

The City of Orlando



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2015-2016, 2016-2017, and 2017-2018

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I. General Program Description:

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

City of Orlando

Interlocal: Yes _____ No X

If “Yes”, name of participating local government(s) in the Interlocal Agreement;

N/A

B. Purpose of the program:

Creation of the Plan is for the purpose of:

1. To meet the housing needs of the very low, low and moderate income households;
2. to expand production of and preserve affordable housing; and
3. to further the housing element of the local government comprehensive plan specific to affordable housing

The State Housing Initiatives Partnership (SHIP) Program will utilize the funding allocated to the City in accordance with the SHIP Act requirements (Section 420.907, et seq, Florida Statutes), the requirements of the Local Housing Assistance Program contained in Chapter 67-37, Florida Administrative Code, the City of Orlando Land Development Code, and the requirements and policies of the City outlined in the adopted Housing Element of the Orlando Growth Management Plan.

Through the SHIP Program, the City of Orlando has funds to commit to affordable housing activities citywide. During the next three fiscal years, the City of Orlando will fund a number of programs and activities to further the development and redevelopment of affordable housing. The SHIP Program funds will allow the City to undertake a range of strategies during the next three (3) years, such as: the provision of down payment and closing costs assistance, the reimbursement of impact fees, and the rehabilitation of owner-occupied housing and multi-family rental units. In the event of a federally, state, or locally declared emergency or disaster, the program may also address post disaster recovery.

The City of Orlando will be eligible to receive its local housing allocation from the Florida Housing Finance Corporation once its Plan is approved, pursuant to Section 420.9072, Florida Statutes. Funds received in addition to program income will be deposited in the Local Housing Trust Fund. The funds will be distributed as prescribed in the Plan.

Financial assistance from SHIP will benefit very-low, low, and moderate-income households. To encourage economic diversity, the City will encourage the use of SHIP funds for moderate income housing activities in geographic areas where there is a concentration of very low and low income households. In addition, the City will encourage the use of SHIP funds for low and very low income housing activities in areas with a concentration of moderate income households.

Most of the SHIP funds will be used as a match to funds the City receives from the federal HOME program. HOME is a federally funded grant program for affordable housing. The HOME program was designed as a partnership program to utilize resources from federal, state, and local governments and those in the for-profit and non-profit sectors, to build, own, manage, finance, and support very-low and low income housing initiatives. The HOME Program requires participating jurisdictions (local governments) to provide a 25% match of

funds from a non-federal source. The City of Orlando utilizes SHIP funds as a match source. SHIP funds will serve as a match for activities that may include the construction of new single-family homes to benefit very-low income and low-income households, assistance to first-time homebuyers, and impact fee reimbursements.

C. Fiscal years covered by the Plan: 2015-2016, 2016-2017 and 2017-2018.

D. Governance:

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

The LHAP is consistent with the policies and objectives of Orlando's adopted Growth Management Plan and meets the provisions of Section 420.907-9079 Florida Statutes and Chapter 67-37, Florida Administrative Code. There are no inter-local agreements between the City and any other entity to implement the Plan.

SHIP funding shall be utilized to support the policies and objectives indicated in the City of Orlando Housing Element and other applicable policies and objectives of the Growth Management Plan including policies that:

- Encourage the preservation of decent, safe, and sanitary housing for the current and future residents of the City of Orlando;
- Provide affordable housing for the current and future very low, low and moderate-income residents of the City of Orlando;
- Provide housing that is accessible and available to all residents of the City of Orlando;
- Provide housing opportunities for people with special needs;
- Promote opportunities for infill housing development.

E. Local Housing Partnership:

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

The City of Orlando's Local Housing Partnership consists of a variety of individuals and organizations that are involved in the development of affordable housing or affordable housing related services. Throughout the City of Orlando, several private agencies are contributing their expertise to affordable housing issues. Non-profit providers such as the Orlando Neighborhood Improvement Corporation (ONIC), Grand Avenue Economic Community Development Corporation (GAECDC), the Housing and Neighborhood Development Services of Central Florida (HANDS), and The Village of Orlando (TVO) are local non-profit organizations that actively seek funding opportunities from the City to subsidize the development cost of their projects.

The City of Orlando supports the efforts of the Non-Profit Housing Roundtable of Central Florida. The Roundtable is a committee that provides technical and related assistance to non-profit housing providers. It serves as a forum for sharing information regarding local, state, and federal issues that might affect housing at the local level. The City of Orlando also supports the Continuum of Care of homeless services in Orange, Osceola, and Seminole Counties.

For-profit developers also seek opportunities to partner with the City of Orlando to develop affordable housing. The City has a number of success stories that have resulted from those partnerships.

Other City of Orlando partners include residential real estate professionals, mortgage lenders, and title companies. The City utilizes the services of these organizations to provide down payment assistance and closing costs to first time homebuyers. The City of Orlando has a certification process to educate lenders and mortgage brokers about SHIP requirements. Certification workshops include topics on general requirements of the Down Payment Assistance Program, lender responsibilities, and income certification process. The City of Orlando offers lenders the opportunity to become certified at least once a year and the certificate is valid up to three (3) years.

F. Leveraging:

The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and use 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 and to provide local match to obtain federal housing grants or programs. SHIP funds may leverage other federal, state, and/or local housing programs as well as private financing.

G. Public Input:

Public input was solicited through face-to-face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

The Affordable Housing Advisory Committee (AHAC) reviewed and discussed the proposed LHAP at their monthly meeting on March 26, 2015. The discussion involved the development of the new Local Housing Assistance Plan covering FY 2015-2016 through FY 2017-2018. All AHAC meetings are public meetings, and discussions and recommendations are public records.

H. Advertising and Outreach:

SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

Most potential users of SHIP funds will be reached through the on-going housing assistance programs of the City of Orlando's Housing and Community Development Department or through the City's local housing partnership. In addition, the availability of SHIP funds will be publicized through advertisements in the local newspaper at least 30 days before the beginning of the SHIP fiscal year. Throughout the year depending on funding availability individual notices and brochures are mailed to persons that have expressed an interest in the SHIP program. The different programs are also advertised on the Housing and Community Development Department's website (www.cityoforlando.net/housing).

I. Discrimination:

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

When applicable, affirmative fair housing marketing strategies will be used to make homeownership and rehabilitation opportunities known to members of various minority groups. These include the following marketing strategies:

- Print advertisements in minority owned newspapers and magazines.
- Information and flyers provided through minority churches.
- Flyers and bulletin board notices distributed at public housing complexes.
- Flyers, bulletin board notices and newsletter inserts at neighborhood service centers in areas with high concentrations of minorities.

J. 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, Tenant Counseling and Transportation.

Organizations that offer support services such as pre-purchase and post purchase counseling, credit counseling, delinquent payment and mortgage default counseling, and fair housing counseling are extremely important members of the local partnership. These organizations include: Clearpoint Credit Counseling Solutions, Housing and Neighborhood Development Services of Central Florida (HANDS), HELP Community Development Corporation, Center for Independent Living, and Orange County Cooperative Extension Services.

K. Purchase Price Limits:

The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that 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 can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

 X U.S. Treasury Department
 Local HFA Numbers

L. Income Limits, Rent Limits and Affordability:

The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.

The City of Orlando will use the most updated income limits and rental rates as distributed by the Florida Housing Finance Corporation (Corporation). All units assisted with the SHIP Program will have affordable rents/mortgage payments. 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% of its income for housing. Housing for which a household devotes more than 30% of its income shall be deemed affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size. The City shall be permitted to adopt the latest rental rates distributed by the Corporation without being required to amend this section.

This standard applies to each strategy.

M. Welfare Transition Program:

Should an eligible sponsor be used, a qualification system and selection criteria for applications for awards shall be developed, 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.

The goal of the Welfare Transition program is to emphasize work, self-sufficiency, and personal responsibility, as well as enable welfare recipients to transition from welfare to work. Florida has developed a strong support structure to deliver needed services, such as job training and employment programs.

N. Monitoring and First Right of Refusal:

In the case of rental housing, the staff and any entity that has administrative authority for implementing the Local Housing Assistance Plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides the same 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 \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer.

Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

O. Administrative Budget:

A line-item budget of proposed Administrative Expenditures is attached as Exhibit A. The City of Orlando finds that the moneys deposited in the Local Housing Assistance Trust Fund shall be used to administer and implement the Local Housing Assistance Plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states:

“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.”

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states:

“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, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.”

The City of Orlando has adopted the above findings in the resolution attached as Exhibit E.

The City of Orlando proposes to spend ten percent (10%) of SHIP funds and five percent (5%) of program income from each year covered in this Plan on administrative costs. These funds may assist in paying for workshops and training, project feasibility studies, office supplies and expenses, advertising and marketing, and salaries associated with implementing the Local Housing Assistance Plan, the Affordable Housing Incentive Plan, and the costs associated with the Affordable Housing Advisory Committee. For purposes of determining housing needs, studies may be necessary to better determine how the City should target SHIP funding. Consultants may be hired to conduct such studies and to deliver services. Provided the administrative expenses do not exceed ten percent (10%) of the local distribution allocation, the City may shift between the line budget items without requiring an amendment to this Plan.

P. Program Administration:

Administration of the Local Housing Assistance Plan will be wholly performed and maintained by the City of Orlando. The City’s Housing and Community Development Department shall be responsible for administering the SHIP Program including developing the Plan, coordinating public hearings, coordinating the application process, monitoring and implementing the Plan, and all other activities associated with the SHIP Program.

Q. Essential Service Personnel Definition (required):

The City of Orlando defines “Essential Services Personnel” as those employees who have been deemed as essential and responsible for performing duties necessary to maintain the operation of the City of Orlando, such as: administration and office support personnel; teachers, educators, and other school district, community college, and university personnel; government personnel, medical and health care personnel; police and fire personnel; hospitality and tourism service personnel; media, arts, and entertainment personnel; retail and sales personnel; skilled and unskilled building trades and their ancillary support personnel; and transportation personnel.

R. Describe efforts to incorporate Green Building and Energy Saving products and processes (required):

The City of Orlando has adopted residential green building and energy saving criteria for affordable housing projects. Newly constructed projects receive full reimbursement on sewer impact fees for eligible affordable units if they meet the City’s adopted residential green building and energy saving criteria which contains items such as but not limited to requirements regarding erosion control, landscaping, HVAC, water, lighting, air quality, outdoor and indoor durability as well as insulation, appliances, flooring, roof and pest control.

II. LHAP Strategies:

A.

Purchase Assistance without Rehabilitation	2
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a. Summary of the Strategy:

Purchase Assistance without Rehabilitation is designed as a citywide strategy limited to households eligible under the SHIP income limits and who are first time homebuyers. The purpose of the program is to provide down payment and closing costs assistance, prepaid items, [interest buy down](#), and the reduction of the mortgage principal for new construction or existing homes. Assistance will not be provided for the acquisition of a mobile home, townhome, condominium, or villa.

The Purchase Assistance without Rehabilitation Program is available city-wide to income eligible residents with equal priority given to the following:

- 1) Teachers Home Purchase– offers down payment assistance to teachers and administrators employed full time by a public or private school with a K-12 curriculum in Orange County.
- 2) Safety 1st– provides down payment assistance to public safety personnel who reside within the City of Orlando. Public safety personnel are those persons who are full time employees of police departments, sheriff offices, correction departments, or other law enforcement agencies and members of local fire departments responsible for at least one of the following: fire suppression, emergency medical response and patient care, fire and injury prevention, arson investigation, hazardous materials incident response and management, and/or response to acts of terrorism.
- 3) City of Orlando Employee Assisted Housing– provides down payment assistance as an incentive for full-time employees to purchase their home within the City limits of Orlando.
- 4) Future Parramore Residents – provides assistance to moderate-income households purchasing a home in the Parramore neighborhood boundaries.
- 5) Veterans – provides assistance to qualified veterans who are eligible for VA benefits.

