

# AFFORDABLE HOUSING TRUST FUND PLAN

FY 2026-2028



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# Introduction

The Orange County Board of County Commissioners (“BCC”) accepted the Housing for All 10-Year Action Plan in December of 2019. The Housing for All Action Plan focuses on removing regulatory barriers, creating new financial resources, targeting areas of transit access and employment opportunities, and engaging the community and industry in addressing the housing challenges of the region. Each of tools and strategies detailed in the Action Plan are intended to increase and diversify the existing housing stock in Orange County and make housing more affordable.

The establishment of the Housing Trust Fund, a substantial recommendation of the 10-Year Action Plan, was intended to incentivize the construction and preservation of affordable and attainable housing, encourage Missing Middle housing types, and meet other housing needs identified by the 10-Year Action Plan. As an implementing tool of the Housing for All 10-Year Action Plan, the local Housing Trust Fund moves the County closer to realizing the following Housing for All goals:

- **Create** new housing units;
- **Diversify** the County’s housing stock;
- **Preserve** existing affordable units;
- **Integrate** social capital and economic development; and
- **Educate** potential homeowners and renters.

As a direct result of the Housing Trust Fund, it is projected that a minimum of 6,500 certified affordable units will be produced or preserved in Orange County by 2030. By leveraging local Housing Trust Fund dollars with other state and federal resources, the greater Housing for All goal of creating or preserving 11,300 affordable units by 2030 can be achieved. These policies and strategies may also assist in the development of mixed-income housing developments, thus assisting in the production of attainable (commonly known as “workforce housing”) units.

## A. Establishment of the Affordable Housing Trust Fund

On March 24, 2020, the Orange County Board of County Commissioners unanimously adopted Ordinance No. 2020-09 and established the Affordable Housing Trust Fund Program (“Program”) and the Affordable Housing Trust Fund (“Trust Fund”). For the purposes of implementing the Program and providing assistance through the Trust Fund, the Program and Trust Fund may also be referred to as the local “Housing Trust Fund” or “HTF”. The ordinance also provided a framework for the annual budget requirements of the Trust Fund, administration of the Program, and adoption of the Affordable Housing Trust Fund Plan (“Plan”).

As recommended by the Housing for All 10-Year Action Plan and defined in the ordinance, the Housing Trust Fund is established for the purpose of creating and preserving affordable rental and ownership housing for very low-income (30-50% AMI), low-income (50-80% AMI), and moderate-income (80-120% AMI) persons and households in Orange County. Additionally, HTF assistance may support shared costs where affordable units are mixed with attainable and market-rate units and there is a benefit to the affordable units.

Income Category	AMI* Range	Household Income
Very Low	30-50%	\$31-52k
Low	50-80%	\$52-84k
Moderate	80-120%	\$84-126k

*\* The Area Median Income (AMI) in 2025 for a household of four in Orange County is \$98,100. The US Department of Housing and Urban Development (HUD) annually recalculates and publishes the AMI.*

*\*\*By the definition of the ordinance, the HTF may only provide assistance to households earning up to 120% AMI. HTF assistance may support shared costs where affordable units are mixed with attainable or market-rate units and there is a benefit to the affordable units.*

The Trust Fund is established for the purpose of providing the financial resources and the leverage necessary to create and preserve affordable housing units in Orange County. In addition to financial resources committed by Orange County, the Trust Fund is able to receive both charitable cash and non-cash contributions (such as land donations) from private individuals, corporations, foundations, and other entities. The ordinance mandates that the Trust Fund be used exclusively for the public purpose of the County's affordable housing program, and no Trust Fund monies or contributions may be used for the administration of the program.

In accordance with the ordinance, beginning in Fiscal Year 2019-2020, the Office of Management and Budget has been responsible for ensuring that at least \$10 million in general revenue funds is allocated for the HTF Program. Subsequent fiscal year allocations will increase by 10% over the preceding year's budgeted amount. The BCC has discretion to adjust any annual allocation during the fiscal year budgeting process. However, in the absence of any changes in the foregoing amounts over 10 fiscal years, the aggregate amount committed to the HTF Program is expected to total approximately \$160 million.

The Trust Fund Program is administered by the Housing and Community Development Division ("Housing Division") on behalf of the Orange County Board of County Commissioners. As directed by the ordinance, the Housing Division is responsible for developing the policies and procedures necessary to implement the Program according to the adopted Affordable Housing Trust Fund Plan. The Plan details the strategies and priorities for the expenditure of HTF resources, consistent with the Housing for All 10-Year Action Plan.

The Board of County Commissioners approved the ordinance establishing the Affordable Housing Trust Fund on March 24, 2020, for the purpose of providing the financial resources and the leverage necessary to create and preserve affordable housing units in Orange County. The ordinance provides a framework for the annual budget requirements, program administration, and adoption of the Affordable Housing Trust Fund Plan. On September 22, 2020, the Board adopted the first Plan, effective during fiscal years 2020-2022. The Board adopted the second Plan for fiscal years 2023-2025 on September 13, 2022.

#### **Adoption of the 2026-2028 Housing Trust Fund Plan**

In accordance with the ordinance, a new Plan must be prepared and submitted to the BCC every three years. This Housing Trust Fund Plan, covering fiscal years 2026-2028, is the third 3-Year Year Plan. The three-year budget and associated unit projections are included in the Plan, following the Trust Fund strategies and sub-strategies, in **Appendix A**.

As a result of the COVID-19 pandemic, economic conditions have caused inflationary cost increases, resulting in large impacts to residential housing construction. In September of 2022, the Board

approved Orange County's annual budget which added \$6.7M to the Trust Fund Program's FY 2023 budget, for a total annual HTF allocation of \$20,010,000, and a total 3-Year budget of \$50,756,100 for FY 2023-2025 Housing Trust Fund Plan. In October of 2025, the Board approved the third 3-Year budget for FY 2026 through FY 2028, with an allocation of \$58,638,669.

As required by the ordinance, this Plan was reviewed by the County's Affordable Housing Advisory Board on September 17, 2025. A public hearing is scheduled to be held on October 14, 2025, to provide the Board of County Commissioners with a comprehensive overview of the Plan's strategies and sub-strategies, a proposed three-year budget, and projected outcomes associated with the implementation of the Plan.

#### **Amendments to the Housing Trust Fund Plan**

The Housing Division may make changes to the Plan on an "as needed" basis. This action does not require the BCC's approval as long as these changes are considered to be non-substantial amendments to the Plan. Non-substantial amendments are revisions to the sub-strategies and/or the proposed budget, to include revisions that involve no more than 25% of the proposed 3-year Housing Trust Fund budget. Substantial amendments include the addition or deletion of strategies or sub-strategies, and changes to over 25% of the proposed 3-year Housing Trust Fund budget allocation. The Affordable Housing Advisory Board will review and approve proposed amendments to the HTF Plan before any such updates become effective. It is the duty of the Housing Division to allocate and utilize HTF funds and other Trust Fund assets in a manner consistent to the Plan. The Housing Division must also monitor and report the use of these funds and assets on an annual basis. The books and records of the Trust Fund and the Program are subject to the "Public Records Law," and are also subject to County audit, as required by law.

### **B. Uses of the Trust Fund**

The Trust Fund will be used to produce or preserve affordable housing in Orange County through the following strategies, which are further detailed in the Plan:

- 1. Gap Financing for Affordable Housing Development**
- 2. Leveraging and Incentives for Preservation**
- 3. Land Banking**
- 4. Revolving Loan Fund**
- 5. Impact Fee Subsidies**
- 6. Local Rental Assistance Program**
- 7. Innovation in Housing**
- 8. Additional Resources for Housing Construction and Education**
- 9. Grant for Sewer Connection/Enhanced Septic Systems**

Each strategy of the HTF Plan is defined according to the following attributes, as applicable:

- i. **Summary of Strategy:** description of the approach and goal of the strategy.
- ii. **Income Categories to be Served:** limits of the household income(s) eligible to be served, categorized as very low-, low-, and/or moderate-income. In some cases, extremely low-income households may be served by strategies in this Plan.
- iii. **Affordability Terms:** duration of restrictions regarding rental rates and tenant income eligibility in the case of rental units, or sales price caps and homeowner criteria.

