilities as of June 30, 2020 by \$55,411,197 (net position).
- The Authority's cash balances as of June 30, 2020 were \$13,097,673, representing an increase of \$835,675.
- The Authority had revenue from the U.S. Department of Housing and Urban Development ("HUD") of \$15,298,745, which includes funds for capital asset activities and pass-through activity.
- As of June 30, 2020, Public Housing had occupancy of 97% for both the Elderly and Family AMPs. In addition, the Low-Income Housing Tax Credit developments, Lakeside Village, Pine Haven and Villages at Halifax, had 96% of the subsidized units occupied.
- The Authority's lease-up rate for the Housing Choice Voucher program was 82%, based upon an ACC total of 1,337 and 1,100 actual units leased. Total Housing Assistance Payments (HAP) for the calendar year ended December 31, 2020 were equal to the amount of \$9,106,721. This amount represents an increase of \$436,497. The local HUD Field Office is closely monitoring the unit months leased and net restricted position. The Authority has initiated maximizing its budget authority and

Daytona Beach FY 2022 Annual Plan

HCV issuance. The Housing Authority submits a monthly recap of its activities in addition to submitting monthly projections and comments on shortfalls.

- The HCV department continues to improve upon expenditure of program funding and has undergone a restructuring, which has positively impacted the financial management of the department. The cumulative percent of Eligibility Expended, as of January 2020, was 96.3%. By May 2020, cumulative eligibility rose to 100.1 percent and remained at 100% or better throughout the fiscal year. Additionally, the department was awarded \$968,568 by the U. S. Department of Housing and Urban Development in response to COVID-19. Mainstream vouchers assist non-elderly persons with disabilities. There was an ACC for Mainstream awarded in the amount of \$451,217, for 60 vouchers, effective February 2020. Subsequent additional Mainstream awards totaled \$146,744, for 18 vouchers, in October 2020 and \$646,740, for 75 vouchers, effective March 2021.
- The Authority administered HUD CARES funds during this audit period in accordance with HUD regulation. Total CARES funds receipts were \$85,921 through June 30, 2020 and \$256,496 through December 31, 2020.
- The Authority administered a Rental Assistance Program ("RAP") for the City of Daytona Beach, which represented \$69,300 in additional administrative fees. The program provided \$609,344 worth of emergency rental assistance payments to eligible community participants who were adversely impacted by COVID-19.
- The Authority entered into an agreement to administer a State funded program with Career Source, with an annual budget of \$174,275 and administrative earnings based upon cost reimbursement.

Overview of Financial Statements

The financial statements included in this annual report are those of a special-purpose government engaged in a single business-type activity prepared on an accrual basis. Over time, significant changes in the Authority's net position serves as a useful indicator of whether its financial health is improving or deteriorating. To fully assess the financial health of any authority, the reader must also consider other non-financial factors such as changes in family composition, fluctuations in the local economy, HUD mandated program changes, and the physical condition of capital assets. The following statements are included:

- Statement of Net Position - reports the Authority's assets, liabilities and net position at the end of the fiscal year. You can think of the Authority's net position as the difference between the Authority's rights (assets and deferred outflows of resources) and the Authority's obligations (liabilities and deferred inflows of resources).
- Statement of Revenue, Expenses, and Changes in Net Position - this statement presents information showing how the Authority's net position increased or decreased during the current fiscal year. All changes in net position are reported as soon as the underlying event giving rise to the change occurs, regardless of when cash is received or paid. Thus, revenues and expenses are reported in this statement for some items that will result in cash inflows and cash outflows in the future periods.

Daytona Beach FY 2022 Annual Plan

- **Statement of Cash Flows** - this statement presents information showing the total cash receipts and cash disbursements of the Authority during the current fiscal year. The statement reflects the net changes in cash resulting from operations plus any other cash requirements during the current year (i.e. capital additions, debt service, prior period obligations, etc.). In addition, the statement reflects the receipt of cash that was obligated to the Authority in prior periods and subsequently received during the current fiscal year (i.e. accounts receivable, notes receivable etc.).
- **Notes to the Basic Financial Statements** - the notes to the basic financial statements provide additional information that is essential to a full understanding of the data provided. These notes give greater understanding on the overall activity of the Authority and how values are assigned to certain assets and liabilities and the longevity of these values. In addition, the notes reflect the impact (if any) of any uncertainties the Authority may face.

In addition to the basic financial statements listed above, our report includes supplemental information. This information is to provide more detail on the Authority's various programs and the required information mandated by regulatory bodies that fund the Authority's various programs.

Financial Analysis

The following table summarizes the changes in assets, liabilities, and net position between June 30, 2020, and 2019:

	2020	2019	Total Change
Current assets	\$ 14,743,318	\$ 13,718,313	\$ 1,025,005
Capital assets, net	15,682,014	16,842,763	(1,160,749)
Notes receivable	26,151,538	24,931,761	1,219,777
Other noncurrent assets	189,982	165,694	24,288
Total Assets	56,766,852	55,658,531	1,108,321
Current liabilities	1,124,865	628,220	496,645
Noncurrent liabilities	230,790	220,805	9,985
Total Liabilities	1,355,655	849,025	506,630
Net investment in capital assets	15,682,014	16,842,763	(1,160,749)
Restricted net position	31,085,540	29,860,093	1,225,447
Unrestricted net position	8,643,643	8,106,650	536,993
Total Net Position	\$ 55,411,197	\$ 54,809,506	\$ 601,691

Changes in Net Position

Daytona Beach FY 2022 Annual Plan

Current Assets increased by \$1,025,005 primarily due to an increase of funds from the Housing Choice Voucher program, an increase of receivables from HUD, and tenant receivables outstanding.

Capital Assets decreased by \$1,160,749 primarily due to depreciation and there were no significant disposals in this fiscal year.

Notes Receivable increased by \$1,219,777 due to unpaid interest being capitalized into the balance of note. We received no payment on interest this fiscal year.

Other Noncurrent Assets increased by \$24,288 due to increase in FSS participation and FSS deposits.

Current and Total Liabilities increased by \$506,630 primarily due to (1) an increase in the FSS escrow liability, (2) a year-over-year doubling of accounts payable and accrued liabilities from \$170,176 to \$348,796, and (3) a sharp increase in year-over-year unearned revenue from \$40,617 to \$263,978.

Net Position - The difference between the Authority's rights (assets and deferred outflows of resources) and the Authority's obligations (liabilities and deferred inflows of resources) is its net position. Net position is categorized as one of three types.

- 1. Net investment** in capital assets - capital assets, net of accumulated depreciation and related debt is the capital asset balance offset by long-term debt;
- 2. Restricted** - the Authority's net position whose use is subject to constraints imposed by law or agreement;
- 3. Unrestricted** - the Authority's net position that is neither invested in capital assets nor restricted which change principally due to operations. These resources are available to meet the Authority's ongoing obligations to its residents and creditors.

The Authority's restricted net position increased by \$1,225,447. The increase is mainly due to the \$3.04 million increase in HUD Grant Funding, which includes the aforementioned Cares funding of \$968,568, driving up Total Operating Revenue relative to Total Operating Expenses.