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

c. Income Categories to be served:

Very Low Income
Low Income
Moderate Income

d. Maximum award:

INCOME LEVEL	PERCENT OF THE AREA MEDIAN INCOME (AMI)	MAXIMUM SUBSIDY AMOUNT
Citywide Program (Very Low)	Below 50% (AMI)	\$14,999
Citywide Program (Low)	Between 51%-80% of (AMI)	\$10,000
Citywide Program (Moderate)	Between 81%-120% (AMI)	\$5,000
Teachers Home Purchase Program	Between 81%-120% (AMI)	\$10,000
Safety 1st Program	Between 81%-120% (AMI)	\$10,000
City of Orlando Employer Assisted Housing	Between 81%-120% (AMI)	\$10,000
Future Parramore Resident	Between 81%-120% (AMI)	\$20,000
Veterans	Between 81%-120% (AMI)	\$10,000

- e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default.

The assistance will be provided in the form of a forgivable deferred five (5) year loan, at 0% interest loan. This 0% interest deferred loan is secured by a recorded note and mortgage. The buyers must contribute a minimum of \$1,000 which cannot be a gift or a loan. Local lenders through credit verifications and the determination of the applicant's ability to pay the mortgage based on their income will determine the credit and financial capacity of the applicants. The amount of the award will be based on actual need of the applicant.

The owner of a home must occupy the unit as their principal residence for a minimum of five (5) years. After five (5) years, the occupancy requirement is satisfied and the loan is forgiven. The City will issue a satisfaction of mortgage to the homeowner. A default shall occur if the home is sold, rented, leased, subleased, ceases to be owner occupied, or if the home is refinanced to withdraw equity for a home equity loan or for debt consolidation. Upon default, the entire loan amount must be repaid to the City. A default shall not occur in the event of the death of the owner if an income eligible heir assumes the loan and chooses to live in the home as their primary residence and complies with all conditions of the original agreement between the homeowner and the City of Orlando.

Underwriting criteria for the Down Payment Assistance Program:

Maximum debt to income ratio:	45% or less
Housing expense ratio:	38% or less
Minimum credit score:	640

If the homeowner encounters financial difficulties during the affordability period and the first mortgagor agrees to accept a "deed in lieu of foreclosure" or approves a "short sale" for the property, the City of Orlando Housing and Community Development Department will work with existing lender to recapture any moneys available to satisfy the lien, which may vary under the circumstances. In the event of foreclosure, if the proceeds are insufficient to repay the remaining mortgage amount, the City can accept the net proceeds, if any. Net proceeds are the sales price minus

superior loan repayments and any closing costs. If there are no net proceeds, the debt and the lien will be considered terminated.

Requests for subordination to refinance the first mortgage in order to get a lower interest rate resulting in a lower monthly payment will only be approved if the value of all outstanding loans does not exceed ninety-five percent (95%) of the appraised value of the property, with the exception of streamlined refinancing. Requests for subordination to refinance the first mortgage to withdraw equity from the property or to consolidate debt will be denied. Approval for subordinations may only be granted by the Housing and Community Development Department Director or designee.

The Housing and Community Development Department Director or designee may grant exceptions to the criteria as set forth in this strategy with strong compensating factors including, but not limited to: loss of employment, sickness, change in family composition, and other similar circumstances. Written verification of income, employment and benefits will be obtained for all applicants. In addition, the City requires all first time homebuyers complete one (1) pre-purchase homebuyer seminar with a HUD approved housing counseling agency.

f. Recipient Selection Criteria:

Purchase assistance loans will be provided on a first-qualified, first-served basis to very-low income, low-income, and moderate-income households who are first time homebuyers. Buyers of properties that are being developed with financial assistance from the City will receive priority.

The City of Orlando defines “first time homebuyer” as a household that has not owned a home during the three-year period immediately prior to the current purchase. Under this strategy, there are seven types of households that can qualify as “first time homebuyers” even though they may have owned a home within the three-year period immediately prior to the current purchase. The seven exceptions are as follows:

- 1) Displaced homemaker – an adult individual who has not worked full time for a full year in the labor force for a number of years but has during such time worked primarily without remuneration to care for the home and family, and is unemployed or underemployed and is experiencing difficulty in obtaining or upgrading employment.
- 2) Single parent – an individual who is unmarried and has one or more minor children for whom the individual has custody or joint custody or is pregnant.
- 3) Former Parramore neighborhood homeowner – a household who owned a home in the Parramore neighborhood (area bounded by Colonial Drive to the north, Gore Street to the south, Orange Blossom Trail to the west, and I-4 to the east) and was displaced because of a redevelopment initiative by the City of Orlando.
- 4) Future Parramore neighborhood resident – an individual who is buying a home located in the Parramore neighborhood.
- 5) City of Orlando employee – an individual that is employed full time with the City and has completed probation.
- 6) Teacher/School Administrator – an individual that is employed full time by a public or private school in Orange County with a K-12 curriculum. Participants

of this program must provide verification of full-time employment by an Orange County School.

- 7) Public safety personnel – those persons who are full-time employees of police departments, sheriff's department, correction departments, or other law enforcement agencies or members of local fire departments responsible for at least one of the following: fire suppression, emergency medical response and patient care, fire and injury prevention, arson investigation, hazardous materials incident response and management, and/or response to acts of terrorism. Participants of this program must provide verification of full-time employment.

g. Sponsor Selection Criteria and duties, if applicable: N/A

h. Additional Information:

- The City of Orlando maintains a certified lender's list. Interested lenders may apply for inclusion and must complete a City of Orlando, Department of Housing and Community Development provided Lender Certification training. These trainings are offered periodically throughout the year. Lender Certification is valid for three (3) years and must be renewed by attending the Lender Certification training. Lenders must adhere to all guidelines for participating in the program.
- Applicants must apply for and maintain homestead exemption on the property for the duration of the affordability period;
- Homestead exemption, property taxes status and homeowners insurance will be monitored throughout the affordability period;
- Awardees must complete a minimum of ten (10) hours of pre-purchase counseling from a HUD approved counseling agency. [The City of Orlando will utilize its existing procurement policies to select and contract with local HUD certified counseling agencies for the provision of these services.](#)

B.

Rehabilitation – Home Owner	3
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a. Summary of the Strategy:

The City supports a strong owner-occupied housing rehabilitation program in response to the growing need to preserve the existing housing stock in the City of Orlando. Through the rehabilitation program repairs can be made to the interior or exterior of the home. Eligible homes requiring rehabilitation will be repaired to comply with the City of Orlando's Housing Minimum Standards for the health, safety and welfare of the residents. Swimming pools, saunas, and other items considered as luxury items are not eligible repairs or improvements.

The City's Owner-Occupied Housing Rehabilitation Program provides assistance on a first-qualified, first-served basis to very-low, low-, and moderate-income homeowners who live in the City.

A contractor must be licensed and meet the City's minimum requirements as defined in the "City of Orlando Housing and Community Development Department RULES REGULATIONS AND STANDARDS for Contractors". All rehabilitation work will be performed under a written contract between the homeowner and the contractor, and monitored and enforced by the Housing and Community Development Department.

Only contractors who have been pre-screened will be allowed to bid on housing rehabilitation projects. The City will maintain a contractor pool in which it openly recruits contractors to participate in the program after pre-screening. All contractors must be licensed with the State of Florida, Department of Business and Professional Regulation and be in good standing with local licensing requirements. Contractors must not appear on the Federal government's Excluded Parties List prior to the award of any contract.

Eligible contractors will be selected through a bid process to perform repairs under this program. The selection will be based on certification, experience, past performance and financial stability to perform services. Prior to bidding on the project, contractors must visit each property. Home owners may select a contractor from the list of the City's registered contractors to participate in the bid process. The program prohibits contractors from working on the properties of persons they are related to or where other potential conflict of interests may exist.

In instances, where a General Contractor is needed to complete repairs such as roof only, or plumbing only, the bid quotes from pre-screened contractors will be solicited to make necessary repairs/improvements. Where a General Contractor is not needed, the services of a licensed contractor able to perform the services will be utilized.

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

- c. Income Categories to be served:
Very Low Income Households
Low Income Households
Moderate Income Households

- d. Maximum award:

	MAXIMUM AWARD PER UNIT
Rehabilitation - Owner	\$ 45 75,000

- e. Terms of the award:

A loan with 0% interest evidenced by a recorded note and mortgage is placed on the property in order to assist the City in monitoring homeowner occupancy for a predetermined period of time as set forth below.

LENGTH OF THE LIEN UNDER THE REHABILITATION STRATEGY

AMOUNT OF ASSISTANCE	LENGTH OF LIEN
Below \$7,500	Grant
\$7,501 - \$10,500	3-year lien
\$10,501 - \$25,000	5-year lien
\$25,001 - \$35,000	10-year lien
\$35,001 - and above	15-year lien

The mortgage amount will be forgiven and a satisfaction of mortgage will be recorded once the lien period is completed and the homeowner has complied with all requirements. A default shall be declared if the home is sold, rented, leased,

subleased, ceases to be owner occupied, the home is refinanced to withdraw equity for a home equity loan or for debt consolidation, or upon death of the owner except when an income eligible heir assumes the loan and chooses to live in the home as their primary residence. Upon default, the City shall be reimbursed using the following method:

$$\frac{\text{Dollar Amount of the Lien} \times \text{Number of Years Remaining on the Lien}}{\text{Total Lien Period}}$$

If the homeowner encounters financial difficulties during the affordability period and the first mortgagor agrees to accept a “deed in lieu of foreclosure” or approves a “short sale” for the property, the City of Orlando (the Housing and Community Director or designee) will work with existing lenders to recapture any moneys available to satisfy the lien, which may vary under the circumstances and may result in the City receiving little to no recapture. In the event of foreclosure if the proceeds are insufficient to repay the remaining mortgage amount, the City can only recapture the net proceeds, if any. Net proceeds are the sales price minus superior loan repayments and any closing costs. If there are no net proceeds, the debt and the lien will be considered terminated.

f. Recipient Selection Criteria:

Applicant selection will be on a first-qualified, and first-served basis. To be determined qualified, the application must contain all required documents, income certification and award letter issued, property taxes and home-owner insurance must be current. At the time of application the applicants must meet the income guidelines as issued by the Florida Housing Finance Corporation, adjusted for household size. Written verification of income, employment and benefits will be obtained for all applicants. The Housing and Community Development Department will be responsible for income certification.

Persons that qualify for SHIP assistance will be required to contractually agree to SHIP program guidelines, City of Orlando SHIP mortgage requirements, repayment provisions, and certify that the unit assisted will be their primary residence.

g. Sponsor Selection Criteria and duties, if applicable: N/A

h. Additional Information:

- Units assisted must be within the City of Orlando.
- First time applicants will be given priority over previously assisted persons. Exceptions may be made for eligible property owners in cases where living conditions threaten the health, safety or welfare of the household as determined by the City of Orlando.
- Property taxes must be current and property must be free of code enforcement liens or any other assessments.
- Home must be covered by homeowners insurance before assistance and during the term of the SHIP mortgage assistance (period of affordability). The City of Orlando SHIP program must be included on the homeowner’s insurance declarations page for notification of cancellation of insurance.
- Applicants must own and occupy the assisted home as their primary residence and have homestead exemption at the time the application for assistance is submitted.