- iv. **Loan Terms:** terms and conditions of the funds awarded as a loan that is paid back, deferred, or provided as a grant.
- v. **Sponsor/Developer Selection Criteria:** guidelines for selection of the developer or development team to which an award of funds is considered.
- vi. **Recipient Selection Criteria:** guidelines for the selection of the resident (tenant or homeowner) to which an award of funds is considered.
- vii. **Additional Information:** further detail of the strategy, including any special restrictions, program requirements, or priorities.

### C. Layers of Assistance

The Trust Fund program seeks to expand and enhance housing solutions and provides multiple opportunities to assist in the production and preservation of affordable housing. In addition to the criteria outlined for each strategy, projects seeking assistance will be evaluated for the total subsidy value in proportion to the expected outcomes of the project. The Housing Division will review each project to determine and ensure the amount of assistance provided by the HTF is not more than necessary, or is not duplicated when combined with other assistance from federal, state, local, or private agencies. All projects that require underwriting are subject to a review of their total assistance before contracts are awarded.

### D. Leverage and Compatibility with Other Housing Plans and Resources

The Trust Fund Plan leverages existing housing strategies and policies implemented by Orange County. Leverage and compatibility with other Orange County Government housing plans includes the following:

- The Consolidated Plan and Annual Action Plan submitted to the U.S. Department of Housing and Urban Development (HUD) that details the use and guidelines for federal grant dollars from programs such as Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG);
- The Housing Element of the Comprehensive Plan that outlines Orange County's broad goals, objectives and policies regarding housing; and
- The Local Housing Assistance Plan (LHAP) that governs the activities implemented with State Housing Initiatives Partnership Program (SHIP) funds.
- Community Development Block Grant – Disaster Recovery (CDBG-DR) Plans (Hurricane Ian and Hurricane Milton) that outline the County's long-term disaster recovery needs and detail programs to address such needs.

The Housing Division will manage the Trust Fund program and ensure that affordable housing developments assisted by the Trust Fund are aligned with prospective federal, state, and/or local housing development programs, funding sources, and scheduled competitive application cycles. This approach provides leverage in securing funding and intends to maximize the impact of HTF resources. All projects will be evaluated to ensure that the HTF assistance is leveraged to the greatest extent possible.

### E. Public Input, Outreach, and Reporting

Initial public input regarding the development and uses of the Affordable Housing Trust Fund was provided during the Housing for All Task Force. Following the adoption of the Housing for All 10-Year Action Plan, input and recommendations for the HTF Plans have been provided by the Affordable Housing Advisory Board. Additional feedback from community partners and stakeholders— obtained

by means of meetings and technical workshops with housing providers, providers of social service, local lenders and neighborhood associations— have assisted with updates to the HTF Plan.

Local media may be employed as a means of notifying the community about the availability of funds for various housing strategies outlined in the HTF Plan through press releases, public service announcements, and paid advertisements in area newspapers, radio and television stations. Forums, such as the Nonprofit Housing Roundtable of Central Florida, realtor association meetings, financial and home builder organizations, neighborhood meetings, and housing fairs, may be utilized in outreach efforts.

On an annual basis, the Housing Division will update the Housing for All website regarding the activities and outcomes of the Housing for All Initiative and the Affordable Housing Trust Fund Program, including uses of all AHTF funds and progress made toward the affordable housing goals set forth by the Housing for All 10-Year Action Plan. Program updates will also be made available through presentations to the Board of County Commissioners and a comprehensive AHTF website, regularly maintained and updated by the Housing Division staff.

## **F. Past Performance**

The first Affordable Housing Trust Fund Plan (FY 2020-2022) was adopted by the Board on September 22, 2020, and it was effective through September 30, 2022. The FY 2023-2025 Plan was adopted on September 13, 2022, and was effective through September 30, 2025. The Housing Trust Fund accomplishments to date are listed below, organized by strategies and sub-strategies, as applicable. These projects are in various stages or implementation/completion.

### **GAP FINANCING FOR AFFORDABLE HOUSING**

#### **Gap Financing for Multifamily Rental Housing**

- The Affordable Housing Trust Fund program issued its first competitive Request for Proposals (RFP Y21-1046) in June of 2021. The Board selected four multi-family development projects, with a total award of \$13.18M. Combined, the projects produced 630 of affordable rental units. This RFP incorporated the County's Access & Opportunity Model, provided special considerations for families with financial hardships or non-violent criminal histories through the creation of lower barrier units, and increased green building standards for all developments.
- The County issued RFP Y22-1047 using \$14M from the Housing Trust Fund and \$2M in SHIP funds, for a total of \$16M in July of 2022. The Board selected two multi-family development projects, with a total award of \$14M. The projects will produce 600 affordable rental units. The second RFP built on the success of RFP Y21-1046 and included the addition of incentives for public art and increased access to mobility options for residents.
- Most recently, the County issued RFP Y24-1031 using \$19M from the Housing Trust Fund and \$2M in SHIP funds, for a total of \$21M in April of 2024. The Board selected five multi-family development projects with a total award of \$20,850,000. The projects will produce 573 affordable rental units.
- Combined, these three RFPs are bringing a total of 1,803 new affordable rental units to Orange County.

### **LEVERAGING AND INCENTIVES FOR PRESERVATION**

### **Homeowner Housing Preservation**

- Rebuilding Together Central Florida, Inc. was awarded \$760,000 for the “Safe at Home” Program, which will provide housing rehabilitation services for up to 30 very low-, low-, and moderate-income households who are primarily elderly and/or persons with disabilities.
- Rebuilding Together Central Florida, Inc. has been selected for an additional award of \$460,000 to provide housing rehabilitation services for 15 very low-, low, and moderate-income households.
- Orange County’s Homeowner Housing Rehabilitation Program completed 33 major rehabilitation projects for qualified homeowners, with the use of \$1.8M in Housing Trust Fund dollars. The Program utilizes federal (CDBG, HOME), state (SHIP) and local (HTF) funds.
- Habitat for Humanity Greater Orlando and Osceola County, Inc. was awarded \$1.56M for roof replacement on 80 owner-occupied housing units for income-qualified households.
- Combined, this strategy is providing 158 income-qualified homeowners with housing rehabilitation services.

### **Multi-Family Rental Preservation**

- The Winter Park Housing Authority was awarded \$1.5M for the roof replacement on the Plymouth Apartments, a 196-unit affordable rental complex for seniors.
- Grand Avenue Economic Community Development Corp. was awarded \$84,100 for the conversion of a vacant penthouse at the Maxwell Terrace apartment complex into six (6) handicapped accessible studio apartments for homeless veterans with special needs. SHIP funds in the amount of \$500,000 are also being leveraged for this project.
- Housing and Neighborhood Development Services of Central Florida, Inc. (HANDS) has been selected for award of \$497,387 for plumbing updates and enhancements and asbestos abatement of an existing 145-unit affordable housing complex. Combined, this strategy is preserving 347 affordable rental units.

### **Long-Term Rental Housing Preservation Strategy**

- Orange County is coordinating with the University of Florida Shimer Center for Housing Studies to obtain data on existing affordable rental housing, as it relates to the expiration of the affordability periods. This data will inform funding decisions for the County’s long-term preservation strategy.

## **LAND BANKING**

### **Development of County-Owned Properties by Nonprofit Organizations**

- In 2021, Orange County conveyed 28 County-owned properties to six (6) non-profit agencies to construct new owner-occupied homes. As of 2025, 12 homes are complete, 6 are under construction, and 5 are in the development process. Additionally, 3 lots have been returned, and 2 lots are in the process of being returned to the County due to development constraints.
- In 2024, the Board approved the transfer of another 12 County-owned properties to four (4) non-profit agencies to construct new, owner-occupied homes. As of 2025, 1 lot has been identified for return to the County due to development constraints.



- A minimum of 34 units are expected to be constructed, including the 12 completed units, on the lots transferred to date.

#### **Active Acquisition of Property for Affordable Housing**

- Habitat for Humanity Greater Orlando and Osceola County, Inc. has been selected for the award of \$1,500,000 for the purpose of acquiring lots for the development of affordable homeownership housing units to be sold to low-to moderate income persons or households. A minimum of 20 units are expected to be developed as a result of this strategy.

