

**STATE HOUSING INITIATIVES PARTNERSHIP ("SHIP") PROGRAM AGREEMENT
BETWEEN THE CITY OF ORLANDO AND
HOUSING AND NEIGHBORHOOD DEVELOPMENT SERVICES OF CENTRAL
FLORIDA, INC.**

THIS SHIP AGREEMENT (hereinafter referred to as the "Agreement") is entered into on _____, 2016 by and between the **City of Orlando**, a Florida municipal corporation with a principal address of 400 South Orange Avenue, Orlando, Florida 32801 (hereinafter referred to as "City") and **Housing and Neighborhood Development Services of Central Florida, Inc.** a Florida non-profit corporation, with a principal address of 1707 Orlando Central Parkway, Ste. 350, Orlando, Florida 32809 (hereinafter referred to as "HANDS").

W I T N E S S E T H:

WHEREAS, the City is a participant in the State Housing Initiatives Partnership ("SHIP") program as provided in Section 420.907 et. seq., Florida Statutes and Rule 67-37, Florida Administrative Code (hereinafter the "SHIP regulations") and has adopted a Local Housing Assistance Plan ("LHAP") in furtherance of its goal of encouraging the production of safe, decent, and affordable housing for all of the citizens of Orlando;

WHEREAS, HANDS has submitted a proposal to the City for SHIP funds in the amount of *Seventy-Five Thousand Dollars and 00/100 (\$75,000.00)* for the Housing Counseling Services Program to provide seminars for first time homebuyers, and pre-purchase and foreclosure prevention counseling services to homebuyers within the City limits (hereinafter referred to as the "Program");

WHEREAS, the City's award of funds for these housing counseling services is an eligible activity under the SHIP Program; and

WHEREAS, the parties desire to enter into this Agreement in order to ensure compliance with the requirements of the SHIP program and to secure other covenants and promises from HANDS regarding the City's loan of funds to HANDS to provide these services.

NOW THEREFORE, in consideration of the mutual covenants and agreements contained herein, and for other good and valuable consideration, the sufficiency and receipt whereof being hereby acknowledged, the City and HANDS agree as follows:

SECTION 1. DEFINITIONS

This is a uniform Deferred Loan Agreement and not all defined words will appear in each individual agreement. If used herein, the following words and terms have the following definitions:

1. Adjusted for Family Size - means adjusted in a manner that results in an income eligibility level that is lower for households having fewer than four people, or higher for households having more than four people, than the base income eligibility determined as provided in Florida Statutes, based upon a formula

established by the United States Department of Housing and Urban Development (“HUD”).

2. Affordability Period – means fifteen (15) years commencing from Project Completion.
3. Affordable - unless the context otherwise clearly requires, affordable means that monthly mortgage payments, including taxes and insurance, do not exceed thirty percent (30%) of that amount which represents the percentage of the median Annual Gross Income limits Adjusted for Family Size for the households qualifying under the definition of the applicable income limit. However, it is not the intent of this Agreement to limit a household's ability to devote more than thirty percent (30%) of its income for housing.
4. Affordable Housing - means single-family housing that is for purchase by an Eligible Person and that:
 - (a) Has an initial purchase price or value that does not exceed ninety percent (90%) of the average purchase price in the Orlando area which housing was purchased during the most recent twelve (12)-month period for which statistical information is available, which in no event can exceed the amount adopted for the maximum sales price as determined by the Orange County Housing Finance Authority (OCHFA) and set forth in the LHAP;
 - (b) Is the principal residence of a an Eligible Person who is a First Time Homebuyer; and
 - (c) Is subject to resale restrictions for an affordability period of fifteen (15) years for the Property to be owned and occupied by an Eligible Person.
5. Annual Gross Income - means the annual income as defined under Section 8 housing assistance payments programs in 24 CFR Part 5. The annual gross income shall be calculated by projecting the prevailing rate of income for all adults in the household as the amount of income to be received in a household during the twelve (12) months following the effective date of determination.
6. City Council – means the City Council of the City of Orlando.
7. Deferred Loan – means an award under this Agreement to an Eligible Sponsor to provide counseling and homebuyer education services to low and moderate income potential homebuyers with provision for forgiveness of repayment if the condition of the award is maintained.
8. Displaced Homemaker - means an individual who:
 - (a) is an adult;
 - (b) has not worked full time or for a full year, in the labor force for a number of

years but has, during such years, worked primarily without remuneration to care for the home and family; and

(c) is unemployed or underemployed and is experiencing difficulty in obtaining or upgrading employment.

