



Interoffice Memorandum

January 12, 2018

TO: Mayor Teresa Jacobs
—AND—
Board of County Commissioners

FROM: Jon V. Weiss, P.E., Director
Community, Environmental and Development
Services Department

CONTACT PERSON: Mitchell Glasser, Manager
Housing and Community Development Division
407-836-5190

SUBJECT: January 23, 2018 – Discussion Item
Local Housing Assistance Plan Amendment

The Local Housing Assistance Plan (LHAP) is the implementation arm for the State Housing Initiatives Partnership (SHIP) funds and identifies how resources will be used. The LHAP provides a concise summary of the strategies and programs that will be implemented during three fiscal years. The SHIP Program has provided Orange County a dedicated funding source to promote affordable housing through programs such as down payment assistance for first time homebuyers, owner-occupied housing rehabilitation, and multi-family construction. The program has created housing opportunities for thousands of low-income families.

On April 21, 2015, the Board of County Commissioners approved the County's Housing LHAP for fiscal years 2015-2018. In order to expand our affordable housing activities, the current LHAP must be amended and adopted by Resolution. We are requesting to add two new housing strategies and make three changes to the program's existing strategies. Highlights of those changes are as follows:

- Add a new strategy for a Rapid Rehousing Program to provide short-term financial assistance and services to low income persons or families who are homeless or at risk of becoming homeless. The program will receive an initial budget of \$300,000.

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January 23, 2018 – Discussion Item

Local Housing Assistance Plan Amendment

- Add a new housing strategy and provide funding to create a Capital Loan Fund to be used for land acquisition, pre-development cost, and vertical construction of affordable homes. The initial budget will be \$1.5 million.
- Change the current strategy for the Impact Fee Subsidy Program to add multi-family housing as an eligible activity for impact fee reimbursement. The reimbursement rate will be 25 percent of total impact fees, not to exceed \$5,000 per unit.
- Change the current strategy for the Impact Fee Subsidy Program to increase reimbursement rates from 75 percent to 100 percent of total impact fees for developers building homes for very low-income households; also, change the reimbursement rate from 50 percent to 75 percent of total impact fees for developers building homes for low-income households. The subsidy will not exceed \$15,000 per unit.
- Change the maximum home purchase price from \$200,000 to one based on a formula using 90 percent of the average annual home sales price for Orange County. The value of the maximum home price using this formula is \$214,000.

The County's Affordable Housing Advisory Board has approved the proposed changes and the County Attorney's office has reviewed the Resolution.

ACTION REQUESTED: Approval and execution of Resolution of the Orange County Board of County Commissioners regarding the State Housing Initiatives Partnership Program (SHIP) and the Orange County Local Housing Assistance Plan (LHAP) for State Fiscal Years 2015-2016, 2016-2017 and 2017-2018 and Certification to Florida Housing Finance Corporation; and approval of State Housing Initiatives Partnership Local Housing Assistance Plan Amendment 2015-2016, 2016-2017, 2017-2018. All Districts

JVW:MG

Attachments

RESOLUTION
of the
ORANGE COUNTY BOARD OF COUNTY COMMISSIONERS
regarding
**THE STATE HOUSING INITIATIVES PARTNERSHIP
PROGRAM (SHIP)
AND THE ORANGE COUNTY
LOCAL HOUSING ASSISTANCE PLAN (LHAP) FOR STATE
FISCAL YEARS 2015-2016, 2016-2017 AND 2017-2018**

Resolution No. _____

WHEREAS, the Florida Legislature adopted the William E. Sadowski Affordable Housing Act, Chapter 92-317, Laws of Florida, allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, Sections 420.907-420.9079, Florida Statutes and Rule Chapter 67-37, Florida Administrative Code (F.A.C.), requires local governments to develop a one (1) to three (3) year Local Housing Assistance Plan outlining how funds will be used; and

WHEREAS, on April 21, 2015, the Board of County Commissioners adopted Resolution No. 2015-M-10, adopting a local housing assistance plan covering the use of SHIP program proceeds for State fiscal year 2015-2016, 2016-2017, 2017-2018; and

WHEREAS, the County intends to amend its Local Housing Assistance Plan to add a new housing strategy titled "Rapid Rehousing Program" ("Program") to provide assistance and services to very low income persons or families at risk of becoming homeless or who are homeless; and

WHEREAS, the County intends to amend its Local Housing Assistance Plan to add a new housing strategy to create a Capital Loan Fund (CLF) to be used for land acquisition, pre-development cost, and vertical construction of affordable homes; and

WHEREAS, the County intends to amend its Local Housing Assistance Plan to reimburse 25 percent of the total impact fee, not to exceed \$5,000 per unit, to develop multi-family rental housing, retroactive to March 1, 2017; and

WHEREAS, the County intends to extend the impact fee reimbursement to 100 percent for single family homes occupied by very low households, and extend impact fee reimbursement to 75 percent for low-income households, not to exceed \$15,000 per unit; and

WHEREAS, the maximum home purchase price under the SHIP program will change from \$200,000 to a formula based on 90 percent of the average annual home purchase price in Orange County; and

WHEREAS, under the SHIP Program, Section 420.9072(3), Florida Statutes, Amendments to an approved Local Housing Assistance Plan must be adopted by Resolution and submitted to the Florida Housing Finance Corporation.

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF ORANGE COUNTY, FLORIDA:

Section 1. The Board of County Commissioners of Orange County, Florida hereby amends the adopted Local Housing Assistance Plan for the state fiscal years 2015-2016, 2016-2017, 2017-2018.

Section 2. The Program will provide financial assistance and services to very low income individuals or families who are at risk of being homeless or who are homeless. The program will receive \$300,000 in funding and the County will partner with the Homeless Services Network and or other agencies serving the homeless population to implement the program.

Section 3. The Program will create a Capital Loan Fund (CLF) to be used for land acquisition, pre-development cost, and vertical construction of affordable homes. The initial budget for the Capital Loan Fund will be \$1.5 million. The loan funds will be initially for non-profit, affordable housing developers. Homes will be sold to very low, low, or moderate income households. Proceeds from sales will replenish the Capital Loan Fund. Orange County will use the services of its non-profit lenders to administer the fund.

Section 4. Impact Fee reimbursement strategy will be extended to builders constructing multi-family, affordable rental developments for families with household incomes at or below 60 percent of Area Median Income. The reimbursement rate will be 25 percent of the

total impact fees, not to exceed \$5,000 per unit. This change will be retroactive to March 1, 2017.

Section 5. The Impact Fee reimbursement rate for single-family homes will change from 75 percent to 100 percent for developers building homes for very low income households, and from 50 percent to 75 percent of the total impact fees for low income households not to exceed \$15,000 per unit.

Section 6. The maximum home purchase price under the SHIP program will change from \$200,000 to a formula based on 90 percent of the average home purchase price in Orange County.

Section 7. The Mayor of Orange County, Florida is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan for State fiscal years 2015-2016, 2016-2017 and 2017-2018 for its approval pursuant to Sections 420.907- 420.9079, Florida Statutes.

Section 8. This resolution shall take effect immediately upon its adoption.

ADOPTED THIS _____ DAY OF _____, 2018.

ORANGE COUNTY, FLORIDA
By: Board of County Commissioners

By: _____
Teresa Jacobs
Orange County Mayor

ATTEST: Phil Diamond, CPA, Orange County Comptroller
As Clerk of the Board of County Commissioners

BY: _____
Deputy Clerk

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: Orange County Government

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink to the document shall be provided to Florida Housing by June 30 of the applicable year.
- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.

- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness

Chief Elected Official or designee

Witness

Teresa Jacobs, Orange County Mayor

Type Name and Title

Date

OR

Attest:
(Seal)

**STATE HOUSING INITIATIVES PARTNERSHIP
LOCAL HOUSING ASSISTANCE PLAN AMENDMENT
2015-2016, 2016-2017, 2017-2018**

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I. PROGRAM DESCRIPTION

A. Name of the participating local government and Interlocal if Applicable:

Orange County

Interlocal: Yes _____ No X

B. Purpose of the program:

Orange County developed a Local Housing Assistance Plan for the purpose of developing and implementing policies and programs that meet the housing needs of the very low, low, and moderate-income households. The Plan facilitates the production and preservation of affordable housing and compliments the housing element of Orange County's comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan:

☒ 2015/2016
☒ 2016/2017
☒ 2017/2018

D. Governance:

The State Housing Initiatives Partnership (SHIP) Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37 Florida Administrative Code. Orange County's SHIP Program compliments the housing initiatives identified in the comprehensive plan.

E. Local Housing Partnership:

The SHIP Program encourages building active partnerships between government, lenders, builders, developers, real estate professionals, advocates for low-income persons and community groups.

F. Leveraging:

The affordable housing activities identified in the Plan are intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs or to provide a local match to obtain federal housing grants.

G. Public Input:

Public input was solicited through face to face meetings with housing providers, social service providers, local lenders and neighborhood associations. Public input was also solicited through an advertisement in a local newspaper summarizing the Local Housing Assistance Plan strategies and the Notice of Funding Availability. Additional feedback was acquired through the County's Affordable Housing Advisory Board (AHAB) and non-profit agencies. Additionally, citizen input was obtained from neighborhood associations, workshops, housing fairs, and first time homebuyer seminars.

H. Advertising and Outreach:

Orange County shall advertise the notice of funding availability in a newspaper of general circulation, such as the Orlando Sentinel, and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If funding is not available due to a waiting list, a notice of funding availability will not be required.

The local media may be employed as a means of notifying the community about the availability of housing assistance programs through press releases, public service announcements and paid advertisements in area newspapers, radio and television stations. Forums such as the Central Florida Non-Profit Housing Round Table, realtors, financial and home builder organizations, neighborhood meetings, and housing fairs may be utilized in outreach efforts.

I. Waiting List Priorities

A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time applications were submitted as well as any established funding priorities as described in this plan.

J. Discrimination:

In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, religion, color, age, sex, marital status, familial status, national origin, or handicap during the application process.

K. Support Services and Counseling:

Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, and Tenant Counseling.

L. Purchase Price Limits:

Purchase Price Limits: The sales price or value of new or existing eligible housing may not exceed 90 percent of the average area purchase price in the statistical area in which the eligible housing is located. The average area purchase price may be calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90 percent of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

- ☒ U.S. Treasury Department
☐ Local HFA Numbers

M. Income Limits, Rent Limits and Affordability:

The Income and Rent Limits used in the SHIP Program are updated annually from the Department of Housing and Urban Development and distributed by Florida Housing Finance Corporation. Affordable means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household's ability to devote more than 30 percent of its income for housing, and housing for which a household devotes more than 30 percent of its income shall be deemed affordable if the first institutional mortgage lender and the Housing and Community Development Division is satisfied that the household can afford mortgage payments in excess of the 30 percent benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

N. Welfare Transition Program:

Should an eligible sponsor be used, Orange County has developed a qualification system and selection criteria for applications for awards to eligible sponsors, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.

O. Monitoring and First Right of Refusal:

In the case of rental housing, Orange County shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides the periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of

tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for at least 15 years or the term of assistance whichever is longer unless as specified above. Loans or grants for eligible rental housing constructed, rehabilitated, or otherwise assisted from the Local Housing Assistance Trust Fund must be subject to recapture requirements as provided by the county in its Local Housing Assistance Plan. Eligible sponsors that offer rental housing for sale before 15 years or, that have remaining mortgages funded under this program must give a right of first refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

P. Administrative Budget:

A detailed listing including line-item budget of proposed Administrative Expenditures is attached as **Exhibit A**. These are presented on an annual basis for each State fiscal year submitted.

Orange County finds that the monies deposited in the Local Housing Assistance Trust Fund shall be used to administer and implement the Local Housing Assistance Plan. In accordance with Section 420.9075, Florida Statute and Chapter 67-37, Florida Administrative Code, provides:

A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund.

Orange County has adopted by resolution that the cost of administering its Local Housing Assistance Plan will not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund.

Q. Program Administration:

Administration of the Local Housing Assistance Plan is the responsibility of Orange County.

R. Project Delivery Costs:

Project delivery costs include work performed by an agency on a SHIP funded activity. The agency and the County may agree on a developer's fee based on the contract amount and type of work involved. The pre-determined fee will be included in the agreement with the agency.

S. Essential Service Personnel:

Essential Services Personnel in Orange County means persons whose household incomes do not exceed 120 percent of the area median income as determined annually by the Florida Housing Finance Corporation and adjusted for family size, including teachers and educators, other school district employees, community college and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.

T. Section 420.9075(3)(d), F.S.: Describe initiatives that encourage or require innovative design, green building principles, storm-resistant construction, or other elements that reduce long-term costs relating to maintenance, utilities, or insurance.

Orange County encourages the use of low energy products and the use of green building principles in rehabilitation and new construction. Green building initiatives include but are not limited to **Healthy Living Environment** – use of efficient heating and cooling systems, insulation, windows and appliances; **Water Conservation Measures** – plumbing fixtures will employ water conserving fixtures, the site will be assessed to determine areas where re-landscaping will be beneficial through the use of Florida Friendly plant palettes; **Energy Efficiency** – efficiency improvements that will minimize resident utility costs such as energy star rated appliances, increased insulation, and dual pane windows; **Materials Beneficial to the Environment** – Low VOC interior paint should be utilized, dark roofing materials should be avoided to help reduce utility costs and reduce heat island effects.

U. Describe efforts to meet the 20 percent Special Needs Set-aside:

Orange County partners and provides funding to various non-profit special needs providers such as Quest and The Center for Independent Living. Funding can be used to acquire, construct, or rehabilitate homes or group homes that house persons with special needs. In addition, Orange County provides owner-occupied housing rehabilitation assistance to very low income applicants. However, assistance extends to low and moderate income applicants with special needs.

V. Describe efforts to reduce homelessness:

Orange County has made homelessness a top priority and has provided funding and support to various homeless agencies and providers. These agencies provide counseling, support services, and find permanent housing to veterans and chronically homeless individuals. Orange County also supports programs such as the Rapid Rehousing Program to provide temporary financial assistance and services to very low income persons or families that are homeless or at risk of being homeless.

II. LHAP HOUSING STRATEGIES:

B.	Downpayment Assistance Program	Code 2
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a. Summary of the Strategy:

The purpose of Orange County's Downpayment Assistance program is to provide funds to qualified first time homebuyers for downpayment and closing costs associated with purchasing a new or existing home. The program will provide up to \$30,000 in assistance to qualified very low, low and moderate income persons in Orange County on a , first-qualified, first-served basis. Potential homebuyers are required to attend a Homebuyer's Education Program. The Homebuyer Education Program is a free service and provides education, counseling and technical services to assist eligible very low, low and moderate income families in the process and procedure connected with the purchase of an affordable fee simple housing unit. Homebuyer's education addresses such topics as choosing a realtor, qualifying for a mortgage, inspecting a house, contracts for sale, home maintenance and credit issues. Documentation of satisfactory completion of a HUD approved homebuyer education class must be included in the application packet submitted to the Housing and Community Development Division.

b. Fiscal Years Covered: 2015-2016, 2016-2017, 2017-2018

c. Income Categories to be served: Very Low, Low, Moderate

d. Maximum award as noted on the Housing Delivery Goals Charts:

Very Low	\$30,000
Low	\$20,000
Moderate	\$10,000

e. Terms, Recapture and Default.