#### **REVOLVING LOAN FUND**

- The County entered into a project administration agreement with Neighborhood Lending Partners (NLP), the Community Development Financial Institution (CDFI), to administer the \$3.5M Revolving Loan Fund (RLF). The RLF will provide low interest loans to nonprofit agencies and developers for the construction of affordable starter homes. NLP is currently accepting and reviewing applications from the nonprofit agencies and developers who received County-owned surplus properties, and it is expected to close on the first round of loans in late 2025. A minimum of 20 units, with an average funding commitment of \$200,000 per unit, are expected to be developed during implementation of the RLF program. Additional funding is being made available to recipients of County-owned surplus properties.

The prior FY 2020-2022 and FY 2023-2025 Housing Trust Fund Plans represented \$83.8 million (52%) of the total amount of \$160 million committed to the HTF Program over the ten-year period. To date, the Housing Trust Fund committed \$58.5M to produce and preserve a total of 2,367 rental and ownership units, with many projects in various stages of implementation. This represents about 36% of the of 6,500 certified affordable units expected as a result of the Housing Trust Fund. A detailed chart of funding commitments and projected units from previous Housing Trust Fund Plans is included in Appendix B.

# Priority Strategies

## 1. Gap Financing for Affordable Housing Development

HTF funds may be awarded as gap financing to developers when additional funds are needed to secure the production or acquisition of affordable housing for very low-, low-, and/or moderate-income households. These units may be produced for homeownership or rental housing.

### 1.1 Gap Financing for Multi-family Rental Housing

- i. **Summary of the Strategy:** HTF funds may be awarded as gap financing to developers for the production or acquisition of existing housing for affordable rental units. This strategy is intended to increase the supply of affordable multi-family rental housing for very low-, low-, and moderate-income households.
- ii. **Income Categories to be Served:** Very Low-, Low-, or Moderate-Income
- iii. **Affordability Terms:** All assisted developments must commit to HUD published rent limits for a minimum period of thirty (30) years, based on the level of assistance provided. Developments must comply with the set-aside requirement(s) outlined in the final developer's agreement. If HTF funds are combined with other programs, the set-asides and affordability terms from the program that is most restrictive will be applied. If the development is offered for sale prior to the end of its affordability period, affordability restrictions will apply, without regard to the term of any loan or mortgage, or the transfer of ownership, and they will be imposed by land use restriction agreements. Monitoring of units assisted by the HTF program is mandatory during the affordability period.
- iv. **Loan Terms:** Program funds may be used for site acquisition, site development, infrastructure improvements, construction costs, and/or financial structuring of long-term debt obligations to ensure the long-term affordability of multi-family projects.
  - **Loan/deferred loan/grant:** Funds will be awarded as a loan secured by a recorded subordinate mortgage and note.
  - **Interest Rate:** After the construction period ends, principal and interest payments will begin at 0.5%-3% interest for the remainder of the loan term. Final determination of the rate and term will be made by the Housing Division based on market conditions and recommendation from credit underwriting.
  - **Term:** Minimum of 30 years.
  - **Repayment:** Loans may require monthly principal and interest payments.
- v. **Sponsor/Developer Selection Criteria:** Funds are awarded through a Request for Proposals (RFP) process, or other competitive processes such as the annual Consolidated Plan Request for Applications (RFA) process. Nonprofit and for-profit developers are eligible to apply. Projects will be evaluated on factors including, but not limited to: economic feasibility, developer experience and financial strength, location of the project, strength of the project, and ability to address priorities identified in the County's Housing for All 10-Year Action Plan, Comprehensive Plan, and/or Consolidated Plan.

- vi. **Recipient Selection Criteria:** Each development must be certified as an affordable housing development by the Housing Division. Tenants are selected on a first-qualified, first-served basis.
- vii. **Additional information:** Details of assistance from Orange County and potential partners will be specified as part of the competitive process and finalized in a developer's agreement. Affordability and loan terms will be tied to projects based on the household incomes served and the level of assistance being provided. Additional assistance may be available for projects that serve extremely low-income households.

Projects seeking to produce or preserve affordable housing in the areas identified by Orange County's Access and Opportunity Model will be encouraged by this strategy. See **Appendix B** for information about the purpose and use of the Access and Opportunity Model.

## 1.2 Gap Financing for Owner-occupied Housing

- i. **Summary of the Strategy:** HTF funds may be awarded as gap financing to developers or builders for the production of affordable owner-occupied housing units for very low-, low-, or moderate-income households.
- ii. **Income Categories to be Served:** Very Low-, Low-, or Moderate-Income
- iii. **Affordability Terms:** Affordability periods may vary depending on the financial mechanism used. Financial mechanisms used to preserve long-term affordability of units and support sustainable homeownership may include either participation in the County's Down Payment Assistance Program or participation in a shared equity homeownership initiative. Shared equity homeownership initiatives might be available in the forms of a community land trust (a nonprofit owns the land) or a resale-restricted units with affordability covenants (deed restriction). The sales price may not exceed the maximum sales price established by the County's Down Payment Assistance Program, if utilized.
- iv. **Loan Terms:** Funds may be awarded as a loan secured by a recorded subordinate mortgage and a note. Program funds may be used for site acquisition, infrastructure costs, and vertical construction. Funds may also be provided as a grant, with terms detailed in a developers agreement.
- v. **Sponsor/Developer Selection Criteria:** Funds are awarded through the annual Consolidated Plan RFA or other competitive processes. Government entities, nonprofit, and for-profit developers are eligible to apply. Projects will be evaluated on factors including, but not limited to: economic feasibility, developer experience and financial strength, location of the project, and strength of the project to address priorities identified in the County's Housing for All 10-Year Action Plan, Comprehensive Plan, and/or Consolidated Plan.
- vi. **Recipient Selection Criteria:** Each development must be certified as an affordable housing development by the Housing Division. Potential homebuyers are encouraged to apply for the County's Down Payment Assistance Program.

- viii. **Additional information:** This strategy may be combined with the following strategies included in this plan: Revolving Loan Fund, Land Banking, and Impact Fee Subsidies.

## 2. Leveraging and Incentives for Preservation

HTF funds may be used as assistance to preserve existing housing stock for very low, low, or moderate-income households. HTF funds will be available for homeowner housing and multi-family rental preservation, as well as to develop a comprehensive, long-term preservation strategy.

### 2.1 Homeowner Housing Preservation

**Summary of the Strategy:** HTF funds may be used to provide housing rehabilitation assistance to qualified very low or low-income homeowners. Assistance will be awarded on a first-qualified, first-served basis. This strategy is intended to supplement and expand the existing Orange County Homeowner Housing Rehabilitation Program and will follow the Owner-Occupied Housing Rehabilitation policies and procedures outlined in the SHIP Local Housing Assistance Plan (LHAP), unless otherwise stated in this strategy or in the ultimate funding agreement between the County and the awarded applicant.

This strategy provides for the repair of existing homes and may include demolition and rebuild in order to improve the health, safety, and well-being of the household, or to contribute to the structural integrity and preservation of the unit.

Rehabilitation may address an emergency, make the home accessible, improve energy efficiency, weatherize, or make the home less susceptible to major storm damage, correct code violations, connect the home to the County water and sewer system, and/or demolish and reconstruct the home. This strategy covers the following programs:

- Emergency Repair
- Owner-Occupied Rehabilitation
- Owner-Eligible Rebuild
- Disaster Recovery Rehabilitation and Rebuild

- i. **Income Categories to be served:** Very Low- or Low-Income
- ii. **Affordability Terms:** Affordability terms are determined by the level of assistance provided and secured by a mortgage and a note placed on the property. Terms begin upon the completion date of the rehabilitation. Affordability terms, which are secured by the loan terms of each project, are outlined in the LHAP. Assistance for rebuilds over \$75,000 requires a 20-year affordability period.
- iii. **Loan Terms:** Loan terms are outlined in the LHAP. For rebuild projects, the deferred loan is amortized annually at the anniversary of the loan and is forgiven at a rate of 1/20 per year.
- iv. **Sponsor/Developer Selection Criteria:** This strategy will be administered by the Housing Division. The County may also partner with other nonprofit agencies to expand the program's activities. Partner agencies will be selected through a Request for Applications process.