- Homestead exemption, property taxes status and home owners insurance must remain current during the entire affordability period and will be monitored during the affordability period.
- Applicants are not eligible to apply for any additional SHIP assistance strategies until the end of the affordability period, except for Disaster Relief in the event of federal or state declared disasters, in accordance with the Rule issued by the Florida Housing Finance Corporation.
- [Award shall not exceed the estimated new cost of the residence as evidenced by the Orange County Property Appraiser.](#)
- Mobile homes, condos, townhomes and villas are not included in this strategy.

C.

Disaster Repair/Mitigation – Home Ownership	5
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a. Summary of the Strategy:

A disaster may overwhelm the capability of the City of Orlando to provide prompt and effective emergency short-term recovery assistance. For that reason, in the event of an emergency or a disaster, the City of Orlando has established a Disaster Repair/Mitigation – Home Ownership Strategy. The purpose of this strategy is to provide assistance to owner-occupied, income-eligible households after an emergency or disaster. For the purpose of this strategy, an emergency or disaster shall be defined as an occurrence causing unforeseen destruction and distress declared by executive order.

Under the Disaster Repair/Mitigation – Home Owner Strategy, SHIP funds may be used for items including, but not limited to: (a) purchase of emergency supplies for eligible households to weatherproof damaged homes; (b) interim repairs to avoid further damage such as, tree and debris removal required to make the individual housing habitable; (c) payment of insurance deductibles for rehabilitation of homes covered under homeowners insurance policies; (e) security deposit for eligible recipients that have been displaced from their homes due to damage from the disaster.

The payment of insurance deductibles provides assistance to income eligible homeowners who have homeowner's insurance and need assistance in paying the required deductible for amounts up to \$5,000. Property damage must be the result of the declared disaster and the requested repairs must address those damages. Homeowners must have estimates from their insurance companies detailing the damages and the estimated cost for repairs. The estimate will also verify the amount of the homeowner's deductible. The homeowner is required to identify and select a Florida licensed and insured contractor who is approved by the City to complete the repairs.

b. Fiscal Years Covered:

2015-2016, 2016-2017 and 2017-2018

c. Income Categories to be served:

Very Low Income
Low Income
Moderate Income

- d. Maximum award:

	MAXIMUM AWARD PER UNIT
Disaster Repair/Mitigation – Home Owner (up to 7% of the value of the home not to exceed \$5,000)	\$5,000

- e. Terms of the award:

Funds will be awarded in the form of a grant. No recapture provisions will apply.

- f. Recipient Selection Criteria:

Assistance is available on a first-qualified, first-served basis. All applicants must meet the income eligibility criteria of the SHIP program and all property taxes and home-owner insurance must be current. Due to the nature of the disaster full income verification may not be possible. If available, check stubs and other evidence of income must be provided. The Housing and Community Development Department will be responsible for the income certification process.

- g. Sponsor Selection Criteria and duties, if applicable: N/A

- h. Additional Information:

Funds will be allocated to this strategy only in the case of a federal or state disaster as declared by Executive Order by the President of the United States or Governor of the State of Florida. SHIP funds may leverage other federal and/or state emergency programs. The expenditure of funds must be for eligible activities as permitted by SHIP statute, rule and/or emergency rule as published by the Florida Housing Finance Corporation.

D.

Impact Fee - Home Owner	8
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- a. Summary of the Strategy:

Depending upon availability, SHIP funds will be used to pay all or a portion of sewer and school impact fees for income-eligible, owner-occupied single family units that are sold at or below the City's maximum sales price rates to income eligible buyers. The units must be certified through the City of Orlando's Affordable Housing Certification Process.

The Impact Fee Home Owner strategy is used as an incentive for developers to build affordable housing. When building permits are obtained, the developer shall be required to pay the total sewer and school impact fees for all housing units.

When the units are completed, the developer shall be required to submit proof of sale of units to qualified beneficiaries at or below the City's adopted maximum sales price to receive a refund of the impact fee costs. Following approval of this documentation and depending on funding availability, the City will provide the developer with either one-hundred percent (100%) reimbursement from SHIP funds for eligible affordable units if they meet the City's adopted residential green building criteria for affordable housing projects; or seventy-five percent (75%) reimbursement if they do not meet the City's adopted residential green building criteria. In addition, the developer may receive twenty-five percent (25%)

reimbursement of school impact fees from SHIP funds for eligible single family affordable housing units.

City Code Sec. 30.02 requires that all homes must be connected to the city-wide sewer system. This strategy may be used for existing homes currently on a septic system within the city or homes in areas being annexed into the city. This strategy may be utilized to reimburse the home owner for the connection fee dependent upon the income eligibility of the home owner and the availability of funds. HCD staff will coordinate with other city departments to ensure all households in annexed areas are notified of this potential funding availability.

b. Fiscal Years Covered:

2015-2016, 2016-2017 and 2017-2018.

c. Income Categories to be served:

Very Low Income Households
Low Income Households
Moderate Income Households

d. Maximum award:

	MAXIMUM AWARD PER UNIT
Sewer Impact Fee (SF)	\$2,537.50
School Impact Fee (SF)	\$1,631.50
Sewer Hook-Up to City Sewer System/connection to Sewer Lateral	\$2,950.00
MAXIMUM AWARD	\$7,119.00

e. Terms of the award:

Funds will be awarded in the form of a grant. No recapture provisions will apply.

f. Recipient Selection Criteria:

Sewer Hook-up to City Sewer System: Assistance is awarded on a first-qualified, first-served basis for income eligible households, depending upon availability of funds. All households must meet the income requirements under the SHIP regulations for low-income, very low income and moderate income households. The Housing and Community Development Department will be responsible for the income certification process.

Sewer and School Impact Fees: Assistance is awarded on a first qualified, first-served basis to developers interested in building affordable housing depending upon availability of funds. Certification as an affordable housing project, pursuant to the City of Orlando Affordable Housing Certification Process, is required to participate in the impact fee program. Evidence of the fulfillment of this requirement is the issuance of a Certification Letter.

g. Sponsor Selection Criteria and duties, if applicable: N/A

h. Additional Information:

- Mobile homes, townhomes, condominiums, or villas are not eligible for assistance.

E.

New Construction – Home Ownership	10
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a. Summary of the Strategy:

One of Orlando's highest priorities within economically depressed areas is to increase the amount of homeownership. The New Construction – Home Owner strategy is designed to stabilize and encourage economic diversity in the City's neighborhoods. Funds shall be used to provide construction subsidies to affordable housing developers. The units may be constructed on infill lots or as part of a larger development. Mobile homes, townhomes, condominiums, or villas are not eligible for assistance.

b. Fiscal Years Covered:

2015-2016, 2016-2017 and 2017-2018.

c. Income Categories to be served:

Very Low Income Households
Low Income Households
Moderate Income Households

d. Maximum award:

VERY LOW	\$75,000
LOW	\$50,000
MODERATE	\$40,000

e. Terms of the award:

SHIP funds are awarded to developers in the form of a forgivable, deferred loan at a 0% interest rate. The City will require the developer to execute a promissory note for the amount of the loan, a mortgage and restrictive covenant. The property will be secured by a recorded note and mortgage. In the event the City donates the land, the promissory note will reflect the value of the land, as well as the amount of the loan. Upon completion of the construction and sale of all of the property to income-eligible household(s), the City will cancel the promissory note to the developer and tender a release of the lien. Developers will be required to pass the loan proceeds as a cost savings (including land value, if the City donates land) to the eligible homebuyer. The cost savings must be reflected on the contract for sale of the constructed home. When the developer sells the property to an income eligible buyer the loan to the developer is forgiven.

A loan with 0% interest evidenced by a recorded note and mortgage is placed on the property. The mortgage amount will be forgiven and a satisfaction of mortgage will be recorded once the lien period is completed and the homeowner has complied with all requirements. A default shall be declared if the home is sold, rented, leased, subleased, ceases to be owner occupied, the home is refinanced to withdraw equity for a home equity loan or for debt consolidation, or upon death of the owner except when an income eligible heir assumes the loan and chooses to live in the home as

their primary residence. Upon default, the City shall be reimbursed using the following method:

$$\frac{\text{Dollar Amount of the Lien} \times \text{Number of Years Remaining on the Lien}}{\text{Total Lien Period}}$$

In the event of foreclosure, deed-in-lieu of foreclosure, or assignment of an FHA insured mortgage to the Department of Housing and Urban Development (HUD), the debt, lien, and affordability period will be considered terminated.

f. Recipient Selection Criteria: N/A

g. Sponsor Selection Criteria: Selection of projects and the amount of funding awarded will be based on recommendations from the Housing Review Committee (HRC). Applications for funding can be submitted throughout the year. The application for SHIP funding is combined with the HOME program application. Applications from developers are submitted to the Housing and Community Development Department to ensure that the application contains all required information and the proposed project is consistent with the City's policies and objectives. Applications are then distributed to the Committee for review. The HRC is comprised of members of departments, and offices in the City, such as: City Planning, Urban Design, the Police Department, Permitting Services, Real Estate, Code Enforcement, and other organizations and citizen boards, such as: the Orange County Housing Finance Authority, the Affordable Housing Advisory Committee, the CDBG Review Committee, and the Municipal Planning Board.

The Committee meets on an as needed basis. Members discuss and assess the applications using the following criteria:

- Project Location – Preference will be given to projects located within the Parramore neighborhood.
- Development Team Experience
- Employment of Personnel from WAGES and Workforce Development Initiatives
- Organizational Capacity
- Project Description
- Timeline for Development
- Site Control
- Project Design
- Project Costs
- Financial Commitments
- Leveraging
- Proposed Sales Price
- Outreach and Marketing Plan
- Pool of Qualified Applicants

If the Committee recommends the project to the Orlando City Council for funding and approval, the City will enter into a loan agreement with each award recipient. The agreement will specify conditions that must be met for the developer to receive the SHIP loan.

g. Additional Information: N/A

F.

Special Needs – Home Owner	11
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a. Summary of the Strategy:

To assist local non-profits and for profits with the acquisition, construction or rehabilitation of existing single family homes for persons with special needs as defined under 420.0004(13) F.S.. Operational costs after initial funding shall be the responsibility of the sponsoring agency.

b. Fiscal Years Covered:

2015-2016, 2016-2017 and 2017-2018

c. Income Categories to be served:

Very Low Income Households

Low Income Households

Moderate Income Households

d. Maximum award:

VERY LOW	\$75,000
LOW	\$50,000
MODERATE	\$40,000

e. Terms of the award:

Under this strategy, SHIP funds are awarded to developers in the form of a forgivable, deferred loan at a 0% interest rate. The City will require the developer to execute a promissory note for the amount of the loan, a mortgage and restrictive covenant. The property shall be secured with a recorded note and mortgage. In the event the City donates the land, the promissory note will reflect the value of the land, as well as the amount of the loan. Upon completion of the construction/rehabilitation and sale of the property to income-eligible household(s) who meet the definition of special needs as defined under 420.0004(13) F.S, the City will cancel the promissory note to the developer and tender a release of the lien. Developers will be required to pass the loan proceeds as a cost savings (including land value, if the City donates land) to the eligible homebuyer. The cost savings must be reflected on the contract for sale of the home.