The County's assistance will be in the form of a non-amortizing 10 year Deferred Payment Loan (DPL) secured by a recorded note and mortgage at 0 percent interest for the term of the loan. The full amount of the DPL shall become due and payable as a result of default on the first mortgage or if one of the events in this paragraph occurs during the 10 year loan period. There is no provision for forgiveness of the loan during the 10 year loan period. All repaid DPL funds are classified as program income. The loan is forgiven upon maturity of the mortgage note, which is 10 years, unless one of the following events occurs first: (a) the Homeowner sells, transfers or disposes of the property or home either voluntarily or

involuntarily; (b) the Homeowner fails or ceases to occupy the home as their principal residence; (c) the Homeowner, or if the Homeowner is married, the survivor of the Homeowner or the Homeowner's spouse, dies; or (d) the Homeowner refinances the first mortgage loan at which time the principal balance is due unless the Mortgagee agrees to subordination of its second mortgage loan to the new first mortgage loan.

f. Recipient Selection Criteria:

- Eligible applicants will be assisted on a first qualified, first-served basis.
- Applicants must meet the income criteria for the program.
- Applicants must be U. S. citizens, or provide proof of lawful permanent residency. Applicants who have been granted refugee or asylum status or are in a temporary protected status may also be eligible.
- Applicant must be a first time homebuyer (except for displaced homeowner). A first time home buyer is defined as one who has not owned a home as a primary residence within the past three years.
- Applicant must complete a homebuyer's workshop.
- Applicant must meet income and credit eligibility guidelines.
- Applicant must be able to obtain first mortgage financing.
- Applicant must contribute the greater of 1.75 percent of the sales price or \$1,000 towards the home purchase prior to closing of the county loan.
- Eligible properties include single-family homes, condominiums, and town homes located in Orange County. Mobile Homes are not eligible.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

Orange County may subordinate its lien position if the homeowner is refinancing the first mortgage in order to receive a lower interest rate and if no cash equity is taken out of the property for personal use.

B.	Owner-Occupied Housing Rehabilitation	Code 3
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a. Summary of the Strategy:

Housing rehabilitation assistance will be available to qualified very low income applicants. Low and moderate income applicants are qualified for assistance if they meet the special needs definition as defined under 420.0004(13) F.S. or have a developmental disability as defined under

393.063 F.S. Funding will be awarded on a, first qualified, first-served basis with an emphasis on providing assistance to persons with special needs.

This strategy provides for rehabilitation of owner occupied single family houses as follows:

To qualify, the renovations to homes may include, but are not limited to, correcting housing and building code violations, providing cost effective energy conservation features such as insulation, weatherization, installing energy efficient appliances, and other technological enhancements and devices making the dwelling accessible to persons with special needs and elderly occupants as necessary and correcting health and or safety violations.

Rehabilitation repair assistance is provided as a grant if the total repairs are less than \$10,000. For moderate repairs, substantial rehabilitation or total reconstruction repairs in excess of \$10,000 a mortgage and note will be placed on the property for the loan period listed in the following chart:

Rehabilitation Type	Rehabilitation Investment	Loan Period (years)
Emergency Repair	\$0 - \$10,000	0
moderate repair	\$10,001- \$19,999	5
Substantial Repair	Over \$20,000	15

The loan term begins upon the completion date of the rehabilitation which is when the final inspection is signed off by the homeowner, contractor and inspector. Since funding is limited under this program, applicants applying for assistance must be very low income (exceptions to income allowed if the homeowner meets the special needs definition described in the summary section above). SHIP funds may be leveraged with HOME Investment Partnership and Community Development Block Grant (CDBG) funds.

- b. Fiscal Years Covered: 2015-2016, 2016-2017, 2017-2018
- c. Income Categories to be served: Very Low, Low, Moderate
- d. Maximum award is noted on the Housing Delivery Goals Charts: \$75,000
- e. Terms, Recapture and Default:

The County's assistance will be in the form of a grant for amounts \$10,000 or less. For amounts between \$10,001 and \$19,999, the deferred loan is amortized annually at the anniversary of the loan and is forgiven at a rate of 1/5 per year. For amounts of \$20,000 or more, the loan is amortized

annually at the anniversary of the loan and is forgiven at a rate of 1/15 per year. The loans have an interest rate of 0 percent. Notes are due and payable upon the occurrence of the following events: (a) the Homeowner sells, transfers or disposes of the property or home either voluntarily or involuntarily; (b) the Homeowner fails or ceases to occupy the home as their principal residence; (c) the Homeowner, or if the Homeowner is married, the survivor of the Homeowner or the Homeowner's spouse, dies; or (d) the Homeowner refinances the first mortgage loan at which time the principal balance is due unless the Mortgagee agrees to subordination of its second mortgage loan to the new first mortgage loan.

f. Recipient Selection Criteria:

- The homeowner must meet the income criteria of the program.
- The homeowner, if seeking to qualify as a low or moderate income household, must supply sufficient documentation that supports the special needs definition.
- The homeowner must own and reside in the property to be rehabilitated at least one year prior to applying for assistance.
- Real estate taxes and mortgage payments must be current.
- Property must be a single-family dwelling located in Orange County outside the city limits of Orlando.

g. Sponsor Selection Criteria:

This strategy will be administered by Orange County Housing and Community Development staff.

h. Additional Information:

Mobile Homes are not eligible for assistance under this program.

C.	Post Disaster / Mitigation /Recovery	Code 5
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a. Summary of the Strategy:

In the event of a state or federal disaster declared by executive order affecting part or all of Orange County, the Board of County Commissioners reserves the right to transfer unencumbered SHIP funds to this contingency strategy.

The purpose of this strategy is to provide assistance to qualified very low, low and moderate-income homeowners to cover a portion of their hurricane deductible insurance costs associated with repairing property losses. Qualified very low, low and moderate-income homeowners are

eligible for up to \$3,000. Property damage must be a result of the disaster and be verified by insurance estimates and contractor's estimates.

Residential property must be owner occupied and located in unincorporated Orange County or any Orange County municipality excluding the City of Orlando. The tax-assessed value of the property cannot exceed the maximum sales price limit listed on the housing delivery goals charts.

Funding under this program is limited and assistance will be provided on a first qualified, first-served basis.

- b. Fiscal Years Covered: 2015-2016, 2016-2017, 2017-2018
- c. Income Categories to be served: Very low, Low and Moderate
- d. Maximum award as noted on the Housing Delivery Goals Charts:

Very Low	\$3,000
Low	\$2,000
Moderate	\$1,000

- e. Terms, Recapture and Default:

Assistance to disaster victims shall be in the form of a grant.

- f. Recipient Selection Criteria:

- All applicants must meet the income criteria of the SHIP program.
- Hurricane damage must have occurred to the home and must be verified through insurance documentation.
- Property assisted must be located in Orange County outside the city limits of Orlando and be the primary residence of the applicant.
- Assessed value of the property cannot exceed the maximum sales price as listed on the housing delivery goals chart.
- Mobile homes and rental properties are not eligible for assistance.

- g. Sponsor Selection Criteria:

This strategy will be administered by the Orange County Housing and Community Development staff.

- h. Additional Information: N/A

D.

New Construction	Code 10
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a. Summary of the Strategy:

This construction strategy is designed to increase the stock of affordable housing by creating a Capital Loan Fund (CLF) to be used for land acquisition, pre-development cost, and vertical construction of single family affordable homes. The loan funds will be for non-profit affordable housing developers. Orange County will use the services of a non-profit lender with experience in administering a loan fund for affordable housing.

Eligible expenses are hard and soft cost such as the cost of land, cost to acquire structure and land, demolition cost, professional service fees such as environmental phase one, engineering, survey, appraisal, and architectural drawings. Also allowed are infrastructure directly related to the project, including streets, roadways, parking, sidewalks, pathways, storm drainage, water, sewer and sanitary systems, sewer connections, hydrants, meters, utilities and utility easements for telephone, cable, electric lines, and right-of-ways and other acceptable fees. Eligible soft cost are plat reviews, recording fees, permits, environmental reviews and impact studies, land use amendment reviews and other acceptable fees.

Upon the completion and sale of the homes to income eligible buyers, the proceeds from the sales will be used to satisfy the loans provided to the developer. The developer will sell the properties at or below the appraised value. The buyers must qualify and obtain a first mortgage.