Daytona Beach FY 2022 Annual Plan

	<u>Changes in Net Position</u>		
	<u>2020</u>	<u>2019</u>	<u>Total Change</u>
Operating Revenues			
HUD grant funding	\$ 15,035,778	\$ 11,995,169	\$ 3,040,609
Tenant revenue, net	1,910,356	1,867,243	43,113
Other operating revenue	398,406	346,896	51,510
Total Operating Revenues	17,344,540	14,209,308	3,135,232
Operating Expenses			
Administrative	2,263,681	2,222,316	41,365
Tenant Services	120,306	4,969	115,337
Utilities	908,212	924,368	(16,156)
Maintenance	2,412,987	1,531,500	881,487
Protective Services	189,354	193,328	(3,974)
General	1,703,924	1,624,802	79,122
Depreciation	1,547,589	1,631,684	(84,095)
Housing assistance payments	9,164,549	7,777,297	1,387,252
Total Operating Expenses	18,310,602	15,910,264	2,400,338
Operating Income (Loss)	(966,062)	(1,700,956)	734,894
Nonoperating Revenues (Expenses)	1,310,786	1,271,229	39,557
Capital contributions			
HUD capital grants	256,967	336,056	(79,089)
Change in net position	601,691	(93,671)	695,362
Total net position - beginning	54,809,506	54,889,293	(79,787)
Prior period adjustment	-	13,884	(13,884)
Total net position - ending	\$ 55,411,197	\$ 54,809,506	\$ 601,691

Total Operating Revenue increased by \$3,135,232 in 2020 primarily due to an increase in both HUD grant funding and tenant rental revenue.

Operating Expenses are categorized by the Authority as administrative, tenant services, utilities, maintenance, protective services, general, depreciation and housing assistance payments.

Total Operating Expenses increased by \$2,400,338 in 2020 primarily due to an increase in Housing Assistance Payments to landlords and General Maintenance Expenses.

Non-Operating Revenues increased by \$39,557 from the previous year primarily due to the interest on mortgage.

Total Capital Contributions decreased by \$79,089 primarily due to a decrease in capital improvement activities during the fiscal year.

Daytona Beach FY 2022 Annual Plan

Capital Asset and Debt Activity

At the end of fiscal year 2020, the Authority's capital assets had decreased primarily due to the depreciation expense exceeding the net of additions and disposals of fixed assets.

At the end of the fiscal year 2020 the Authority had no Long-Term Debt.

Factors Affecting Next Year's Budget

The Authority is primarily dependent upon HUD for the funding of its Low Rent Public Housing, Housing Choice Voucher, FSS and Capital Fund programs; therefore, the Authority is affected more by the federal budget than by local economic conditions. The funding of programs could be significantly affected by the 2020 federal budget.

Economic Factors

Significant economic factors affecting the Authority are as follows:

- COVID-19
- Federal funding provided by Congress to the Department of Housing and Urban Development, as well as changes in rules and regulations;
- Local labor supply and demand, which can affect salary and wage rates;
- Local inflationary, recessionary and employment trends, which can affect resident incomes and therefore the amount of rental income; and
- Inflationary pressure on utility rates, housing costs, supplies and other costs.

B5. Progress Report

ACCOMPLISHMENTS 7/1/2020 - Present:

Goal #1

Improve customer service delivery by enhancing operational efficiency; coordinating with community providers; and improving facilities.

HACDB has instituted technology centers throughout for both HCV and Public Housing. We have made available online recertification and interim request processing. A landlord single point of contact has been established in the HCV department. Asset Management has been reorganized so that there is a manager and assistant manager at each community. All facilities have been updated to provide the maximum level of protection from COVID-19 available this includes the introduction of sneeze guards both portable and desk top, safety equipment for maintenance, electrostatic disinfectant machines, masks, and other resources as required. We have also provided PPE for all PH residents, provided 3000 masks for HCV children and have distributed nearly 200 laptops to HCV and PH participants. HACDB provided grocery bags to 635 public housing residents weekly from May 2020-December 2020 through a partnership with Halifax Urban Ministries. HACDB has a memorandum of understanding with SMA Healthcare to provide weekly services for the Elderly Disabled residents. HACDB is anticipating a relationship with Bethune Cookman University. HACDB

Daytona Beach FY 2022 Annual Plan

will work with its development partner to transfer existing MOU's and contracts to the new affiliates and management company.

Goal #2

Investigate redevelopment alternatives, identify professional support, and quantify sources of funding.

The HACDB has entered into agreement with a developer partner for the RAD conversion of the majority of its public housing portfolio. CHAPs have been received for AMPs 1 and 2 and a RAD application is being filed for AMP 20. As part of the RAD agreement. The AMP 1 RAD AMP 2 and 20 are expected by end of calendar year. As part of the RAD conversion substantial improvements and renovations, including elevator improvements, to the impacted properties are being planned along with development of new single family rental units. HACDB is moving forward with a RAD redevelopment of the public housing portfolio. A financing plan has been submitted to HUD for Windsor Maley and we continue to quantify sources of funding. Professionals including engineers, architects, and general contractors are under review.

Goal #3

HACDB is updating its HCV Homeownership Plan to increase access to homeownership.

HACDB has executed a MOU with Homes for Hope, a local non profit committed to increasing homeownership opportunities in the 32114-zip code. The City of Daytona Beach is willing to commit up to \$50, 000 per household in down payment assistance to qualified homeownership candidates to the extent that their budget supports. HACDB has engaged with the state of Florida to discuss homeownership loans and down payment assistance of \$35,000 for new construction projects. The HACDB Board of Commissioners has approved the use of residual HOPE VI funds for down payment assistance of up to \$15, 000. The HACDB's instrumentality is developing a single-family home partly funded by approximately \$90,000 of PILOT funds returned by the City of Daytona Beach.

Goal #4

The Housing Authority of the City of Daytona Beach will strive to provide its staff with initiative and customer driven attitudes by team spirit, flexibility in meeting job responsibilities, and personal career goals.

HACDB has sent staff from each department to various national trainings, including Novogradac, NAHRO and Nan McKay. We have also utilized HTVN, HUD Exchange, and in-house trainings. An employee committee was formed and engages in activities. A number of improvements have been made to increase the staff experience. This work continues. HACDB adopted a telework policy in response to COVID-19, provided PPE to all staff for personal use, provide PPE in the work place and have supported flexibilities in attendance related to COVID-19. HACDB has provided logo apparel, offered a holiday training event for all staff and provided a development coaching session for public housing staff by a professional.

Goal #5

The Housing Authority of the City of Daytona Beach will increase opportunities for the residents to become self-sufficient.

HACDB efforts to support resident's self-sufficiency has been overshadowed by the pandemic and our focus has been on supporting residents health and safety. HACDB has also engaged in teaching resident show to use technology platforms like ZOOM by offering incentives. Computer Centers have been opened in areas that did not formally have equipment to ensure that residents could apply for things such as unemployment, COVID-19 testing and other necessary activities.

Once the threat of COVID-19 has reduced we will continue with the following goals.

HACDB aspires to expand services and job opportunities to assist residents with self-sufficiency needs, employability skills, training, and education, and health and mental illness services through coordination and service linkages afforded through the ROSS Service Coordinator Grant and FSS Family Self Sufficiency Program.

Even through this difficult time we have graduated at least two FSS participant.

Through HACDB's Resident Opportunities and Self-Sufficiency (ROSS) and Family Self-Sufficiency (FSS) programs, residents are provided education, job training and other self-sufficiency services. HACDB also maintains three Neighborhood Network Centers that provide computer technology, computer literacy, education, and job skills training to youth, adults, and seniors. In order to increase opportunities for residents to become self-sufficient the HACDB will:

1. HACDB will seek funding to support administration of youth programming such as: Youth Build, Young Adult Training and Services grants, Youth re-entry grants etc. These programs train and assist "opportunity youth" in completing educational goals and preparing work/business opportunities with funding from entities such as the Department of Labor.
2. HACDB will serve youth in programs through its Neighborhood Network Career Centers such as: after-school tutoring, summer food programs, Girls on the Run mentoring program for girls' 3rd-8th grade, summer enrichment activities etc.
3. HACDB will engage community organizations such as One Voice for Volusia (OVFV) to assist with Community Education regarding RAD.
4. HACDB will continue to support and give guidance to elected Resident Council Officers in our five public housing communities. The HACDB supported the Resident Council by securing a 3rd party organization, The League of Women Voters of Volusia County, to conduct meetings, nominations, elections and installation of officers for each property. The HACDB continues to support the Resident Council Officers by providing: officer training, support in establishment of by-laws, meeting and office space for residents and/or officers, guidance and support with Sunbiz registration and account establishment for fundraising.