A loan with 0% interest evidenced by a recorded note and mortgage is placed on the property. The mortgage amount will be forgiven and a satisfaction of mortgage will be recorded once the lien period is completed and the homeowner has complied with all requirements. A default shall be declared if the home is sold, rented, leased, subleased, ceases to be owner occupied, the home is refinanced to withdraw equity for a home equity loan or for debt consolidation, or upon death of the owner except when an income eligible heir assumes the loan and chooses to live in the home as their primary residence. Upon default, the City shall be reimbursed using the following method:

$$\frac{\text{Dollar Amount of the Lien} \times \text{Number of Years Remaining on the Lien}}{\text{Total Lien Period}}$$

In the event of foreclosure, deed-in-lieu of foreclosure, or assignment of an FHA insured mortgage to the Department of Housing and Urban Development (HUD), the debt, lien, and affordability period will be considered terminated.

f. Recipient Selection Criteria: N/A

g. Sponsor Selection Criteria and duties, if applicable:

Selection of projects and the amount of funding awarded will be based on recommendations from the Housing Review Committee (HRC). Applications for funding can be submitted throughout the year. The application for SHIP funding is combined with the HOME program application. Applications from developers are submitted to the Housing and Community Development Department to ensure that the application contains all required information and the proposed project is consistent with the City's policies and objectives. Applications are then distributed to the Committee for review. The HRC is comprised of members of departments, and offices in the City, such as: City Planning, Urban Design, the Police Department, Permitting Services, Real Estate, Code Enforcement, and other organizations and citizen boards, such as: the Orange County Housing Finance Authority, the Affordable Housing Advisory Committee, the CDBG Review Committee, and the Municipal Planning Board.

The Committee meets on an as needed basis. Members discuss and assess the applications using the following criteria:

- Project Location – Preference will be given to projects located within the Parramore neighborhood.
- Development Team Experience
- Employment of Personnel from WAGES and Workforce Development Initiatives
- Organizational Capacity
- Project Description
- Timeline for Development
- Site Control
- Project Design
- Project Costs
- Financial Commitments
- Leveraging
- Proposed Sales Price
- Outreach and Marketing Plan
- Pool of Qualified Applicants

If the Committee recommends the project to the Orlando City Council for funding and approval, the City will enter into a loan agreement with each award recipient. The agreement will specify conditions that must be met for the developer to receive the SHIP loan.

h. Additional Information: N/A

G.

Special Needs – Rental	12
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a. Summary of the Strategy:

To assist local non-profits and for profits with the acquisition, construction or rehabilitation of existing single family or multi-family rental units or group homes housing persons with special needs as defined under 420.0004(13) F.S.. Operational

costs after initial funding shall be the responsibility of the property owner. Mobile homes, condos, townhomes or villas are not eligible for assistance.

b. Fiscal Years Covered:

2015-2016, 2016-2017 and 2017-2018.

c. Income Categories to be served:

Very Low Income Households

Low Income Households

Moderate Income Households

d. Maximum award:

\$40,000 per housing unit for single family unit.

\$40,000 per housing unit for multi-family units

e. Terms of the award:

Under this strategy, SHIP funds are awarded to developers in the form of a forgivable, deferred loan at 0% interest rate. The City will require the developer to execute a promissory note for the amount of the loan. The property will be secured by a recorded note and mortgage. In the event the City donates the land, the promissory note will reflect the value of the land, as well as the amount of the loan. Upon compliance and completion of the affordability period (a minimum of 15 years), the loan is forgiven.

The units rehabilitated under this strategy must be rented to income eligible persons and who meet the definition of special needs as defined under 420.0004(13) F.S. at or below the maximum rental rates, adjusted for bedroom size, established by the Florida Housing Finance Corporation. Households who wish to lease units built under this Program, must apply directly with the property owner . All renters of units constructed using SHIP funds must meet the income requirements described in this Plan. All documentation, including, but not necessarily limited to, a prospective renter's application and verifications, and the proposed rental rates, shall be submitted to the City's Housing Department for final income certification approval before the developer offers a contract for rent to the prospective renters. Only prospective renters who have been pre-qualified by the City shall be eligible to lease the unit. The developer shall be free to decide which pre-qualified prospective renter shall actually be offered a contract for rent.

If any rental development assisted under this strategy is sold before the completion of the affordability period, eligible nonprofit housing providers must have a right of first refusal to purchase the development at the current market value. The new non-profit owner must agree to continue to rent the units to income eligible tenants at the appropriate rent rates approved by the Florida Housing Finance Corporation for the remainder of the affordability period.

The City of Orlando will annually monitor the assisted units for the length of the affordability period, which is no less than 15 years. Monitoring will ensure compliance with tenant income and affordability requirements as described in the restrictive covenant. The restrictive covenant will remain in effect for the entire affordability period (a minimum of 15 years). If the developer/owner fails to maintain the income or the rental rate requirements for the entire affordability period, the funds used to acquire and rehabilitate the project will be subject to full recapture from the developer.

f. Recipient Selection Criteria: N/A

g. Sponsor Selection Criteria and duties, if applicable:

Selection of projects and the amount of funding awarded will be based on recommendations from the Housing Review Committee (HRC). Applications for funding can be submitted throughout the year. The application for SHIP funding is combined with the HOME program application. Applications from developers are submitted to the Housing Department to ensure that the application contains all required information and that the proposed project is consistent with the City's policies and objectives. Applications are then distributed to the Committee for review. The HRC is comprised of members of departments, and offices in the City, such as: City Planning, Urban Design, the Police Department, Permitting Services, Real Estate, Code Enforcement, and other organizations and citizen boards, such as: the Orange County Housing Finance Authority, the Affordable Housing Advisory Committee, the CDBG Review Committee, and the Municipal Planning Board.

The Committee meets on an as needed basis. Members discuss and assess the applications using the following criteria:

- Project Location – Preference will be given to projects located within the Parramore neighborhood.
- Development Team Experience
- Employment of Personnel from WAGES and Workforce Development Initiatives
- Organizational Capacity
- Project Description
- Timeline for Development
- Site Control
- Project Design
- Project Costs
- Financial Commitments
- Leveraging
- Proposed Sales Price
- Outreach and Marketing Plan
- Pool of Qualified Applicants

If the Committee recommends the project to the Orlando City Council for funding and approval, the City will enter into a loan agreement with each award recipient. The agreement will specify conditions that must be met for the developer to receive the SHIP loan.

h. Additional Information: N/A

H.

Rehabilitation -- Rental	14
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a. Summary of the Strategy:

This strategy is designed to address the preservation of the affordable rental housing stock by improving its condition. The funds may be used for the rehabilitation of single-family or multifamily rental projects citywide. Funds awarded under this strategy may also be used as a local contribution by developers participating in the

Florida Housing's Low Income Tax Credit Program or any other federal, state, or local funding program that targets the rehabilitation of multifamily rental housing projects in the City. Mobile homes, condos, townhomes and villas are not eligible for assistance.

b. Fiscal Years Covered:

2015-2016, 2016-2017 and 2017-2018.

c. Income Categories to be served:

Very Low Income
Low Income
Moderate Income

d. Maximum award:

\$45,000 per unit

e. Terms of the award:

Under this strategy, SHIP funds are awarded to developers in the form of a forgivable, deferred loan at 0% interest rate. The City will require the developer to execute a promissory note for the amount of the loan, a mortgage and restrictive covenant. The property will be secured by a recorded note and mortgage. In the event the City donates the land, the promissory note will reflect the value of the land, as well as the amount of the loan. Upon compliance and completion of the affordability period (a minimum of 15 years), the City shall issue a satisfaction of mortgage.

The units rehabilitated under this strategy must be rented to income eligible persons at or below the maximum rental rates, adjusted for bedroom size, established by the Florida Housing Finance Corporation.

If any rental development assisted under this strategy is sold before the completion of the affordability period, eligible nonprofit housing providers must have a right of first refusal to purchase the development at the current market value. The new nonprofit owner must agree to continue to rent the units to income eligible tenants at the appropriate rent rates approved by the Florida Housing Finance Corporation for the remainder of the affordability period.

The City of Orlando will annually monitor the assisted units for the length of the affordability period, which is no less than 15 years. Monitoring will ensure compliance with tenant income and affordability requirements as described in the restrictive covenant. The restrictive covenant will remain in effect for the entire affordability period (a minimum of 15 years). The covenant and restrictions shall run with the land and shall be binding on future owners of the property for the affordability period. If the developer/owner fails to meet the income or rental rate requirements, the funds used to acquire and rehabilitate the project will be subject to full recapture from the developer/owner.

In the event of foreclosure, deed-in-lieu of foreclosure, or assignment of an FHA insured mortgage to the Department of Housing and Urban Development (HUD), the debt, lien, and affordability period will be considered terminated.

f. Applicant Selection criteria: Applicants selected on a first-qualified, first served basis.

g. Sponsor Selection Criteria

Selection of projects and the amount of funding awarded will be based on recommendations from the Housing Review Committee (HRC). Applications for funding can be submitted throughout the year. The application for SHIP funding is combined with the HOME program application. Applications from developers are submitted to the Housing Department to ensure that the application contains all required information and that the proposed project is consistent with the City's policies and objectives. Applications are then distributed to the Committee for review. The HRC is comprised of members of departments, and offices in the City, such as: City Planning, Urban Design, the Police Department, Permitting Services, Real Estate, Code Enforcement, and other organizations and citizen boards, such as: the Orange County Housing Finance Authority, the Affordable Housing Advisory Committee, the CDBG Review Committee, and the Municipal Planning Board.

The Committee meets on an as needed basis. Members discuss and assess the applications using the following criteria

- Project Location – Preference will be given to projects located within the Parramore neighborhood.
 - Development Team Experience
 - Employment of Personnel from WAGES and Workforce Development Initiatives
 - Organizational Capacity
 - Project Description
 - Timeline for Development
 - Site Control
 - Project Design
 - Project Costs
 - Financial Commitments
 - Leveraging
 - Proposed Sales Price
 - Outreach and Marketing Plan
 - Pool of Qualified Applicants
- f. If the Committee recommends the project to the Orlando City Council for funding and approval, the City will enter into a loan agreement with each award recipient. The agreement will specify conditions that must be met for the developer to receive the SHIP loan.
- g. Additional Information: N/A.

I.

Disaster Repair/Mitigation – Rental	16
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- a. Summary of the Strategy:

This strategy addresses the repair and replacement needs resulting from damage caused by a disaster; however, hazard mitigation items may be included. SHIP funding will be provided as grants.

Grants may be made to fund specific work, including but not limited to: barrier removal to make housing accessible to the disabled. Due to extent of damage, necessary activities may require higher than typical expenditures for rehabilitation. Critical special needs housing that has experienced disaster damage is eligible.

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

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

d. Maximum award:
\$5,000 per housing unit assisted

e. Terms of the award:
Funds will be awarded in the form of a grant. No recapture provisions will apply.

f. Recipient Selection Criteria: N/A

g. Sponsor Selection Criteria and duties

Selection of projects and the amount of funding awarded will be based on recommendations from the Housing Review Committee (HRC). Applications for funding can be submitted throughout the year. The application for SHIP funding is combined with the HOME program application. Applications from developers are submitted to the Housing and Community Development Department to ensure that the application contains all required information and the proposed project is consistent with the City's policies and objectives. Applications are then distributed to the Committee for review. The HRC is comprised of members of departments, and offices in the City, such as: City Planning, Urban Design, the Police Department, Permitting Services, Real Estate, Code Enforcement, and other organizations and citizen boards, such as: the Orange County Housing Finance Authority, the Affordable Housing Advisory Committee, the CDBG Review Committee, and the Municipal Planning Board.