- v. **Recipient Selection Criteria:** Applicants will be ranked for assistance based on a first-qualified, first-served basis. Recipients of HTF funds for homeownership preservation must meet the following criteria:
- The homeowner must meet the income criteria of the program.
  - Real estate taxes and mortgage payments must be current, if applicable.
  - The homeowner seeking to repair must own and reside in the property for at least one year prior to applying for assistance.
  - The homeowner seeking to rebuild must own the property free and clear and have lived in the previous or existing home for a minimum of one year. Homeowners must commit to living in the home as the primary residence following the completion of the rebuild and file for homestead.
  - Property must be a single-family dwelling located in Orange County, outside the city limits of Orlando.
- vi. **Additional Information:** Mobile Homes are not eligible for assistance under this strategy (only eligible under Disaster Recovery programs). See the Housing Division Policy and Procedures for more specific information on this program. If costs to complete a rebuild exceed the award amount, the Housing Division Manager may grant an exception to increase this amount by up to 30% beyond the maximum award.

## 2.2 Multi-family Rental Preservation

- i. **Summary of the Strategy:** HTF funds may be used to provide or extend the affordability of rental units for very low-, low-, or moderate-income households by assisting with loans or grants for the rehabilitation of existing multi-family housing stock. Projects will be selected through a competitive process. Program funds may be used by developers or property managers for acquisition, rehabilitation costs, infrastructure upgrades, and/or financial structuring of long-term debt obligations to ensure the long-term affordability of multi-family rental units.
- Affordability terms will be determined based on the level of assistance provided and the income levels served by the project. Projects assisted by the HTF program must commit to HUD published rent limits for a minimum period determined by Orange County. If HTF funds are combined with other state or federal programs, the program that is most restrictive will be applied. Monitoring of units assisted by the HTF program is mandatory during the affordability period.
- ii. **Income Categories to be Served:** Very Low-, Low-, or Moderate-Income
- iii. **Affordability Terms:** Affordability terms will be based on the level of assistance provided and household incomes served. Affordability terms will be consistent with the proposed preservation strategy. Monitoring of units assisted by the HTF program is mandatory during the affordability period.
- iv. **Loan Terms:** HTF funding assistance may be provided as a loan or grant, with terms specified in the funding agreement.

- v. **Sponsor/Developer Selection Criteria:** Funds are awarded through the annual Consolidated Plan RFA or other competitive processes. Projects will be evaluated on factors including, but not limited to: economic feasibility, developer/property manager experience and financial strength, location of the project, and strength of the project to address priorities identified in the County's Housing for All 10-Year Action Plan, Comprehensive Plan, and/or Consolidated Plan.
- ix. **Recipient Selection Criteria:** Units preserved under this strategy must be rented to income eligible persons. Tenants are selected on a first-qualified, first-served basis.

## 2.3 Long-Term Rental Housing Preservation Strategy

- i. **Summary of the Strategy:** HTF funds may be used to contract a consultant to develop a comprehensive, long-term preservation strategy for Orange County. As outlined in the Housing for All 10-Year Action Plan, the County's preservation strategy will focus on addressing the substantial stock of affordable multi-family housing at risk of being lost due to expiring affordability contracts. In total, 3,732 affordable multi-family units are at risk of being lost by 2030, with additional units at risk annually after that date. Preservation strategies and tools recommended by the University of Florida Shimberg Center for Housing Studies will be further analyzed and narrowed down for their alignment with Orange County's Access & Opportunity model. As part of this strategy, partnerships and resources needed for preservation of rent-restricted projects will also be evaluated. Future HTF funding for multi-family preservation will be prioritized for developments that are aligned with the long-term preservation strategy adopted by Orange County. The County may collaborate with the Florida Housing Coalition and/or Orange County Housing Finance Authority to find opportunities for financial assistance for the preservation of affordable housing.
- ii. **Income Categories to be served:** N/A
- iii. **Affordability Terms:** N/A
- iv. **Loan Terms:** N/A
- v. **Sponsor/Developer Selection Criteria:** N/A
- vi. **Recipient Selection Criteria:** N/A

## 3. Land Banking

HTF funding may be used to pursue land banking strategies for the purpose of ensuring the long-term affordability of new and existing housing stock. HTF assistance may be provided for the transfer of county-owned surplus lots to nonprofit developers, disposition of larger lots through a competitive process, and acquisition of property for future affordable and attainable housing development. In accordance with Ordinance 2020-09, real estate donations can be made to the County for the purpose of implementing the HTF Plan and thus may be used to implement a land banking strategy.

### 3.1. Development of County-Owned Properties by Nonprofit Organizations

- i. **Summary of the Strategy:** Orange County, through its Housing Division, provides public notices to convey county-owned lots to nonprofit developers for the purpose of constructing and selling affordable homes to eligible homebuyers. Applicants must currently be a certified 501(c)(3) nonprofit entity. Homes built on these lots must be owner-occupied dwellings targeted to very low-, low-, or moderate-income households, and they cannot be sold to investors. First-time homebuyers may be eligible for the Orange County Down Payment Assistance program.

Lots available through this process may have been declared surplus by the BCC, or are lots donated for use by the HTF program that have been found to be suitable for the construction of affordable residential units. All lots must be developed and units constructed within a reasonable timeframe determined by the County. HTF funds may be provided as a financial assistance on a case-by-case basis to cover soft costs or other expenditures required to make projects feasible. Successful applicants will be required to enter into a developer's agreement with Orange County detailing the terms and conditions of the award.

- ii. **Income Categories to be served:** Very Low-, Low-, or Moderate- Income
- iii. **Affordability Terms:** Developer will be required to enter into a developer's agreement that will specify the terms and conditions of the disposition and construction of the vacant lots. The sales price may not exceed the maximum sales price established by the County's Down Payment Assistance Program, if utilized.
- iv. **Loan Terms:** Terms for HTF funds provided as a loan or grant alongside a land banking strategy will be detailed in a lot transfer agreement.
- v. **Sponsor/Developer Selection Criteria:** Lots will be awarded to eligible government entities, nonprofit or for-profit developers through an RFA or other County approved process.
- vi. **Recipient Selection Criteria:** Homebuyers will be selected on a first-qualified, first-served basis.

### 3.2. Proposals for Development of County-Owned Properties

- i. **Summary of the Strategy:** Larger tract(s) of surplus properties suitable for multi-family, missing middle, mixed-income, and/or mixed-use development will be made available as part of competitive Request for Proposal (RFP) or Request for Applications (RFA) processes, available to both nonprofit and for profit developers. All lots must be developed and housing units constructed within a reasonable timeframe determined by the County. HTF funds may be provided as financial assistance on a case-by-case basis. Successful applicants will be required to enter into a developer's agreement with Orange County detailing the terms and conditions of the award. For profit and nonprofit developers are eligible for this strategy. This strategy can be utilized in combination with the Innovation in Housing strategy.
- ii. **Income Categories to be served:** Very Low-, Low-, or Moderate-Income

- iii. **Affordability Terms:** Projects assisted by the land banking strategy must commit to selling or renting units to income eligible buyers or tenants. Final contracts with developers will specify the terms of the agreement, including the applicable affordability period.
- iv. **Loan Terms:** Terms for HTF funds provided as a loan or grant alongside a land banking strategy will be detailed in the developers agreement.
- v. **Sponsor/Developer Selection Criteria:** Lots, and any accompanying funds, are awarded through the annual Consolidated Plan RFA, a Request for Proposals (RFP) process, or other competitive processes. The selection criteria will require proof of experience in providing affordable housing, financial capacity, and ability to proceed, among other requirements.
- vi. **Recipient Selection Criteria:** Per the conditions of each project, income eligible buyers or tenants will be selected on a first-qualified, first served basis.