This strategy will be used in conjunction with the Downpayment Assistance Program (see Strategy A). The County will provide a subordinate mortgage under the Downpayment Assistance Program Strategy to each eligible buyer. Eligible downpayment costs to the buyer include the following: down payment, closing costs, and other costs associated with purchasing a home.

b. Fiscal Years Covered: 2015-2016, 2016-2017, 2017-2018

c. Income Categories to be served: Very Low, Low, Moderate

d. Maximum award as noted on the Housing Delivery Goals Chart: \$200,000

e. Terms, Recapture and Default:

Developers will be required to enter into an agreement with our non-profit

lender administering the CLF. Orange County will specify the terms and conditions under which SHIP funds will be provided which will include a loan secured with a mortgage and note requiring repayments at a minimal interest rate. Developer will be required to pay a loan application fee (\$1,000 minimum), origination fee (1 percent of the loan amount), and a 1 percent interest rate on the loan itself. Other expenses related to the loan such as appraisal, title insurance and Doc stamps will be paid by the developer.

The terms to the developer will be as follows:

Interest rate: 1 percent interest will be paid monthly

Loan term: Up to 24 months

Security: First lien mortgage will have "due on demand" maturity language.

Repayment/Release: Once the developer has completed and sold the house to an income eligible buyer, the proceeds from the sale of the property will be used to pay off 100 percent of the developer's loan for that property. A reasonable profit/fee to the nonprofit developer will be determined by the county. If all conditions are met, the county/lender will release property or satisfy our mortgage.

Default/Recapture: A default will occur if developer fails to meet program requirements, loan terms, and sell the house to income eligible buyer. Orange County and its lender will not release or satisfy our mortgage interest unless the buyer is eligible and documentation has been verified. If Developer remains in default, Orange County through its lender will foreclose on the property, take ownership and handle any remaining construction and sale through another nonprofit or realtor to an income qualified buyer.

f. Selection Criteria:

Each developer must be 501(c)(3) nonprofit with experience building affordable housing for low to moderate income households. 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

Developers will be selected on a first come, first qualified basis.

Buyers must meet all of the program requirements including the income criteria. The homeownership units will be provided on a first qualified, first served basis.

- g. Additional Information: Orange County will partner with a non-profit lender and Community Development Financial Institution (CDFI) organization to administer the loans. The lender selected to participate in the program will be evaluated based on criteria to include:

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

E.	Multi-Family Construction	Code 14, 21
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- a. Summary of the Strategy:

Funding may be provided to address affordable housing for very low and low income households and encourage construction of multi-family housing. SHIP funds may be used for site acquisition, site development, and infrastructure improvements, **construction costs**, financial restructuring of long term debt obligations to ensure long term affordability. Tax credit projects seeking a local government contribution under the Florida Housing Finance Corporation's funding are eligible for assistance under this strategy. The County may provide a local government contribution in the form of a loan in an amount that meets the current tax credit minimum amount which is required to allow a developer to compete for funding at the State level.

This strategy may also provide funding for acquisition and/or rehabilitation or new construction of multi-family rental developments serving very-low and low income households. The availability of funding will be marketed to the multi-family affordable housing development community and in accordance with SHIP requirements; the availability of SHIP funds, services and selection criteria will be advertised directly to not for profits or through a request for proposals for private developers.

All assisted developments must commit to HUD published rent limits for a minimum period of up to twenty (20) years and will comply with the very low and low income set aside requirements. If SHIP funds are combined with other state or federal programs, the set-asides from the program that is most restrictive will be used. Orange County will be responsible for

monitoring affordability and regular tenant monitoring reports required under the SHIP statute.

- b. Fiscal Years Covered: 2015-2016, 2016-2017, 2017-2018
- c. Income Categories to be served: Very Low and Low
- d. Maximum award as noted on the Housing Delivery Goals Charts: \$75,000 per unit
- e. Terms, Recapture and Default.

For tax credit projects: Funds will be provided to the developer as a non-amortizing 10 year Deferred Payment Loan (DPL) at 0 percent interest. The DPL is forgiven upon maturity. Developers will be required to enter into a Developer's Agreement with the county that specifies the terms and conditions under which the funds will be provided.

For non-tax credit projects: Developers will be required to enter into a Developer's Agreement with the county that specifies the terms and conditions under which the SHIP funds will be provided. The County's financial assistance is a loan secured with a mortgage and note that may require repayment at a minimal interest rate of up to one and a half percent (1.5%). The terms of the SHIP Loan will be at a minimum 10 years based on the financial capability of the project. Developers will be required to submit a complete five year operating pro-forma, line item construction cost estimates and sources and uses statement. Proceeds from repayment will be utilized to assist future multi-family developments or other activities that qualify under the County's affordable housing strategies.

If a SHIP assisted development is offered for sale prior to the end of its affordability period, affordability requirements will apply without regard to the term of any loan or mortgage or the transfer of ownership and will be imposed by deed restrictions.

- f. Recipient Selection Criteria:

Each development must be certified as an affordable housing development by the Housing and Community Development Division. All renters of units assisted using SHIP funds must meet the income requirements described in this plan.

- g. Sponsor Selection Criteria:

County staff will administer activities under this strategy. Developers

seeking a local government contribution for a project for Florida Housing Finance Corporation's funding must be certified as an affordable housing development by the Housing and Community Development Division. The developer must submit the appropriate forms that they want certified by the county administrator to the Housing and Community Development Division for processing. Proposals from sponsors of non-tax credit projects will be evaluated on factors such as economic feasibility, developer experience and financial strength, location of project, special needs priority as identified in the County's Comprehensive Plan and Consolidated Plan. Special needs or local priorities will be included in a Request For Proposals advertised to all applicants.

F.	Special Needs Housing	Code 11
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a. Summary of the Strategy:

To assist local non-profits with the acquisition, construction or rehabilitation of homes or group home settings that house persons with special needs as defined under 420.0004(13) F.S. or have a developmental disability as defined under 393.063 F.S. or survivors of domestic violence as defined in s. 741.28. Operational costs after initial funding shall be the responsibility of the sponsoring agency.

b. Fiscal Years Covered: 2015-2016, 2016-2017, 2017-2018

c. Income Categories to be served: Very low, Low, Moderate

d. Maximum award as noted on the Housing Delivery Goals Charts:

Very Low	\$200,000 per project
Low	\$200,000 per project
Moderate	\$75,000 per project

e. Terms, Recapture and Default.

SHIP loans will be provided to local non-profits organizations. The SHIP loans will be in the form of a non-amortizing 10 year deferred payment loan at 0 percent interest. The loan is forgiven upon maturity. Where applicable, a project administration agreement will contain specific terms and conditions that address acquisition and or rehabilitation criteria, which may be extended annually. Recapture or repayment of loan funds will apply if the sponsor or disability support organization receiving the funds fails to comply with the terms and conditions as set forth in the development agreement.

f. Recipient Selection Criteria:

Persons or families that have special needs as defined under 420.0004(13) F.S. or have a developmental disability as defined under 393.063 F.S. or survivors of domestic violence as defined in s. 741.28 and meet the program income guidelines are eligible for assistance.

g. Sponsor Selection Criteria:

IRS 501 (C) (3) approved non-profit housing providers licensed to serve the designated populations or are eligible to apply for assistance. The selection criteria for the non-profit organization will include the following, but limited to:

- Does the organization have the proven capacity to do this type of work?
- Does the organization have proven financial controls and administrative systems in place to implement a successful program?
- Experience in completing, operating and managing similar projects.
- Demonstrated performance in providing housing for special needs populations and long term commitment to assist individuals or families with special needs.
- Each agency must be an approved 501 (c) (e) organization with experience serving the special need population.

h. Additional information:

SHIP funds may be leveraged with HOME, CDBG, and other federal, state, and local funds.

G.

Rental Assistance

Code 13

a. Summary of the Strategy:

Implement a Rapid Rehousing Program by provide temporary financial assistance and services to very low income persons or families that are homeless or at risk of being homeless. The County will partner with the Homeless Services Network and or other agencies serving the homeless population to provide up to six months of rent assistance and deposits. Deposits may be for the first and last month's rent, damages incurred to the rental units, and utilities. If a household has at least one adult with special needs as defined by FS 420.0004, or a person who is homeless as defined by FS 420.621, the household may qualify for up to 12 months of rent assistance.