The Committee meets on an as needed basis. Members discuss and assess the applications using the following criteria:

- Project Location – Preference will be given to projects located within the Paramore neighborhood.
- Development Team Experience
- Employment of Personnel from WAGES and Workforce Development Initiatives
- Organizational Capacity
- Project Description
- Timeline for Development
- Site Control
- Project Design
- Project Costs
- Financial Commitments
- Leveraging
- Proposed Sales Price
- Outreach and Marketing Plan
- Pool of Qualified Applicants

h. Additional Information:

Funds will be allocated to this strategy only in the case of a federal or state disaster as declared by Executive Order by the President of the United States, or the Governor of the State of Florida. SHIP funds may leverage other federal and/or state emergency programs. The expenditure of funds must be for eligible activities as permitted by SHIP statute, rule and/or emergency rule as published by the Florida Housing Finance Corporation.

J.

Impact Fee - Rental	19
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a. Summary of the Strategy:

Depending upon availability, SHIP funds will be used to pay all or a portion of sewer and school impact fees for income eligible, single family and multi-family rental units. The units must be certified through the City of Orlando's Affordable Housing Certification Process. Mobile homes, condos, townhomes and villas are not eligible for assistance

The impact fee grant program is used as an incentive for developers to build affordable housing. When building permits are obtained, the developer shall be required to pay the total sewer and school impact fees for all housing units. When the units are completed, the developer shall be required to submit proof of payment of impact fees and submit to the HCD Department for a refund of the impact fee costs. Following approval of this documentation and depending on funding availability, the City will provide the developer with either one-hundred percent (100%) reimbursement from SHIP funds for eligible affordable units if they meet the City's adopted green building criteria for affordable housing projects; or seventy-five percent (75%) reimbursement if they do not meet the City's adopted green building criteria. In addition, the developer may receive twenty-five percent (25%) reimbursement of school impact fees from SHIP funds for eligible single family affordable housing rental units, or fifty percent (50%) reimbursement for the eligible multi-family affordable housing rental units.

b. Fiscal Years Covered:

2015-2016, 2016-2017 and 2017-2018.

c. Income Categories to be served:

Very Low Income Households
Low Income Households
Moderate Income Households

d. Maximum award:

	Single Family	Multi-family
Sewer Impact Fee	\$2,537.50	\$1,928.50
School Impact Fee	\$1,631.50	\$1,960.50
Sewer Hook-Up to City Sewer System/connection to Sewer Lateral	\$2,950.00	-
MAXIMUM AWARD	\$7,119.00	\$3,889.00

e. Terms of the award:

Funds will be awarded in the form of a grant. No recapture provisions will apply.

To receive full reimbursement of sewer impact fees the units must meet the City's adopted residential green building criteria for affordable housing rental projects. The criteria are included in the Affordable Housing Certification Process

f. Recipient Selection Criteria:

Sewer Hook-up to City Sewer System: Assistance is available on a first-qualified, first-served basis for income eligible households, depending upon the availability of funds. All households must meet the income requirements under the SHIP regulations for low-income, very low-income and moderate-income. The Housing and Community Development Department will be responsible for the income certification process.

Sewer and School Impact Fees: The funds awarded under the strategy shall be available on a first qualified, first-served basis to developers interested in building affordable rental housing. Certification as an affordable housing project, pursuant to the City of Orlando Affordable Housing Certification Process, is required to participate in the impact fee program. Evidence of the fulfillment of this requirement is the issuance of a Certification Letter.

g. Sponsor Selection Criteria and duties, if applicable: N/A

h. Additional Information: N/A

K.

New Construction -- Rental	21
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a. Summary of the Strategy:

Under The New Construction -- Rental strategy SHIP funds in the form of a deferred loan may be used to construct new rental units. The City may designate sites to implement this strategy or the City may consider sites proposed by developers. SHIP funds may be used for the construction or rehabilitation of rental units for very-low, low and moderate-income households. The City may use a portion of the SHIP allocation as part of the Local Government Contribution or Match when participating in such programs as the Florida Housing Finance Corporation Housing Tax Credit (HTC) and Florida State Apartment Incentive Loan (SAIL), as they apply to the development of new construction and/or rehabilitation of affordable rental housing developments. Mobile homes, condos, townhomes and villas are not eligible for assistance.

b. Fiscal Years Covered:

2015-2016, 2016-2017 and 2017-2018.

c. Income Categories to be served:

Very Low Income Households
Low Income Households
Moderate Income Households

d. Maximum award:

VERY LOW	\$75,000
LOW	\$50,000
MODERATE	\$40,000

e. Terms of the award:

Under this strategy, SHIP funds are awarded to developers in the form of a forgivable, deferred loan at a 0% interest rate. The City will require the developer to execute a promissory note for the amount of the loan, a mortgage and restrictive covenant. The property will be secured by a recorded note and mortgage. In the event the City donates the land, the promissory note will reflect the value of the land, as well as the amount of the loan. Upon compliance and completion of the affordability period (a minimum of 15 years), the City shall issue a satisfaction of mortgage.

The units constructed under this strategy must be rented to income eligible persons at or below the maximum rental rates, adjusted for bedroom size, established by the Florida Housing Finance Corporation.

If any rental development assisted under this strategy is sold before the completion of the affordability period, eligible nonprofit housing providers must have a right of first refusal to purchase the development at the current market value. The new non-profit owner must agree to continue to rent the units to income eligible tenants at the appropriate rent rates approved by the Florida Housing Finance Corporation for the remainder of the affordability period.

The City of Orlando will annually monitor the assisted units for the length of the affordability period, which is no less than 15 years. Monitoring will ensure compliance with tenant income and affordability requirements as described in the restrictive covenant. The restrictive covenant will remain in effect for the entire affordability period. The covenant and restrictions shall run with the land and shall be binding on future owners of the property for the affordability period. If the developer/owner fails to maintain the income or the rental rate requirements, the funds used to acquire and rehabilitate the project will be subject to full recapture from the developer/owner.

In the event of foreclosure, deed-in-lieu of foreclosure, or assignment of an FHA insured mortgage to the Department of Housing and Urban Development (HUD), the debt, lien, and affordability period will be considered terminated.

- f. Recipient Selection Criteria: N/A
- g. Sponsor Selection Criteria and duties, if applicable: Selection of projects and the amount of funding awarded will be based on recommendations from the Housing Review Committee (HRC). Applications for funding can be submitted throughout the year. The application for SHIP funding is combined with the HOME program application. Applications from developers are submitted to the Housing Department to ensure that the application contains all required information and that the proposed project is consistent with the City's policies and objectives. Applications are then distributed to the Committee for review. The HRC is comprised of members of departments, bureaus, and offices in the City, such as: City Planning, Urban Design, the Police Department, Permitting Services, Real Estate, Code Enforcement, and other organizations and citizen boards, such as: the Orange County Housing Finance Authority, the Affordable Housing Advisory Committee, the CDBG Review Committee, and the Municipal Planning Board.

The Committee meets on an as needed basis. Members discuss and assess the applications using the following criteria

- Project Location – Preference will be given to projects located within the Parramore neighborhood.
- Development Team Experience
- Employment of Personnel from WAGES and Workforce Development Initiatives
- Organizational Capacity
- Project Description
- Timeline for Development
- Site Control
- Project Design
- Project Costs
- Financial Commitments
- Leveraging
- Proposed Sales Price
- Outreach and Marketing Plan
- Pool of Qualified Applicants

If the Committee recommends the project to the Orlando City Council for funding and approval, the City will enter into a loan agreement with each award recipient. The agreement will specify conditions that must be met for the developer to receive the SHIP loan.

h. Additional Information: N/A

III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

A. Expedited Permitting

Description: According to Section 163.3164(7), (8), Florida Statutes, *a permit is a development order, which means any order granting, denying, or granting with conditions an application for a development permit. A development permit includes any building permit, zoning permit, subdivision approval, rezoning, certification, special exception, variance, or any other official action of local government having the effect of permitting the development of land.* In order to receive State Housing Initiatives Partnership (SHIP) funds from the Florida Housing Finance Corporation, local governments are required to do their part to reduce the cost of housing by expediting permits for affordable housing.

Established policy and procedures: In 2007 the Housing and Community Development Department, the Planning Division and the Office of Permitting Services came together and discussed the pros and cons of the existing Expedited Permitting Process. As a result, the process was restructured to emphasize efficiency. Under the new Expedited Housing Development Approval Process, the Housing Expediter continues to be the lead staff person responsible for coordinating the City's review of the project to provide consistency with other departments. The Housing Expediter is responsible for the initial review of a project applying for certification to determine whether it meets the income criteria. The Housing Expediter then contacts other City staff in the various departments responsible for the development and building of the project. In addition, the Housing Expediter serves as the key contact person between City staff and the applicant for affordable housing certified projects. The Housing Expediter assists the developer throughout the development review

and permitting process, and coordinates with City staff to ensure that any issues are addressed early in the development process. Projects that include residential green building principles receive priority as part of the expedited process.

The Planning Division and Permitting Services Division have each assigned a staff person to serve as an Ombudsman for certified housing projects. If a planning or permitting issue arises, the appropriate Ombudsman is responsible for notifying the Housing Expediter.

B. Ongoing Review Process

Description: The Florida Statutes require local governments to establish a process by which a local government considers before adoption policies, procedures, ordinances, regulations, or plan revisions if it increases the cost of housing. Land Development Code (LDC) amendments and Growth Management Plan (GMP) amendments are reviewed by the Planning Division and the Municipal Planning Board. Final review and approval is by City Council. Those responsible for reviewing proposed ordinance and policy amendments consider a variety of issues including the reason(s) why the amendment is being proposed and whether the regulations and policies within the LDC and GMP respectively support the proposed amendment.

Established policy and procedures: All LDC and GMP amendments that may impact the development of affordable and attainable housing are reviewed by the Housing Expediter and the Affordable Housing Advisory Committee (AHAC) before submission to City Council for approval. During the review of the proposed policy or regulation, staff performs research on the impacts of that policy or regulation on housing cost in the Technical Review Committee (TRC) Project and Analysis Report. Staff from the initiating department/division discusses the policy impacts with the Housing Expediter. The Housing Expediter then schedules a meeting to present the policy amendment to the AHAC with a Housing Impact Statement detailing the economic impact for the development of affordable or attainable housing. Recommendations by the AHAC regarding the impacts of the proposed regulations or policy on housing costs are included in the MPB report for recommendation to City Council, who makes the final decision.

C. Affordable Housing Certification Process

Description: The intent of the Affordable Housing Certification Process is to identify those projects that meet the definition of affordable housing. In order to participate in the Affordable Housing Certification Process, a minimum of twenty percent (20%) of the units in the project must meet the definition of very-low, low, and/or moderate income housing. These developments are eligible to receive specific regulatory and financial incentives. The certification process allows the City to more effectively direct its incentives to those projects that will result in the provision of decent, safe and affordable housing. Further, the certification process provides the developer early on information regarding available incentives. Another benefit of the Affordable Housing Certification Process is that certified projects receive expedited services from City departments at all steps in the development review and permitting process.

Established policy and procedures: Projects seeking any affordable housing incentives such as SHIP/HOME funds, capacity reservation set-asides, reduced reservation fees, impact fee grants, discounts, or exemptions, reduced Land Development or Growth Management application fees, or developing a residential project utilizing the Alternative Housing Development standards, must be certified prior to receiving these incentives. The Affordable Housing Certification Process has been amended to include certain incentives for attainable housing developments.

D. Establishment of a definition for Attainable Housing

Description: In 2006, a task force appointed by Mayor Buddy Dyer addressed the need for attainable housing. Attainable housing was defined by the Task Force as “well designed housing for public employees, public safety employees, teachers, and employees of small and large businesses within the City of Orlando, whose annual income is from 50% to 150% of the area median income.”