9. Eligible Housing – means any real and personal property located within the eligible municipality which is designed and intended for the primary purpose of providing decent, safe, and sanitary affordable housing that is designed to meet the standards of Chapter 553 for homeownership for Eligible Persons as designated by each eligible municipality participating in the SHIP Program.
10. Eligible Person or Eligible Household - means one or more natural persons, or a family, who are determined by the City to be of Moderate Income for forty percent (40%) of the participants and Very Low or Low for sixty percent (60%) of the participants and are First Time Homebuyers according to the income limits Adjusted to Family Size published annually by HUD and distributed by the Florida Housing Finance Corporation, based upon the Annual Gross Income of the household.
11. Eligible Sponsor - means the borrower under this SHIP Deferred Loan Agreement.
12. Expenditure, Expended, or Spent - means the affordable housing activity is complete and funds deposited to the local affordable housing trust fund have been transferred from the local housing assistance trust fund account to pay for the cost of the activity. In all cases this definition will apply when the project is completed as evidenced by documentation of final payment to the contractor or borrower and release of all lien waivers, issuance of the certificate of occupancy by the City, and occupancy by an Eligible Person or Eligible Household.
13. First Time Homebuyer - means an individual or an individual and his or her spouse who have not owned a home during the three year period before the purchase of a home assisted pursuant to this Agreement, except that (i) any individual who is a Displaced Homemaker may not be excluded from consideration as a first time homebuyer on the basis that the individual, while a homemaker, owned a home with his or her spouse or resided in a home owned by the spouse; (ii) any individual who is a single parent may not be excluded from consideration as a first time homebuyer on the basis that the individual, while married, owned a home with his or her spouse or resided in a home owned by the spouse; and (iii) an individual may not be excluded from consideration as a first time homebuyer on the basis that the individual owns or owned, as a principal residence during the three year period before the purchase of a home assisted pursuant to this Agreement a dwelling unit whose structure is (1) not permanently affixed to a permanent foundation in accordance with local or other applicable regulations; or (2) not in compliance with State, local, or model building codes, or other applicable codes, and cannot be brought into

compliance with such codes for less than the cost of constructing a permanent structure and (iv) future Parramore neighborhood residents, City of Orlando employees, teacher/OCPS Administrators, and public safety personnel, all as further defined in the LHAP, all may not be excluded from consideration as a first time homebuyer on the basis that the individual owns or owned a principal residence during the three-year period before the purchase of a home.

14. Low Income – means one or more natural persons or a family that has a total Annual Gross Income for the household that doesn't exceed eighty percent (80%) of the median annual income Adjusted for Family Size for households within the metropolitan statistical area which includes the City.

Moderate Income - means one or more natural persons or a family that has a total Annual Gross Income for the household that doesn't exceed one hundred twenty percent (120%) of the median annual income Adjusted for Family Size for households within the metropolitan statistical area which include the City.

15. Project Completion - means that all necessary title transfer requirements to the Eligible Persons for the Property has been recorded and all construction work has been completed pursuant to this Agreement and all Expenditure requirements have been met.

16. Sales Price or Value - means, in the case of acquisition of an existing or newly constructed unit (i.e., the "Property), the amount of the executed sales contract. The sales price of the Property must include the value of the land in order to qualify as Affordable Housing.

17. Very Low Income - means one or more natural persons or a family that has a total Annual Gross Income for the household that doesn't exceed fifty percent (50%) of the median annual income Adjusted for Family Size for households within the metropolitan statistical area which includes the City.