Renters receiving housing assistance through this program will also receive tenant assistance counseling provided by a partnering agency. Regardless of household income, the rent cannot exceed 120 percent of the SHIP Rent Limit adjusted for bedroom size.

- b. Fiscal Years Covered: 2015-2016, 2016-2017, 2017-2018
- c. Income Categories to be served: Very low
- d. Maximum award as noted on the Housing Delivery Goals Chart: \$10,000
- e. Terms, Recapture and Default.

The assistance is a grant. There are no lien or repayment.

- f. Recipient Selection Criteria:
 - Eligible applicants will be assisted on a first qualified, first served basis.
 - Applicants must meet income criteria for the program.
 - Individuals or families that are homeless or at risk of being homeless as defined in FS 420.621.
- g. Sponsor Selection Criteria:

Orange County will partner with nonprofit homeless providers or agencies to administer the program. The selection criteria for the non-profit organization will include the following but limited to:

- Does the organization have the proven capacity to do this type of work?
- Does the organization have proven financial controls and administrative systems in place to implement a successful program?
- Experience in completing, operating and managing similar projects?
- Demonstrated performance in providing housing services for homeless populations.

The non-profit partner agency will be responsible for applicant intake, income verification, referral and placement of applicants. Orange County will assist with housing quality standards inspections. Orange County will provide training in income verification process as well as follow up monitoring.

H.**Impact Fee Subsidy Program****Code 8****a. Summary of the Strategy for Single Family Owner Occupied Units:**

To address affordable housing needs of very low and low income households and encourage production for single family and townhouses an impact fee subsidy program will be used. Depending on funding availability up to 100 percent of the total-impact fees, excluding water capital charges and wastewater capital charges assessed, paid by the developer will be reimbursed from SHIP funds. The total impact fee reimbursement cannot exceed \$15,000 per unit.

This incentive will be made available to developers building for sale affordable workforce housing units for qualified very low, low and moderate income persons. For sale homes, under this strategy are designed to be used in conjunction with the Down Payment Assistance program and as such, all buyers must meet the eligibility requirements under that strategy. Funding for this program will be made available on a first-qualified, first-served basis. The Impact Fee Subsidy program will provide a countywide subsidy in proportion to the following:

Impact Fee Subsidies

Income Category	Subsidy
Very Low	100%
Low	75%
Moderate	0%

b. Fiscal Years Covered: 2015-2016, 2016-2017, 2017-2018**c. Income Categories to be served: Very Low, and Low****d. Maximum award per unit is: \$15,000 for single family unit.****e. Terms, Recapture and Default.**

For single family owner occupied homes, the developer's impact fee rebate will be a grant.

f. Recipient Selection Criteria:

The incentive is available to developers building affordable housing for qualified very low and low income persons. The impact fee subsidy is reimbursed to the developer after documentation is reviewed for program compliance including income eligibility of the household.

g. Sponsor Selection Criteria:

Orange County Housing staff administer this program.

h. Additional Information:

This incentive goes to the developer/builder after the home is sold and after documents are verified.

I. Impact Fee Subsidy Program	Code 19
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a. Summary of the Strategy for Multi-family units

To address affordable housing needs of very low and low income households and encourage production for multi-family affordable units, an impact fee subsidy program will be used. Depending on funding availability up to 25 percent of the total-impact fees, excluding water capital charges and wastewater capital charges assessed, paid by the developer will be reimbursed from SHIP funds. The total impact fee reimbursement cannot exceed \$5,000 per unit.

This incentive will be made available to developers building multi-family affordable workforce housing units for qualified very low and low income persons at or below 60 percent of the area median income. Funding for this program will be made available on a first-qualified, first-served basis. The Impact Fee Subsidy program will be countywide.

b. Fiscal Years Covered: 2015-2016, 2016-2017, 2017-2018

c. Income Categories to be served: Very Low, and Low

d. Maximum award per unit is: \$5,000 for single family unit.

e. Terms, Recapture and Default.

f. Developer will be required to enter into a developer's agreement which specify the terms and conditions under which funds will be provided. The terms for this funding are:

- A non-amortizing ten (10) year deferred loan with 0 percent interest, forgiven upon maturity.

g. Recipient Selection Criteria: The incentive is available to developers building affordable rental housing for qualified very low and low income persons.

- h. Sponsor Selection Criteria: Orange County Housing staff administer this program.
- i. Additional Information: This incentive goes to the developer/builder after the rental units are constructed and occupied by an income eligible tenant.

III. LHAP INCENTIVE STRATEGIES:

A. Name of the Strategy: The affordable housing definition in the appointing resolution adopting the Local Housing Assistance Plan.

The definition of affordable housing is cited in the appointing Resolution adopting the first Local Housing Assistance Plan (Resolution No. 93-M21). The definition has since been modified as follows; a housing unit is defined as "affordable" if monthly rents or mortgage payments, including taxes and insurance, do not exceed 30 percent of an amount representing the percentage of the area's median annual gross income for very low, low and moderate income households. However, it is not the intent to limit an individual household's ability to devote more than 30 percent of its income for housing. Housing for which a household devotes more than 30 percent of its income shall be deemed affordable if the first mortgage lender and Housing and Community Development Division is satisfied that the household can afford mortgage payments in excess of the 30 percent benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size established by the Corporation. The County has added to its definition of affordable housing to better focus resources used in its various programs. The county defines workforce housing (aka affordable housing) as the attainment of rental or for sale housing to an individual or family whose annual household income, as adjusted for household size, does not exceed 120 percent of the area median income, with an emphasis on households with an annual income between 50 percent to 120 percent of the Area Median Income (AMI).

The levels of affordability used by Orange County and as adopted in the County's Threshold Criteria for Affordable Housing are as follows:

1. Moderate income means total household income between eighty-one percent (81%) and one hundred twenty percent (120%) of the Orlando Metropolitan Statistical Area (MSA) median income.
2. Low income means total household income between fifty-one percent (51%) and eighty percent (80%) of the Orlando Metropolitan Statistical Area median income.
3. Very low income means total household income at fifty percent (50%) and below the Orlando Metropolitan Statistical Area.

4. Extremely low income means total household income at thirty percent (30%) and below the Orlando Metropolitan Statistical Area.

To qualify as an affordable for sale housing development, a proposed single-family development shall designate a minimum of 20 percent of the total number of units to be sold to a workforce household consistent with the income categories described above and the maximum sales price as determined by the County. To be certified as an affordable multi-family housing development, at a minimum 40 percent of the units must be rented to a workforce household whose annual income does not exceed 80 percent of the area median income, or 20 percent of the units must be rented to a workforce household whose annual income does not exceed 50 percent of the area median income.

Status: The Orange County Board of County Commissioner's revised and approved this incentive on May 22, 2007.

B. Name of the Strategy: Expedited Permitting

Development Permits as defined in 163.3164 F.S. for affordable housing projects are expedited to a greater degree than other projects.

Orange County's affordable housing expedited review process is described under Orange County Administrative Regulation 4.08.01. Developments certified as affordable by the Housing and Community Development Division and Building Department are "fast-tracked" through the development review process. This policy gives certified affordable housing projects priority on the agendas of the Board of Zoning Adjustment, Planning and Zoning Commission, Development Review Committee and the Board of County Commissioners. Implicit in this policy is that rezoning applications, engineering plan review and sufficiency reviews will be completed in an expeditious manner.

To qualify for the expedited review process, affordable housing projects need to be certified. To be certified, each project requesting the expedited review must meet the earlier referenced threshold criteria. An application detailing the development plan must be submitted. The application illustrates the design and layout of the development and demonstrates that the project is financially feasible. The County's Housing and Community Development Division in conjunction with the Planning Division will review the submitted information. Housing and Community Development Division issues a certificate of affordability for all qualified housing projects. Once a project is certified as an affordable housing project, the developer is entitled to receive priority processing through the County's public hearing process. Specifically, certified projects are given priority time slots on the agendas of the Board of Zoning Adjustment, the Planning and Zoning Commission and the Development Review Committee. The certified

projects are also identified so the Clerk of County Commissioners can schedule them promptly before the Board of County Commissioners.