Established policy and procedures: The City adopted a definition to address attainable rental housing development. The definition states that “*a mixed income development in which no less than 20% of all of the residential units within the project must be occupied by Very Low Income Households, an additional 40% of all of the residential units within the project must be occupied by attainable income households, and the remaining 40% of the residential units must be households earning higher than 150% of the area median income*”. The Affordable Housing Certification Process has been amended to address the new “attainable housing” definition. This provides an opportunity for developments containing attainable housing units to receive certain regulatory incentives.

E. Impact Fees

Description: The sewer benefit fee and the transportation impact fee are the only two impact fees the City of Orlando charges for new construction. In addition, the Orange County School Board levies a school impact fee for residential development. As an incentive for the production of affordable housing, the City established an Affordable Housing Impact Fee Program that provides a full or partial reimbursement for sewer and school impact fees, and a Transportation Impact Fee Exemption Program that exempts certified developments from the payment of the transportation impact fees for affordable units.

Established policy and procedures: To receive reimbursement of the sewer and school impact fees, developers must pay all impact fees when building permits are issued. After the sale of the housing unit at or below the City’s maximum sales price, or after the housing unit is rented at or below the established HUD rents, the impact fees will be reimbursed by the City, provided funding is available. The reimbursement is available on a first-come, first-served basis. Another benefit available to certified affordable housing developments is the Transportation Exemption Impact Fee Program. The program offers a partial exemption for projects that have received housing certification. Below is a specific description of the available impact fee benefits:

Reimbursement of sewer impact fees:

- 100% reimbursement from SHIP funds for eligible affordable units if they meet the City’s adopted residential green building criteria for affordable housing projects; or
- 75% reimbursement from SHIP funds for eligible affordable units if they do not meet the City’s adopted residential green building criteria for affordable housing projects.

Exemption of transportation impact fees:

- 100 % exemption of the transportation impact fees for eligible affordable housing units if the certified housing project meets the City’s commuter criteria*.
- 50% exemption of the transportation impact fees for the eligible affordable housing units if the certified housing project does not meet the City’s commuter criteria but is accessible to grocery stores, public schools, pharmacies, medical facilities, financial institutions, or a post office via a public transit stop located within a ¼ mile distance.

- 75% exemption of the transportation impact fees for the eligible affordable housing units in certified attainable housing projects if the certified housing project meets the City's commuter criteria.
- 25% exemption of the transportation impact fees for the eligible affordable housing units in certified attainable housing projects if the certified housing project does not meet the City's commuter criteria but is accessible to grocery stores, public schools, pharmacies, medical facilities, financial institutions, or a post office via a public transit stop located within a ¼-mile distance.

*To meet the City of Orlando's commuter criteria, a development must be located within a ¼ mile distance to a City-designated Activity Center or a light rail or commuter rail station.

Reimbursement of school impact fees:

- 25% reimbursement from SHIP funds for eligible single-family affordable housing units.
- 50% reimbursement from SHIP funds for the eligible multi-family affordable housing units.

F. Increased Density/Intensity Levels

Description: The City of Orlando operates a voluntary density bonus program. The program offers a density bonus in several residential, office, and commercial districts. In exchange for more density, the developer must commit to build affordable housing units on-site. However, instead of building affordable units on-site, the developer may choose to provide an in-lieu contribution to the "City of Orlando Trust Fund for Low and Very Low Income Housing."

Established policy and procedures:

DENSITY BONUSES AVAILABLE IN ORLANDO ZONING DISTRICTS

District	Intensity		Maximum Bonus		Available Intensity with Bonus
R-3A	12 units/acre	+	3 units/acre	=	15 units/acre
R-3B	21 units/acre	+	5 units/acre	=	26 units/acre
R-3C	30 units/acre	+	10 units/acre	=	40 units/acre
R-3B	75 units/acre	+	15 units/acre	=	90 units/acre
O-1	0.4 F.A.R. *	+	0.075 F.A.R. *	=	0.475 F.A.R. *
O-2	0.7 F.A.R. *	+	0.125 F.A.R. *	=	0.825 F.A.R. *
O-3	1.0 F.A.R. *	+	0.15 F.A.R. *	=	1.15 F.A.R. *
AC-1	0.7 F.A.R. *	+	0.1 F.A.R. *	=	0.8 F.A.R. *
AC-2	1.0 F.A.R. *	+	0.15 F.A.R. *	=	1.15 F.A.R. *
AC-3	1.5 F.A.R. *	+	0.3 F.A.R. *	=	1.8 F.A.R. *
AC-3A	3.0 F.A.R. *	+	0.5 F.A.R. *	=	3.5 F.A.R. *

* F.A.R. = Floor Area Ratio = building floor area/land area

The Land Development Code requires a Neighborhood Compatibility Review for all developments requesting a density bonus. The purpose of the review is to ensure that the intensity of a development utilizing a density bonus remains compatible with adjacent neighborhoods. All variances, except variances to height requirements, are prohibited within developments that have received density bonuses. If the neighborhood compatibility review is favorable, the applicant is allowed to increase the density of development in accordance with the approval.

In return for the density bonus, the developer is required either to provide on-site affordable housing units equal to the number or additional units permitted by the bonus or to contribute a percentage of the total construction costs to the trust fund at the time of permitting. At the time of building permitting, the Building Official determines the amount of the contribution based on 2% of the total construction costs of the development. The on-site alternatives require that the affordable units be devoted by deed restriction to low and/or very low income households.

G. The allowance of flexible lot configurations, including zero lot line configurations:

Description: Flexible lot configurations provide an alternative to conventional development guidelines for small lots. These development standards are intended to allow a number of different building site layout alternatives.

Established policy and procedures: The City of Orlando's Land Development Code (LDC) has permitted zero-lot-line development as a design option for one or two family dwellings. Zero-lot-line development is permitted in most residential districts as part of the platting process. With the zero-lot-line standards, the LDC allows the unit to be placed along the rear and/or side property lines, reduces the rear and front setbacks below the minimum yard requirements in the applicable zoning districts, and reduces the minimum lot depth required in the district.

H. Disposition of property for affordable housing

Description: According to Section 166.0451, Florida Statutes, each local government must prepare an inventory of all real property within its jurisdiction to which the local government holds fee simple title that is appropriate for use as affordable housing. The inventory must include the address and legal description of each such property and specify whether the property is vacant or improved. The City Council approved the inventory at a public hearing. A resolution that includes the inventory was adopted by City Council. The properties identified as appropriate for use as affordable housing on the adopted inventory may be offered to interested parties for the development of affordable housing.

Established policy and procedures: The City of Orlando's inventory is prepared by the City's Real Estate Office (REO) and the Housing and Community Development (HCD) Department. The City owns properties that were obtained through voluntary sales and donations by private individuals, code liens foreclosures, and tax deed sales. The remaining properties in the inventory were divided in three categories:

- Category 1: Ready (Lot is platted, can proceed to permitting)
- Category 2: Needs variance, determination, and/or replatting
- Category 3: Lot not buildable/Parcel acquired through tax deed sales

The properties included under Category 1 and Category 2 are available and ready to use. Properties in Category 3 will be included in the inventory; however, will not be available for disposition right away. New properties will be added to the list as they become available. Properties will be deleted from the list as they are donated to eligible organizations or if their

use for affordable housing is no longer viable. Interested nonprofit as well as for profit organizations may request the donation of the lot(s) by completing a SHIP/HOME Funding Application and the Parcel Selection Addendum.

Properties listed in the City of Orlando's inventory of all real property will be available throughout the year to eligible nonprofit and for profit organizations for the construction of affordable housing used for sale or rent. Land from this program may also be conveyed to a community land trust for the development of long-term affordable housing. The land may be conveyed as a single incentive or part of a housing incentive package, which includes other housing incentives. Either way, the City will require the developer to execute an agreement along with a mortgage, a promissory note, and a restrictive covenant.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan.
 - B. Timeline for Estimated Encumbrance and Expenditure.
 - C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
 - D. Signed Certification.
 - E. Signed, dated, witnessed or attested adopting resolution.
 - F. Program Information Sheet.
 - G. Ordinance: (If changed from the original creating ordinance).
 - H. Interlocal Agreement:
 - A copy of the Interlocal Agreement, if applicable.
-
- A. Expedited Permitting – reviewed with no changes
 - B. Ongoing Review Process– reviewed with no changes
 - C. Affordable Housing Certification Process– reviewed with no changes
 - D. Establishment of a definition for Attainable Housing– reviewed with no changes
 - E. Impact Fees– reviewed with no changes
 - F. Increased Density/Intensity Levels– reviewed with no changes
 - G. The allowance of flexible lot configurations, including zero lot line configurations: – reviewed with no changes
 - H. Disposition of property for affordable housing– reviewed with no changes

EXHIBIT A
67-37.005(1), F.A.C.
The City of Orlando

Fiscal Year: 2015-2016		
Estimated Allocation for Calculating:		\$1,145,176.00
Salaries and Benefits	\$ 108,472.00	
Office Supplies and Equipment	\$ 1,500.00	
Travel Per diem Workshops, etc	\$ 2,000.00	
Advertising	\$ 2,500.00	
Other	\$	
Total	\$ 114,472.00	9.996%
Fiscal Year: 2016-2017		
Estimated Allocation for Calculating:		\$1,145,176.00
Salaries and Benefits	\$ 108,472.00	
Office Supplies and Equipment	\$ 1,500.00	
Travel Per diem Workshops, etc	\$ 2,000.00	
Advertising	\$ 2,500.00	
Other	\$	
Total	\$ 114,472.00	9.996%
Fiscal Year 2017-2018		
Estimated Allocation for Calculating:		\$1,145,176.00
Salaries and Benefits	\$ 108,472.00	
Office Supplies and Equipment	\$ 1,500.00	
Travel Per diem Workshops, etc	\$ 2,000.00	
Advertising	\$ 2,500.00	
Other	\$	
Total	\$ 114,472.00	9.996%

2015-2016			
Estimated Allcoation for Calculating:		\$1,145,176.00	
Salaries and Benefits	\$	108,472.00	
Office Supplies and Equipment	\$	1,500.00	
Travel Perdiem Workshops, etc	\$	2,000.00	
Advertising	\$	2,500.00	
Other (Housing Counseling)	\$		
Total	\$	114,472.00	9.996%
Fiscal Year: 2016-2017			
Estimated Allcoation for Calculating:		\$1,661,844.00	
Salaries and Benefits	\$	160,000.00	
Office Supplies and Equipment	\$	1,500.00	
Travel Perdiem Workshops, etc	\$	2,000.00	
Advertising	\$	2,500.00	
Other	\$		
Total	\$	166,000.00	9.989%
Fiscal Year 2017-2018			
Estimated Allcoation for Calculating:		\$1,661,844.00	
Salaries and Benefits	\$	160,000.00	
Office Supplies and Equipment	\$	1,500.00	
Travel Perdiem Workshops, etc	\$	2,000.00	
Advertising	\$	2,500.00	
Other	\$		
Total	\$	166,000.00	9.989%

1

EXHIBIT B
TIMETABLE FOR STATE FISCAL YEAR 2015-2018
 Local Government: City of Orlando

Program Activities	Year	2016-2018												2018-2017												2017-2018																													
	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	1												
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 16th)

EXHIBIT C: 2015-2016
FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2015-2016