Other definitions of words used in this Agreement that are not defined herein shall have the definition, meaning and intent given them in the SHIP regulations, HOME Program regulations, or 24 CFR Part 92, or their ordinary dictionary meaning as the context so requires.

SECTION 2. THE TERMS OF THE LOAN

1. Recitals. The recitals set forth above are true and correct and are incorporated herein and made a part of this Agreement.

2. Use of SHIP Funds. Under the terms and conditions of this Agreement and the compliance with and full satisfaction of each of the terms and conditions of this Agreement, and the other documents executed in connection with this Agreement, the City hereby agrees to loan *Seventy-Five Thousand Dollars and 00/100 (\$75,000.00)* in

FY 2016-2017 SHIP funds to HANDS to be used to provide housing counseling services to enable prospective income eligible homebuyers to purchase a home.

The tasks to be performed, a schedule for completing the tasks, and a Budget for the use of these SHIP funds are described in **Exhibit "A"** attached hereto and made a part hereof by this reference. HANDS shall expend the SHIP funds only for those items set forth in the Budget and for eligible expenses as permitted under the SHIP regulations. HANDS acknowledges and agrees that any funds not used by HANDS, its contractors or agents, in accordance with this Agreement and permitted SHIP regulations must be repaid to the City. HANDS acknowledges and agrees that if it fails to expend the funds in accordance with this Agreement, for any reason, any and all SHIP funds must be repaid to the City within ten days of written request by the City's Housing Director.

3. Disbursement of the Funds. The City shall reimburse payment to HANDS in accordance with the Budget attached as **Exhibit "A"** and only after receipt of invoices, and specific itemization of expenses incurred. Reimbursements of the SHIP funds will be made to HANDS upon approval by the City, in its sole discretion, of the invoices submitted and verification of the work completed in accordance with Agreement and applicable SHIP regulations. Advance disbursements of SHIP funds are not allowed under this Agreement. Requests for payment shall be made on a form substantially similar to **Exhibit "B"**, attached hereto and incorporated herein by reference. These funds shall be withheld until HANDS provides the City with sufficient documentation and invoices and otherwise demonstrates that it has fully complied with all of the terms of this Agreement. Along with each request for payment, HANDS shall submit the corresponding documentation to support their request for reimbursement from the City. Line item amendments may be made to the Budget with prior written approval from the City's Housing Department. Notwithstanding anything to the contrary in this Agreement, the City also reserves the right to request and approve documentation supporting any requests for reimbursement to verify the reasonableness and validity of such costs and said Budget may be modified by the City accordingly.

4. Term. The term of this Agreement shall commence on the effective date of this Agreement which is October 1, 2016 (the "Effective Date") and it shall remain in effect until September 30, 2017.

SECTION 3. QUALIFICATION

1. Qualification of Prospective Counseling Clients. HANDS shall provide housing counseling services to Eligible Persons who are currently a resident of the City of Orlando or purchasing a home within the City of Orlando. In determining income eligibility, the applicant's Annual Gross Income shall not exceed 120% of the Orlando MSA median income. HANDS shall undertake the initial review of income eligibility of prospective purchasers. In conducting such review, HANDS shall determine each household's income eligibility in accordance with applicable SHIP regulations.
2. Program Requirements. HANDS shall comply with the Program Requirements set forth in **Exhibit "C"** which is attached hereto and made a part hereof by this

reference.

SECTION 4. GENERAL TERMS AND CONDITIONS

1. Applicable laws. HANDS agrees to comply with all SHIP regulations and any applicable requirements of the HOME Program, 24 CFR Part 92; the LHAP; and this Agreement, whether the terms of any such specific regulations are set forth herein or not. HANDS also agrees to execute any documents or amend any documents necessary to comply with any applicable laws or to carry out the intent of this Agreement.

For purposes of the SHIP program, this Agreement shall be controlled by the terms of the LHAP and the LHAP shall be controlled by SHIP regulations. HANDS shall also comply with all other applicable statutes, ordinances, rules, and regulations, including, but not limited to, all applicable provisions of the City's Land Development Code and Building Code. HANDS also agrees to ensure that all construction work will be in compliance with all laws and ordinances, in a good and workmanlike manner and to pay when due all claims for labor performed and materials furnished.