In the case of the HACDB repositioning the ROSS and FSS programs will comply with all HUD regulations as the PHA transitions.

Daytona Beach FY 2022 Annual Plan

B.6	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) provide comments to the PHA Plan?</p> <p>Y N <input checked="" type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p> <p>The RAB Meeting was called to order on February 17, 2021 and a Public Hearing on April 2, 2021</p> <p>Public Comments and RAB transcription attached.</p>
B.7	<p>Certification by State or Local Officials.</p> <p>Form HUD 50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p> <p>Attached.</p>
B.8	<p>Troubled PHA.</p> <p>(a) Does the PHA have any current Memorandum of Agreement, Performance Improvement Plan, or Recovery Plan in place?</p> <p>Y N N/A <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, please describe:</p>
C.	<p>Statement of Capital Improvements. Required for all PHAs completing this form that administer public housing and receive funding from the Capital Fund Program (CFP).</p>
C.1	<p>Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan (HUD-50075.2) and the date that it was approved by HUD.</p> <p>The most recent HUD-approved 5-Year Action Plan (HUD-50075.2) was approved by HUD on 6-10-2020. The approval documentation is attached.</p>

Daytona Beach FY 2022 Annual Plan

Attachment 1

HOUSING AUTHORITY OF THE CITY OF DAYTONA BEACH

DECONCENTRATION POLICY

Adopted April 15, 2016

I. INTRODUCTION

The Quality Housing and Work Responsibility Act of 1998 (QHWRA) requires that the Housing Authority of the City of Daytona Beach adopt policies and procedures governing the deconcentration of poverty and income mixing as required by section 10(a)(3)(B) of the 1937 Housing Act. It is the Housing Authority of the City of Daytona Beach's (HACDB) policy to provide for deconcentration of poverty and encourage income mixing.

The goal of this policy is lessen the concentration of poverty and to create mixed-income communities and within the HACDB's public housing developments. This will be accomplished through admissions practices designed to bring in higher income residents to lower income developments and lower income residents into higher income developments.

Developments subject to the deconcentration requirement are referred to as 'covered developments' and include general occupancy (family) public housing developments. The following developments are not subject to deconcentration and income mixing requirements: developments operated by a PHA with fewer than 100 public housing units; mixed population or developments designated specifically for elderly or disabled families; developments operated by a PHA with only one general occupancy development; developments approved for demolition or for conversion to tenant-based public housing; and developments approved for a mixed-finance plan using HOPE VI or public housing funds [24 CFR 903.2(b)].

HACDB Developments are exempt, as the properties are designed elderly or elderly mixed, or the total unit count is 100 units or less. However, HACDB will review the specified criteria for its developments, to maintain mixed income communities in a non-discriminating manner at all of its communities.

The Deconcentration Policy is intended to work in conjunction with the Authority's annual income targeting requirements. The QHWRA requires that 40 percent of all new admissions to public housing developments during a fiscal year must be residents whose household income, at the time of admission, is equal to or lower than 30 percent of the Area Median Income. This "income targeting" requirement is separate from the Deconcentration Policy, which is comparative in nature.

The HACDB will affirmatively market housing to all eligible income groups. Lower income residents will not be steered toward lower income developments and higher income people will not be steered toward higher income developments.

Daytona Beach FY 2022 Annual Plan

II. DEFINITIONS

The following definitions are provided in order to clearly and define the affected developments and families under this Deconcentration Policy.

III. ANALYSIS

In order to achieve and maintain deconcentration, the HACDB will comply with the following:

- a) Determine the PHA-Wide Established Income Range for all covered developments at least an annual basis.
- b) Determine the average household income for each covered development.
- c) Determine whether each covered development falls above, within, or above the established income range.
- d) Determine, for those developments having average incomes outside the established income range, if there are factors to explain and/or justify the income profile as being consistent with and furthering two sets of goals: the goals of deconcentration and income mixing as specified by the statute; and the local goals and strategies contained in the HACDB Annual Plan.
- e) Where the income profile for a covered development is not explained and/or justified in the HACDB Annual Plan a specific policy to provide for deconcentration and income mixing in applicable covered developments.

Analysis will be completed at least annually, but may be accomplished more frequently to determine the effectiveness of various initiatives employed to achieve deconcentration.

IV. ACTION PLAN

If a covered development has been identified as falling above or below the established income range, the HACDB will define and communicate specific procedures to be employed with the goal of achieving deconcentration. It is the goal of the HACDB to generally increase the level of income for residents of public housing, create more stratified developments, and obtain agency self-sufficiency, therefore; the Deconcentration Policy shall not be employed to be counterproductive to that goal. In addition, the policy will, under no circumstances, be employed through steering or in any way reducing the choice in residence of the individual family.

In order to deconcentrate a development, the HACDB will contact the first family on the waiting list who has the highest priority for this type of unit or development and whose income category would help to meet the deconcentration goal and/or the income-targeting goal. To the greatest extent possible, the HACDB will provide incentives to encourage families with incomes below the established income range to accept units in developments with incomes above the established income range or to encourage families with incomes above the established income range to accept units in developments with incomes below the established income range.

Daytona Beach FY 2022 Annual Plan

The HACDB may offer one or more incentives to encourage applicant families whose income classification would help to meet the deconcentration goals of a particular development. Various incentives may be used at different times, or under different conditions, but will always be provided in a consistent and nondiscriminatory manner. These may include but are not limited to:

- a) Rent Incentives to select particular developments.
- b) Payment Plans for deposits.
- c) Flexibility in move-in dates.

A family has the sole discretion whether to accept an offer of a unit made under the HACDB's deconcentration policy. HACDB will not take any adverse action toward any eligible family for choosing not to accept an offer of a unit under the deconcentration policy.

Glossary of Terms

Covered Developments: Public housing developments that are of general occupancy or family public housing developments that are not exempt from the deconcentration requirement.

Exempt Developments: Public housing developments that are operated by housing authorities with fewer than 100 units; public housing developments that house only elderly persons or persons with disabilities, or both; public housing developments operated by housing authorities that operate only one general occupancy development; public housing developments approved for demolition or conversion to tenant-based assistance; and public housing developments that include units operated in accordance with a HUD-approved mixed-finance plan using HOPE VI or public housing funds awarded before the effective date of the Deconcentration Final Rule.

PHA-Wide Established Income Range: The average annual household income of all residents of all covered developments.

Development Average Household Income: The average annual household income of all residents of a specific covered development.

Developments Outside the PHA-Wide Established Income Range: A development where the Development Average Household Income is between 85 percent and 115 percent of the PHA-Wide Established Income Range.

Daytona Beach FY 2022 Annual Plan

Attachment 2

HUD-50075-ST Annual PHA Plan for Standard and Troubled PHAs

PHA Name: HOUSING AUTHORITY OF THE CITY OF DAYTONA BEACH

PHA Code: FLOO7

Statement of Financial Resources

06/30/2020

Financial Resources: Planned Sources and Uses		
Sources	Planned (\$s)	Planned Uses
1. Federal Grants (FY 2020 grants)		
a) Public Housing Operating Fund Authorized Amt	2,640,671	2,640,671
b) Public Housing Capital Fund Authorized Amt	1,544,846	1,544,846
c) HCV Funds 12 Months HAP Funding - 06 30 2020	7,659,257	7,659,257
d) Resident Opportunity and Self-Sufficiency Grant		
e) Community Development Block Grant		
f) HOME		
g) Choice Neighborhood		
h) CARES ACT	968,568	968,568
2. Prior Year Federal Grants		
2017 CFP Authorized Amt	916,647	916,647
2018 CFP Authorized Amt	1,418,563	1,418,563
2019 CFP Authorized Amt	1,592,073	1,592,073
Replacement Housing Factor (14 / 15 / 16) Available Amt	629,123	629,123
3. Public Housing Dwelling Rental Income		
a) AMP 1 – Elderly	948,247	948,247
b) AMP 2 – Family	661,860	661,860
c) AMP 20 – Northwood II	98,169	98,169
d) Other Income		
ROSS (divide by 3 years for planned use)	173,880	57,960
FSS	104,339	104,339
Total Resources	\$19,356,243	19,240,323

