

NAME OF LOCAL GOVERNMENT
**OSCEOLA COUNTY
FLORIDA**

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

**FISCAL YEARS COVERED
2010/2011, 2011/2012, 2012/2013**

Approved by City of Kissimmee Commissioners
March 30, 2010

Approved by Osceola County Board of County Commissioners
April 19, 2010

Effective: July 1, 2010



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I. PROGRAM DESCRIPTION:

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

Osceola County

Interlocal : Yes X No _____

Name of participating local government(s) in the Interlocal Agreement;

City of Kissimmee

A copy of the Interlocal Agreement is attached as Exhibit A.

B. **Purpose of the program:**

Creation of the Plan is for the purpose of meeting the housing needs of the very low, low, and moderate income households, to expand production of and preserve affordable housing, to further the housing element of the Osceola County Government's comprehensive plan specific to affordable housing.

C. **Fiscal years covered by the Plan:**

2010/2011
2011/2012
2012/2013

D. **Governance:**

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37 Florida Administrative Code.

The SHIP Program does further the housing element of Osceola County/City of Kissimmee Governments Comprehensive Plans. **Cities and Counties must be in compliance with these applicable statutes and rules.**

E. **Local Housing Partnership**

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

F. **Leveraging:**

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

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. A public hearing was advertised and held prior to the adoption of the LHAP. The Osceola County Affordable Housing Advisory Committee (AHAC) meets regularly at advertised meetings. The general public is welcome and encouraged to participate. Additional feedback has been acquired through non-profit organizations and citizen input obtained from neighborhood associations, workshops, housing fairs, and the first time homebuyer education classes.

H. Advertising and Outreach

Osceola County/City of Kissimmee shall advertise the notice of funding availability 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. The local media will be employed as a means of notifying the community about the availability of housing assistance programs through press releases, public service announcements and paid advertisements in area newspapers, radio and television stations. Forums such as the Central Florida Non-Profit Housing Round Table, Osceola County Realtor Association meetings, financial and home builder organizations meetings, neighborhood meetings, and housing fairs are utilized in outreach efforts.

I. Discrimination:

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

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, Budget Management, Homebuyer Education, Homebuyer's Club, foreclosure intervention, and referral services as needed.

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, which 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:

- Independent Study (copy attached)
- U.S. Treasury Department
- Local HFA Numbers

The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts.

Income Limits, Rent Limits and Affordability:

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

M. Welfare Transition Program:

Should a eligible sponsor be used, Osceola County/City of Kissimmee will develop a qualification system and selection criteria for applications for Awards to eligible sponsors, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.

N. Monitoring and First Right of Refusal:

In the case of rental housing, the staff or 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 \$1,500 or less shall not be subject to these annual monitoring and determination or tenant eligibility requirements. Tenant eligibility will be monitored annually for at least 15 years or the term of assistance.

Eligible sponsors that offer rental housing for sale before 30 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations and/or Osceola County for purchase at the current market value for continued occupancy by eligible persons.

O. Administrative Budget:

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

Osceola County/City of Kissimmee 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% 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.”

P. Program Administration:

Administration of the local housing assistance plan is the responsibility of Osceola County. Should a third party entity or consultant contract for all of part of the administrative or other functions of the program provide in detail the duties, qualification and selection criteria.

Q. Essential Service Personnel: Counties and eligible municipalities are required to include a definition of Essential Services Personnel as noted in Rule Chapter 67-37.002(8) F.A.C., Chapter 67-37.005(10), F.A.C. and Section 420.9075(3), F.S.

Essential Services Personnel means persons whose household incomes do not exceed 120% of AMI, as determined annually by the Florida Housing Finance Corporation and adjusted for family size, including: teachers and educators; police and fire personnel; health care personnel; retail workers; tourism industry personnel; and food service personnel.

R. Initiatives for Green Building:

Section 420.9075(3) (d), F.S.: Requires counties and eligible municipalities to describe initiatives in their local housing assistance plans that encourage or require innovative design, green building principles, storm resistant construction or other elements that reduce long term costs relating to maintenance, utilities or insurance. Provide a brief description as required: Osceola County/City of Kissimmee has included within the LHAP a strategy to address green building principles and energy efficiency. Additionally, the Osceola County Extension Services office will offer education on energy efficiency and reducing utility costs associated with maintenance and utility cost at homes.

Section II. LHAP HOUSING STRATEGIES: *Chapter 67-37.005(5), F.A.C.*

A. PURCHASE ASSISTANCE

a. Summary of the Strategy:

The purpose of the Osceola County Purchase Assistance Program is to increase the amount of affordable owner occupied housing by providing down payment, closing costs, and education counseling. Funds will be used for down payment and closing costs, as needed, on a new or existing single family home in Osceola County. Homes purchased with the City of Kissimmee funding must be in tax districts of 200 and 202.

Homes purchased in the communities of Poinciana (zip codes 34758 & 34759) and Buena Ventura Lakes (BVL) (zip code: 34743) will be eligible to receive an additional \$10,000 incentive on top of any subsidies described below. The 20% cap does not apply to the funding received under this incentive.

- b. Fiscal Years Covered:
 This strategy will be offered during SFY 2010/2011, 2011/2012, 2012/2013 for Osceola County and in the City of Kissimmee for SFY 2010/2011, 2011/2012, 2012/2010.
- c. Income Categories to be served:

Income Level	Maximum Award Osceola County	Maximum Award City of Kissimmee
Up to 50% of area median income	\$44,000	\$46,000
51% - 80% of area median income	\$34,000	\$36,000
81% - 120% of area median income	\$24,000	\$26,000

Maximum Sales price for Osceola County is \$180,000. Maximum Sales price for the City of Kissimmee is \$190,000. Maximum subsidy for down payment costs represents 20% of the maximum home sales price. Closing costs will be awarded in addition to the purchase assistance needed for down payment not to exceed \$8,000.

The maximum subsidy is not automatically provided on an individual basis; only the amount of subsidy necessary to purchase the home will be awarded. Purchase assistance will be limited to no more than 20% of the home sales price or the maximum subsidy list above, whichever is less. The 20% cap does not apply to the funding received under the incentive listed above for Poinciana and BVL neighborhoods.