2. WAGES and Workforce Development Initiatives programs. HANDS shall, to the greatest extent feasible, employ personnel from the WAGES and Workforce Development Initiatives programs.
3. Affirmative Marketing/Fair Housing. HANDS shall exercise affirmative fair housing marketing and shall comply with the provisions of 24 CFR §92.350 and 24 CFR §92.351 and shall keep records of its efforts to provide information and otherwise to attract Eligible Persons from all racial, ethnic, and gender groups. HANDS shall affirmatively market any property for purchase in a manner to attract homebuyers without regard to race, color, national origin, sex, religion, familial status or disability. At a minimum HANDS shall:
 - (a) indicate in its promotional material that it provides fair housing opportunities; and
 - (b) provide notice of the availability of the houses to community groups and non-profit service organizations.
4. Non-discrimination. HANDS shall not discriminate in the performance of this Agreement with regard to race, color, creed, age, national origin, sex, religion, ancestry, handicap, familial or marital status.
5. Conflict of Interest. No person who is an employee, agent, consultant, officer, or elected official or appointed official of the City who exercises or has exercised any functions or responsibilities with respect to activities assisted with SHIP funds or who is in a position to participate in a decision making process or gain inside information with regard to these activities, may obtain a financial interest

or benefit from a SHIP assisted activity, or have an interest in any contract, subcontract or agreement with respect thereto, or the proceeds there under, either for themselves or those with whom they have family or business ties, during their tenure or for one year thereafter.

6. Retention of Records/Audit. HANDS shall maintain all records pertaining to the administration of the loan funds and performance of these services at its principal place of business and shall make all such records available to the City and to FHFC and to their respective representatives at all normal business hours to make such audits and examinations as they see fit. After the expiration of this Agreement, all records must be forwarded to the City. HANDS agrees to pay for an independent audit if requested to do so by the City. HANDS also agrees to allow the City's Internal Audit and Evaluation Department to conduct any audits or finance monitoring the City feels necessary at any time during the term of this Agreement or after if in relation to this Agreement.
7. Reporting Requirements. HANDS shall provide the City's Housing and Community Development Department with a monthly status report concerning the progress of the Program, in the form attached as **Exhibit "D"**. The monthly status report shall include the following information: (1) name and address of each client served; (2) narrative statement of the services and hours provided to each client; and (3) such other information as may be considered appropriate by the City. HANDS shall also complete a Monthly Demographics Form, attached hereto as **Exhibit "D-1"**, which provides information on the client data demonstrating client eligibility including, but not limited to, client name, address, ethnicity, race, gender, age, head of household, income level, or other basis for determining eligibility. HANDS shall also submit the information required for the Annual Demographic Report attached as **Exhibit "D-2"**. HANDS shall provide a Monthly Report for Program Income on the form attached as **Exhibit "D-3"**; a Quarterly Report for Program Income on the form attached as **Exhibit "D-4"**; and a Cumulative Report attached as **Exhibit "D-5"**. HANDS shall also file a Personnel Activity Report for personnel activities including but not limited to duties performed and time allocated in the form attached as **Exhibit "D-6"**. HANDS shall also file such other information as may be considered appropriate by the City. The monthly status report shall be due on the 10th of each month for activities conducted during the preceding month. The quarterly reports are due the 10th day of the month following the end of the quarter for March, July, September and December. Annual reports are due by July 31st for activities conducted during the preceding year.
8. Anti-lobbying provision. HANDS shall comply with the provisions of 24 CFR Part 87 and shall so certify to the City, if requested by the City to do so.
9. Drug Free Workplace. HANDS shall comply with the provisions of 24 CFR Part 24(F) regarding maintenance of a drug free workplace and shall so certify to the City if requested by the City to do so.