Attachment 3

HUD APPROVED CAPITAL FUND 5 YEAR ACTION PLAN

DRAFT

Attachments 4-5

Civil Rights Certification

Certification of Compliance with PHA Plans and Related Regulations

DRAFT

Daytona Beach FY 2022 Annual Plan

Attachment 6

**Certification by State or Local
Official of PHA Plans Consistency
with the Consolidated Plan or
State Consolidated Plan
(All PHAs)**

U. S Department of Housing and Urban Development
Office of Public and Indian Housing
OMB No. 2577-0226
Expires 2/29/2016

Certification by State or Local Official of PHA Plans Consistency with the Consolidated Plan or State Consolidated Plan

I, Don Gooding, the Community Development Compliance Manager
Official's Name *Official's Title*

certify that the 5-Year PHA Plan and/or Annual PHA Plan of the

Housing Authority of the City of Daytona Beach
PHA Name

is consistent with the Consolidated Plan or State Consolidated Plan and the Analysis of
Impediments (AI) to Fair Housing Choice of the

City of Daytona Beach
Local Jurisdiction Name

pursuant to 24 CFR Part 91.

Provide a description of how the PHA Plan is consistent with the Consolidated Plan or State
Consolidated Plan and the AI.

As included in the City of Daytona's Consolidated Plan, the Housing Authority of Daytona Beach engages in
strategies that promote safe, sanitary and decent housing opportunities for low to moderate income
households. Additionally, both entities support ending homelessness and promote opportunities for
affordable rental and homeownership in the jurisdiction.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official	Title
Don Gooding	City of Daytona Compliance Manager
	Date
Signature	02-19-2021

NOTICE OF PUBLIC HEARING

The Housing Authority of the City of Daytona Beach hereby provides the following notice:

FY 2022 Annual Plan Public Hearing

Friday, April 2, 2021 at 10:00 A.M

(Held through digital ZOOM Platform due to COVID-19 Health and Safety Restrictions)

Housing Authority of the City of Daytona Beach
211 N. Ridgewood Avenue
Daytona Beach, Florida 32114

The public hearing will be held for the purpose of receiving comments on the Agency's 2022 Annual Plan as required by the U.S. Department of Housing and Urban Development.

The Annual Plan will be available for review for a 45-day public comment period from February 12, 2021 – April 1, 2021 at the above address and on our website at www.dbhafl.org.

Any person wishing to comment on the Authority's Annual Plan may file his or her written comments with the Chief Executive Officer no later than 5:00 P.M., April 1, 2021

All comments will be considered in preparing the final plan before submittal to the U.S. Department of Housing and Urban Development.

Reasonable Accommodation: The Housing Authority of the City of Daytona Beach will provide reasonable accommodations under its program rules, policies, practices or services when such accommodation will permit a person with disabilities to benefit from such accommodation. Disabled persons are asked to notify DBHA staff should an accommodation be required.

The Housing Authority of the City of Daytona Beach does not discriminate on the basis of race, color, religion, national origin, ancestry, sexual orientation, age, familial status, or physical or mental disability in the access to its programs for employment, or in its activities, functions or services.

NOTICE OF PUBLIC HEARING

The Housing Authority of the City of Daytona Beach hereby provides the following notice:

FY 2022 Resident Advisory Board Meeting

Wednesday, February 17, 2021 at 12:00 P.M.

Housing Authority of the City of Daytona Beach

211 N. Ridgewood Avenue

Daytona Beach, Florida 32114

(Held through digital ZOOM Platform due to COVID-19 Health and Safety Restrictions)

The public hearing will be held for the purpose of receiving comments on the Agency's 2022 Annual Plan as required by the U.S. Department of Housing and Urban Development.

The Annual Plan will be available for review for a 45-day public comment period from February 12, 2021 – April 1, 2021, at the above address and on our website at www.dbhafl.org.

Any person wishing to comment on the Authority's Annual Plan may file his or her written comments with the Chief Executive Officer no later than 5:00 P.M., April 1, 2021.

All comments will be considered in preparing the final plan before submittal to the U.S. Department of Housing and Urban Development.

Reasonable Accommodation: The Housing Authority of the City of Daytona Beach will provide reasonable accommodations under its program rules, policies, practices or services when such accommodation will permit a person with disabilities to benefit from such accommodation. Disabled persons are asked to notify DBHA staff should an accommodation be required.

The Housing Authority of the City of Daytona Beach does not discriminate on the basis of race, color, religion, national origin, ancestry, sexual orientation, age, familial status, or physical or mental disability in the access to its programs for employment, or in its activities, functions or services.

Daytona Beach FY 2022 Annual Plan

THE DAYTONA BEACH
NEWS-JOURNAL P.O. Box 630476, Cincinnati, OH 45263-0476

PROOF OF PUBLICATION

Lateisha Walker
Daytona Beach Housing Authority
211 N Ridgewood AVE
Daytona Beach FL 32114-7515

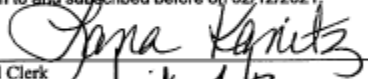
STATE OF FLORIDA, COUNTY OF VOLUSIA

Before the undersigned authority personally appeared, who, on oath says that he/she is LEGAL COORDINATOR of The News-Journal, a daily and Sunday newspaper, published at Daytona Beach in Volusia County, Florida; the attached copy of advertisement, being a Public Notices in the Court, was published in said newspaper in the issues

02/12/2021

Affiant further says that The News-Journal is a newspaper published at Daytona Beach, in said Volusia County, Florida, and that the said newspaper has heretofore been continuously published in said Volusia County, Florida, each day and Sunday and has been entered as second-class mail matter at the post office in Daytona Beach, in said Volusia County, Florida, for a period of one year next preceding the first publication of the attached copy of advertisement; and affiant further says that he has neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in the said newspaper.

Sworn to and subscribed before on 02/12/2021



Legal Clerk



Notary, State of WI, County of Brown

My commission expires

Publication Cost:	\$221.96	# of Copies:	
Order No:	5572349		1
Customer No:	486324		
PO #:	FY 2022		

THIS IS NOT AN INVOICE!

Please do not use this form for payment remittance.

VICKY FELTY
Notary Public
State of Wisconsin

NOTICE OF PUBLIC HEARING

The Housing Authority of the City of Daytona Beach hereby provides the following notices:

FY 2022 Annual Plan Public Hearing
Friday, April 2, 2021 at 10:00 A.M.
Housing Authority of the City of Daytona Beach

211 N. Ridgewood Avenue
Daytona Beach, Florida 32114
FY 2022 Resident Advisory Board Meeting

Wednesday, February 17, 2021 at 12:00 P.M.

Housing Authority of the City of Daytona Beach

211 N. Ridgewood Avenue
Daytona Beach, Florida 32114

The public hearing will be held for the purpose of receiving comments on the Agency's 2022 Annual Plan as required by the U.S. Department of Housing and Urban Development.

The Annual Plan will be available for review for a 45-day public comment period from February 16, 2021 - April 1, 2021, at the above address and on our website at www.dhbafl.org.

Any person wishing to comment on the Authority's Annual Plan may file his or her written comments with the Chief Executive Officer no later than 5:00 P.M., April 1, 2021.

All comments will be considered in preparing the final plan before submittal to the U.S. Department of Housing and Urban Development.

Reasonable Accommodation: The Housing Authority of the City of Daytona Beach will provide reasonable accommodations under its program rules, policies, practices or services when such accommodation will permit a person with disabilities to benefit from such accommodation. Disabled persons are asked to notify DBHA staff should an accommodation be required.