The expedited review process currently in place in Orange County will save the developer up to 30 days or more for certified affordable housing applications requiring variances or rezoning procedures. In addition, applications requiring a review by the Development Review Committee (DRC) will save anywhere from 14-45 days depending on the level of activity.

Status: The Orange County Board of County Commissioner's has adopted Administrative Regulation Number 4.08.01 to implement this incentive.

C. Name of the Strategy: The reservation of infrastructure capacity for housing serving very low-income and low-income persons.

At this time, all projects must meet similar concurrency review requirements, whether affordable or not. Developers may defer, until they seek a structural building permit, the payment of water and wastewater capital charges (impact fees). Existing Ordinance no. 92-21 (Sec 30-596 and 597 of the Orange County Code) also allows affordable developments to reserve capacity for three years without paying transportation capacity fees until such time that building permits are issued.

Status: The deferral of water and wastewater capacity charges has been a great asset to affordable housing builders.

D. Name of the Strategy: The allowance of zero-lot-line configurations.

Orange County currently has a program for this incentive. Housing Element Policy 1.1.17 of the Comprehensive Policy Plan and Ordinance No. 93-11 encourages the allowance of zero-lot-line configurations. Housing Element Policy 1.1.17 commits Orange County to include innovative housing design criteria, such as zero-lot-line, in the Land Development Code. Ordinance No. 93-11 specifically encourages zero-lot-line configurations and other similar alternative designs in Residential Low Density (R-L-D) Districts. Additionally, a zero-side yard development is permitted in all residential zoning districts provided that certain standards are met.

Status: The Local Planning Agency and Development Review Committee have incorporated this incentive in their review of proposed developments.

E. Name of the Strategy: The establishment of a process by which a local government considers before adoption, policies, procedures, ordinances, regulations, or plan provisions that have an impact on the cost of housing.

Orange County currently has a program for this incentive. A ten (10) member

Development Advisory Board (DAB) appointed by the Board of County Commissioners has the primary responsibility of reviewing all Orange County policies, ordinances and regulations affecting land development, with the exception of zoning, and to suggest changes to the Board of County Commissioners. Issues discussed at DAB meetings relating to potential increases in costs to affordable housing are brought back to the Orange County Affordable Housing Advisory Board (AHAB) for discussion.

Status: This incentive has proven to be invaluable. It has provided an opportunity to inform policy makers of the impact of increased costs on affordable housing.

F. Name of the Strategy: The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

The Real Estate Management Department on a parcel-by-parcel basis currently advertises surplus county property to other departments.

Status: The Housing and Community Development Division has utilized this program to grant properties to non-profit developers with success. On June 26, 2007 the Board of County Commissioners adopted Resolution 2007-M-21, Disposition of Publicly Owned Properties Suitable for Affordable Housing in accordance with the requirements of House Bill 1363 implemented by the Florida Legislature.

G. Name of the Strategy: The creation of an educational outreach component for the development of affordable housing.

The educational outreach component includes several initiatives. A comprehensive marketing and communication plan has been initiated for the preparation and dissemination of information via newsletters, brochures and the local media. Workshops are conducted on a regular basis to train and educate builders, developers, real estate professionals, lenders, and very-low to moderate-income families about the housing needs of low-income families, the loan approval process and the construction process. Additionally, prior to a developer's first award of any funding of impact fees, the developer must attend a technical assistance meeting with staff from the Housing and Community Development Division.

Status: A comprehensive public relations plan has been developed to inform the general public about affordable housing. Workshops have been developed for educational purposes. There are workshops customized for homebuyers and a workshop developed for lenders and Realtors.

IV. EXHIBITS:

A. Administrative Budget for each fiscal year covered in the Plan. Exhibit A.

B. Timeline for Encumbrance and Expenditure:

A separate timeline for each fiscal year covered in this plan is attached as **Exhibit B**. Program funds will be encumbered by June 30 one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.

C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan:

Completed HDGC for each fiscal year is attached as **Exhibit C**.

D. Certification Page:

Signed Certification is attached as **Exhibit D**.

E. Adopting Resolution:

Original signed, dated, witnessed or attested adopting resolution is attached as **Exhibit E**.

F. Program Information Sheet:

Completed Program Information Sheet is attached as **Exhibit F**.

Exhibit A**Admin Budget**

67-37.005 F.A.C.

Fiscal Year 2015-2016	
Salaries and Benefits	\$260,835
Marketing/Advertising	\$2,000
Travel Per diem Workshops, etc.	\$1,000
Homebuyer Counseling	\$100,000
Technical Assistance	\$0
Office Supplies and Equipment	\$10,000
Total	\$373,835

Fiscal Year 2016-2017	
Salaries and Benefits	\$433,319
Marketing/Advertising	\$2,000
Travel Per diem Workshops, etc.	\$1,000
Homebuyer Counseling	\$100,000
Technical Assistance	\$0
Office Supplies and Equipment	\$10,000
Total	\$546,319

Fiscal Year 2017-2018	
Salaries and Benefits	\$217,495
Marketing/Advertising	\$2,000
Travel Per diem Workshops, etc.	\$1,000
Homebuyer Counseling	\$100,000
Technical Assistance	\$0
Office Supplies and Equipment	\$10,000
Total	\$330,495

TIMETABLE FOR STATE FISCAL YEAR 2015 - 2016

67-37.005(1), F.A.C.

Exhibit B

Name of Local Government: Orange County

Program	Year	2015-2016												2016-2017												2017-2018												2018											
Activities	Month	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12						
Advertise Availability of Funds		x																																															
Application Period(On-Going)			x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x																								
Start Program Year		x																																															
Annual Report																x													x																				
Mid-Year Review/Adjustments							x																																										
End-Year Review/Adjustments													x												x																								
Encumbrance Deadline																								x																									
Expenditure Deadline																																																	
Final Program Review																																																	

Directions: Type in the applicable years across the top line.
 List Program Activities down left hand side. Type in an "X"
 on applicable activity line under month and year the activity will be initiated or completed.
 At a minimum the following activities should be included:

- 1) Advertise availability of funds and application period
- 2) Encumbrance of funds (12 months following end of State Fiscal Year)
- 3) Expenditure of funds (24 months following end of State Fiscal Year).
- 4) Submit Annual Report to FHFC (September 15th)

TIMETABLE FOR STATE FISCAL YEAR 2016 - 2017

Name of Local Government: Orange County

Program Activities	Year	2016-2017												2017-2018												2018-2019												2019											
	Month	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12						
Advertise Availability of Funds		x																																															
Application Period(On-Going)			x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x																									
Start Program Year		x																																															
Annual Report																x												x														x							
Mid-Year Review/Adjustments							x																																										
End-Year Review/Adjustments													x												x																		x						
Encumbrance Deadline																								x																									
Expenditure Deadline																																												x					
Final Program Review																																												x					

Directions: Type in the applicable years across the top line.

List Program Activities down left hand side. Type in an "X"

on applicable activity line under month and year the activity will be initiated or completed.