SECTION 6. DEFAULTS AND REMEDIES

1. Event of Default. Each of the following shall constitute an Event of Default under this Agreement:
 - (a) if HANDS fails to perform and comply with any SHIP regulation or applicable HOME provision;
 - (b) if HANDS fails to punctually and properly comply with any of the terms contained in this Agreement or any of the other documents executed in conjunction with the project or uses the funds other than as authorized by this Agreement;
 - (c) if HANDS fails to timely expend SHIP funds or fails to meet any of the time requirements as set forth in this Agreement;
 - (d) if HANDS fails to conduct counseling sessions with qualified applicants;
 - (e) if HANDS is deemed in default under any other SHIP or HOME agreement it has with the City even if unrelated to this Agreement and said default extends beyond the applicable cure period provided in said documents; or
 - (f) if at any time HANDS makes any material omission or representation in any certification or communication to the City in an effort to induce the making of this loan or the administration thereof and is determined by the City to be false, misleading, or incorrect in any material manner.
2. No Waiver. Failure of the City to declare a default shall not constitute a waiver of any rights by the City. Furthermore, the waiver of any default by the City shall in no event be construed as a waiver of rights with respect to any other default, past or present.
3. Remedies. Upon the occurrence of any Event of Default or breach of this Agreement, the City, at its option, shall be free to take many actions including, but not limited to, terminating this Agreement, retaining all undispersed funds, and exercise all rights and remedies available to it under the terms of this Agreement, any documents executed in connection with the loan, or under statutory law, equity, or common law. HANDS hereby agrees to repay any loan proceeds not spent in accordance with this Agreement. HANDS further agrees to pay the City any costs and reasonable attorneys' fees expended by the City to enforce the terms of this Agreement due to such breach.

All remedies shall be deemed cumulative and, to the extent permitted by law, the election of one or more remedies shall not be construed as a waiver of any other remedy the City may have available to it.

SECTION 7. INDEMNIFICATION

1. General Indemnification. HANDS shall indemnify, defend, and hold the City harmless from and against any and all liability, claims, demands, expenses, losses, damages, fees, fines, penalties, suits, proceedings, actions and costs of actions, including attorney's fees, whether or not suit is filed and if suit is filed, attorney fees and cost at all trial and appellate levels, including bankruptcy, of any kind and nature whatsoever, arising out of or related to or in any way connected with HANDS's performance under this Agreement, or whether any of the above arises from actions in whole or in part by HANDS, its agents, employees, contractors, subcontractors, materialmen, or volunteers, or whether it arises by any other conduct in the performance of this Agreement, including, but not limited to, administrative action by HUD, any state agency, or the FHFC to recover SHIP funds unlawfully spent or because of or due to the existence of the Agreement itself. Notwithstanding anything herein, or in the other documents executed in connection herewith to the contrary, this indemnification provision shall survive closing or termination of this Agreement.

SECTION 8. INSURANCE

1. Insurance. Without limiting HANDS's indemnification, HANDS shall maintain in force at all times during the performance of this Agreement all appropriate policies of insurance hereinafter described, concerning its operations. Certificates with valid and authorized endorsements, evidencing the maintenance and renewal of such insurance coverage shall be delivered to the City thirty (30) days prior to commencement of construction. The City shall be given notice in writing at least thirty (30) calendar days in advance of cancellation or modification of any policy of insurance. The City, its officers and employees shall be named as an additional named insured on all policies of liability insurance.
 - (a) All policies of insurance shall be in a company or companies authorized by law to transact insurance business in the State of Florida. In addition, such policy shall provide that the coverage shall be primary for losses arising out of HANDS's performance of the Agreement. Neither the City nor any of its insurers shall be required to contribute to any such loss. The required certificate shall be furnished by HANDS prior to execution of this Agreement.
 - (b) At least thirty (30) calendar days prior to the expiration of any of the above-referenced insurance policies, HANDS shall provide the City with evidence of the renewal of said insurance policies in a form satisfactory to the City.
 - (c) The Policies and Insurance which must be secured are:
 1. Commercial General Liability Insurance. HANDS must secure commercial general liability insurance to include, but not be limited to bodily injury and property damage coverage. The policy's liability limit amount shall not be less than Five Hundred

Thousand Dollars (\$500,000) per person/ per occurrence for bodily injury to, or death to one or more than one person and not less than One Hundred Thousand Dollars (\$100,000) per occurrence for property damage.