Name of Local Government: The City of Orlando

LHAP Exhibit C 2015-2016

Please check applicable box	
New Plan:	Yes
Amendment:	
Fiscal Yr. Closeout:	2015

Estimated Funds: \$1,192,169.00

Strategy # From Plan Text	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.)	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
A.	Purchase Assistance w/o Rehab	5	\$14,999	4	\$10,000	1	\$20,000	\$0.00	\$0.00	\$134,995.00	\$134,995.00	11.32%	10
B.	Rehabilitation – Home Owner	4	\$45,000	6	\$45,000	1	\$45,000	\$0.00	\$495,000.00	\$0.00	\$495,000.00	41.52%	11
C.	Disaster Repair/Mitigation – Home Owner	0	\$5,000	0	\$5,000	0	\$5,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
D.	Impact Fee – Home Owner	5	\$7,119	4	\$7,119	0	\$7,119	\$0.00	\$64,071.00	\$0.00	\$64,071.00	5.37%	9
E.	New Construction – Home Owner	1	\$75,000	0	\$50,000	0	\$40,000	\$75,000.00	\$0.00	\$0.00	\$75,000.00	6.29%	1
F.	Special Needs – Home Owner	0	\$75,000	1	\$50,000	0	\$40,000	\$0.00	\$50,000.00	\$0.00	\$50,000.00	4.19%	1
	Subtotal 1 (Home Ownership)	15		15		2		\$75,000.00	\$609,071.00	\$134,995.00	\$819,066.00	68.70%	32

Strategy #	RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
G.	Special Needs – Rental	0	\$40,000	0	\$40,000	0	\$40,000		\$0.00	\$0.00	\$0.00	0.00%	0
H.	Multifamily Rental Rehabilitation	0	\$45,000	0	\$45,000	0	\$45,000		\$0.00	\$0.00	\$0.00	0.00%	0
I.	Disaster Repair/Mitigation – Rental	0	\$5,000	0	\$5,000	0	\$5,000		\$0.00	\$0.00	\$0.00	0.00%	0
J.	Impact Fees – Rental	18	\$7,119	18	\$7,119	0	\$7,119		\$256,284.00	\$0.00	\$256,284.00	21.60%	36
K.	New Construction – Rental	0	\$75,000	0	\$50,000	0	\$40,000		\$0.00	\$0.00	\$0.00	0.00%	0
	Subtotal 2 (Non-Home Ownership)	18		18		0		\$0.00	\$256,284.00	\$0.00	\$256,284.00	21.50%	36
	Administration Fees										\$114,472.00	9.60%	
	Admin. From Program Income										\$2,347.00	4.99%	
	Home Ownership Counseling											0.00%	

GRAND TOTAL	Add Subtotals 1 & 2, plus all Admin. & HO Counseling	33		33		2		\$75,000.00	\$865,355.00	\$134,995.00	\$1,192,169.00	104.80%	68
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Percentage Construction/Rehab	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										80%	
Maximum Allowable Purchase Price:												
								New	\$268,875	Existing		

Allocation Breakdown		Amount	%
Very-Low Income		\$493,732.00	41.4%
Low Income		\$516,618.00	43.3%
Moderate Income		\$65,000.00	5.5%
TOTAL		\$1,075,350.00	90.2%

Projected Program Income:	\$6,983.00	Max Amount Program Income For Admin:	\$2,340.85
Projected Recaptured Funds:	\$0.00		
Distribution:	\$1,145,176.00		
Total Available Funds:	\$1,192,169.00		

EXHIBIT C: 2015-2016

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2015-2016

Name of Local Government: The City of Orlando

Estimated Funds: \$1,192,169.00

LHAP Exhibit C 2015-2016

Please check applicable box

New Plan:	Yes
Amendment:	
Fiscal Yr. Closeout:	2015

Strategy #	HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
From Plan Text	STRATEGIES (strategy title must be same as the title used in plan text.)	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
A.	Purchase Assistance w/o Rehab	5	\$14,999	4	\$10,000	1	\$20,000	\$0.00	\$0.00	\$120,000.00	\$120,000.00	10.07%	10
B.	Rehabilitaion – Home Owner	4	\$75,000	6	\$75,000	1	\$75,000	\$0.00	\$450,000.00	\$0.00	\$450,000.00	37.75%	11
C.	Disaster Repair/Mitigation – Home Owner	0	\$5,000	0	\$5,000	0	\$5,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
D.	Impact Fee – Home Owner	4	\$7,119	3	\$7,119	0	\$7,119	\$0.00	\$50,000.00	\$0.00	\$50,000.00	4.19%	7
E.	New Construction – Home Owner	1	\$75,000	0	\$50,000	0	\$40,000	\$75,000.00	\$0.00	\$0.00	\$75,000.00	6.29%	1
F.	Special Needs – Home Owner	0	\$75,000	1	\$50,000	0	\$40,000	\$0.00	\$50,000.00	\$0.00	\$50,000.00	4.19%	1
	Subtotal 1 (Home Ownership)	14		14		2		\$75,000.00	\$550,000.00	\$120,000.00	\$745,000.00	62.49%	30

	RENTAL STRATEGIES	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
		Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
G.	Special Needs – Rental	0	\$40,000	0	\$40,000	0	\$40,000		\$0.00	\$0.00	\$0.00	0.00%	0
H.	Multifamily Rental Rehabilitation	0	\$45,000	0	\$45,000	0	\$45,000		\$0.00	\$0.00	\$0.00	0.00%	0
I.	Disaster Repair/Mitigation – Rental	0	\$5,000	0	\$5,000	0	\$5,000		\$0.00	\$0.00	\$0.00	0.00%	0
J.	Impact Fees – Rental	18	\$7,119	18	\$7,119	0	\$7,119		\$255,350.00	\$0.00	\$255,350.00	21.42%	36
K.	New Construction – Rental	0	\$75,000	0	\$50,000	0	\$40,000		\$0.00	\$0.00	\$0.00	0.00%	0
	Subtotal 2 (Non-Home Ownership)	18		18		0		\$0.00	\$255,350.00	\$0.00	\$255,350.00	21.42%	36
	Administration Fees										\$114,472.00	9.60%	
	Admin. From Program Income										\$2,347.00	4.99%	
	Home Ownership Counseling										\$75,000.00	6.29%	

GRAND TOTAL	Add Subtotals 1 & 2, plus all Admin. & HO Counseling	32		32		2		\$75,000.00	\$805,350.00	\$120,000.00	\$1,192,169.00	100.00%	66
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Percentage Construction/Rehab	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.	77%	
Maximum Allowable Purchase Price:	New	\$268,875	Existing

Allocation Breakdown	Amount	%
Very-Low Income	\$450,350.00	37.8%
Low Income	\$500,000.00	41.9%
Moderate Income	\$50,000.00	4.2%
TOTAL	\$1,000,350.00	83.9%

Projected Program Income:	46,993.00	Max Amount Program Income For Admin:	\$2,349.85
Projected Recaptured Funds:	\$0.00		
Distribution:	\$1,145,176.00		
Total Available Funds:	\$1,192,169.00		

EXHIBIT C: 2016-2017
FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: **2016-2017**

LHAP Exhibit C 2016-2017

Please check applicable box	
New Plan:	Yes
Amendment:	
Fiscal Yr. Closeout:	2015

Name of Local Government: **The City of Orlando**

Estimated Funds: **\$1,192,169.00**

Strategy # From Plan Text	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.)	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
A.	Purchase Assistance w/o Rehab	5	\$14,999	4	\$10,000	1	\$20,000	\$0.00	\$0.00	\$134,995.00	\$134,995.00	11.32%	10
B.	Rehabilitation – Home Owner	4	\$45,000	6	\$45,000	1	\$45,000	\$0.00	\$495,000.00	\$0.00	\$495,000.00	41.52%	11
C.	Disaster Repair/Mitigation – Home Owner	0	\$5,000	0	\$5,000	0	\$5,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
D.	Impact Fee – Home Owner	5	\$7,119	4	\$7,119	0	\$7,119	\$0.00	\$64,071.00	\$0.00	\$64,071.00	5.37%	9
E.	New Construction – Home Owner	1	\$75,000	0	\$50,000	0	\$40,000	\$75,000.00	\$0.00	\$0.00	\$75,000.00	6.29%	1
F.	Special Needs – Home Owner	0	\$75,000	1	\$50,000	0	\$40,000	\$0.00	\$50,000.00	\$0.00	\$50,000.00	4.19%	1
	Subtotal 1 (Home Ownership)	15		15		2		\$75,000.00	\$609,071.00	\$134,995.00	\$819,066.00	68.70%	32

	RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
G.	Special Needs – Rental	0	\$40,000	0	\$40,000	0	\$40,000		\$0.00	\$0.00	\$0.00	0.00%	0
H.	Multifamily Rental Rehabilitation	0	\$45,000	0	\$45,000	0	\$45,000		\$0.00	\$0.00	\$0.00	0.00%	0
I.	Disaster Repair/Mitigation – Rental	0	\$5,000	0	\$5,000	0	\$5,000		\$0.00	\$0.00	\$0.00	0.00%	0
J.	Impact Fees – Rental	18	\$7,119	18	\$7,119	0	\$7,119		\$256,284.00	\$0.00	\$256,284.00	21.60%	36
K.	New Construction – Rental	0	\$75,000	0	\$50,000	0	\$40,000		\$0.00	\$0.00	\$0.00	0.00%	0
	Subtotal 2 (Non-Home Ownership)	18		18		0		\$0.00	\$256,284.00	\$0.00	\$256,284.00	21.50%	36
	Administration Fees										\$114,472.00	9.60%	
	Admin. From Program Income										\$2,347.00	4.99%	
	Home Ownership Counseling											0.00%	

GRAND TOTAL	Add Subtotals 1 & 2, plus all Admin. & HO Counseling	33		33		2		\$75,000.00	\$865,355.00	\$134,995.00	\$1,192,169.00		68
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Percentage Construction/Rehab	Calculate Constr./Rehab. Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.	79%
Maximum Allowable Purchase Price:		
	New	\$268,875
	Existing	

Allocation Breakdown	Amount	%
Very-Low Income	\$403,732.00	41.4%
Low Income	\$516,618.00	43.3%
Moderate Income	\$85,000.00	5.5%
TOTAL	\$1,075,350.00	90.2%

Projected Program Income:	48,993.00	Max Amount Program Income For Admin:	\$2,349.65
Projected Recaptured Funds:	\$0.00		
Distribution:	\$1,145,176.00		
Total Available Funds:	\$1,192,169.00		

EXHIBIT C: 2016-2017
FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2016-2017

Name of Local Government: The City of Orlando

Estimated Funds: \$1,708,837.00

LHAP Exhibit C 2016-2017

Please check applicable box	
New Plan:	Yes
Amendment:	
Fiscal Yr. Closeout:	2015

Strategy #	HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
From Plan Text	STRATEGIES (strategy title must be same as the title used in plan text.)	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
A.	Purchase Assistance w/o Rehab	8	\$14,999	4	\$10,000	3	\$5,000	\$0.00	\$0.00	\$174,992.00	\$174,992.00	10.24%	15
B.	Rehabilitaion -- Home Owner	8	\$75,000	7	\$75,000	2	\$75,000	\$0.00	\$1,020,000.00		\$1,020,000.00	59.69%	17
C.	Disaster Repair/Mitigation -- Home Owner	0	\$5,000	0	\$5,000	0	\$5,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
D.	Impact Fee -- Home Owner	9	\$7,119	7	\$7,119	1	\$7,119	\$0.00	\$121,023.00	\$0.00	\$121,023.00	7.08%	17
E.	New Construction -- Home Owner	1	\$75,000	0	\$50,000	0	\$40,000	\$75,000.00	\$0.00	\$0.00	\$75,000.00	4.39%	1
F.	Special Needs -- Home Owner	1	\$75,000		\$50,000	0	\$40,000	\$0.00	\$75,000.00	\$0.00	\$75,000.00	4.39%	1
	Subtotal 1 (Home Ownership)	27		18		6		\$75,000.00	\$1,216,023.00	\$174,992.00	\$1,466,015.00	85.79%	51