### 3.3. Active Acquisition of Property for Housing Development

- i. **Summary of the Strategy:** HTF funds may be used to increase the supply of affordable housing through property acquisition for future affordable housing development. Such real property will be acquired, held, and managed by Orange County Real Estate Management Division until it can be utilized for the public purpose of increasing the supply of affordable housing in the County. Acquisition criteria will include, but is not be limited to: cost, current land use and zoning designations, size of the property, proximity to jobs, schools, transportation options and services, and availability of existing infrastructure. Neighborhood outreach, environmental review, and other due diligence activities will be performed and reviewed by the Real Estate Management, Planning, Neighborhood Services Divisions, and/or Housing Division prior to acquisition.
- ii. **Income Categories to be served:** Very Low-, Low-, or Moderate-Income
- iii. **Affordability Terms:** Real estate acquired through this strategy must be used for the future development of affordable housing for rent or homeownership.
- iv. **Loan Terms:** N/A
- v. **Sponsor/Developer Selection Criteria:** The Housing Division will oversee this strategy and select nonprofit agencies to administer the land acquisition program. Agencies will be selected based on their ability and/or experience to acquire and develop property for affordable housing through the annual Consolidated Plan RFA, a Request for Proposals (RFP) process, or other competitive processes.
- vi. **Recipient Selection Criteria:** N/A

## 4. Revolving Loan Fund

The Revolving Loan Fund will serve as a low-interest financing mechanism available to developers to scale up the production of for-sale, affordable housing units. Loans from the Revolving Loan Fund may



be used for land acquisition, development costs, professional services, construction, and consulting costs.

- i. **Summary of Strategy:** HTF funds may be used to increase the capacity of developers to produce affordable ownership housing stock by establishing and supporting a Revolving Loan Fund (RLF). A Community Development Financial Institution (CDFI) will administer the Revolving Loan Fund program and service the loans. The proceeds from home sales will be used to satisfy the loan and replenish the RLF to provide financing for future developments.

This strategy can be used to produce affordable homeownership housing stock in conjunction with other HTF Plan strategies and programs administered by the Housing Division, such as Land Banking and the Down Payment Assistance Program.

- ii. **Income Categories to be served:** Very Low-, Low-, or Moderate-Income
- iii. **Affordability Terms:** Developers assisted by the RLF must commit to selling units to income eligible homebuyers. The buyers must qualify and obtain a first mortgage. If HTF funds are combined with other programs, the set-asides and affordability terms from the program that is most restrictive will be applied. The sales price may not exceed the maximum sales price established by the County's Down Payment Assistance Program, if utilized.
- iv. **Loan Terms:** Developers will be required to enter into an agreement with the CDFI lender administering the RLF. Orange County will specify the terms and conditions under which RLF funds will be provided, which will include a loan secured with a mortgage and note requiring repayments at a minimal interest rate.

Developers may be required to pay a loan application fee, origination fee, and a 1% interest rate on the loan itself. Other expenses related to the loan, such as appraisal, title insurance, and documentary stamp tax, will be paid by the developer.

- v. **Sponsor/Developer Selection Criteria:** Selection criteria will include Lender and Developer selection criteria.

**Lender Selection Criteria:** Orange County will partner with a nonprofit lender and a Community Development Financial Institution (CDFI) organization to administer the loans. The lender selected will be evaluated based on the following criteria:

- Financial and organizational capacity;
- Experience in implementing similar programs;
- Financial audits verifying control systems are in place;
- Organizational documents, board members, and resumes

**Developer Selection Criteria:** Each developer will be evaluated for their capacity to build affordable housing for low- to moderate-income households. Nonprofit organizations seeking to partner with an experienced developer are eligible for assistance. Developers will be selected on a first-qualified, first-served basis. Each developer will be evaluated and selected to participate based on criteria to include but not limited to:

- Experience in construction/development;

- Organization capacity to carry out project;
  - Operating and management performance of similar projects;
  - Credit history and financial capacity;
  - Organizational documents, board members, and resumes
- vi. **Recipient Selection Criteria:** For ownership products, buyers must meet all program requirements including the income criteria. The homeownership units will be provided on a first-qualified, first-served basis, and they cannot be sold to investors.

This strategy may be used in conjunction with the Down Payment Assistance Program outlined in the LHAP to ensure long-term affordability. Eligible down payment costs include down payment, closing costs, and other costs associated with purchasing a home.

## 5. Impact Fee Subsidies

HTF funds may be used to reduce the cost of producing housing for very low-, low-, or moderate-income households by providing impact fee assistance for construction of new housing units. This assistance is available for certified affordable homeownership units.

### 5.1 Impact Fee Assistance for Homeownership Units

- i. **Summary of Strategy:** To encourage the production of lower cost homeownership units, HTF funds may be awarded to provide impact fee subsidies to developers who build “for-sale” housing units that are affordable to very low-, low-, or moderate-income households. Subsidy levels vary based on the household income of the homebuyer. This strategy is intended to supplement the existing Orange County Impact Fee Exemption Program.
- ii. **Income Categories to be Served:** Very Low-, Low-, or Moderate-Income
- iii. **Affordability Terms:** Units must be sold at a price that is affordable to very low-, low-, or moderate-income households. The sales price may not exceed the maximum sales price established by the County’s Down Payment Assistance Program.
- iv. **Loan Terms:** N/A
- v. **Sponsor/Developer Selection Criteria:** N/A
- vi. **Recipient Selection Criteria:** This incentive is available to developers/builders who are building affordable owner-occupied housing for very low-, low-, or moderate-income households. The impact fee subsidy is provided as a reimbursement to the developer after documentation is reviewed for program compliance. Single family and Missing Middle housing types are eligible for this strategy. Mobile homes are ineligible for impact fee subsidies.
- vii. **Additional Information:** Projects producing affordable housing in the areas identified by Orange County’s Access and Opportunity Model may be prioritized for this assistance. Units assisted by the SHIP program for impact fee subsidies are not eligible for this strategy. Units

subsidized with HTF funds must remain affordable for a period of 10 years via a restricted covenant recorded for the property.

## 6. Local Rental Assistance Program

**Summary of the Strategy:** HTF funds may be used to provide rental assistance for up to two years to assist extremely low- and very low-income households in obtaining housing stability. This program can be used to provide temporary housing stabilization services for households transitioning into permanent housing units. These funds may cover rental and financial assistance, such as security deposits and rent, as well as housing stabilization services (i.e., case management). The program will serve households with rental assistance and case management over a maximum period of two years.

- i. **Income Categories to be served:** Extremely Low- and Very Low-Income
- ii. **Affordability Terms:** N/A
- iii. **Loan Terms:** Assistance will be awarded as a grant.
- iv. **Sponsor/Developer Selection Criteria:** N/A
- v. **Recipient Selection Criteria:** Applicants will include persons who are currently served by rental assistance programs administered through the Housing Division and may also include applicants referred through participating nonprofit organizations. Applicants will be assisted on a first-qualified, first-served basis. Orange County residency is required at the time of application. Additional criteria and program requirements will be included as part of the program policies and procedures for this strategy.

## 7. Innovation in Housing

- i. **Summary of the Strategy:** In order to encourage innovation in housing, HTF funds may be used to integrate affordable units with attainable and market-rate housing, develop Missing Middle housing types, and implement pilot projects.
  - Integrate affordable units with attainable and market-rate housing: HTF funds may be used to integrate affordable owner-occupied or rental housing stock into new attainable and market-rate housing developments and existing neighborhoods within areas targeted by the Access and Opportunity Model.
  - Develop diverse housing types: HTF funds may be used to assist with the construction of innovative and/or diverse housing options in established or new neighborhoods through the production of the Missing Middle housing stock. Missing Middle housing types include, but are not limited to duplexes/triplexes/fourplexes, bungalow courts, small homes/lots, townhouses, live-work units and accessory dwelling units.
  - Implement pilot projects: HTF funds may be also be used to initiate pilot projects that demonstrate innovative policies and best practices for affordable housing development. Pilot project assistance is encouraged in priority areas identified by the Access and

Opportunity Model or on land donated to/acquired by the HTF program. HTF funds may also be utilized to provide leverage for competitive grant opportunities when deemed suitable by the Housing Division.

Mixed-use and mixed-income projects may be encouraged by this strategy; however, assistance provided by the HTF must contribute to the production of affordable housing units serving very low-, low-, or moderate-income households. Additional assistance may be available for rental projects that serve extremely low-income households. Affordable units should not be physically distinguishable from other housing units.

This strategy intends to help improve affordability by increasing the overall supply of housing, diversifying the size and type of housing units available, and encouraging mixed-income developments. This strategy also intends to make more affordable housing options available within the areas of Access and Opportunity.