At a minimum the following activities should be included:

- 1) Advertise availability of funds and application period
- 2) Encumbrance of funds (12 months following end of State Fiscal Year)
- 3) Expenditure of funds (24 months following end of State Fiscal Year).
- 4) Submit Annual Report to FHFC (September 15th)

TIMETABLE FOR STATE FISCAL YEAR 2017 - 2018

Name of Local Government: Orange County

Program Activities	Year	2017-2018												2018-2019												2019-2020												2020											
	Month	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12						
Advertise Availability of Funds		x																																															
Application Period(On-Going)			x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x																								
Start Program Year		x																																															
Annual Report															x													x														x							
Mid-Year Review/Adjustments							x																																										
End-Year Review/Adjustments													x											x																			x						
Encumbrance Deadline																							x																										
Expenditure Deadline																																														x			
Final Program Review																																														x			

Directions: Type in the applicable years across the top line.
List Program Activities down left hand side. Type in an "X"
on applicable activity line under month and year the activity will be initiated or completed.
At a minimum the following activities should be included:

- 1) Advertise availability of funds and application period
- 2) Encumbrance of funds (12 months following end of State Fiscal Year)
- 3) Expenditure of funds (24 months following end of State Fiscal Year).
- 4) Submit Annual Report to FHFC (September 15th)

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2015-2016

Please check applicable box, & if amendment enter number	
New Plan:	
Amendment:	x
Fiscal Yr. Closeout:	

Name Of Local Government: Orange County, FL

Available Funds: \$4,743,835

							A	B	C	D	E	F
							New Construction	Rehab/Repair	Without	Total	Total	Total
HOME OWNERSHIP STRATEGIES	VLI Units	Maximum SHIP Award	I.I. Units	Maximum SHIP Award	MI Units	Maximum SHIP Award	SHIP Dollars	SHIP Dollars	Construction SHIP Dollars	SHIP Dollars	Percentage	Units
Downpayment Assistance	4	\$ 30,000	40	\$ 20,000	15	\$ 10,000	\$50,000	\$250,000	770,000	\$1,070,000	22.56%	59
Owner Occupied Housing Rehabilitation	28	\$ 75,000	9	\$ 75,000		\$ 75,000		\$2,775,000		\$2,775,000	58.50%	37
Post Disaster/Mitigation/Recovery		\$ 3,000		\$ 2,000		\$ 1,000				\$0	0.00%	0
New Construction		\$ 200,000		\$ 200,000		\$ 200,000				\$0	0.00%	
Impact Fee Development Subsidy	10	\$ 15,000	20	\$ 15,000		\$ 15,000	\$450,000			\$450,000	9.49%	30
Subtotal 1 (Home Ownership)	42		69		15		\$500,000	\$3,025,000	\$770,000	\$4,295,000	90.54%	126

Note: The Home Ownership Percentage designated in Subtotal 1, Column E, must be at least 65% of the Annual Allocation amount.

RENTAL STRATEGIES	VLI Units	Maximum SHIP Award	I.I. Units	Maximum SHIP Award	MI Units	Maximum SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Multi-Family Construction		\$ 75,000	1	\$ 75,000		\$ 75,000	\$75,000			\$75,000	1.58%	1
Rapid Rehousing Program		\$ 10,000								\$0	0.00%	
Impact Fee Development Subsidy		\$ 5,000		\$ 5,000						\$0	0.00%	
										\$0	0.00%	
Subtotal 2 (Non-Home Ownership)	0		1		0		\$75,000	\$0	\$0	\$75,000	1.58%	1
Administration Fees	(Administration fees may not exceed 10% of annual allocation)									\$373,835	7.88%	
Home Ownership Counseling										\$100,000	2.11%	
											0.00%	
GRAND TOTAL add subtotals 1 & 2 plus admin & HO counseling	42		70		15		\$575,000	\$3,025,000	\$770,000	\$4,743,835	100%	127
Percentage Construction/Rehab	75% of SHIP Distribution									\$3,600,000	75.89%	
Percentage Homeownership	65% of SHIP Distribution									\$4,295,000	90.54%	
Maximum Allowable Purchase Price:							New	\$214,000	Existing	\$214,000		

Allocation Breakdown	Amount	%
Very-Low Income	\$2,370,000	45%
Low Income	\$1,850,000	35%
Moderate Income	\$150,000	3%
TOTAL	\$4,370,000	

Projected Program Income:	\$500,000	Max Amount Program Income For Admin:	\$25,000
Projected Recaptured Funds:	\$0		
Distribution:	\$4,743,835		
Total Available Funds:	\$5,243,835		

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2016-2017

Please check applicable box, & if amendment enter number	
New Plan:	X
Amendment:	
Fiscal Yr. Closeout:	

Name Of Local Government: Orange County, FL

Available Funds: \$6,456,319

							A	B	C	D	E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
HOME OWNERSHIP STRATEGIES	VLI Units	Maximum SHIP Award	LI Units	Maximum SHIP Award	MI Units	Maximum SHIP Award						
Downpayment Assistance	6	\$ 30,000	66	\$ 20,000	18	\$ 10,000	\$ 200,000	\$ 940,000	\$ 540,000	\$ 1,680,000	26.02%	90
Owner Occupied Housing Rehabilitation	26	\$ 75,000	3	\$ 75,000		\$ 75,000		\$ 2,175,000		\$ 2,175,000	33.69%	29
Post Disaster/Mitigation/Recovery		\$ 3,000		\$ 2,000		\$ 1,000				\$ -	0.00%	0
New Construction		\$ 200,000		\$ 200,000		\$ 200,000				\$ -	0.00%	0
Impact Fee Development Subsidy	9	\$ 15,000	18	\$ 15,000		\$ 15,000	\$ 405,000			\$ 405,000	6.27%	27
Subtotal 1 (Home Ownership)	41		87		18		\$ 605,000	\$ 3,115,000	\$ 540,000	\$ 4,260,000	65.98%	146

Note: The Home Ownership Percentage designated in Subtotal 1, Column E, must be at least 65% of the Annual Allocation amount.

RENTAL STRATEGIES	VLI Units	Maximum SHIP Award	LI Units	Maximum SHIP Award	MI Units	Maximum SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Multi-Family Construction	4	\$ 75,000		\$ 75,000		\$ 75,000	\$ 300,000			\$ 300,000	4.65%	4
Rapid Rehousing Program	30	\$ 10,000							\$ 300,000	\$ 300,000	4.65%	30
Impact Fee Development Subsidy	40	\$ 5,000	5	\$ 5,000			\$ 300,000			\$ 300,000	4.65%	45
Special Needs Housing	2	\$ 200,000	1	\$ 200,000		\$ 75,000		\$ 600,000		\$ 600,000	9.29%	3
Subtotal 2 (Non-Home Ownership)	76		6		0		\$ 600,000	\$ 600,000	\$ 300,000	\$ 1,500,000	23.23%	82
Administration Fees										\$ 546,319	8.46%	
Home Ownership Counseling										\$ 150,000	2.32%	
											0.00%	
GRAND TOTAL add subtotals 1 & 2 plus admin & HO counseling	117		93		18		\$ 1,205,000	\$ 3,715,000	\$ 840,000	\$ 6,456,319	98%	228
Percentage Construction/Rehab		75% of SHIP Distribution								\$ 4,920,000	76.20%	
Percentage Homeownership		65% of SHIP Distribution								\$ 4,260,000	65.98%	
Maximum Allowable Purchase Price:							New \$ 214,000	Existing \$ 214,000				

Allocation Breakdown	Amount	%
Very-Low Income	\$ 3,065,000	44%

Projected Program Income:	\$ 500,000	Max Amount Program Income For Admin:	\$25,000
Projected Recaptured Funds:	\$ -		

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2017-2018

Please check applicable box, & if amendment enter number	
New Plan:	
Amendment:	x
Fiscal Yr. Closeout:	

Name Of Local Government: Orange County, FL

Available Funds: \$4,300,495

							A	B	C	D	E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
HOME OWNERSHIP STRATEGIES	VLI Units	Maximum SHIP Award	LI Units	Maximum SHIP Award	MI Units	Maximum SHIP Award						
Downpayment Assistance	4	\$ 30,000	40	\$ 20,000	15	\$ 10,000	\$ 50,000	\$600,000	\$ 420,000	\$ 1,070,000	24.88%	59
Owner Occupied Housing Rehabilitation	8	\$ 75,000	2	\$ 75,000		\$ 75,000		\$750,000		\$ 750,000	17.44%	10
Post Disaster/Mitigation/Recovery		\$ 3,000		\$ 2,000		\$ 1,000				\$ -	0.00%	0
New Construction (RLF)	2	\$ 200,000	4	\$ 200,000	1	\$ 200,000	\$ 1,400,000			\$ 1,400,000	32.55%	
Impact Fee Development Subsidy	5	\$ 15,000	10	\$ 15,000		\$ 15,000	\$ 225,000			\$ 225,000	5.23%	15
Subtotal 1 (Home Ownership)	19		56		16		\$ 1,675,000	\$ 1,350,000	\$ 420,000	\$ 3,445,000	80.11%	84

Note: The Home Ownership Percentage designated in Subtotal 1, Column E, must be at least 65% of the Annual Allocation amount.