- d. Maximum award is noted on the Housing Delivery Goals Charts: Exhibit C:
 In Osceola County Approved applicants may be eligible for down payment assistance up to a maximum amount of \$44,000 (very-low income); \$34,000 (low income) and \$24,000 (moderate income). The maximum purchase price of a new unit may not exceed \$180,000 in Osceola County and \$190,000 in the City of Kissimmee. Maximum award within the City of Kissimmee will be \$46,000 (very-low income), \$36,000 (low income), and \$26,000 (moderate income) families. At no time will assistance exceed 20% of the purchase price.

The Affordable Housing Advisory Committee (AHAC) will conduct annual review of these maximums in order to keep up with market demands. Approved changes shall be implemented on the Housing Delivery Goals Chart and in the Human Services Department's First Time Home Buyers Policy. Any such changes will be reviewed and approved by the Osceola County Board of County Commissioners.

- e. Terms, Recapture and Default:
 Purchase assistance will be in the form of a deferred loan at 0% interest secured by a

subordinate mortgage. The recipient must own and occupy the property as their principal residence during the compliance period. If the home is sold, subordination requirements are not met, title is transferred or the home ceases to be the primary residence of the recipient, then the total amount of assistance must be repaid based on an amortization schedule which prorates the principal on an annually basis after the recipient has lived in the home for (5) years. If recipient defaults on the deferred payment loan within the initial 5 years, the loan will become due in full. All eligible loans or grants repaid to the County shall be considered program income. Those recipients that default as a result of foreclosures, short sales, and noncompliance with insurance requirements will be required to undergo default prevention education or counseling. Individuals who default on the deferred payment loan due to the sale or transfer of the property will not be required to undergo default education or counseling.

Purchase Assistance Received	Lien period
Very Low	5 Years
Low	15 Years
Moderate	15 Years

1. At the sale or transfer of the home, 10% for each year between years 5 – 15 of the deferred payment loan will be deducted from the beginning balance and forgivable. Very low income recipients will never be required to repay the purchase assistance amount received, however Osceola County will have a lien on the property purchased with SHIP funds for 5 years. If a very low recipient sells or transfers the assisted property within the initial 5 years, the home must be sold to another income eligible family or person approved by Osceola County Administration.
2. Osceola County’s down payment assistance loans shall be in second position to the first mortgage, except in cases where other forms of public subsidies are contributed to the purchase price and become second or third mortgages, such as Rural Development, HOME, CDBG, NSP, etc., in which case the County’s down payment assistance loan shall be inferior, junior and next in line to the public subsidy mortgage(s). Loan closings on all subordinate mortgages must occur simultaneously with the closing of the first mortgage. The subordinate mortgage shall be non-assumable. All disclosures, as required by law, must be given on the subordinate mortgage. The subordinate mortgage must be recorded in the official public records of Osceola County. The mortgage title insurance policy, when issued, must include all subordinate mortgages as liens against the property subordinate only to the first mortgage. Notes and mortgages owned by the County are exempt from intangible tax and documentary stamp tax pursuant to Sections 420.513 and 199.185, Florida Statutes. Payments due under the terms of the mortgage may be waived by Osceola County under specific circumstances, e.g., insufficient proceeds from sale of property or hardship cases as approved by County Manager or his designee. If the owner dies within the term of the SHIP loan, the loan will become payable at the sale or transfer of the home.

3. The applicant must maintain sufficient hazard insurance to insure the property for a minimum of the balance of the combined first, second and subordinate mortgages. The hazard insurance policy, when issued, must name Osceola County or the City of Kissimmee as an insured second or subordinate mortgage holder, depending upon where the property is located.
4. The Housing Office will subordinate to a new first mortgage only if the new mortgage is permanent financing, is a fixed interest rate, provides no cash out, has a reasonable cost to refinance (as per current industry standards) and lowers the interest rate enough to recoup the cost of refinancing within the next ten (10) years. Any subordination requests must be approved and executed by the County Manager or their designee. Reverse mortgages will be considered by the County Manager or their designee as a last means to avoid foreclosure. This will also require review by the County Attorney and satisfaction of the Osceola County subordinate mortgage and note.

f. Recipient Selection Criteria:

1. In Osceola County, all households must earn 120% or less of the area median income with adjustments for family size and income as defined by the SHIP guidelines.

In the City of Kissimmee, households must earn 120% or less of the area median income with adjustments for family size and income as defined by the SHIP guidelines.

2. Osceola County and City of Kissimmee residents will be given preference over non-residents. Participants must successfully complete the Osceola Homebuyer's Club program to apply for SHIP funds when available. Those families determined ineligible for SHIP assistance after review of their application and completion of Homebuyer Club will be referred back to the Homebuyer Club program for additional services.
3. Funds will be available on a first come, first ready basis. The applicant must be a first time home buyer, defined as a person who has not owned a home within the last three (3) years. Homeowners who have lost their home through bankruptcy or foreclosure within the previous three (3) years will not be eligible to receive SHIP assistance.

Exceptions will be made for applicants who are defined by HUD as:

- Single Parent
- Displaced Home Maker
- An applicant living in a substandard dwelling that costs more to rehabilitate than build a new dwelling to bring the structure in compliance with local building and housing codes.
- When Osceola County has been declared a Disaster Area and a homeowner's dwelling was destroyed as a result of the disaster.

4. Applicants must attend pre-purchase orientation counseling and complete an approved home buyers' education program. Applicants will also be required to undergo pre and post counseling and/or additional education classes.
5. Applicants will be received on a first come, first served basis following annual advertisement of SHIP notice of funds availability (NOFA). Applications will be processed using a selection criteria established within the SHIP procedures manual. With preference given first to very-low and low income households, and households currently residing in Osceola County or City of Kissimmee.
6. The income requirements of the SHIP program will be observed to insure target income groups receive their share of the funds.

g. Additional Criteria:

1. The Property selected must be located in Osceola County.
2. Property must be a new or existing single family detached home, townhouse, individual condominium unit owned fee-simple or manufactured homes owned fee-simple. **Only post-1994 manufactured homes which bear the Florida Department of Community Affairs Insignia Seal will be eligible for assistance. Mobile homes are not eligible for SHIP funds.**
3. The property must have a useful life consistent with the terms of the first mortgage, but not less than fifteen (15) years.
5. Borrower must provide **at least \$1,000.00** equity contribution.
6. The applicant shall be responsible for securing a permanent first mortgage with at least a fifteen (15) year term. No seller financing will be allowed.
7. No household may be assisted with Purchase Assistance more than once.