2. Workers' Compensation Coverage. All employees of HANDS must be included under such policy in an amount and with coverage to meet all requirements of the State of Florida law.
3. Flood Insurance. HANDS shall provide Flood Insurance as required under applicable HUD regulations.

SECTION 9. MISCELLANEOUS PROVISIONS

1. Assignment. This Agreement may not be assigned by HANDS without the prior written consent of the City.
2. Severability. If any part of this Agreement is found invalid or unenforceable by any court of competent jurisdiction, such invalidity or unenforceability shall not affect the other parts of this Agreement. If the rights and obligations of the parties contained herein are not materially prejudiced and if the intentions of the parties can continue to be effected, this Agreement is declared severable.
3. Entire Agreement/Modification. This Agreement, together with the Exhibits attached hereto, and other loan documents executed in connection therewith, constitute the entire Agreement between the parties and supersedes all previous discussions, understandings, representations, and agreements as to the items herein contained. This Agreement may only be modified by a writing signed by both of the parties hereto.
4. No grant of vested rights. This Agreement shall not be construed as granting or assuring or vesting any land use, zoning, development approvals, permissions or rights with respect to property owned or to be acquired by HANDS.
5. Notices. Whenever by the terms of this Agreement notice shall or may be given to either party, such notice shall be in writing and shall be hand-delivered or sent by certified mail, return receipt requested, postage prepaid to:

A. Oren Henry, Director
Housing Department
City of Orlando
400 S. Orange Avenue, 7th Floor
Orlando, Florida 32801

B. Jill Ann McReynolds, Executive Director
Housing and Neighborhood Development Services of Central Florida
1707 Orlando Central Parkway, Ste. 350
Orlando, Florida 32809

6. Compliance with all Laws. Notwithstanding anything herein to the contrary, the Property shall be operated consistent with all applicable federal, state and local laws and regulations.
7. Survival. All provisions of this Agreement intended to survive or to be performed subsequent to the end of the period of this Agreement shall survive termination of the Agreement.
8. Governing Law. This Agreement shall be construed in accordance with the laws of the State of Florida.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement and have set their hands and seals this _____ day of _____, 2016.

(SEAL)

CITY OF ORLANDO

By: _____
Mayor/Mayor Pro Tem

ATTEST:

Interim City Clerk

STATE OF FLORIDA
COUNTY OF ORANGE

THE FOREGOING SHIP AGREEMENT was acknowledged before me this _____ day of _____, 2016, by _____ and _____, well known to me to be the Mayor/Mayor Pro Tem and City Clerk, respectively, of the City of Orlando, and who acknowledged before me that they executed the foregoing instrument on behalf of the City of Orlando as its true act and deed, that they were duly authorized so to do, and that they did take an oath.

NOTARY PUBLIC
Print Name: _____
My Commission expires: _____

APPROVED AS TO FORM AND LEGALITY
for the use and reliance of the
City of Orlando, Florida, only.

_____, 2016.

Assistant City Attorney

**HOUSING AND NEIGHBORHOOD
DEVELOPMENT SERVICES OF
CENTRAL FLORIDA, INC.**

By: _____
Print Name: _____
Title: _____
(CORPORATE SEAL)

ATTEST:

Sign Name: _____
Print Name: _____

CORPORATE ACKNOWLEDGMENT

STATE OF FLORIDA
COUNTY OF ORANGE

THE FOREGOING SHIP AGREEMENT was acknowledged before me this ____ day
of _____ 2016, by _____, as _____,
of Housing and Neighborhood Development Services of Central Florida, Inc., a Florida non-profit
corporation. He/She ☐ is personally known to me or ☐ who has produced
_____ as identification.