L85572349 Feb. 12, 2021 11

Daytona Beach FY 2022 Annual Plan

Attachment 8

Resident Advisory Board Meeting Summary (transcription) & Sign-In (roll call: meeting via ZOOM) Sheets

Residential Advisory Board

Annual Plan

Wednesday, February 17, 2021 12:00 P.M. via Zoom

I. Start of Meeting - Terril Bates started the meeting, telling residents that the meetings are important in order to stay connected. She recognized the resident advisory board. Ms. Bates asked for the board to attend the next housing board meeting on Friday at 10:00 to be presented a certificate of appreciation in front of the board, which goes on the public record.

Ms. Bates acknowledged staff who had been working on the annual plan. Ms. Smith-Wells guided the meeting.

II. FY 2022 Annual Plan - Ms. Smith-Wells presented the board a presentation on the FY 2022 annual plan, which runs July 1, 2021 to June 30, 2022.

Ms. Smith-Wells discussed what a PHA plan. The plan is a comprehensive guide to public housing agency (PHA) policies, programs, operations, and strategies for meeting local housing needs and goals. There is a five-year plan, which went in last year, as well as the annual plan, which is an update to HUD on how the goals are going.

The annual plan framework was presented. Ms. Smith-Wells told the RAB that each department will present. Ms. Bates reminded the board that the meeting should be interactive, and the members should ask questions.

A. Finance - Michael Edgar, who is the chief finance officer, presented the finance slides. He stated that the 2020 audit is underway and should be available within

Daytona Beach FY 2022 Annual Plan

30 to 60 days. For this meeting, the 2019 audit for year ended June 30, 2019, will be the primary focus.

Mr. Edgar stated that one of the key things to consider when looking at finance with a public housing organization is the balance between assets and liabilities. Secondly, the focus is on the financial health of the organization by available cash balance.

Ms. Bates reminded the board that the money has restrictions about what the board is allowed to do with it. Each program has a certain amount of money and specific rules about what the money can and cannot be used for.

Mr. Edgar reviewed the finance numbers to the board. He stated operating expenditures include capital assets, staffing, general and administrative expenses, training. Non-operating revenue is interest earned on investments. Capital contributions are capital assets that are coming from HUD, which are used for low-income public housing, housing choice voucher, family self-sufficiency, and capital fund programs. Capital contributions come from HUD.

The budget in general is most directly impacted by the federal government.

The total net position represents the profit from the fiscal year, or revenue minus expenditures, which was negative this year.

Mr. Edgar presented a slide which shows the change in net position between 2019 and 2018.

B. Housing Choice Voucher - The next program to present is housing choice voucher, which was presented by Corey Franklin, the deputy director for the housing choice voucher program. Mr. Franklin presented process improvements.

Daytona Beach FY 2022 Annual Plan

Ms. Bates told the board that the voucher can be used for home ownership and paying a mortgage, not just rent. If residents want to become homeowners, the housing authority and other partners can help. There is a project called 32114 Initiative and its focus is on the 32114 zip code, which helps with the home ownership process.

One of the residents asked why the apartments charge higher rent for people using the vouchers than people who are not on a voucher. Ms. Bates stated that they're not supposed to. Ms. Bates told the resident that if she's aware that an owner is doing it, it should be reported, and it will be addressed.

Mr. Franklin discussed addressing performance indicators. He also discussed decreasing homelessness in Daytona Beach.

C. Resident Services - The next program to present is resident services, presented by Tyronnda Bethune. Ms. Bethune stated that the Housing Authority of City of Daytona Beach aspires to expand services and job opportunities to assist residents with self-sufficiency needs, employability skills, training, and education, and health and mental illness services through coordination with several community partners and linkages.

Ms. Bates told the residents that if they or their neighbors don't have a way to do online recertification from home, they are welcome to go to any of the neighborhood network centers. If the resident is on a housing choice voucher, there is a technology center set up on the first floor. The resident can log-on and get on a Zoom call with one of the staff upstairs that can walk the resident through the process.

Daytona Beach FY 2022 Annual Plan

Ms. Bates stated that one of the programs that the resident services is continuing to promote is Girls on the Run, which is being led by Ms. Smith-Wells. The plan is to be at Northwood.

Ms. Bethune stated that the resident council office is open. Ms. Bates asked Ms. Wanda, who is the president of resident council at Windsor, how she felt about the resident council office space. Ms. Wanda stated that they just started getting together and it's nice and roomy. She stated it will be a blessing. It has computers, exercises. She just needs residents. Ms. Bates told Ms. Wanda to make a list of anything that is still needed.

Ms. Wanda asked Ms. Bates if a translator can be provided, as a lot of residents speak Spanish. Ms. Bates told Ms. Wanda to get somebody in the building to serve on the resident council and serve as an interpreter as needed.

Ms. Gilbert asked Ms. Bates if the office at Northwood/Walnut Oak is still available as there were a lot of changes. Ms. Bates was not sure and said she would follow up on it.

Ms. Smith-Wells told Ms. Gilbert that her office space is now next to the lab area and it's the closest to the kitchen.

Mr. Carter, who is the president of resident services at Maley, stated he loved his office.

D. Development (Rental Assistance Demonstration) - Kara Lennard discussed the development department. She thanked the residents for their participation in the process. Ms. Bates stated that one of the biggest challenges with RAD is getting residents to participate in meetings. She asked the residents what they

Daytona Beach FY 2022 Annual Plan

think can be done about getting people on the call to participate. One of the residents suggested providing food for participation.

Another resident suggested sending out text messages, attaching a link to join.

Ms. Bates agreed that this was a good idea. Mr. Carter suggested that the council board give the residents the notice of meeting.

Ms. Lennard stated that there are currently two agreements with HUD called CHAPs, which are commitments that have been made with HUD with Windsor/Maley on the River and Daytona Family, which is Palmetto Park, Caroline Village, Northwood I, and Walnut Oak. This is being worked on with BGC Advantage, the master developer.

Additional RAD options are being reviewed for Pine Haven, Villages at Halifax, and Lakeside Village.

Vacant land is being reviewed to see how it can be developed to bring additional housing opportunities. There is also an effort to work with community partners to develop workforce housing, housing for at-risk population, and people that are elderly.

HUD has protections in place to make sure that residents who are impacted by development activities are being protected through HUD programs.

Ms. Lennard discussed the training that took place recently to participants. Ms. Smith-Wells stated that the training is available online at www.dbhaffl.org under development, RAD. There will be a YouTube page pop up.

One of the residents asked clarification on the acronym CHAPs. Ms. Lennard stated it is Commitment to enter into Housing Assistance Payments.

Daytona Beach FY 2022 Annual Plan

E. Affordable Housing/Asset Management - Ms. Bates discussed this program.

There will be monthly community meetings held via Zoom. There is a contract with One Voice for Volusia to monitor the meetings so that there would be a neutral third-party involved. They provide feedback to the housing authority and a report for the community.

There is now a manager and assistant property manager onsite for each community.

An elevator consultant has been hired for Windsor/Maley to take a look at what can be done to keep the elevators operational until they can be replaced after the RAD or during RAD transition.

HUD CARES funds has been administered in response to COVID-19. There have been incentives offered to housing choice voucher landlords. Office design has been improved so that staff doesn't have to come to work and risk getting sick. Safety protocols have been implemented, including a temperature check when entering the offices. There has been onsite testing done at Windsor/Maley that was provided by the city of Daytona Beach.

III. End of Meeting - Ms. Bates stated that the part of the program that's associated with the annual plan and the resident advisory board meeting is over. Ms. Bates informed the residents that their comments are recorded and submitted to HUD, along with the annual plan.

There will be a notice posted of a 45-day comment period. If after the meeting residents think of comments or questions or concerns, Ms. Bates requested that they reach out. She stated that adjustments can be made during the comment period.