B. OWNER OCCUPIED HOUSING REHABILITATION/REPLACEMENT

a. Summary of the Strategy:

This program is designed to assist eligible homeowners with necessary emergency repairs, repairs to improve occupant safety and well being, and/or contribute to the structural integrity and preservation of their owner-occupied home or improvements which allow the household to continue to reside in a self-sufficient manner. The home must be suitable for repairs as determined by an inspector. If it is determined by an inspector that the house is not economically feasible to rehabilitate, the home may be demolished with the owner's consent, and a new home constructed on the same site. There will be no direct application for replacement, only referrals from the rehabilitation inspection process.

Eligible repairs must be for the purpose of providing decent, safe sanitary improvements, which include, but are not limited to:

- Necessary repairs to correct substantial code violations;
- Repairs or alterations in order to improve health, safety and well being or to contribute to the structural integrity and preservation of the unit;

- Air conditioning, heating, or water heating systems;
- Egress or physically disabled accessibility repairs, improvements, or assistive devices, including wheelchair ramps, steps, landings, handrails, and other barrier removal modifications, or other health and safety measures;
- Plumbing, pump, wells, septic systems and line repairs to ensure safe drinking water and sanitary sewage;
- Electrical, roofing, and structural repairs needed to remove present hazardous conditions;
- Broken or inoperable windows, screens, exterior doors, or other structural hazards rendering the dwelling unfit for habitation;
- Repair or replacement of unsafe or nonfunctional appliances such as stoves and refrigerators as part of an approved rehabilitation project;
- Storm shutters and weatherization activities;
- Demolition and replacement of homes that is infeasible to rehabilitate
- County Impact fees on new construction

SHIP funds may not be used to repair mobile homes, also known as manufactured housing. SHIP funds may be used to repair a residential manufactured building (also known as a modular home) if the home bears the Department of Community Affairs insignia seal.

During construction, if necessary, the applicant may be temporarily relocated to a rental unit. The costs of moving, storage and rent during construction will not be applied to the loan, but will be included in the maximum cap for the project.

In order to ensure that the home repair program neither under allocates nor over allocates assistance funds, the County will perform an on-site, pre-application inspection of each proposed project in order to assess the need of the applicant and their unit. A checklist shall be made of needed repairs to provide the basis for the amount of the applicant's award. Repairs will be in accordance with the most recent Florida Building Codes, as published by the Southern Building Code Congress International. Cosmetic only requests will be denied.

Applicants will be required to contractually agree to all SHIP program guidelines, mortgage requirements, recapture provisions, and certify that the unit assisted is their principal residence. Eligible applicants may also be required to participate in Home Maintenance or other education programs.

This strategy will have a contingency amount of \$5,000.00 to be used for unanticipated repairs that become necessary, but were unforeseen until after rehabilitation was initiated, in order to complete a rehabilitation job. Use of contingency funding must receive pre-approval by the Human Services Review team.

b. Fiscal Years Covered:

This strategy will be offered during SFY 2010/2011, 2011/2012, 2012/2013.

c. Income Categories to be served:

In Osceola County, income categories for very-low, low and moderate households will

be served, with preference being given to very-low and low_income households.

In the City of Kissimmee, income categories for very-low and low households will be served.

- d. Maximum award is noted on the Housing Delivery Goals Charts-Exhibit C: Approved applicants may be eligible for up to a maximum of \$50,000.00 for Rehabilitation projects and up to \$115,000 for Home Replacement projects. The after reconstruction value of the home to be assisted may not exceed ninety (90%) of the average purchase price limit for the Orlando MSA.
- e. Housing rehabilitation and replacement for owner-occupied households may be provided in partnership with, community Development Block Grant (CDBG) programs in Osceola County, the City of Kissimmee and the City of St. Cloud. SHIP funds for housing rehabilitation and replacement may also be used in cooperation with other local housing rehabilitation programs.
- f. Terms, Recapture and Default:
 - 1. Assistance up to and including \$1,500 will be provided in the form of a grant. Repair assistance over \$1,501 is given in the form of a deferred payment, zero percent (0%) interest loan, secured by a mortgage. The client must utilize the home as a principal residence. The length of the mortgage period is determined by the amount of funding used for repairs. The mortgage amount is forgiven with proration on an annual basis if the owner continues to reside in the unit in accordance with the terms of the agreement.

Rehabilitation Maximum Assistance	Lien period
\$1,501 - \$15,000	5 Years
\$15,001 - \$30,000	10 Years
\$30,001 - \$115,000	15 Years

The maximum subsidy is not automatically provided on an individual basis; only the amount of subsidy necessary to make repairs to bring the home up to local housing requirements will be awarded. Default of the loan occurs if the recipient(s) home is sold, subordination requirements are not met, title is transferred or the home ceases to be the primary residence of the recipient, then the total amount of assistance at the time of the default must be repaid. All eligible loans or grants repaid to the County shall be considered program income.

- 2. A second mortgage will be recorded in the official public records of Osceola County.
- 3. The second mortgage shall be non-assumable. All disclosures, as required by law, must be given on the second mortgage. The mortgage title insurance policy, when issued must include the second mortgage as a valid lien against the property subordinate only to the first mortgage. Notes and mortgages owned by the County are exempt from intangible tax and documentary stamp tax pursuant to Sections 420.513 and 199.185, Florida Statutes. Payments due under the terms of the mortgage may be waived by Osceola County under specific

circumstances, e.g., insufficient proceeds from sale of property or hardship cases as approved by County Manager or their designee. If the owner dies within the term of the SHIP loan, the loan will become payable on a prorated basis at the sale or transfer of the home.

4. Human Services will subordinate to a new first mortgage only if the new mortgage is permanent financing, is a fixed interest rate, provides no cash out, has a reasonable cost to refinance (as per current industry standards), and lowers the interest rate enough to recoup the cost of refinancing within the next ten (10) years. Any subordination requests must be approved and executed by the County Manager or their designee. Reverse mortgages will be considered by the County Manager or his designee as a last means to avoid foreclosure. This will also require review by the County Attorney and satisfaction of the Osceola County subordinate mortgage and note.

g. Recipient Selection Criteria:

1. In Osceola County, all households must earn 120% or less of the area median income with adjustments for family size and income as defined by the SHIP guidelines. Applicants will be received on a first come, first served basis as defined in the SHIP policies and procedures following annual advertisement of SHIP notice of funds availability (NOFA). Applicant screening will be completed at the initial intake. Applicants must address any title, lien, or income eligibility issues before they are determined eligible. Applicants must own and occupy their home. Applications will be processed using a selection criteria established within the County Administration approved SHIP policies and procedure manual.