NOTARY PUBLIC
Print Name: _____
My Commission Expires: _____

EXHIBIT "A"

**CITY OF ORLANDO
STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM
HOUSING AND NEIGHBORHOOD DEVELOPMENT SERVICES (HANDS)
OF CENTRAL FLORIDA
SCOPE OF WORK AND BUDGET**

Counseling Seminars:

12 seminars with an average of 25 City residents each (\$2,800 per seminar).....\$33,600

Individual Counseling:

552 hours of individual counseling (\$75.00 per hour).....\$41,400

Total:.....**\$75,000**

EXHIBIT "B"

**STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM
HOUSING AND NEIGHBORHOOD DEVELOPMENT SERVICES (HANDS)
OF CENTRAL FLORIDA
REQUEST FOR PAYMENT**

Name: _____

Current Address: _____

Property located: _____

Household Characteristics:

Ethnicity:

☐ Hispanic
☐ Non-Hispanic

Income:

☐ 0-30% of median income
☐ 31%-50% of median income
☐ 51%-80% of median income
☐ 81%-120% of median income

Race:

☐ White
☐ Black or African American
☐ Asian
☐ American Indian or Alaska Native
☐ Native Hawaiian or Other Pacific Islander
☐ American Indian or Alaska Native & White
☐ Asian & White
☐ Black or African American & White
☐ American Indian or Alaska Native & Black or African American
☐ Other Multi Racial

Household Size:

☐ 1 person
☐ 2 persons
☐ 3 persons
☐ 4 persons
☐ 5 persons
☐ 6 persons
☐ 7 persons
☐ 8 or more

Household Type:

☐ Single, non-elderly
☐ Elderly
☐ Single Parent
☐ Two parents
☐ Other

Counseling Plan:

Date	Outcome	Hours

Amount Requested for Payment: _____

2016 SHIP PROGRAM Income Limits
City of Orlando
Orlando - Kissimmee- Sanford, FL MSA
and

FY 2016 SHIP Program Income Limits Summary

Area	Median Income	FY 2016 Income Limit Category	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Orange County Orlando- Kissimmee- Sanford, FL MSA	\$57,800	Extremely Low (30%) Income limit	\$12,300	\$16,020	\$20,160	\$24,300	\$28,440	\$32,580	\$36,300	\$38,650
		Very Low (50%) Income limit	\$20,500	\$23,400	\$26,350	\$29,250	\$31,600	\$33,950	\$36,300	\$38,650
		Low (80%) Income limit	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
		Moderate (120%) Income Limit	\$49,200	\$56,160	\$63,240	\$70,200	\$75,840	\$81,480	\$82,760	\$88,280

EXHIBIT “C”

ADDITIONAL PROGRAM REQUIREMENTS

The following documents will be provided to HANDS to use as materials for the delivery of the pre-purchase and mortgage default/foreclosure counseling:

1. Verifying And Determining Income (Handout)
2. Down Payment Assistance Brochure
3. Down Payment Assistance Power Pointe Presentation
4. List of Available Affordable Homes for Sale

EXHIBIT "D"

Housing and Neighborhood Development Services of Central Florida, Inc. FY 2016-2017

Participants

Month of:

--	--

	Name or ID#	Address	City	Zip	Race	Gender	Age	Ethnicity	Income Level (EL, VL, L)
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
16									
17									
18									

Number of participants for the
month

--

Total
SHIP
Costs:

--	--

SHIP costs of programs and services committed and underway, but not completed, does not apply to this Program.

This report is due on the 10th of each month for activities conducted during the preceding month.

EXHIBIT D-1

Monthly Demographics Report

Housing and Neighborhood Development Services of Central Florida, Inc.

In order to maintain compliance with the SHIP program guidelines, your agency must submit client demographic data. This report should be submitted to the Housing & Community Development Department by the 10th of each month for activities completed the preceding month. All data should represent unduplicated clientele served during the report period.