Daytona Beach FY 2022 Annual Plan

Transcription Services Performed by:

eTranscription Solutions, LLC
www.etranscriptionsolutions.org
RAB Meeting - Annual Plan

RAB Meeting Attendees:

Staff: Terril Bates, Natalie Smith-Wells, Corey Franklin, Tyronnda Bethune, Latisha Walker, Chandra Washington, Michael Edgar, Kara Lennard

Bernard Lang-524 S. Beach Street Apt. 710 (PH)
Leroy Carter-600 S. Beach St. Apt. 9M (PH)
Wanda Scott-524 S. Beach St. Apt. 512 (PH)
Melanie Barnes-208 Ontario Court (HCV)
Stacey Hudson-600 S. Beach St. Apt. 10M (PH)
Willa Reavis-6325 S. Williamson Blvd. #216 (HCV)
Sheyna Taylor-140 Dolphin Fleet Circle #114 (HCV)
Dkwona Brooks-105 Raceway Pointe Dr. #305 (HCV)
Beatrice Gilbert-231 Walnut St. #0231 (PH)
Petra Smiley-6325 S. Williamson Blvd. #222 (HCV)
David Duggan-600 S. Beach St. Apt. 5J (PH)

Daytona Beach FY 2022 Annual Plan

Attachment 9

Commissioners

Kelvin J. Daniels, Chairman
Kim Brown Crawford, Vice Chairman
Dr. Irma Browne Jamison
Hemis N. Ivey, Jr.
Sally L. Jass

THE HOUSING AUTHORITY

of the City of Daytona Beach
211 N. Ridgewood Avenue, Suite 300, Daytona Beach, FL 32114
(386) 253-5653
FAX (386) 255-2136
TDD (386) 252-6473

Ms. Terril Bates
Chief Executive Officer

The Housing Authority of the City of Daytona Beach FY 2022 Annual Plan Public Hearing

I, Natalie Smith-Wells, certify that no members from the public were in attendance for the FY2022 Annual Plan Public Hearing of the Housing Authority of the City of Daytona Beach, Friday, April 2, 2021 at 10:00 a.m. Team members of the HACDB were present from 10:00 a.m. to 10:15 a.m.



Natalie Smith-Wells
Chief Operating Officer

April 2, 2021
Date



Attachment 10

March 22, 2021 (Amendment during the Comment Period to Administrative Plan)

Commenter: Corey Franklin

PART VII: HOMEOWNERSHIP

[24 CFR 982.625 through 982.643]

15-VII.A. OVERVIEW [24 CFR 982.625 through 982-627]

The homeownership option is used to assist a family residing in a home purchased and owned by one or more members of the family. A family assisted under this option may be newly admitted an existing participant in the HCV program for a minimum of one year. The PHA must have the capacity to operate a successful HCV homeownership program as defined by the regulations.

There are two forms of homeownership assistance a PHA may offer under this option: monthly homeownership assistance payments, or a single down payment assistance grant. PHAs may choose to offer either or both forms of homeownership assistance, or choose not to offer either. If a PHA offers both forms of assistance, a family must choose which form of assistance to receive. The PHA must offer either form of homeownership assistance if needed as a reasonable accommodation so that the program is readily accessible to and usable by persons with disabilities. It is the sole responsibility of the PHA to determine whether it is reasonable to implement a homeownership program as a reasonable accommodation.

The PHA must determine what is reasonable based on the specific circumstances and individual needs of the person with a disability. The PHA may determine that it is not reasonable to offer homeownership assistance as a reasonable accommodation in cases where the PHA has otherwise opted not to implement a homeownership program. The PHA must approve a live-in aide if needed as a reasonable accommodation so that the program is readily accessible to and usable by persons with disabilities.

PHA Policy

The PHA will offer monthly homeownership assistance payments. If a reasonable accommodation is requested by the family, the PHA may offer the single down payment assistance grant, if funding permits. The HACDB will provide down payment assistance grant in the amount of twelve times the difference between the payment standard and the total tenant payment. For an example Payment standard is 955 and the family TTP IS 379. Then HACDB will use the following calculation $955(PS) - 379 (TTP) = 576(\text{Difference}) \times 12 = \$6,912(\text{Twelve times the difference})$

The PHA may offer additional down payment assistance through the use of HOPE VI funds. This additional down payment assistance can be used in connection with Homeownership funds while funding permits. The dedicated HOPE VI funds will be used to assist families

Daytona Beach FY 2022 Annual Plan

toward the purchase of a new home. In efforts to serve as many families as possible the down payment assistance cannot exceed \$15,000 per family. In order to be eligible, the family must meet the eligibility requirements outlined in the administrative plan (Chapter 15 section VII part B). The additional down payment assistance will be paid using HOPE VI funding.

15-VII.B. FAMILY ELIGIBILITY [24 CFR 982.627]

PHA POLICY

The family must meet all of the requirements listed below before the commencement of homeownership assistance. The PHA may also establish additional initial requirements as long as they are described in the PHA administrative plan.

The family must have been admitted to the Housing Choice Voucher program for a minimum of one (1) year.

The family must qualify as a first-time homeowner and has not previously received homeownership assistance and defaulted on a mortgage.

The family must meet the Federal minimum income requirement. The family must have a gross annual income equal to the Federal minimum wage multiplied by 2000, based on the income of adult family members who will own the home. The PHA may establish a higher income standard for families. However, a family that meets the federal minimum income requirement (but not the PHA's requirement) will be considered to meet the minimum income requirement if it can demonstrate that it has been pre-qualified or pre-approved for financing that is sufficient to purchase an eligible unit.

For disabled families, the minimum income requirement is equal to the current SSI monthly payment for an individual living alone, multiplied by 12.

For elderly or disabled families, welfare assistance payments for adult family members who will own the home will be included in determining whether the family meets the minimum income requirement. It will not be included for other families.

The family must satisfy the employment requirements by demonstrating that one or more adult members of the family who will own the home at commencement of homeownership assistance is currently employed on a full-time basis (the term 'fulltime employment' means not less than an average of 30 hours per week); and has been continuously so employed for a minimum of one year before commencement of homeownership assistance for the family.

The employment requirement does not apply to elderly and disabled families. In addition, if a family, other than an elderly or disabled family includes a person with disabilities, the PHA must grant an exemption from the employment requirement if the PHA determines that it is needed as a reasonable accommodation.

The family has not defaulted on a mortgage securing debt to purchase a home under the homeownership option

Daytona Beach FY 2022 Annual Plan

Except for cooperative members who have acquired cooperative membership shares prior to the commencement of homeownership assistance, the family has entered a contract of sale in accordance with 24 CFR 982.631(c).

Eligible purchasers may earn up to, but not exceed 80% of Area Median Family Income (AMI). The PHA must certify that the applicants' income is not over 80% of AMI at the time the contract to purchase the property is executed.

Additionally, PHAs must ask whether the applicant, or any member of the applicant's household, is subject to a lifetime registered sex offender registration requirement in any state [Notice PIH 2012-28].

If based on a criminal record or sex offender registration information, an applicant family is determined to be ineligible the PHA will notify the family in writing of the notice of proposed denial of admission. The family will be given the opportunity to dispute the information, in writing, as part of the informal review process within 15 business days from the date of the letter. [24 CFR 5.903(f) and 5.905(d)].

The PHA may require purchaser participation in an approved homeownership counseling program

5-VII.C. SELECTION OF FAMILIES [24 CFR 982.626]

Unless otherwise provided (under the homeownership option), the PHA may limit homeownership assistance to families or purposes defined by the PHA, and may prescribe additional requirements for commencement of homeownership assistance for a family. Any such limits or additional requirements must be described in the PHA administrative plan.

If the PHA limits the number of families that may participate in the homeownership option, the PHA must establish a system by which to select families to participate.