- ii. **Income Categories to be served:** Very Low-, Low-, and Moderate-Income
- iii. **Affordability Terms:** Projects assisted by this strategy must commit to selling or renting certified affordable units to income eligible buyers or tenants. Final contracts with developers will specify the terms of the assistance, including the affordability period.
- iv. **Loan Terms:** Program funds may be used for site acquisition, site development, infrastructure improvements, and vertical construction costs. Funds may be awarded as a loan secured by a recorded subordinate mortgage and note. In the alternative, funds may be awarded by a grant with terms provided in the funding agreement.
- v. **Sponsor/Developer Section Criteria:** Funds are awarded through the annual Consolidated Plan RFA or other competitive processes. Government entities, nonprofit, for-profit developers are eligible to apply. Projects will be evaluated on factors including, but not limited to: economic feasibility, developer experience and financial strength, location of the project, and strength of the project to address priorities identified in the County's Housing for All 10-Year Action Plan, Comprehensive Plan, and/or Consolidated Plan.
- vi. **Recipient Selection Criteria:** Each project receiving assistance must include or assist in producing affordable housing units.. For projects that include a certified affordable homeownership component, potential home buyers must be income qualified for the unit and can apply for the County's Down Payment Assistance Program.

**Additional information:** Projects in the areas identified by the Access and Opportunity Model will be prioritized. Potential projects can also be referred by other County Divisions, such as Planning, Zoning, and Neighborhood Services Divisions. This strategy may be combined with the Land Banking strategy. For certified affordable housing units, this strategy may be combined with the Impact Fee Subsidies strategy.

## 8. [Additional Resources for Housing Construction and Education](#)

- i. **Summary of the Strategy:** HTF funds may be used to increase the production of affordable housing in Orange County by providing educational programs and resources to existing and

prospective residential developers and builders, especially smaller-scale firms. These programs and resources may include, but are not limited to, trainings, technical assistance, mentorship programs, and production guides. This strategy is intended to increase the development capacity of smaller-scale firms, including their organizational and financial capacity and technical expertise related to the land development processes, access to financial capital and incentive programs, and any future compliance with affordability requirements. Information about Orange County's affordable housing incentives and opportunities will be delivered through these programs. To implement this strategy, Orange County Housing Division may partner with a technical assistance (TA) provider (for training and technical assistance), experienced non-profit developers (for mentorship opportunities), and other County Departments and Divisions (for production guides).

- ii. **Income Categories to be served:** Very Low-, Low-, or Moderate-Income
- iii. **Affordability Terms:** N/A
- iv. **Loan Terms:** N/A
- v. **Sponsor/Developer Selection Criteria:** This strategy will be administered by the Housing and Community Development, Neighborhood Services, and Planning Divisions. Orange County may also partner with outside agencies or other County Divisions to provide programming and to produce educational and marketing materials. Agencies will be selected based on their ability and/or experience to offer trainings or produce resources. A technical assistance (TA) provider will be selected through a Request for Quotes (RFQ) process, or a standard procurement process.
- vi. **Recipient Selection Criteria:** Details of each program available through this strategy will provide specific criteria for eligibility.

## 9. Grant for Sewer Connection/Enhanced Septic Systems

HTF funds in the amount of \$10,000 per parcel may be available for new construction of certified affordable single-family homes to cover increased capital costs associated with connecting to a force main sewer for properties located within the Wekiwa Priority Focus Area (PFA) or a County Priority Vulnerability Area (PVA), or installing enhanced septic systems for properties located within a County PVA, as identified per Ordinance 2024-33, Individual On-site Sewage Disposal System Ordinance (OSDS). The Utilities Department estimates that approximately 10 qualified homeowners may meet the criteria for the grant.

- i. **Summary of Strategy:** In an effort to advance future sustainability and resilience initiatives set forth by the County, the County adopted Ordinance 2024-33 on November 19, 2024, amending Chapter 37 of the Orange County Code based on the findings of the *Ground Water Vulnerability Assessment* completed in April of 2023. The adopted changes provide additional protections for areas vulnerable to excessive nitrogen loading associated with conventional septic systems. Updates to Chapter 37 of the Orange County Code include requirements for new development, including enhanced nitrogen-reducing septic systems in areas identified by Ordinance 2024-33 as

the County PVAs, and increased sewer connection requirements in the Wekiwa PFA and the County PVAs. In an effort to offset the increased capital costs associated with connection to a force main sewer or installation of enhanced septic systems, the County is offering a one-time grant in the amount of \$10,000 per parcel for new construction of certified affordable single-family homes located within the Wekiwa PFA or a County PVA for force main sewer connection, or located within a County PVA for the installation of an enhanced septic system through the HTF.

- ii. **Income Categories to be Served:** Very Low-, Low-, and Moderate-Income
- iii. **Affordability Terms:** Property owners receiving a grant award must remain in the home for a minimum of five (5) years.
- iv. **Loan terms:** N/A
- v. **Sponsor/Developer Selection Criteria:** N/A
- vi. **Recipient Selection Criteria:** The incentive is available for owners and/or developers of new construction of certified affordable single-family homes that are located within the Wekiwa PFA or a County PVA for force main sewer connection, or located within a County PVA for installation of enhanced individual septic systems. Requirements regarding either connection to a force main sewer or installation of enhanced septic systems are described in Chapter 37 of the Orange County Code.

# Conclusion

The Affordable Housing Trust Fund Plan details the strategies and priorities for the expenditure of HTF resources in a manner consistent with the Housing for All 10-Year Action Plan. Accordingly, the Trust Fund Budget provided in **Appendix A** outlines the planned allocations and anticipated unit outcomes of each strategy and sub-strategy for the effective period of the Trust Fund Plan (FY2026-2028).

The prior FY 2020-2022 and FY 2023-2025 Housing Trust Fund Plan budgets totaled nearly \$84 million (52% of \$160 million 10-year HTF budget). The proposed three-year budget for FY 2026-2028 represents over \$58 million (or another 37% of the \$160 million budget). The County's investment into the Affordable Housing Trust Fund, to include the proposed FY 2026-2028 budget, will be \$142,494,769, or 89% of the total \$160 million projected to be committed to the HTF Program over the ten-year period.

In FY 2020-2025, the Housing Trust Fund made investments to produce and preserve 2,367 rental and ownership units, with many projects in various stages of implementation. This represents about 36% of the 6,500 certified affordable units projected for the Housing Trust Fund. As a result of the investments proposed in FY 2026-2028 budget allocations, 3,570 additional affordable units are expected to be produced or preserved. Combined with funds committed thus far, the projected units expected to be generated as a result of the Housing Trust Fund budget for FY 2020-2028 make up 91% of the total number of units anticipated to be created or preserved by the Housing Trust Fund over a 10-year period.

Due to the nature of the resources and incentives provided by the Trust Fund Program, it is expected that additional unit creation and preservation will be encouraged by HTF activities through provision of resources and leverage needed to make production and preservation of the affordable housing stock financially sustainable.

See **Appendix A** for the FY 2026-2028 Trust Fund Budget and the associated unit projections for each Trust Fund strategy and sub-strategy detailed in the Plan.

# Appendices

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## Appendix A Trust Fund Budget

The following budget outlines the planned allocations and projected outcomes of each Trust Fund strategy and sub-strategy for the three-year effective period of the Affordable Housing Trust Fund Plan (2026-2028).