	RENTAL	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
	STRATEGIES	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
G.	Special Needs -- Rental	0	\$40,000	0	\$40,000	0	\$40,000		\$0.00	\$0.00	\$0.00	0.00%	0
H.	Multifamily Rental Rehabilitation	0	\$45,000	0	\$45,000	0	\$45,000		\$0.00	\$0.00	\$0.00	0.00%	0
I.	Disaster Repair/Mitigation -- Rental	0	\$5,000	0	\$5,000	0	\$5,000		\$0.00	\$0.00	\$0.00	0.00%	0
J.	Impact Fees -- Rental	0	\$7,119	0	\$7,119	0	\$7,119		\$0.00	\$0.00	\$0.00	0.00%	0
K.	New Construction -- Rental	0	\$75,000	0	\$50,000	0	\$40,000		\$0.00	\$0.00	\$0.00	0.00%	0
	Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
	Administration Fees										\$165,522.00	9.96%	
	Admin. From Program Income										\$2,300.00	4.89%	
	Home Ownership Counseling										\$75,000.00	4.39%	

GRAND TOTAL	Add Subtotals 1 & 2, plus all Admin. & HO Counseling	27		18		6		\$75,000.00	\$1,216,023.00	\$174,992.00	\$1,708,837.00	100.00%	51
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	Percentage Construction/Rehab					Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.			77.69%	
	Maximum Allowable Purchase Price:									
						New	\$259,157	Existing		

Allocation Breakdown	Amount	%
Very-Low Income	\$725,000.00	42.4%
Low Income	\$806,015.00	35.5%
Moderate Income	\$165,000.00	9.7%
TOTAL	\$1,496,015.00	87.5%

Projected Program Income:	46,993.00	Max Amount Program Income For Admin:	\$2,349.65
Projected Recaptured Funds:	\$0.00		
Distribution:	\$1,661,844.00		
Total Available Funds:	\$1,708,837.00		

EXHIBIT C: 2017-2018
FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2017-2018

LHAP Exhibit C 2017-2018

Please check applicable box	
New Plan:	Yes
Amendment:	
Fiscal Yr. Closeout:	2015

Name of Local Government: The City of Orlando		Estimated Funds: \$1,192,169.00											
Strategy #	HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	A	B	C	D	E	F
From Plan Text	STRATEGIES (strategy title must be same as the title used in plan text.)	Units	Award	Units	Award	Units	Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
A.	Purchase Assistance w/o Rehab	5	\$14,999	4	\$10,000	1	\$20,000	\$0.00	\$0.00	\$134,995.00	\$134,995.00	11.32%	10
B.	Rehabilitation – Home Owner	4	\$45,000	6	\$45,000	1	\$45,000	\$0.00	\$495,000.00	\$0.00	\$495,000.00	41.52%	11
C.	Disaster Repair/Mitigation – Home Owner	0	\$5,000	0	\$5,000	0	\$5,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
D.	Impact Fee – Home Owner	5	\$7,119	4	\$7,119	0	\$7,119	\$0.00	\$64,071.00	\$0.00	\$64,071.00	5.37%	9
E.	New Construction – Home Owner	1	\$75,000	0	\$50,000	0	\$40,000	\$75,000.00	\$0.00	\$0.00	\$75,000.00	6.29%	1
F.	Special Needs – Home Owner	0	\$75,000	1	\$50,000	0	\$40,000	\$0.00	\$50,000.00	\$0.00	\$50,000.00	4.19%	1
	Subtotal 1 (Home Ownership)	15		15		2		\$75,000.00	\$609,071.00	\$134,995.00	\$819,066.00	68.70%	32

	RENTAL STRATEGIES	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
		Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
G.	Special Needs – Rental	0	\$40,000	0	\$40,000	0	\$40,000		\$0.00	\$0.00	\$0.00	0.00%	0
H.	Multifamily Rental Rehabilitation	0	\$45,000	0	\$45,000	0	\$45,000		\$0.00	\$0.00	\$0.00	0.00%	0
I.	Disaster Repair/Mitigation – Rental	0	\$5,000	0	\$5,000	0	\$5,000		\$0.00	\$0.00	\$0.00	0.00%	0
J.	Impact Fees – Rental	18	\$7,119	18	\$7,119	0	\$7,119		\$256,284.00	\$0.00	\$256,284.00	21.50%	36
K.	New Construction – Rental	0	\$75,000	0	\$50,000	0	\$40,000		\$0.00	\$0.00	\$0.00	0.00%	0
	Subtotal 2 (Non-Home Ownership)	18		18		0		\$0.00	\$256,284.00	\$0.00	\$256,284.00	21.50%	36
	Administration Fees										\$114,472.00	9.60%	
	Admin. From Program Income										\$2,347.00	4.99%	
	Home Ownership Counseling											0.00%	

GRAND TOTAL	Add Subtotal 1 & 2, plus all Admin. & HO Counseling	33		33		2		\$75,000.00	\$865,355.00	\$134,995.00	\$1,192,169.00	104.80%	68
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Percentage Construction/Rehab	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.		79%	
Maximum Allowable Purchase Price:		New	\$268,875	Existing

Allocation Breakdown	Amount	%
Very-Low Income	\$493,732.00	41.4%
Low Income	\$516,618.00	43.3%
Moderate Income	\$65,000.00	5.5%
TOTAL	\$1,075,350.00	90.2%

Projected Program Income:	48,993.00	Max Amount Program Income For Admin:	\$2,349.85
Projected Recaptured Funds:	\$0.00		
Distribution:	\$1,145,176.00		
Total Available Funds:	\$1,192,169.00		

EXHIBIT C: 2017-2018
FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2017-2018

Name of Local Government: The City of Orlando

LHAP Exhibit C 2017-2018

Please check applicable box	
New Plan:	Yes
Amendment:	
Fiscal Yr. Closeout:	2015

Estimated Funds: \$1,708,837.00

Strategy # From Plan Text	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.)	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	A	B	C	D	E	F
		Units	Award	Units	Award	Units	Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
A.	Purchase Assistance w/o Rehab	8	\$14,999	4	\$10,000	3	\$5,000	\$0.00	\$0.00	\$174,992.00	\$174,992.00	10.24%	15
B.	Rehabilitaion -- Home Owner	10	\$75,000	8	\$75,000	2	\$75,000	\$0.00	\$1,020,000.00	\$0.00	\$1,020,000.00	59.69%	20
C	Disaster Repair/Mitigation -- Home Owner	0	\$5,000	0	\$5,000	0	\$5,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
D.	Impact Fee -- Home Owner	9	\$7,119	7	\$7,119	1	\$7,119	\$0.00	\$121,023.00	\$0.00	\$121,023.00	7.08%	17
E.	New Construction -- Home Owner	1	\$75,000	0	\$50,000	0	\$40,000	\$75,000.00	\$0.00	\$0.00	\$75,000.00	4.39%	1
F.	Special Needs -- Home Owner	1	\$75,000	0	\$50,000	0	\$40,000	\$0.00	\$75,000.00	\$0.00	\$75,000.00	4.39%	1
	Subtotal 1 (Home Ownership)	29		19		6		\$75,000.00	\$1,216,023.00	\$174,992.00	\$1,466,015.00	85.79%	54

	RENTAL STRATEGIES	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
		Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
G.	Special Needs -- Rental	0	\$40,000	0	\$40,000	0	\$40,000		\$0.00	\$0.00	\$0.00	0.00%	0
H.	Multifamily Rental Rehabilitation	0	\$45,000	0	\$45,000	0	\$45,000		\$0.00	\$0.00	\$0.00	0.00%	0
I.	Disaster Repair/Mitigation -- Rental	0	\$5,000	0	\$5,000	0	\$5,000		\$0.00	\$0.00	\$0.00	0.00%	0
J.	Impact Fees -- Rental	0	\$7,119	0	\$7,119	0	\$7,119		\$0.00	\$0.00	\$0.00	0.00%	0
K.	New Construction -- Rental	0	\$75,000	0	\$50,000	0	\$40,000		\$0.00	\$0.00	\$0.00	0.00%	0
	Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
	Administration Fees										\$165,522.00	9.69%	
	Admin. From Program Income										\$2,300.00	4.89%	
	Home Ownership Counseling										\$75,000.00	4.39%	

GRAND TOTAL													
Add Subtotals 1 & 2, plus all Admin. & HO Counseling	29			19		6		\$75,000.00	\$1,216,023.00	\$174,992.00	\$1,708,837.00		54

Percentage Construction/Rehab	Calculate Constr./Rehab Percent, by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										77.69%		
Maximum Allowable													
Purchase Price:								New	\$259,157	Existing			

Allocation Breakdown	Amount	%
Very-Low Income	\$725,000.00	42.4%
Low Income	\$808,015.00	35.5%
Moderate Income	\$165,000.00	9.7%
TOTAL	\$1,498,015.00	87.5%

Projected Program Income:	\$46,993.00	Max Amount Program Income For Admin:	\$2,349.65
Projected Recaptured Funds:	\$0.00		
Distribution:	\$1,061,844.00		
Total Available Funds:	\$1,708,837.00		

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government: The City of Orlando

- (1) The local government will advertise the availability of SHIP funds pursuant to 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, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions the plan.
- (7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The plan 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 Local Housing Assistance Plan.
- (9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Corporation within 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.
- (11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local government's annual financial statements; copies of the audits will be forwarded to the Corporation as soon as available.
- (13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as soon as possible.
- (14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.
- (15) 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.

- (16) 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 service eligible persons.
- (17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements as required in Section 420.9075 (3)(e).
- (18) The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.
- (19) The provisions of Chapter 83-220, Laws of Florida has or ☒ has not been implemented.
(note: Miami Dade County will check "has")

Carolyn Skuta
Witness

Shirley Cook Williams
Witness

Robert F. Stuart

Chief Elected Official or designee

Robert F. Stuart - Mayor Pro Tem
Type Name and Title

Apr. 27, 2015
Date
or
Alana C. Brenner
Attest:
(Seal)

RESOLUTION #: 150420F02

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF ORLANDO, FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES, AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE MAYOR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE

WHEREAS, the State of Florida enacted the William B. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Sessions Laws, 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, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

WHEREAS, the SHIP Act requires local governments to establish the maximum SHIP funds allowable for each strategy; and

WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to the Act; The methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

WHEREAS, as required by *section 420.9075, F.S.* It is found 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% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.

WHEREAS, the Economic and Community Development Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the City Commission finds that it is in the best interest of the public for the City of Orlando (local government) to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

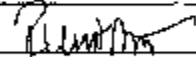
NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF ORLANDO, FLORIDA that:

Section 1: The COUNCIL of the CITY OF ORLANDO hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420.9079, Florida Statutes, for fiscal years

Section 2: The MAYOR 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, and to do all things necessary and proper to carry out the terms and conditions of said program.

Section 3: This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED THIS 20 DAY OF April, 2015


Chairman or Mayor or designee

(SEAL)

ATTEST:



City or County Clerk

EXHIBIT F

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM ***INFORMATION SHEET***

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

Local Government	City of Orlando
Chief Elected Official	Mayor Buddy Dyer
Address	400 S. Orange Avenue, Orlando, Fl 32801
SHIP Administrator	David Medley, PhD, CPM
Address	400 S. Orange Avenue, 7 th Floor Orlando, Fl 32801
Telephone	407-246-2395
EMAIL	David.medley@cityoforlando.net
Alternate SHIP Contact	Linda Rhinesmith, Division Manager
Telephone	407-246-3170
EMAIL	Linda.rhinesmith@cityoforlando.net
Local Government Employer Federal ID #	EIN 596000396
Other Information	

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