PHA Policy

The HACDB will limit the number of participants to no more than 20 families per fiscal year. In addition to the limit of 20 families per fiscal year the family meet the qualifications identified below:

- Family must be a participant in the Housing Choice Voucher program for a minimum of one year.
- Family must complete an intake assessment and be referred to the HCV homeownership program
- Family must complete credit counseling through an HACDB approved agency

15-VII.D. ELIGIBLE UNITS [24 CFR 982.628]

In order for a unit to be eligible, the PHA must determine that the unit satisfies all of the following requirements:

Daytona Beach FY 2022 Annual Plan

- The unit must meet HUD's "eligible housing" requirements. The unit may not be any of the following:
 - A public housing or Indian housing unit;
 - A unit receiving Section 8 project-based assistance;
 - A nursing home, board and care home, or facility providing continual psychiatric, medical or nursing services;
 - A college or other school dormitory;
 - On the grounds of penal, reformatory, medical, mental, or similar public or private institutions.

The unit must be under construction or already exist at the time the family enters into the contract of sale.

The unit must be a one-unit property or a single dwelling unit in a cooperative or condominium.

The unit must have been inspected by the PHA's 3rd party contractor and by an independent inspector designated by the family.

The unit must meet Housing Quality Standards (see Chapter 8).

For a unit where the family will not own fee title to the real property (such as a manufactured home), the home must have a permanent foundation and the family must have the right to occupy the site for at least 40 years.

For PHA-owned units all of the following conditions must be satisfied:

- The PHA informs the family, both orally and in writing, that the family has the right to purchase any eligible unit and a PHA-owned unit is freely selected by the family without PHA pressure or steering;
- The unit is not ineligible housing;
- The PHA obtains the services of an independent agency to inspect the unit for compliance with HQS, review the independent inspection report, review the contract of sale, determine the reasonableness of the sales price and any PHA provided financing. All of these actions must be completed in accordance with program requirements.

The PHA must not approve the unit if the PHA has been informed (by HUD or otherwise) that the seller is debarred, suspended, or subject to a limited denial of participation. [24 CFR Part 24]

15-VII.E. ADDITIONAL PHA REQUIREMENTS FOR SEARCH AND PURCHASE [24 CFR 982.629]

It is the family's responsibility to find a home that meets the criteria for voucher homeownership assistance. The PHA may establish the maximum time that will be allowed for a family to locate and purchase a home, and may require the family to report on their progress in finding and purchasing a home. If the family is unable to purchase a home within

Daytona Beach FY 2022 Annual Plan

the maximum time established by the PHA, the PHA may issue the family a voucher to lease a unit or place the family's name on the waiting list for a voucher.

PHA Policy

The HACDB has established the maximum time that will be allowed for a family to locate and purchase a home.

The family's deadline date for locating a home to purchase will be ninety (90) days from the date the family's eligibility for the homeownership option is determined.

The HACDB staff may recommend three (3) additional 30-day extensions, not to exceed a total of 180 home shopping days. Additional 30-day extensions are available on a case-by-case basis and subject to the approval by the HACDB HCV Staff.

The family must obtain financing for the home within ninety (90) days of the date eligibility for the homeownership program is determined.

The HACDB will require periodic reports on the family's progress in finding and purchasing a home. Such reports will be provided by the family at intervals of thirty (30) days.

If the family is unable to purchase a home within the maximum time limit, the HACDB will issue the family a voucher to lease a unit.

15-VII.F. HOMEOWNERSHIP COUNSELING [24 CFR 982.630]

Before commencement of homeownership assistance for a family, the family must attend and satisfactorily complete the pre-assistance homeownership and housing counseling program required by the PHA. HUD suggests the following topics for the PHA-required pre-assistance counseling:

Home maintenance (including care of the grounds);

Budgeting and money management;

Credit counseling;

How to negotiate the purchase price of a home;

How to obtain homeownership financing and loan pre-approvals, including a description of types of financing that may be available, and the pros and cons of different types of financing;

How to find a home, including information about homeownership opportunities, schools, and transportation in the PHA jurisdiction;

Advantages of purchasing a home in an area that does not have a high concentration of low-income families and how to locate homes in such areas;

Information on fair housing, including fair housing lending and local fair housing enforcement agencies; and Information about the Real Estate Settlement Procedures Act

Daytona Beach FY 2022 Annual Plan

(12 U.S.C. 2601 et seq.) (RESPA), state and Federal truth-in-lending laws, and how to identify and avoid loans with oppressive terms and conditions.

The PHA may adapt the subjects covered in pre-assistance counseling (as listed) to local circumstances and the needs of individual families.

The PHA may adapt the subjects covered in pre-assistance counseling (as listed) to local circumstances and the needs of individual families.

The PHA may also offer additional counseling after commencement of homeownership assistance (ongoing counseling).

If the PHA offers a program of ongoing counseling for participants in the homeownership option, the PHA shall have discretion to determine whether the family is required to participate in the ongoing counseling.

If the PHA does not use a HUD-approved housing counseling agency to provide the counseling, the PHA should ensure that its counseling program is consistent with the counseling provided under HUD's Housing Counseling program.

15-VII.G. HOME INSPECTIONS, CONTRACT OF SALE, AND PHA DISAPPROVAL OF SELLER [24 CFR 982.631]

Home Inspections

The PHA may not commence monthly homeownership assistance payments or provide down payment assistance grants for a family until the PHA has inspected the unit and has determined that the unit passes HQS.

An independent professional inspector selected by and paid for by the family must also inspect the unit. The independent inspection must cover major building systems and components, including foundation and structure, housing interior and exterior, and the roofing, plumbing, electrical, and heating systems. The independent inspector must be qualified to report on property conditions, including major building systems and components.

The PHA may not require the family to use an independent inspector selected by the PHA. The independent inspector may not be a PHA employee or contractor, or other person under control of the PHA. However, the PHA may establish standards for qualification of inspectors selected by families under the homeownership option.

The PHA may disapprove a unit for assistance based on information in the independent inspector's report, even if the unit was found to comply with HQS.

Contract of Sale

Before commencement of monthly homeownership assistance payments or receipt of a down payment assistance grant, a member or members of the family must enter into a contract of sale with the seller of the unit to be acquired by the family. The family must give the PHA a copy of the contract of sale. The contract of sale must:

Specify the price and other terms of sale by the seller to the purchaser;

Daytona Beach FY 2022 Annual Plan

Provide that the purchaser will arrange for a pre-purchase inspection of the dwelling unit by an independent inspector selected by the purchaser;

Provide that the purchaser is not obligated to purchase the unit unless the inspection is satisfactory to the purchaser;

Provide that the purchaser is not obligated to pay for any necessary repairs; and

Contain a certification from the seller that the seller has not been debarred, suspended, or subject to a limited denial of participation under CFR part 24.

Disapproval of a Seller

In its administrative discretion, the PHA may deny approval of a seller for the same reasons a PHA may disapprove an owner under the regular HCV program [see 24 CFR 982.306(c)].

15-VII.H. FINANCING [24 CFR 982.632]

The PHA may establish requirements for financing purchase of a home under the homeownership option.

This may include requirements concerning qualification of lenders, terms of financing, restrictions concerning debt secured by the home, lender qualifications, loan terms, and affordability of the debt. The PHA must establish policies describing these requirements in the administrative plan.

A PHA may not require that families acquire financing from one or more specified lenders, thereby restricting the family's ability to secure favorable financing terms.

PHA Policy

The family is responsible for securing financing. The HACDB has established financing requirements, listed below, and may disapprove proposed financing if the HACDB determines that the debt is unaffordable.

FHA

Conventional

VA

The HACDB will prohibit the following forms of financing:

balloon payment mortgages

variable interest rate loans

seller financing

15-VII.I. CONTINUED ASSISTANCE REQUIREMENTS; FAMILY OBLIGATIONS [24 CFR 982.633]

Homeownership assistance may only be paid while the family is residing in the home. If the family moves out of the home, the PHA may not continue homeownership assistance after

Daytona Beach FY 2022 Annual Plan

the month when the family moves out. The family or lender is not required to refund to the PHA the homeownership assistance for the month when the family moves out.

Before commencement of homeownership assistance, the family must execute a statement in which the family agrees to comply with all family obligations under the homeownership option.

The family must comply with the following obligations:

The family must comply with the terms of the mortgage securing debt incurred to purchase the home, or any refinancing of such debt.

The family may not convey or transfer ownership of the home, except for purposes of financing, refinancing, or pending settlement of the estate of a deceased family member. Use and occupancy of the home are subject to 24 CFR 982.551 (h) and (i).

The family must supply information to the PHA or HUD as specified in 24 CFR 982.551(b). The family must further supply any information required by the PHA or HUD concerning mortgage financing or refinancing, sale or transfer of any interest in the home, or homeownership expenses.

The family must notify the PHA before moving out of the home.

The family must notify the PHA if the family defaults on the mortgage used to purchase the home.

No family member may have any ownership interest in any other residential property.

The family must comply with the obligations of a participant family described in 24 CFR 982.551, except for the following provisions which do not apply to assistance under the homeownership option: 24 CFR 982.551(c), (d), (e), (f), (g) and (j)

15-VII.J. MAXIMUM TERM OF HOMEOWNER ASSISTANCE [24 CFR 982.634]

Except in the case of a family that qualifies as an elderly or disabled family, other family members (described below) shall not receive homeownership assistance for more than:

Fifteen years, if the initial mortgage incurred to finance purchase of the home has a term of 20 years or longer; or

Ten years, in all other cases.

The maximum term described above applies to any member of the family who:

Has an ownership interest in the unit during the time that homeownership payments are made; or

Is the spouse of any member of the household who has an ownership interest in the unit during the time homeownership payments are made.

The maximum term of assistance does not apply to elderly and disabled families. The exception only applies if the family qualifies as an elderly family at the start of

Daytona Beach FY 2022 Annual Plan

homeownership assistance. In the case of a disabled family, the exception applies if at any time during receipt of homeownership assistance the family qualifies as a disabled family.

If, during the course of homeownership assistance, the family ceases to qualify as a disabled or elderly family, the maximum term becomes applicable from the date homeownership assistance commenced. However, such a family must be provided at least 6 months of homeownership assistance after the maximum term becomes applicable (provided the family is otherwise eligible to receive homeownership assistance).

If the family has received such assistance for different homes, or from different PHAs, the total of such assistance terms is subject to the maximum term described in this part.

15-VII.K. HOMEOWNERSHIP ASSISTANCE PAYMENTS AND HOMEOWNERSHIP EXPENSES [24 CFR 982.635]

The monthly homeownership assistance payment is the lower of: the voucher payment standard minus the total tenant payment, or the monthly homeownership expenses minus the total tenant payment.

In determining the amount of the homeownership assistance payment, the PHA will use the same payment standard schedule, payment standard amounts, and subsidy standards as those described elsewhere in this plan for the Housing Choice Voucher program. The payment standard for a family is the greater of (i) The payment standard as determined at the commencement of homeownership assistance for occupancy of the home, or (ii) The payment standard at the most recent regular reexamination of family income and composition since the commencement of homeownership assistance for occupancy of the home.

The PHA may pay the homeownership assistance payments directly to the family, or at the PHA's discretion, to a lender on behalf of the family. If the assistance payment exceeds the amount due to the lender, the PHA must pay the excess directly to the family.

Homeownership assistance for a family terminates automatically 180 calendar days after the last homeownership assistance payment on behalf of the family.

However, a PHA may grant relief from this requirement in those cases where automatic termination would result in extreme hardship for the family.

The PHA must adopt policies for determining the amount of homeownership expenses to be allowed by the PHA in accordance with HUD requirements.

PHA POLICY

Homeownership expenses (not including cooperatives) only include amounts allowed by the PHA to cover:

Principal and interest on initial mortgage debt, any refinancing of such debt, and any mortgage insurance premium incurred to finance purchase of the home;

Real estate taxes and public assessments on the home; Home insurance; The PHA allowance for maintenance expenses; The PHA allowance for costs of major repairs and

Daytona Beach FY 2022 Annual Plan

replacements; The PHA utility allowance for the home; The HACDB allowance for routine maintenance costs and allowance for major repairs is \$100 a month.

Principal and interest on mortgage debt incurred to finance costs for major repairs, replacements or improvements for the home. If a member of the family is a person with disabilities, such debt may include debt incurred by the family to finance costs needed to make the home accessible for such person, if the PHA determines that allowance of such costs as homeownership expenses is needed as a reasonable accommodation so that the homeownership option is readily accessible to and usable by such person;

Land lease payments where a family does not own fee title to the real property on which the home is located; [see 24 CFR 982.628(b)].

For a condominium unit, condominium operating charges or maintenance fees assessed by the condominium homeowner association.

Homeownership expenses for a cooperative member may only include amounts allowed by the PHA to cover:

The cooperative charge under the cooperative occupancy agreement including payment for real estate taxes and public assessments on the home;

Principal and interest on initial debt incurred to finance purchase of cooperative membership shares and any refinancing of such debt; Home insurance;

The PHA allowance for maintenance expenses;

The PHA allowance for costs of major repairs and replacements;

The PHA utility allowance for the home; and

Principal and interest on debt incurred to finance major repairs, replacements or improvements for the home. If a member of the family is a person with disabilities, such debt may include debt incurred by the family to finance costs needed to make the home accessible for such person, if the PHA determines that allowance of such costs as homeownership expenses is needed as a reasonable accommodation so that the homeownership option is readily accessible to and usable by such person.

Cooperative operating charges or maintenance fees assessed by the cooperative homeowner association.

15-VII.L. PORTABILITY [24 CFR 982.636, 982.637, 982.353(b) and (c), 982.552, 982.553]

Subject to the restrictions on portability included in HUD regulations and PHA policies, a family may exercise portability if the receiving PHA is administering a voucher homeownership program and accepting new homeownership families. The receiving PHA may absorb the family into its voucher program, or bill the initial PHA.

The family must attend the briefing and counseling sessions required by the receiving PHA. The receiving PHA will determine whether the financing for, and the physical condition of the unit, are acceptable. The receiving PHA must promptly notify the initial PHA if the family has

Daytona Beach FY 2022 Annual Plan

purchased an eligible unit under the program, or if the family is unable to purchase a home within the maximum time established by the PHA.

15-VII.M. MOVING WITH CONTINUED ASSISTANCE [24 CFR 982.637]

A family receiving homeownership assistance may move with continued tenant-based assistance. The family may move with voucher rental assistance or with voucher homeownership assistance. Continued tenant-based assistance for a new unit cannot begin so long as any family member holds title to the prior home.

The PHA may deny permission to move to a new unit with continued voucher assistance:

If the PHA has insufficient funding to provide continued assistance.

In accordance with 24 CFR 982.638, regarding denial or termination of assistance.

In accordance with the PHA's policy regarding number of moves within a 12-month period.

The PHA must deny the family permission to move to a new unit with continued voucher rental assistance if:

The family defaulted on an FHA-insured mortgage; and

The family fails to demonstrate that the family has conveyed, or will convey, title to the home, as required by HUD, to HUD or HUD's designee; and the family has moved, or will move, from the home within the period established or approved by HUD.

15-VII.N. DENIAL OR TERMINATION OF ASSISTANCE [24 CFR 982.638]

At any time, the PHA may deny or terminate homeownership assistance in accordance with HCV program requirements in 24 CFR 982.552 (Grounds for denial or termination of assistance) or 24 CFR 982.553 (Crime by family members).

The PHA may also deny or terminate assistance for violation of participant obligations described in 24 CFR Parts 982.551 or 982.633 and in accordance with its own policy.

The PHA must terminate voucher homeownership assistance for any member of family receiving homeownership assistance that is dispossessed from the home pursuant to a judgment or order of foreclosure on any mortgage (whether FHA insured or non-FHA) securing debt incurred to purchase the home, or any refinancing of such debt.