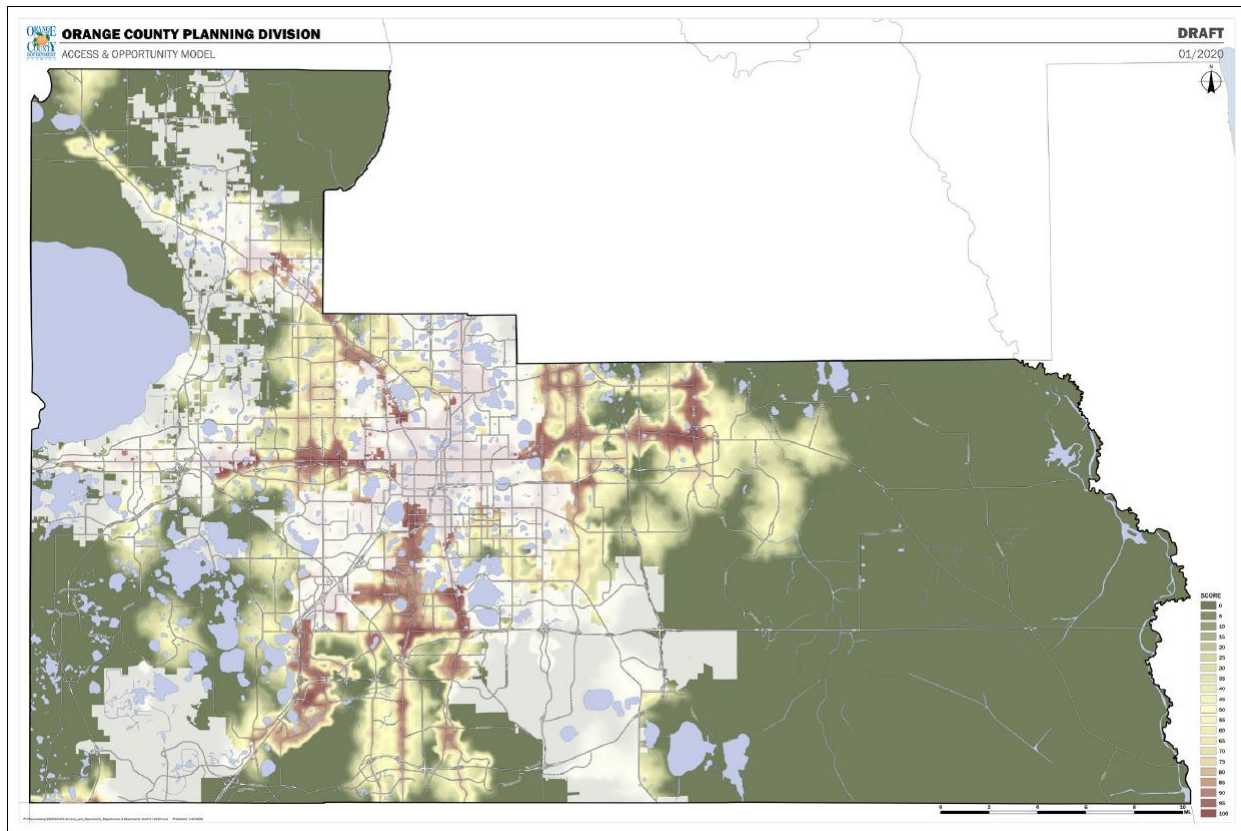
<b>ORANGE COUNTY AFFORDABLE HOUSING TRUST FUND</b> <b>3-YEAR BUDGET OUTLOOK</b> <b>FY 2026-2028</b>						
AHTF STRATEGIES				Total		Total
	FY 2026	FY 2027	FY 2028	3 Years	Strategy total	Units
1 <u>Gap Financing for Affordable Housing Development</u>						
1.1 Gap Financing for Multi-family Rental Housing	\$ 13,000,000	\$ 13,000,000	\$ 14,000,000	\$ 40,000,000	\$ 42,200,000	2,500
1.2 Gap Financing for Owner-occupied Housing	\$ 600,000	\$ 600,000	\$ 1,000,000	\$ 2,200,000		125
2 <u>Leveraging and Incentives for Preservation</u>						
2.1 Homeowner Housing Preservation	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 3,000,000	\$ 6,790,000	50
2.2 Multi-Family Rental Preservation	\$ 700,000	\$ 1,000,000	\$ 2,000,000	\$ 3,700,000		300
2.3 Long-Term Rental Housing Preservation Strategy	\$ 30,000	\$ 60,000	\$ -	\$ 90,000		
3 <u>Land Banking</u>						
3.1 Development of County-Owned Properties by Nonprofit Organizations	\$ 400,000	\$ 445,000	\$ 475,000	\$ 1,320,000	\$ 4,220,000	45
3.2 Proposals for Development of County-Owned Properties	\$ 150,000	\$ 1,000,000	\$ 500,000	\$ 1,650,000		150
3.3 Active Acquisition of Property for Housing Development	\$ 250,000	\$ 500,000	\$ 500,000	\$ 1,250,000		100
4 <u>Revolving Loan Fund</u>	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 3,000,000	\$ 3,000,000	115
5 <u>Impact Fee Subsidies</u>						
5.1 Impact Fee Assistance for Homeownership Units	\$ 250,000	\$ 550,000	\$ 600,000	\$ 1,400,000	\$ 1,400,000	150
6 <u>Local Rental Assistance Program</u>						
7 <u>Innovation in Housing</u>	\$ 100,000	\$ 200,000	\$ 220,000	\$ 520,000	\$ 520,000	25
8 <u>Additional Resources for Housing Construction and Education</u>	\$ 75,610	\$ 132,171	\$ 140,888	\$ 348,669	\$ 348,669	
9 <u>Grant for Sewer Connection/Enhanced Septic Systems</u>	\$ 160,000			\$ 160,000	\$ 160,000	10
<b>Total</b>	<b>\$ 17,715,610</b>	<b>\$ 19,487,171</b>	<b>\$ 21,435,888</b>	<b>\$ 58,638,669</b>		<b>3,570</b>

## Appendix B Past Performance

Orange County Local Housing Trust Fund Years 1 - 6 (2020-2025)	Consolidated FY20, FY 21, FY22, FY23, FY24, FY25	
AHTF Strategies & Substrategies	Committed	Units
Gap Financing for Affordable Housing		
Gap Financing for Multifamily Rental Housing	\$46M	1,803
Leveraging and Incentives for Preservation		
Homeowner Housing Preservation	\$4.5M	158
Multifamily Rental Preservation	\$2M	347
Land Banking		
Development of County Owned Properties by Nonprofit	\$780K	34
Active Acquisition of Property for Affordable Housing	\$1.5M	20
Revolving Loan Fund		
Revolving Loan Fund	\$3.5M	5
Total	\$58.5M	2,367

## Appendix C Access & Opportunity Model

### The Access and Opportunity Model



#### **What is the Access and Opportunity Model and why was it created?**

The Access and Opportunity Model was developed in order to help implement the recommendations for affordable and attainable housing in Mayor Demings' Housing for All 10-Year Action Plan. The model is a tool for analyzing and identifying land in Orange County that is best suited for affordable and attainable housing based on proximity to public transportation and major employment centers; and availability of community resources and services. The model generates a map and index of the most efficient locations for affordable and attainable housing.

Within areas of high accessibility, there are underutilized residential and non-residential properties, and publicly owned land that can be developed or redeveloped to increase the housing stock. Additionally, the model gives Orange County an area to focus incentives for housing development. The model helps to inform decision making on where to concentrate growth and new affordable and attainable housing in Orange County.

#### **Why is Location Efficiency Important to Affordable and Attainable Housing?**

Recognizing that location and transportation costs directly impact the true cost of housing, the Housing for All Task Force focused on where to construct housing units, with the goal of creating location efficient communities. These communities endeavor to be walkable, mixed-use, and mixed-income.