Racial Composition: Clients by Gender and Race

Gender	White	Black (African American)	Asian	American Indian - Alaskan Native	Native Hawaiian / Pacific Islander	American Indian / Alaskan Native & White	Asian & White	Black African American & White	American Indian / Alaskan Native & Black African American	Other Multi- Racial
Male										
Female										
Non- Hispanic										
Hispanic										
TOTAL										
Income Categories										
Extremely Low Income				Very Low Income				Low Income		
0%-30% of median income				31%-50% of median income				51%-80% of median income		
Totals:				Totals:				Totals:		

EXHIBIT D-2

**Housing and Neighborhood Development Services of Central
Florida, Inc.**

Annual Demographics Report

In order to maintain compliance with the SHIP program guidelines, your agency must submit client demographic data. This report should be submitted to the Housing & Community Development Department by July 31, 2017, for the period of October 1, 2016 through June 30, 2017. All data should represent unduplicated clientele served during the report period.

Gender	White	Black (African American)	Asian	American Indian - Alaskan Native	Native Hawaiian / Pacific Islander	American Indian / Alaskan Native & White	Asian & White	Black African American & White	American Indian / Alaskan Native & Black African American	Other Multi- Racial
Male										
Female										
Non- Hispanic										
Hispanic										
TOTAL										
Income Categories										
Extremely Low Income				Very Low Income				Low Income		
0%-30% of median income				31%-50% of median income				51%-80% of median income		
Totals:				Totals:				Totals:		

Racial Composition: Clients by Gender and Race

EXHIBIT D-3

**Housing and Neighborhood Development Services of Central
Florida, Inc.**

Monthly Report of Program Income

HANDS shall file a Monthly Report of Program Income with the City's Housing and Community Development Department, reporting any Program Income generated by the Program for the month.

Program Income means gross income received by HANDS directly generated from the use of SHIP funds. When such income is generated by an activity that is only partially assisted with SHIP funds, the income shall be prorated to reflect the percentage of SHIP funds used.

***Name of Source:**

***Amount of Program Income Received:**

Total Amount of Program Income Received for the month:

\$

*If you did not have any Program Income for the month, please list "**None**" in Name of Source and "**0**" in the amount section.

Program Income for the month of: _____ **year** _____.

Signature: _____ **Date:** _____

EXHIBIT D-4

**Housing and Neighborhood Development Services of Central
Florida, Inc.**

Quarterly Statement of Program Income

HANDS shall file a Quarterly Statement of Program Income with the City's Housing and Community Development Department, reporting any Program Income generated by the Program for the quarter.

Program Income means gross income received by HANDS directly generated from the use of SHIP funds. When such income is generated by an activity that is only partially assisted with SHIP funds, the income shall be prorated to reflect the percentage of SHIP funds used.

*Name of Source:	*Amount of Program Income

Total Amount of Program Income Received for the quarter:

\$

*If you did not have any Program Income for the quarter, please list "**None**" in Name of Source, "**0**" in the amount section.

Program Income for the Quarter listed below:

- [] 1st Quarter *October – December 2016
- [] 2nd Quarter *January – March 2017
- [] 3rd Quarter *April – June 2017
- [] 4th Quarter *July – September 2017

Signature: _____

Date: _____

EXHIBIT D-5

**Housing and Neighborhood Development Services of Central
Florida, Inc.**

Cumulative Statement of Program Income

HANDS shall file a Cumulative Statement of Program Income with the City's Housing and Community Development Department, reporting any Program Income generated by the Program for the year.

Program Income means gross income received by HANDS directly generated from the use of SHIP funds. When such income is generated by an activity that is only partially assisted with SHIP funds, the income shall be prorated to reflect the percentage of SHIP funds used.

***Name of Source:**

***Amount of Program Income:**

Total Amount of Program Income Received for the year:

\$

*If you did not have any Program Income for the year, please list "**None**" in Name of Source, "**0**" in the amount section.

Program Income for: FY 2016-2017

Signature: _____

Date: _____

Exhibit "D-6"									
PERSONNEL ACTIVITY REPORT									
Employee's Name:									
Employee's Title:									
Week of:		Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Total
Time allocation									
Description of Program Duties:									
Week of:		Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Total
Time allocation									
Description of Program Duties:									
Week of:		Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Total
Time allocation									
Description of Program Duties:									

Week of:		Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Total
Time allocation									
Description of Program Duties:									
Week of:		Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Total
Time allocation									
Description of Program Duties:									

For the month of: _____

Employee's Signature: _____

Supervisor's Signature: _____