In the City of Kissimmee, households must earn 80% or less of the area median income with adjustments for family size and income as defined by the SHIP guidelines.

2. The unit assisted must be owner-occupied and located in Osceola County or the City of Kissimmee.
3. First mortgages, property taxes and/or assessments must be current. Property may not have any existing subordinate mortgages or any liens secured with the property other than the 1st mortgage and/or SHIP and CDBG liens. There may not be any judgments or liens against the property.
4. Applicants currently obligated through a second or subordinate mortgage SHIP loan for purchasing the property in which rehabilitation assistance is requested must have owned the property as primary residence for:
 - i. Ten (10) years from the date of purchase if a newly constructed home was purchased.
 - ii. Five 5 years from the date of purchase if an existing home was purchased.
5. Previously assisted SHIP homes do not qualify for replacement. No address may be assisted with replacement assistance more than once.

6. A new mortgage and note will be recorded for the amount of assistance received. This new subordinate mortgage lien will be in addition to any other previous recorded SHIP liens and will run simultaneously with other existing SHIP and/or CDBG liens.

No household may be assisted with rehabilitation assistance more than once.

7. The certified assessed value of the home, as per documentation from the Osceola County Property Appraiser's office, cannot exceed \$180,000.00 in Osceola County or \$190,000 in the City of Kissimmee (Tax Districts 200 & 202).
 - i. Property must be an existing single family detached home, townhome, individual condominium unit owned fee-simple or post-1994 manufactured home ONLY if it bears the Florida Department of Community Affairs Insignia Seal. Mobile homes are not eligible for SHIP rehabilitation funds but can be considered for a replacement home if the applicant owns the property in which the mobile home is located.
 - ii. The property must have a useful life of not less than fifteen (15) years to qualify for rehabilitation. All rehabilitation projects and replacement projects will incorporate green building initiatives and green options in the areas of heating, cooling, water heating, insulation, windows, and Energy Star appliances to include but not limited to:
 1. Programmable thermostats
 2. Energy Star rated reversible ceiling fans in all bedrooms and living areas
 3. Showerheads that use less than 2.5 gallons of water per minute
 4. Faucets that use 2 gallons of water per minute or less in the kitchen and all bathrooms
 5. Toilets that have dual flush options which include 1.6 gallons of water or less
 6. Energy Star qualified lighting in all open and common areas
 7. Motion detectors on all outside lighting that is attached to the units
 8. Low VOC paint (less than 50 grams per gallon) in all units
 9. Reduced Heat Island effect paving
 10. Energy Star rating for all windows in each unit
 11. Carpet and Rug Institute Green label certified carpet and pad for all carpeting provided
 12. Heat pump with minimum HSPF of 8.2 or 8.5
 13. Air condition with minimum SEER rating of 14, 15, or 16
 14. Energy efficient water heating (gas, electric, or tankless)
 15. Wall and attic insulation with minimum rating (depending on construction type)
8. The applicant must maintain sufficient hazard insurance to insure

the property for term of the SHIP lien. If determined by SHIP

administration that the homeowners does not have or is not able to afford hazard insurance, as part of the rehabilitation costs, SHIP funds may be used to purchase hazard insurance for a period not to exceed one year. Insurance must be in place at the completion of the rehabilitation project. All applicants assisted through this strategy will be required to maintain hazard insurance for the duration of the deferred payment loan. Failure to do so will result in a default of the deferred payment loan and loan will become payable.

9. The hazard insurance policy, when issued, must name Osceola County or the City of Kissimmee as a co-insured, depending upon where the property is located.
10. Work must be performed by licensed and insured contractors only.

C. MULTIFAMILY RENTAL HOUSING REHABILITATION & PRESERVATION / NEW CONSTRUCTION

a. Summary of the Strategy:

This strategy will be used to provide assistance, to be used in partnership with other available funding, for new construction, preservation of existing assisted affordable housing, land acquisition, and rehabilitation of decent, safe, sanitary and affordable multifamily housing in Osceola County. Funding may also be used as a local government match for the Florida Housing Universal Cycle Application. Preference will be given to any projects that focus on special needs housing including but not limited to elderly, homeless persons, persons with disabilities, and have other federal, state, and/or local such as HOME, CDBG, and other HUD grant dollars in the project. Non-profit organizations with a 501(c) 3 status will receive preference in this strategy over private developers/owners.

b. Fiscal Years Covered:

This strategy will be offered during SFY 2010/2011, and 2011/2012. The funds may be utilized anywhere in Osceola County, including the City of Kissimmee, under the SFY 2010/2011 and 2011/2012 grants.

c. Income Categories to be Served:

Income categories for very-low, low and moderate households will be served, with preference being given to properties that provide the highest percentage of units for very-low and low income households per the Area Median Income limits as published by HUD and distributed by Florida Housing Finance Corporation on an annual basis.

d. Maximum award is noted on the Housing Delivery Goals Charts-Exhibit C:

Approved new construction and/or rehabilitation projects will be eligible for up to a maximum of \$15,000.00 per unit.

e. Terms, Recapture, and Default:

1. Assistance to Applicants under this strategy will be in the form of a Thirty 30 year deferred payment loan at 0% per annum.
2. The loan will be secured by a second (2nd) mortgage on the property.
3. The loan will be forgiven after Thirty (30) years.
4. Should the developer default on the terms of the agreement, or fail to meet SHIP Program requirements, the Applicant will be required to repay Osceola County the full amount of the SHIP loan.
5. If at any time during the lien period, the property is sold or transferred by the Owner, one hundred (100%) percent of the loan will be recaptured, unless the property is sold or transferred to an eligible organization approved by the County.
6. SHIP assisted rental housing offered for sale prior to the end of the -thirty_(30) year affordability period, or that have remaining mortgages funded under this program, must give a first right of refusal to eligible non-profit organizations for purchase at the current market value for continued occupancy by eligible residents as per Florida Statutes Section 420.9075(4)(f).
7. Recipients of this strategy must comply with the affordability and resale provisions of Chapter 67-37.007(10) and (12), F.A.C. and the rental monitoring provisions of Chapter 67-37.015(3), F.A.C.

f. Recipient Selection Criteria:

1. Multifamily complexes or sites for new construction developments must be located in Osceola County, including the City of Kissimmee, under the SFY 2010/2011 and 2011/2012 grants. Applicants applying for funding as a match through the Florida Housing Finance Corporation (FHFC) Universal Cycle shall be awarded funding from Osceola County if the proposed project is approved for financing from FHFC.
2. Multifamily complexes or new construction developments must exceed twenty (20) units.
3. Eligible households must not exceed 120% of the area median income.
4. Preference will be given to applications that provide the highest percentage of units for very-low and low income households as defined by the Area Median Income limits as published by HUD and distributed by Florida Housing Finance Corporation on an annual basis.
5. The end user/applicant to occupy the unit will be selected on a first come, first ready, first served basis.

6. No Developer may be assisted with multifamily rental housing rehabilitation or new construction assistance more than one time in a three (3) year period and a maximum of two (2) times within a ten (10) year period.
7. Applicants wishing to receive assistance in excess of \$75,000 will be evaluated competitively by the Human Services Department Review Committee on the following criteria:
 - i. Financial strength of the agency.
 - ii. The ability of the developer to complete the development with the established timelines.
 - iii. The capacity of the developer.
 - iv. The affordability of the product produced.
 - v. Neighborhood and zoning compatibility of the development.
 - vi. Number of units produced per SHIP dollar spent.
 - vii. Leveraging of SHIP funds with other sources.
 - viii. Demonstrate access to community resources and supplemental services.
- g. Sponsor Selection Criteria:
 1. SHIP funds will be used as part of the local contribution when participating in programs to repair/rehabilitate multifamily housing or for new construction of multifamily developments.
 2. Applications from Developers/Owners will be awarded competitively using criteria including, but not limited to:
 - i. Criteria listed in: (f) Recipient Selection Criteria above.
 - ii. Complete list of complex units and household income levels.
 - iii. List of detailed repairs by unit, including, but not limited to, the cost of repairs, and the timeline for completing the detailed repairs.
 - iv. The ability of the Developer/Owner to complete the repairs and/or construction set forth in the agreement within a reasonable time frame as agreed to by the County.
 - v. The extent to which the rehabilitation and/or new construction project has on the effect of the preservation of decent, safe, sanitary and affordable housing in Osceola County.
 - vi. Applications that demonstrate the capacity for property management, and provide, or have contracted to provide, appropriate supportive services to residents of their housing project may be given preference over those who have not.
 - vii. Applications that demonstrate that the Developer/Owner employs personnel from the Welfare Transition Program may be given preference over those who do not.

- viii. Developers/Owners must annually monitor tenant eligibility for at least thirty (30) years.
 - ix. The extent to which the rehabilitation and/or new construction project will incorporate green building initiatives and green options in the areas of heating, cooling, water heating, insulation, windows, and Energy Star appliances.
- h. Additional Information:
- 1. Rehabilitation is defined as the repairs or improvements which are needed for safe or sanitary habitation, correction of substantial code violations, or the addition of handicapped accessibility features.
 - 2. Human Services will be responsible for reviewing the applications, assuring compliance with local and State regulations and making recommendations to the Board of County Commissioners for their approval.
 - 3. Review of the applications will be done by the Human Services Review Committee consisting of the following: one (1) designated representative from Human Services, and one (1) each from Procurement, County Attorney's Office, Finance, Building, and Grants.
 - 4. The Recipient of the funds will be required to submit monthly reports to the Housing Office which report the budgeted cost of repairs, actual cost of repairs, the original timeline for completion, the actual timeline for completion, and reason for any deviation.
 - 5. Failure to remit any required reports by the required deadline will be deemed to indicate that the project is in default and may invoke the Recapture provisions of this Plan and the Contract.
 - 6. The Developer/Owner will choose the contractor to do the necessary work.
 - 7. Property may not have an existing second mortgage or any liens secured with the property other than the first mortgage.
 - 8. The SHIP funds used in the multifamily rental rehab program will be leveraged by several public and private sources.

D. MORTGAGE FORECLOSURE PREVENTION

- a. Summary of the Strategy:
This strategy will provide assistance to eligible applicants who are delinquent in their mortgage payments but whose homes have not yet had a foreclosure sale date set. Assistance is available for homeowners who had a crisis and or hardship as defined in the County Administration approved SHIP policies and procedures.
- b. Fiscal Years Covered:
This strategy will be offered during SFY 2010/2011, 2011/2012, 2012/2013.

- c. **Income Categories to be Served:**
Osceola County will target income categories for very-low, low and moderate households, with preference being given to very-low and low.
- The City of Kissimmee will target very low and low income households only.
- d. **Maximum award is noted on the Housing Delivery Goals Charts-Exhibit C:**
1. The maximum amount of assistance will not exceed \$5,000.00.
 2. Assistance may not exceed the maximum amount for mortgage payments, late fees and eligible attorney fees.
 3. Written confirmation of acceptance of payment terms must be received within Human Services prior to disbursement of funds to the lender. This written confirmation must be received within 30 days of the date the notice was sent to the lender.
- e. **Terms, Recapture and Default:**
1. Assistance up to and including \$1,500 will be provided in the form of a grant. Mortgage Foreclosure assistance over \$1,501 is given in the form of a deferred payment, zero percent (0%) interest loan, secured by a mortgage. The SHIP compliance period will be for two years. The client must utilize the home as a principal residence. The mortgage amount will be depreciated on an annual basis if the owner continues to reside in the unit in accordance with the terms of the agreement. If the home is sold, subordination requirements are not met, title is transferred or the home ceases to be the primary residence of the recipient, then the total amount of assistance must be repaid. Assistance in the amount of \$1,500 or less, shall be given in the form of a grant, and there will be no recapture terms. All eligible loans or grants repaid to the County shall be considered program income.
- f. **Recipient Selection Criteria:**
1. Applicants may apply for assistance to help prevent foreclosure of their owner-occupied, single family home. Applicants will be received on a first come, first served basis following annual advertisement of SHIP notice of funds availability (NOFA). Applications will be processed using a selection criteria established within the County Administration approved SHIP policies and procedure manual.
 2. Applicants will only be eligible for assistance one (1) time within a (3) year period.
 3. Applicants must have owned and lived in the home for at least one (1) year.
 4. In Osceola County, all households must earn 120% or less of the area median income with adjustments for family size and income as defined by the SHIP guidelines.

In the City of Kissimmee, households must earn 80% or less of the area median income with adjustments for family size and income as defined by the SHIP guidelines.

5. Applicants will not be eligible if the mortgage foreclosure process has already been started by the first mortgage lender and an agreement cannot be reached within the maximum assistance amount that will clear the delinquency.

g. Additional Information:

The certified assessed value of the home, as per documentation from the Osceola County Property Appraiser's office cannot exceed \$180,000.00 in Osceola County or \$190,000 in the City of Kissimmee (Tax Districts 200 & 202). Property taxes & homeowners' insurance must be paid current unless these amounts were being escrowed as part of the mortgage payment. Property shall have no other liens other than the first mortgage or previous SHIP, CDBG, or NSP liens. No assistance will be provided to any property owner whose home is in the process of foreclosure or which has County, State or Federal tax or other liens levied against it other than a previous SHIP, CDBG, and/or NSP lien, except in exceptional cases as determined by the County Manager or his designee.

E. DISASTER RECOVERY

a. Summary of the Strategy:

Osceola County and City of Kissimmee SHIP funds may be used to provide emergency repairs in the aftermath of a disaster declared by an Executive Order to address emergency housing repair needs.

b. Fiscal Years Covered:

This strategy will be offered during SFY 2010/2011, 2011/2012, 2012/2013. This strategy will be implemented only in the event of a disaster declaration by a local, State or Federal Agency, using any funds that have not been encumbered.

c. Income Categories to be served:

In Osceola County, income categories for very-low, low and moderate households will be served, with preference being given to very-low and low.

In the City of Kissimmee, only the very-low and low income households will be served.

d. Maximum award is noted on the Housing Delivery Goals Charts-Exhibit C:

The maximum amount for this assistance is \$30,000.00.

e. Terms, Recapture and Default:

1. The Disaster Recovery Assistance will be a grant, not a loan.
2. No repayment terms, recapture terms, or default terms will apply.

f. Recipient Selection Criteria:

1. In Osceola County, all households must earn 120% or less of the area median income with adjustments for family size and income as defined by the SHIP guidelines. Applicants will be received on a first come, first served basis. Applications will be processed using a selection criteria established within the County Administration approved SHIP policies and procedure manual.

In the City of Kissimmee, households must earn 80% or less of the area median income with adjustments for family size and income as defined by SHIP guidelines.

2. Applicants will be processed on a first come, first ready, first served basis.

g. Sponsor Selection Criteria:
None

h. Additional Information:

1. Property Eligibility:

i. Property must be owner-occupied

ii. The property must be located in Osceola County or the City of Kissimmee.

2. Rehabilitation for this strategy is defined as the repairs or improvements which are needed for safe or sanitary habitation or correction of substantial code violations.

3. Generally, such needs may include: purchase of emergency supplies for eligible households to weatherproof damaged homes; interim repairs to avoid further damage; tree and debris removal required to make individual housing units habitable; and post disaster assistance with non-insured repairs.

4. SHIP funds will be used to leverage available federal and state funds to provide assistance to income eligible households (and eligible housing) for the purpose of repairing structural damage, roof repair/replacement, demolition costs, and retrofitting activities such as waterproofing or elevating a structure.

F. RENTAL, SECURITY AND UTILITY DEPOSIT ASSISTANCE

a. Summary of the Strategy:

This strategy shall provide assistance to Osceola County and City of Kissimmee

residents in danger of becoming homeless as a result of the inability to pay security and/or utility deposits when seeking residence in rental housing. This strategy will also be available to provide deposit assistance to residents who must move as a result of the closure of a mobile home park and/or conversion of affordable rental units into condominiums.

Assistance is limited to a one-time award within a three-year period.

b. Fiscal Years Covered:

This strategy is offered during SFY 2010/2011, 2011/2012, and 2012/2013.

c. Income Categories to be served:

In Osceola County, very-low, low and moderate income families as defined by *Section 420.9071 F.S.* will be served. Preference will be given to very-low, and low income

families. Income limits are provided by HUD and distributed by FHFC.

In the City of Kissimmee, income categories for very-low and low households will be served.

- d. Maximum award is noted on the Housing Delivery Goals Charts:
The maximum SHIP award shall not exceed \$1,500 per household.
- e. Terms, Recapture and Default.
All assistance will be given in the form of a grant and will not be subject to any recapture terms. Eligible households may receive assistance under this strategy only one time during a three (3) year period.
- f. Recipient Selection Criteria:
 - 1. The applicant's annual household income may not exceed 120% of the area median income adjusted for family size.
 - 2. Applicants will be received on a first come, first served basis following annual advertisement of SHIP notice of funds availability (NOFA). Applications will be processed using a selection criteria established within the County Administration approved SHIP policies and procedure manual.
 - 3. Property for which assistance is being sought must be within Osceola County or to the City of Kissimmee.
 - 4. Applicants assisted under this strategy must lease (for no less than a one year lease) a dwelling unit which meets the Standard Housing Code Requirements and whose occupancy will not violate any other County or City codes or ordinances including zoning codes.
 - 5. The rent limit requirements of the SHIP program will be observed (see I. Program Description, Paragraph L. above).
- g. Additional Information:
This strategy is subject to fund availability and may not be available every fiscal year.

G. YOUTH AGING OUT OF FOSTER CARE ASSISTANCE

- a. Summary of the Strategy:
This strategy shall provide assistance to a local non-profit organizations and/or an agency working in conjunction with the Department of Children and Families who wish to rehab or construct housing for children aging out of foster care. Assistance is limited to a one-time award within a three-year period. Preference will be given to the organization that provides support services and case management regarding self sufficiency to the residents.
- b. Fiscal Years Covered:

This strategy is offered during SFY 2012/2013.

- c. Income Categories to be served:
Income category to be served will be very-low income per the Area Median Income limits as published by HUD and distributed by Florida Housing Finance Corporation on an annual basis.
- d. Maximum award is noted on the Housing Delivery Goals Charts-Exhibit C:
Approved new construction and/or rehabilitation projects will be eligible for up to a maximum of \$10,000.00 per unit.

Terms, Recapture, and Default:

- 1. Assistance to Applicants/Developers under this strategy will be in the form of a fifteen 15 year deferred payment loan at 0% per annum.
 - 2. The loan will be secured by a second (2nd) mortgage on the property.
 - 3. The loan will be forgiven after fifteen (15) years.
 - 4. Should the Applicant/Developer default on the terms of the agreement, or fail to meet SHIP Program requirements, the Applicant/Developer will be required to repay Osceola County the full amount of the SHIP loan.
 - 5. If at any time during the lien period, the property is sold or transferred by the Owner, one hundred (100%) percent of the loan will be recaptured, unless the property is sold or transferred to an eligible organization approved by the County.
 - 6. SHIP assisted rental housing offered for sale prior to the end of the fifteen (15) year affordability period, or that has remaining mortgages funded under this program, must give a first right of refusal to eligible non-profit organizations for purchase at the current market value for continued occupancy by eligible residents as per Florida Statutes Section 420.9075(4)(f).
 - 7. Recipients of this strategy must comply with the affordability and resale provisions of Chapter 67-37.007(10) and (12), F.A.C. and the rental monitoring provisions of Chapter 67-37.015(3), F.A.C.
- e. Recipient Selection Criteria:
 - 1. Multifamily complexes or sites for new construction developments must be located in Osceola County under the SFY 2012/2013 grants.
 - 2. Multifamily complexes or new construction developments must exceed twenty (20) units.
 - 3. Eligible recipients must not exceed 50% of the area median income.

4. Preference will be given to applications that provide the highest percentage of units for very-low and low income households as defined by the Area Median Income limits as published by HUD and distributed by Florida Housing Finance Corporation on an annual basis.
 5. The end user/applicant to occupy the unit will be selected on a first come, first ready, first served basis.
 6. No Applicant/Developer may be assisted with rehabilitation or new construction assistance more than one time in a three (3) year period and a maximum of two (2) times within a ten (10) year period.
 7. Applicants wishing to receive assistance in excess of \$75,000 will be evaluated competitively by the Human Services Department review staff on the following criteria:
 - i. Financial strength of the agency.
 - ii. The ability of the developer to complete the development with the established timelines.
 - iii. The capacity of the developer.
 - iv. The affordability of the product produced.
 - v. Neighborhood and zoning compatibility of the development.
 - vi. Number of units produced per SHIP dollar spent.
 - vii. Leveraging of SHIP funds with other sources.
 - viii. Demonstrate access to community resources and supplemental services.
- f. Applicant/Developer Selection Criteria:
1. SHIP funds will be used as part of the local contribution when participating in programs to repair/rehabilitate multifamily housing or for new construction of multifamily developments.
 2. Applications from Developers will be awarded competitively using criteria including, but not limited to:
 - i. Criteria listed in: (e) Recipient Selection Criteria above.
 - ii. Complete list of complex units and household income levels.
 - iii. List of detailed repairs by unit, including, but not limited to, the cost of repairs, and the timeline for completing the detailed repairs.
 - iv. The ability of the Developer/Owner to complete the repairs and/or construction set forth in the agreement within a reasonable time frame as agreed to by the County.
 - v. The extent to which the rehabilitation and/or new construction project has on the effect of the preservation of decent, safe, sanitary and affordable housing in Osceola County.
 - vi. Applications that demonstrate the capacity for property management, and

provide, or have contracted to provide, appropriate supportive services to residents of their housing project may be given preference over those who have not.

- vii. Applications that demonstrate that the Developer/Owner employs personnel from the Welfare Transition Program may be given preference over those who do not.
 - viii. Developers/Owners must annually monitor tenant eligibility for at least fifteen (15) years.
 - ix. The extent to which the rehabilitation and/or new construction project will incorporate green building initiatives and green options in the areas of heating, cooling, water heating, insulation, windows, and Energy Star appliances.
- g. Additional Information:
- 1. Rehabilitation is defined as the repairs or improvements which are needed for safe or sanitary habitation, correction of substantial code violations, or the addition of handicapped accessibility features.
 - 2. Human Services will be responsible for reviewing the applications, assuring compliance with local and State regulations and making recommendations to the Board of County Commissioners for their approval.
 - 3. Review of the applications will be done by the Human Services review staff Consisting of the following: one (1) designated representative from Human Services, and one (1) each from Procurement, County Attorney's Office, Finance, Building, and Grants.
 - 4. The Recipient of the funds will be required to submit monthly reports to the Housing Office which report the budgeted cost of repairs, actual cost of repairs, the original timeline for completion, the actual timeline for completion, and reason for any deviation.
 - 5. Failure to remit any required reports by the required deadline will be deemed to indicate that the project is in default and may invoke the Recapture provisions of this Plan and the Contract.
 - 6. The Developer/Owner will choose the contractor to do the necessary work.
 - 7. Property may not have an existing second mortgage or any liens secured with the property other than the first mortgage.

H. IMPACT FEE SUBSIDY PROGRAM

- a. Summary of the Strategy: This strategy will address affordable housing for very low to moderate income families by encouraging the construction of

for sale and or multi-family rental housing through an impact fee subsidy program. Depending on funding availability, up to 75% of the total impact fees, water capital charges, and wastewater capital charges assessed and paid by the developer will be eligible for reimbursement from SHIP funds. This strategy can also be used to leverage other federal programs such as CDBG and HOME.

To be qualified for this subsidy, single family home developers must commit that a minimum of 20% of the units in a development will be sold income eligible families. The maximum purchase price may not exceed the maximum sales price listed on the Housing Delivery Goals chart. Multi-family developers must commit a minimum of 40% of the units must be rented to income eligible families whose annual income does not exceed 80% of area median income, or 20% of the units must be rented to families whose annual income does not exceed 50% of area median income. Rent schedules must comply with Florida Housing Finance Corporation requirements to include the deduction of tenant paid utility allowances. Developers/Builders of both single family and multi-family housing units will be eligible for the subsidy.

This incentive will be made available to developers building single family homes and multi-family affordable housing units for qualified very low, low, and moderate income persons. Homes assisted under this strategy are designed to be sold in conjunction with the purchase assistance program. As such, all buyers must meet the eligibility requirements under that strategy. Funding for this program will be made available on a first come, first ready basis. The Impact Fee Subsidy program will provide countywide subsidy in proportion to the following sales price of an affordable unit:

Impact Fee Subsidies for Sale Units

Sales Price	Subsidy
\$100,000 and below	75%
\$100,001 to \$149,999	50%
\$150,000 - \$180,000	25%

The impact fee subsidy for rental units will provide a countywide subsidy in proportion to the following income levels:

Impact Fee Subsidies for Construction of Multi-Family Rental Units

Sales Price	Subsidy
30% or less of area median income	75%
31% to 59% of area median income	50%
60% to 80% of area median income	25%

- b. Fiscal Years Covered:
 This strategy is offered during SFY 2010/2011, 2011/2012, and 2012/2013.

- c. **Income Categories to be served:**
In Osceola County, very-low, low and moderate income families as defined by *Section 420.9071 F.S.* will be served. Income limits are provided by HUD and distributed by FHFC.
- d. **Maximum award is noted on the Housing Delivery Goals Charts:**
The maximum SHIP award shall not exceed \$10,000 for single family units and \$7,000 for multi-family rental units.
- e. **Terms, Recapture and Default.**
All assistance will be given in the form of a grant and will not be subject to any recapture terms.
- f. **Recipient Selection Criteria:**
 - 1. The incentive is available to developers building affordable housing for qualified very low, low, and moderate income persons.
 - 2. Applicants will be received on a first come, first served basis following annual advertisement of SHIP notice of funds availability (NOFA). Applications will be processed using a selection criteria established within the approved SHIP procedure manual.
 - 3. Property for which assistance is being sought must be within Osceola County.

III. LHAP INCENTIVE STRATEGIES Osceola County

A. **Name of Strategy: Expedited Permitting**

Permits as defined in §.163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects.

Osceola County realizes that time is of the essence for development projects. Expedited Processing can provide cost and time savings to the developer which helps to lower the cost of the home to the homebuyer.

Established policy and procedures:

The approval process of projects that do not necessitate a land use amendment to the comprehensive plan takes approximately sixty days. Each subdivision is reviewed by the Technical Review Committee (TRC) and approval is given by the Planning Commission and in the case of re-zoning, approval is given by the Board of County Commissioners. The Planning Commission's agenda is limited to forty (40) projects; seldom is the agenda full. Should the agenda reach forty (40) projects, additional projects would be continued to the next Planning Commission meeting; however, there is a 90-day delay limit for each project. Once that limit is reached, the project would be placed on the agenda regardless of workload. The delay of a project for this reason is rare.

Projects determined to be affordable housing projects are placed on the Planning Commission's agenda regardless of workload. That is, affordable housing projects would be

placed on the agenda regardless of whether they exceeded the forty (40) project maximum.

The Building Department reviews affordable housing projects submitted and flags them so that permits are issued within a forty-eight hour period.

The AHAC recommends the following guidelines to define what qualifies as affordable housing eligible for expedited processing:

Expedited permitting will be provided to individuals or organizations that are receiving assistance through the Osceola County Human Services Division.

Expedited permitting will be provided to builders and developers who are applying for Federal and/or State Affordable Housing Programs.

Expedited permitting will be provided to Non-Profit Organizations that are building affordable housing with a sales price that does not exceed the maximum sales price for the State Housing Initiative Partnership (SHIP) Program.

Expedited permitting will be provided for site and development approval, plats and building permits for any applicant when a minimum of fifteen (15) percent of the total residential units within the development are affordable to households earning less than 120% of the area median income.

Note: *Applications that include more than one phase for residential development must construct at least ten (10) percent of the total affordable housing units within the first phase of development.

B. Name of Strategy: Allowance of zero lot line configurations

Established policy and procedures:

Current Osceola County land development regulations allow for zero lot line configurations. Zero lot line lots are allowed as a part of a Planned Unit Development or as a conditional use under the County's RS-3 zoning district.

C. Name of Strategy: Inventory of locally owned public lands suitable for affordable housing.

Established policy and procedures:

Osceola County currently maintains an inventory of local publicly owned land suitable for affordable housing. The inventory is updated regularly and a review of the currently owned lands is assessed to determine eligibility for affordable housing.

D. Name of Strategy: Ongoing Review Process

Established policy and procedures:

The Affordable Housing Advisory Committee currently serves as the affordable housing advisory committee for the SHIP Program. This committee meets for the purpose of discussing current and proposed plans for housing programs. Copies of proposals are submitted to the AHAC and comments received, when appropriate, are incorporated in the plans and forwarded to the Board of County Commissioners for final approval.

One staff member from the Human Services Division should serve on the County's Technical Review Staff (TRS). This position would serve on an as-needed basis to inform the other TRS members of policy changes, inclusive of increases in impact fees, permit fees, and changes in land development regulations, that may affect the cost of housing. This person will review all applications presented at TRS that relate to affordable housing. Additionally, this staff person will present new items to the Affordable Housing Advisory Committee.

E. Name of Strategy: Modification of Fee Requirements

Established policy and procedures:

Local Government match funds provided in accordance with Florida Housing Universal Cycle funding may be used to pay County fees to assist developers of Affordable Housing.

City of Kissimmee

Incentive 1: The processing of approvals of development orders or permits, as defined in Florida Statute 163.3164(7) and (8), for affordable housing projects is expedited to a greater degree than other projects.

Formal procedures were adopted effective October 01, 2008.
"No changes recommended to the current strategy."

Incentive 3: The allowance of increased density levels for affordable housing.

"No changes recommended to the current strategy."

The current Land Development Code provides for density bonuses for new developments that incorporate affordable housing.

Incentive 5: The allowance of affordable accessory residential units in residential zoning districts.

Land Development Code was amended per Ordinance #2690 on 06/17/2008 to allow Accessory Dwelling Units as a Conditional Use in Residential Zoning Districts.

"No changes recommended to the current strategy."

Incentive 6: The reduction of parking and setback requirements for

affordable housing.

“No changes recommended to the current strategy.”

The CRA Design Standards and Multi Modal Transportation District already address parking and setback requirements in the form of incentives.

Incentive 9: The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.

The Housing Advisory Board will be notified of the proposed changes for informational purposes only.

Incentive 10: The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

“No incentive strategy recommended.”

The public lands list was created per the 2006 Housing Incentive Strategies. No publicly owned lands were found to be suitable for development of affordable housing.

Incentive 11: The support of development near transportation hubs and major employment centers and mixes-use developments.

“No incentive strategy recommended. ”

The CRA Design Standards, Vine Street Corridor Project and the Multi Modal District all include incentives that accommodate this requirement.

IV. EXHIBITS:

- A. Interlocal Agreement
A copy of the Interlocal Agreement if applicable is attached as Exhibit A
- B. Administrative Budget for each fiscal year covered in the Plan. Exhibit B
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year
Covered in the Plan:
Completed HDGC for each fiscal year is attached as Exhibit C.
- D. Certification Page:
Signed Certification is attached as Exhibit D.