RENTAL STRATEGIES	VLI Units	Maximum SHIP Award	LI Units	Maximum SHIP Award	MI Units	Maximum SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Multi-Family Construction		\$ 75,000	1	\$ 75,000		\$ 75,000	\$ 75,000.00			\$ 75,000	1.74%	1
Rapid Rehousing Program	30	\$ 10,000							\$ 300,000	\$ 300,000	6.98%	
Impact Fee Development Subsidy	15	\$ 5,000	15	\$ 5,000			\$ 150,000			\$ 150,000	3.49%	
Subtotal 2 (Non-Home Ownership)	45		16		0		\$ 225,000	\$ -	\$ 300,000	\$ 525,000	12.21%	1
Administration Fees										\$ 330,495	7.69%	
Home Ownership Counseling										\$ 100,000	2.33%	
											0.00%	
GRAND TOTAL add subtotals 1 & 2 plus admin & HO counseling	64		72		16		\$ 1,900,000	\$ 1,350,000	\$ 720,000	\$ 4,300,495	100%	85
Percentage Construction/Rehab	75% of SHIP Distribution									\$ 3,250,000	75.57%	
Percentage Homeownership	65% of SHIP Distribution									\$ 3,445,000	80.11%	
Maximum Allowable Purchase Price: -							New	\$ 214,000	Existing	\$ 214,000		

Allocation Breakdown	Amount	%
Very-Low Income	\$ 1,570,000	30%
Low Income	\$ 2,050,000	39%
Moderate Income	\$ 350,000	7%

Projected Program Income:	\$ 500,000	Max Amount Program Income For Admin:	\$ 25,000
Projected Recaptured Funds:	\$ -		
Distribution:	\$ 4,743,835		
Total Available Funds:	\$ 5,243,835		

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: Orange County Government

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink to the document shall be provided to Florida Housing by June 30 of the applicable year.

- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S., shall be provided to Florida Housing by June 30 of the applicable year.
- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness

Chief Elected Official or designee

Witness

Teresa Jacobs, Orange County Mayor
Type Name and Title

Date

OR

Attest:
(Seal)

Exhibit E

RESOLUTION

of the

ORANGE COUNTY BOARD OF COUNTY COMMISSIONERS

regarding

**THE STATE HOUSING INITIATIVES PARTNERSHIP
PROGRAM (SHIP)**

AND THE ORANGE COUNTY

**LOCAL HOUSING ASSISTANCE PLAN (LHAP) FOR STATE
FISCAL YEARS 2015-2016, 2016-2017 AND 2017-2018**

Resolution No. _____

WHEREAS, the Florida Legislature adopted the William E. Sadowski Affordable Housing Act, Chapter 92-317, Laws of Florida, allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, Sections 420.907-420.9079, Florida Statutes and Rule Chapter 67-37, Florida Administrative Code (F.A.C.), requires local governments to develop a one (1) to three (3) year Local Housing Assistance Plan outlining how funds will be used; and

WHEREAS, on April 21, 2015, the Board of County Commissioners adopted Resolution No. 2015-M-10, adopting a local housing assistance plan covering the use of SHIP program proceeds for State fiscal year 2015-2016, 2016-2017, 2017-2018; and

WHEREAS, the County intends to amend its Local Housing Assistance Plan to add a new housing strategy titled "Rapid Rehousing Program" ("Program") to provide assistance and services to very low income persons or families at risk of becoming homeless or who are homeless; and

WHEREAS, the County intends to amend its Local Housing Assistance Plan to add a new housing strategy to create a Capital Loan Fund (CLF) to be used for land acquisition, pre-development cost, and vertical construction of affordable homes; and

WHEREAS, the County intends to amend its Local Housing Assistance Plan to reimburse 25 percent of the total impact fee, not to exceed \$5,000 per unit, to develop multi-family rental housing, retroactive to March 1, 2017; and

WHEREAS, the County intends to extend the impact fee reimbursement to 100 percent for single family homes occupied by very low households, and extend impact fee reimbursement to 75 percent for low-income households, not to exceed \$15,000 per unit; and

WHEREAS, the maximum home purchase price under the SHIP program will change from \$200,000 to a formula based on 90 percent of the average annual home purchase price in Orange County; and

WHEREAS, under the SHIP Program, Section 420.9072(3), Florida Statutes, Amendments to an approved Local Housing Assistance Plan must be adopted by Resolution and submitted to the Florida Housing Finance Corporation.

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF ORANGE COUNTY, FLORIDA:

Section 1. The Board of County Commissioners of Orange County, Florida hereby amends the adopted Local Housing Assistance Plan for the state fiscal years 2015-2016, 2016-2017, 2017-2018.

Section 2. The Program will provide financial assistance and services to very low income individuals or families who are at risk of being homeless or who are homeless. The program will receive \$300,000 in funding and the County will partner with the Homeless Services Network and or other agencies serving the homeless population to implement the program.

Section 3. The Program will create a Capital Loan Fund (CLF) to be used for land acquisition, pre-development cost, and vertical construction of affordable homes. The initial budget for the Capital Loan Fund will be \$1.5 million. The loan funds will be initially for non-profit, affordable housing developers. Homes will be sold to very low, low, or moderate income households. Proceeds from sales will replenish the Capital Loan Fund. Orange County will use the services of its non-profit lenders to administer the fund.

Section 4. Impact Fee reimbursement strategy will be extended to builders constructing multi-family, affordable rental developments for families with household incomes at or below 60 percent of Area Median Income. The reimbursement rate will be 25 percent of the

total impact fees, not to exceed \$5,000 per unit. This change will be retroactive to March 1, 2017.

Section 5. The Impact Fee reimbursement rate for single-family homes will change from 75 percent to 100 percent for developers building homes for very low income households, and from 50 percent to 75 percent of the total impact fees for low income households not to exceed \$15,000 per unit.

Section 6. The maximum home purchase price under the SHIP program will change from \$200,000 to a formula based on 90 percent of the average home purchase price in Orange County.

Section 7. The Mayor of Orange County, Florida is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan for State fiscal years 2015-2016, 2016-2017 and 2017-2018 for its approval pursuant to Sections 420.907- 420.9079, Florida Statutes.

Section 8. This resolution shall take effect immediately upon its adoption.

ADOPTED THIS _____ DAY OF _____, 2018.

ORANGE COUNTY, FLORIDA
By: Board of County Commissioners

By: _____
Teresa Jacobs
Orange County Mayor

ATTEST: Phil Diamond, CPA, Orange County Comptroller
As Clerk of the Board of County Commissioners

BY: _____
Deputy Clerk

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
PROGRAM INFORMATION SHEET

The following information must be furnished to the Corporation before any funds can be disbursed.

Local Government	Orange County
Chief Elected Official	Teresa Jacobs, Orange County Mayor
Address	P.O. Box 1393, Orlando, FL 32801
SHIP Administrator	Shawn Tan, Program Manager
Address	525 E. South St., Orlando, FL 32801
Telephone	407-836-5192
EMAIL	Shawn.Tan@ocfl.net
Alternate SHIP Contact	Mitchell L. Glasser
Telephone	407-836-5190
EMAIL	<u>Mitchell.Glasser@ocfl.net</u>
Local Government Employer Federal ID #	59-6000773
Other Information	Mail disbursement to: Orange County Comptroller
	P.O. Box 38, Orlando, FL 32802

Please attach this form as Exhibit F and submit along with your completed LHAP.