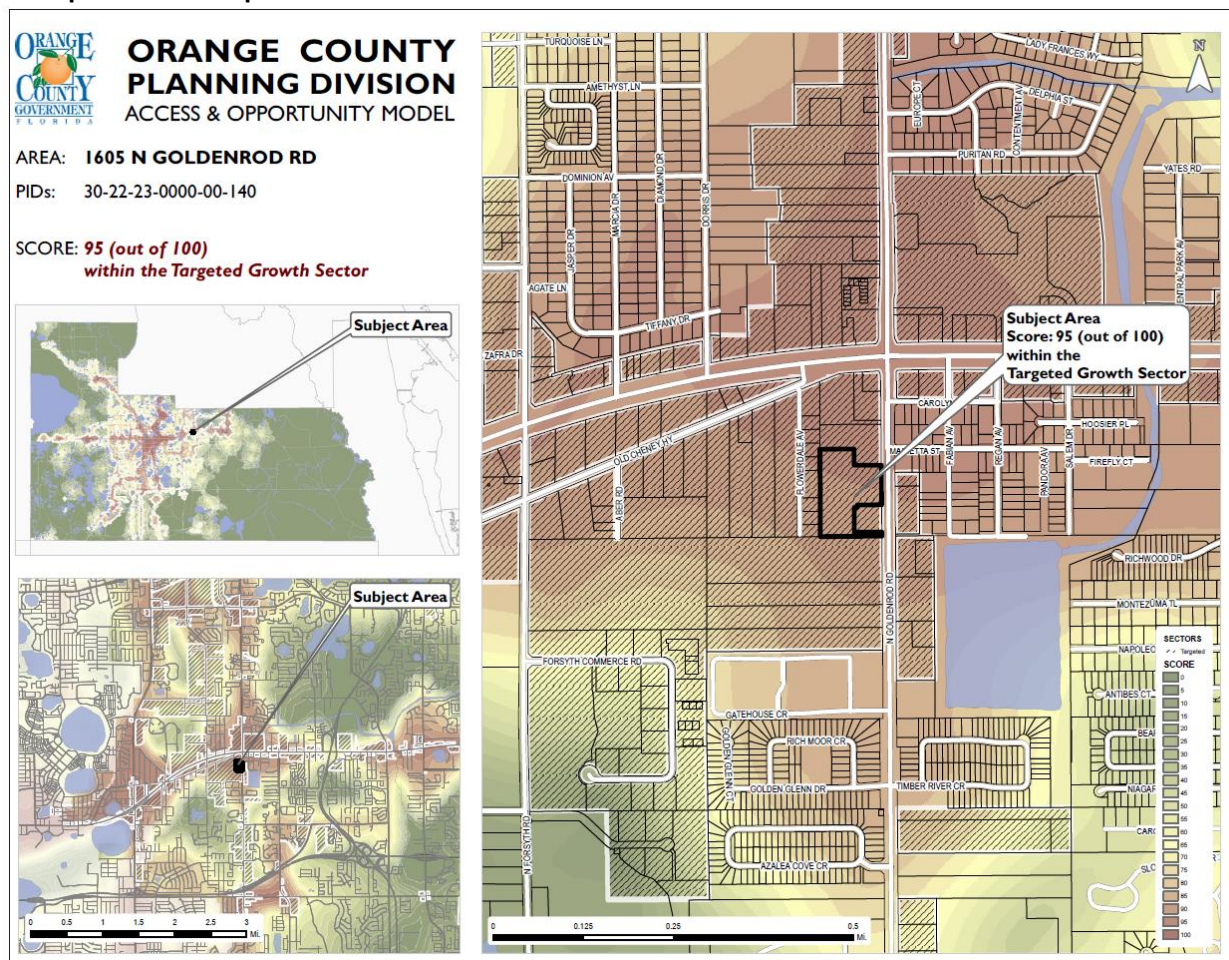
The concept of location efficiency takes into account the savings households can have by living in neighborhoods where they can reduce driving and/or rely less on cars. By reducing driving and reliance on cars, less of total household incomes may be spent on transportation, leaving households with more discretionary income. Orange County can create more location-efficient communities by directing housing development to areas of high access and opportunity.

### How Does the Access and Opportunity Model work?

The Access and Opportunity Model ranks parcels within Orange County based on their proximity to jobs, transit, healthcare facilities, and other essential services, weighting these factors according to their impact on housing affordability. The model generates a score range for every location in the county, ranging from 0 to 100.

Higher Access & Opportunity Scores represent more suitable area for affordable and attainable housing development, since they indicate lower day-to-day travel costs for a typical household. For instance: a score of 80-85 for a given parcel, indicates that this particular location has better overall access than 80% to 85% of other areas in the county. High scores tend to be correlated with the targeted growth sector and major transportation corridors.

### Example Model Output





## Appendix D Glossary of Terms

The following words, terms, and phrases, when used in the Affordable Housing Trust Fund Plan/local Housing Trust Fund Plan or in any County policy or regulation adopted pursuant to the AHTF/HTF Plan has the following meanings ascribed to them, unless the context clearly indicates a different meaning:

*Affordable* means housing units that will serve households with incomes between 30 – 120% of the median annual income.

*Affordable Housing Trust Fund Account* (“Trust Account”) means the account designated as the repository for Affordable Housing Trust Fund monies and may also be referred to as the Housing Trust Fund Account.

*Affordable Housing Trust Fund* (“AHTF” or “Trust Fund”) means the fund established by Ordinance No. 2020-09 for the purpose of providing the financial resources and the leverage necessary to create and preserve affordable housing units in Orange County. The Affordable Housing Trust Fund and may also be referred to as the local Housing Trust Fund (“HTF” or “Trust Fund”).

*Affordable Housing Trust Fund Program* (“AHTF Program” or “Program”) means the program established by Ordinance No. 2020-09 for the purpose of promoting the preservation and creation of affordable housing for very-low-, low- and moderate-income households in Orange County. The Affordable Housing Trust Fund Program and may also be referred to as the local Housing Trust Fund Program (“HTF Program” or “Program”).

*Attainable (workforce) housing* means housing units that will serve households with incomes between 120 – 140% of the median annual income.

*Cost-burdened*, also sometimes referred to “*rent-burdened*” in the case of tenants, means households expending more than 30% of their gross income for housing.

*Donor Contribution* means a gift, donation or contribution of cash or check, or real property to the Trust Fund from a donor for the public purpose of supporting the Program and the County’s efforts to expand affordable housing.

*Donor* means any individual, corporation, foundation or other person or entity that makes a gift, donation or contribution to the Program.

*Extremely-low-income person or extremely-low-income household* means one or more natural persons or a family that has a total annual gross household income that does not exceed 30% of the area’s median annual income, as published by the U.S. Department of Housing and Urban Development (“HUD”) and adjusted for family size for households within the Orlando-Kissimmee-Sanford metropolitan statistical area.

*Low-income person or low-income household* means one or more natural persons or a family that has a total annual gross household income that does not exceed 80% of the area’s median annual income, as published by U.S. Department of Housing and Urban Development (“HUD”) and adjusted for family size for households within the Orlando-Kissimmee-Sanford metropolitan statistical area.

*Missing middle* means housing that aims to create diverse housing types that are compatible with existing neighborhoods. Missing middle housing types include duplexes/ triplexes/ fourplexes, bungalow courts, small homes/lots, townhouses, live-work units and accessory dwelling units.

*Moderate-income person or moderate-income household* means one or more natural persons or a family that has a total annual gross household income that does not exceed 120% of the area's median annual income, as published by U.S. Department of Housing and Urban Development ("HUD") and adjusted for family size for households within the Orlando-Kissimmee-Sanford metropolitan statistical area.

*Very low-income person or very low-income household* means one or more natural persons or a family that has a total annual gross household income that does not exceed 50% of the median annual income, as published by HUD and adjusted for family size for households within the Orlando-Kissimmee-Sanford metropolitan statistical area.

## Appendix E Fair Housing Commitment

The Fair Housing Act, a component of Title VIII of the Civil Rights Act of 1968, prohibits the discrimination in the sale, rental, and financing of housing based on race, color, national origin, religion, and through a later amendment sex as well. The Act was strengthened in 1988 by an amendment adding administrative enforcement procedures and prohibiting discrimination based on disability and familial status. To sum, the law protects fair housing to all persons regardless of race, color, national origin, religion, sex, familial status and disability. Orange County acknowledges the importance of this Act by establishing expanded rights under Chapter 22 of Orange County Code. The Code promotes, “through fair, orderly, and lawful procedure the opportunity for each individual so desiring to obtain housing of such individual's choice in Orange County without regard to race, color, religion, national origin, disability, marital status, familial status, lawful source of income, sex, sexual orientation, or actual or perceived status as a victim of domestic violence, dating violence, or stalking, and, to that end, to prohibit discrimination in housing by any person.”

The Act demands equality in housing as a foundation on which aspirations can be achieved and affirms the role of the Fair Housing Act in challenging housing discrimination. Orange County Government acknowledges the housing challenges that remain, and we are committed to working collectively to find solutions.

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If you believe you may be a victim of housing discrimination because of race, color, national origin, religion, sex, disability or familial status, contact HUD at 1-800-669-9777 or visit [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing), and for the hearing impaired, please call TTY 1-800-927-9275.

Si crees haber sido víctima de discriminación en la vivienda debido a raza, color, origen nacional, religión, sexo, discapacidad o estado familiar, comuníquese con HUD al 1-800-669-9777 o visite [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing).