SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)


First Amendment 6.17.19

Technical revision 6.01.20
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Section I. Program Details

A. Name of the participating local government: City of Orlando

Is there an Interlocal Agreement: Yes ______ No ___X___

B. Purpose of the program:

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


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

E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care.

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

G. Public Input: Public input was solicited through face-to-face meetings with housing providers, construction contractors, social service providers, local lenders,
neighborhood associations, and the Affordable Housing Advisory Committee. Public input was also solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

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

Throughout the year, Housing and Community Development Staff attend neighborhood and community association meetings to explain the various programs available to low income individuals and households, and depending on funding availability, individual notices and brochures are mailed to persons that have expressed an interest in the SHIP program. The different programs are also advertised on the HCD Department’s website (www.cityoforlando.net/housing).

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time applications were submitted as well as any established funding priorities as described in this plan. The following priorities for funding listed below apply to all strategies unless otherwise stated in the strategy:

1. Special Needs Households
   a. Very Low
   b. Low
   c. Moderate
2. Essential Services Personnel
   a. Very Low
   b. Low
   c. Moderate
3. After Special Needs Set-asides and ESP goals are met:
   a. Very Low
b. Low

c. Moderate

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

K. Support Services and Counseling: Support services are available from various sources. Available support services may include but are not limited to Homeownership Counseling, Credit Counseling, Tenant Counseling, and Foreclosure Counseling and are provided by HUD certified counseling agencies. Organizations that offer support services such as pre-purchase counseling are extremely important members of the local partnership.

L. 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. The sales price of new and existing may not exceed 90% of the median area purchase price established by the U.S. Treasury Department.

The methodology used is:

  X  U.S. Treasury Department

  ___ Local HFA Numbers

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

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 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.

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

O. Monitoring and First Right of Refusal: In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of $10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above.

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

P. Administrative Budget: A line-item budget of proposed Administrative Expenditures is attached as Exhibit A. The City of Orlando finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: “A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.”
Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: “The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to $350,000 may use up to 10 percent of program income for administrative costs.”

The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

Q. Program Administration: Administration of the local housing assistance plan will be performed and maintained by the City of Orlando. The City’s Housing and Community Development Department shall be responsible for administering the SHIP program including developing the Plan, coordinating public hearings, coordinating the application process, monitoring and implementing the Plan, and all other activities associated with the SHIP program. On occasion, the City may contract with a third party entity to administer a specific activity on the City’s behalf. In such instances, the third party entity shall be considered a sub-recipient and shall receive administrative funds from the City’s 10% administration cap to deliver the activity. The amount of administrative funding awarded will be negotiated with the sub-recipient and written in the funding agreement between the City and the sub-recipient.

R. Project Delivery Costs: Costs will be paid to the service provider to cover the cost of delivering housing related services performed by non-City employees such as rehabilitation projects completed by an agency. These project delivery costs are actual amounts for services and deliverables and will be included in the maximum award to the beneficiary. The fee will be part of the award and will be negotiated in a written agreement with the agency and not exceed 5% of the project cost.

S. Essential Service Personnel Definition: For the purposes of SHIP funding, the City considers the following groups as Essential Services to the City: First Responders, Educators in K-12, Nurses, Active Military, and National Guard stationed within the Orlando Metropolitan Statistical Area.
T. Describe efforts to incorporate Green Building and Energy Saving products and processes: Newly constructed projects receive full reimbursement on sewer impact fees for eligible affordable units if they meet the City’s adopted residential green building and energy saving criteria which contains items such as but not limited to requirements regarding erosion control, landscaping, HVAC, water, lighting, air quality, outdoor and indoor durability as well as insulation, appliances, flooring, roof and pest control.

U. Describe efforts to meet the 20% Special Needs set-aside: The City of Orlando actively seeks partner organizations that provide services or are a direct link to individuals / households with special needs. The City will partner with social services agencies serving the designated special needs populations to achieve the goal of the special needs set-aside.

V. Describe efforts to reduce homelessness: In Downtown Orlando, the chronically homeless individuals living on our streets remain a big challenge. Working closely with the Central Florida Commission on Homelessness, the City studied what other cities have done to move homeless individuals off the streets and into housing. These approaches have one common focus: they recognize that many of the disabled and chronically homeless individuals will never get off the streets without community intervention and without a path to permanent housing with supportive services. Known as “Housing First,” this approach places chronically homeless individuals in permanent housing and then surrounds them with needed supportive services including mental health counseling, treatment for addiction, basic medical care and the skills to manage their home. Additionally, this approach provides a more coordinated effort between the region’s existing service providers. Our community has developed a model that builds the system necessary, including caseworkers and housing specialists, to provide long-term housing for chronically homeless individuals. Additionally, the Homeless Services Network, our lead agency responsible for distributing federal homeless dollars, has extensive experience in working with chronic homelessness to help our region accomplish our goal.
Section II. Housing Strategies:

A. Purchase Assistance without Rehabilitation

a. Summary of Strategy: Purchase Assistance without Rehabilitation is designed as a citywide strategy limited to households who are first time homebuyers (have not owned a home in the prior three (3) years). The purpose of the program is to provide down payment and closing costs assistance, prepaid items, and the reduction of the mortgage principal for new construction and existing homes, including homes purchased from a community land trust (CLT). Assistance will not be provided for the acquisition of a mobile home, or villa.


c. Income Categories to be served: Very Low Income, Low Income, Moderate, and households up to 140% of AMI

d. Maximum award:

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Percent of the Area Median Income</th>
<th>Maximum Award</th>
</tr>
</thead>
<tbody>
<tr>
<td>Citywide Program (Very Low)</td>
<td>Below 50% of AMI</td>
<td>$35,000</td>
</tr>
<tr>
<td>Citywide Program (Low)</td>
<td>Between 51%-80% of AMI</td>
<td>$25,000</td>
</tr>
<tr>
<td>Citywide Program (Moderate)</td>
<td>Between 81%-140% of AMI</td>
<td>$15,000</td>
</tr>
<tr>
<td>Future Parramore Resident (Very Low)</td>
<td>Between 50% of AMI</td>
<td>$40,000</td>
</tr>
<tr>
<td>Future Parramore Resident (Low)</td>
<td>Between 51%-80% of AMI</td>
<td>$30,000</td>
</tr>
<tr>
<td>Future Parramore Resident (Moderate and households up to 140% AMI)</td>
<td>Between 81%-140% of AMI</td>
<td>$20,000</td>
</tr>
</tbody>
</table>

e. Terms: (see “Additional Information” for special terms for CLT purchases)

1. Funds will be awarded as a deferred loan secured by a recorded mortgage and note.

2. Interest Rate: 0%

3. Years in loan term: 10 years

4. Forgiveness: The funds will be forgiven on a prorated basis so that 10% of the principal is forgiven annually. A satisfaction of mortgage will be
recorded once the lien period is complete and the homeowner has complied with all the requirements per the program agreements.

5. Repayment: Not required as long as the loan is in good standing.

6. Default: The loan will be determined to be in default if any of the following occur: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable, upon assumption. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

f. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in section I of this plan.

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

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

1) Displaced homemaker – an adult individual who has not worked full time for a full year in the labor force for a number of years but has during such time worked primarily without remuneration to care for the home and family, and is unemployed or underemployed and is experiencing difficulty in obtaining or upgrading employment.
2) **Single parent** – an individual who is unmarried and has one or more minor children for whom the individual has custody or joint custody or is pregnant.

3) **Former Parramore neighborhood homeowner** – a household who owned a home in the Parramore neighborhood (area bounded by Colonial Drive to the north, Gore Street to the south, Orange Blossom Trail to the west, and I-4 to the east) and was displaced because of a redevelopment initiative by the City of Orlando.

4) **Future Parramore neighborhood resident** – an individual who is buying a home located in the Parramore neighborhood.

5) **City of Orlando employee** – an individual that is employed full time with the City and has completed probation.

6) **Teacher/School Administrator** – an individual that is employed full time by a public or private school in Orange County with a K-12 curriculum. Participants of this program must provide verification of full-time employment by an Orange County School.

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

g. **Sponsor/Developer Selection Criteria**: N/A

h. **Additional Information:**

   i. Applicants must complete a homebuyer educational seminar from a HUD certified housing counseling agency.

   ii. Applicants must secure a first mortgage by a City certified lender and must provide a minimum of $1,000 towards the purchase of the property.

   iii. Terms for CLT home purchases: This SHIP assistance is assumable to an income-eligible purchaser. The terms of the Note and Mortgage shall allow subsequent purchasers to assume the loan with approval by the CLT. Otherwise, no repayment required during the term of the loan, provided the loan remains in good standing. Please see Exhibit D for additional instructions and information for CLT purchases.
B. Owner-Occupied Rehabilitation

a. Summary of Strategy: The City supports a strong owner-occupied housing rehabilitation program in response to the growing need to preserve the existing housing stock in the City of Orlando. Through this program, repairs can be made to the interior and/or exterior of the home. Eligible homes requiring rehabilitation will be repaired in accordance with the City of Orlando’s Minimum Housing Standards for the health, safety and welfare of the residents.


c. Income Categories to be served: Very Low Income, Low Income, Moderate Income, and households up to 140% of AMI

d. Maximum award: $75,000

e. Terms:

1. Funds will be awarded as a deferred loan secured by a recorded mortgage and note.

2. Interest Rate: 0%

3. Years in loan term:

<table>
<thead>
<tr>
<th>Amount of Assistance</th>
<th>Years in Loan Term</th>
</tr>
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<tbody>
<tr>
<td>Below $10,000</td>
<td>Grant</td>
</tr>
<tr>
<td>$10,001 - $40,000</td>
<td>10-year lien</td>
</tr>
<tr>
<td>$40,001 +</td>
<td>15-year lien</td>
</tr>
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4. Forgiveness: The mortgage amount will be forgiven at an annual prorated rate based on the amount of assistance and length of lien:

Assistance provided from $10,001 to $40,000 will be forgiven at a rate of 10% per year.

Assistance provided from $40,001 and above will be forgiven at a rate of 6.67% per year.

A satisfaction of mortgage will be recorded once the lien period is
complete and the homeowner has complied with all the requirements per the program agreements.

5. Repayment: Not required as long as the loan is in good standing.

6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

f. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in Section I of this plan.

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information:

i. All work will be performed by contractors on the City’s approved contractor’s list.

ii. Mobile homes, townhomes, condominiums, and villas are not included in this strategy.

iii. Every effort shall be made to ensure rehabilitation of an existing owner-occupied residence is completed with as little inconvenience and disruption of daily activities as possible. If it is determined by HCD staff that the health and safety of the residents requires temporary
relocation during the rehabilitation work, funds can be used to cover rental costs, utility charges, relocation and storage costs associated with the provision of temporary housing to the homeowner while the construction work is in progress.

iv. If the costs to complete an owner-occupied rehabilitation projects will exceed the maximum award amount of $75,000, the HCD director may grant an exception to increase this amount by up to 30% beyond the maximum award.

v. An applicant requesting assistance will be required to:
   1. Allow the rehabilitation specialist to access the home for an inspection to determine the need for the repair.
   2. Provide proof of homeowner’s insurance policy. If a policy is not in place and the homeowner cannot get insurance due to an item that needs repair, the HCD will evaluate funding the repair under the Repair strategy.
   3. Ensure all mortgages, taxes and special assessments are current and paid.

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<tr>
<th>C. Demolition/Reconstruction</th>
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a. Summary of Strategy: Provides assistance with demolition and reconstruction to qualified homeowners who have completed the intake process for the owner-occupied rehabilitation strategy and the cost to rehabilitate their home is at least 30% beyond the maximum award of $75,000 for that program.
c. Income Categories to be served: Very Low and Low Income
d. Maximum award: $225,000
e. Terms:
   1. Funds will be awarded as a deferred loan secured by a recorded mortgage and note.
2. Interest Rate: 0%

3. Years in loan term: 25 years

4. Forgiveness: Beginning in year 6 of the affordability period (25 years), the loan will be forgiven on a prorated basis so that 5% of the principal is forgiven annually. A satisfaction of mortgage will be recorded once the lien period is complete and the homeowner has complied with all the requirements per the program agreements.

5. Repayment: Not required as long as the loan is in good standing.

6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

f. Recipient Selection Criteria: Applicants will have been selected through the owner-occupied rehabilitation and a determination made that the rehabilitation of their home is not financially feasible.

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information:

i. The property may not have an existing mortgage to be eligible for demolition and reconstruction.
ii. Mobile homes, condominiums, townhomes and villas are not included in this strategy.

iii. Funds will be used to cover rental costs, utility charges, relocation and storage costs associated with the provision of temporary housing to the homeowner while the construction work is in progress.

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**D. Disaster Assistance**

a. **Summary of the Strategy:** The Disaster Assistance strategy provides funds to households following a disaster or emergency declared by the President of the United States or Governor of the State of Florida. SHIP disaster funds may be used for items such as, but not limited to:

   (a) purchase of emergency supplies for eligible households to weatherproof damaged homes;
   (b) interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
   (c) construction of wells or repair of existing wells where public water is not available;
   (d) payment of insurance deductibles for rehabilitation of homes covered under homeowners’ insurance policies;
   (e) security deposit for eligible recipients that have been displaced from their homes due to disaster;
   (f) rental and utility assistance for eligible applicants;
   (g) mortgage and utility payment assistance for eligible applicants;
   (g) Strategies included in the approved LHAP that benefit applicants directly affected under the Executive Order;
   (h) other eligible activities as proposed to and approved by Florida Housing.

b. **Fiscal Years Covered:** 2018-2019, 2019-2020, 2020-2021

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

d. **Maximum Award:** $10,000 each eligible household.

e. **Terms:**

   i. SHIP funds provided to eligible households will be in the form of a grant and not subject to recapture;
   ii. Interest Rate: N/A
   iii. Term: N/A
   iv. Forgiveness: N/A
   v. Default: N/A
f. Recipient Selection Criteria: First qualified, first served priority shall be given to households with children or special needs residents, the disabled, and individuals or households that qualify as Elderly as defined in 420.503, F.S.

g. Sponsor/Developer Selection Criteria: In the event of a declared disaster, the City may work with their existing Community partners, or a third party entity (sub-recipient) may be contracted to administer this activity on the City’s behalf. Selection of a sub-recipient shall be based on the following criteria:

HOME REPAIR ASSISTANCE: A demonstrated capacity to complete rehabilitation by having experienced/licensed staff who have successfully completed projects similar to those proposed.

RENT, MORTGAGE and UTILITY PAYMENT ASSISTANCE: Preference will be given to 501(c)(3) agencies with a primary goal of providing services to the targeted vulnerable populations in the forms of counseling and/or direct payment subsidy which have:

i. Financial Accountability standards which permits City staff to monitor SHIP funds;

ii. Past experience and capacity administering similar rental assistance programs;

iii. Participation in a Continuum of Care Coordinated Entry System.

h. Additional Information: This strategy will only be implemented in the event of an Executive Order using any funds that have not yet been encumbered or with additional funds disbursed by Florida Housing Finance Corporation.

SHIP funds at all times must be used for eligible applicants and eligible housing.

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E. Emergency Repair Program

a. Summary of the Strategy: Funds will be awarded to applicants in need of rehabilitation of their owner-occupied home related to a dire situation that needs to be mitigated. This includes damaged roofing that is leaking, damaged windows causing exposure to the elements, costs to connect to the City’s sewer system, electrical or plumbing problems that could cause damage to the home or is an

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immediate health hazard to the occupants. Funds may also be awarded to pay insurance deductibles for any emergency repairs covered by the homeowner’s policy.


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

d. Maximum award: $10,000

e. Terms:
  1. Funds will be awarded as a grant. No recapture provisions will apply.
  2. Interest Rate: 0%
  3. Years in loan term: N/A
  4. Forgiveness: N/A
  5. Repayment: N/A
  6. Default: N/A

f. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in section I of this plan. Applicants may only receive assistance under this strategy once every 2 years.

g. Sponsor/Developer Selection Criteria: The City of Orlando implements the program internally.

h. Additional Information:

An applicant requesting assistance will be required to:
  1. Allow the rehabilitation specialist to access the home for an inspection to determine the need for the repair.
  2. Homeowner’s insurance is not required; however if there is an insurance policy in place, provide proof of whether or not the owner’s insurance will cover any part of the repair.
3. Ensure all mortgages, taxes and special assessment are current and paid.
4. City Code Sec. 30.02 requires that all homes must be connected to the citywide sewer system. This strategy may be used for existing homes currently on a septic system within the City or homes in areas being annexed into the city. This strategy may be utilized to reimburse the homeowner for the costs associated with connecting to the City’s sewer system, dependent upon the income eligibility of the homeowner and the availability of funds.
5. Mobile homes, condominiums, townhomes and villas are not eligible for assistance.

<table>
<thead>
<tr>
<th>F. Impact Fees – Homeownership</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Summary of the Strategy: Depending upon availability, SHIP funds will be used to pay all or a portion of sewer, parks and school impact fees for income-eligible, owner-occupied single-family units that are sold at or below the City’s maximum sales price to income eligible buyers. The project must be certified through the City of Orlando’s Affordable Housing Certification Process.</td>
</tr>
<tr>
<td>c. Income Categories to be served: Very Low Income, Low Income, and Moderate Income</td>
</tr>
<tr>
<td>d. Maximum award: $9,700</td>
</tr>
<tr>
<td>Sewer Impact Fee: up to $2,538</td>
</tr>
<tr>
<td>Park Impact Fee: up to $4,966</td>
</tr>
<tr>
<td>School Impact Fee: up to $2,196</td>
</tr>
<tr>
<td>e. Terms:</td>
</tr>
<tr>
<td>1. Funds will be awarded as a grant. No recapture provisions will apply.</td>
</tr>
<tr>
<td>2. Interest Rate: 0%</td>
</tr>
<tr>
<td>3. Years in loan term: N/A</td>
</tr>
</tbody>
</table>
4. Forgiveness: N/A
5. Repayment: N/A
6. Default: N/A

f. Recipient Selection Criteria:

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

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information:

i. The Impact Fee Home Owner strategy is used as an incentive for developers to build affordable housing. When building permits are obtained, the developer shall be required to pay the total sewer and school impact fees for all housing units. When the units are completed, the developer shall be required to submit proof of sale of units to qualified beneficiaries at or below the City’s adopted maximum sales price to receive a refund of the impact fee costs. Following approval of this documentation and depending on funding availability, the City will provide the developer with either one-hundred percent (100%) reimbursement of sewer and park impact fees from SHIP funds for eligible affordable units if they meet the City’s adopted residential green building criteria for affordable housing projects; or seventy-five percent (75%) reimbursement of sewer and park impact fees if they do not meet the City’s adopted residential green building criteria. In addition, the developer may receive twenty-five percent (25%) reimbursement of school impact fees from SHIP funds for eligible single-family affordable housing units.
ii. The developer will be required to pass 50% of the total amount of impact fee reimbursements on to the buyer. This can be accomplished by reducing the sales price and/or paying a portion of the buyer’s closing costs.

### G. Acquisition and Rehabilitation for Homeownership

a. Summary of the Strategy: One of Orlando’s highest priorities within economically depressed areas is to increase the amount of homeownership. The Acquisition and Rehabilitation strategy is designed to stabilize and encourage economic diversity in the City’s neighborhoods.

The City or a selected developer may acquire and rehabilitate existing housing in order to increase the number of quality affordable housing units in the City. If acquisition is not needed, the City or selected developer may rehabilitate existing housing on property the City or a selected developer already own. After rehabilitation, the housing must be made available for eligible households to purchase.


c. Income Categories to be served: Very Low Income, Low Income, Moderate Income, and households up to 140% of AMI

d. Maximum award: $225,000

e. Terms:

   Developer: 
   
   1. Deferred Loan secured by a recorded mortgage and note.
   
   2. Interest Rate: 0%
   
   3. Years: up to 24 months
   
   4. Forgiveness: Upon sale to an eligible homebuyer, the deferred loan and Restrictive Use Covenant will be satisfied.
   
   5. Repayment: Once the developer has completed and sold the house to an income eligible buyer, and if all conditions are met, the City will release property or satisfy our mortgage.
6. During the term of the loan, repayment of the outstanding balance will be due upon the occurrence of one or more of the following events:

   1. If any part of the property or any interest in it is sold or refinanced transferred, gifted or possession is otherwise conveyed to another person, without prior City approval and consistent with City policies, whether by voluntary act, involuntarily, by operation of law or otherwise.

   2. If the property is not sold to an eligible homebuyer.

Homebuyer:
1. Deferred Loan secured by a recorded mortgage and note.
2. Interest Rate: 0%
3. Years: up to 25 years
4. Forgiveness: The mortgage amount will be forgiven at an annual prorated rate over the term of the loan and a satisfaction of mortgage will be recorded once the lien period is completed and the homeowner has complied with all requirements per the program agreements.
5. Repayment: Not required as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is
not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

f. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in Section I of this plan.

g. Sponsor/Developer Selection Criteria: Selection of projects and the amount of funding awarded will be based on recommendations from the Housing Review Committee (HRC). Applications from developers are submitted to the Housing and Community Development Department and will be evaluated on factors such as economic feasibility, developer experience and financial strength, the location of the project, and that the proposed project is consistent with the City’s policies and objectives. Applications are then distributed to the HRC for review. If the HRC recommends the project to the Orlando City Council for funding and approval, and Council subsequently approves their recommendation, the City will enter into a loan agreement with each award recipient. The agreement will specify conditions that must be met for the developer to receive the SHIP loan.

h. Additional Information:
   i. Mobile homes, condominiums, townhomes and villas are not included in this strategy.

<table>
<thead>
<tr>
<th>H. Acquisition and New Construction for Homeownership</th>
<th>10</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Summary of the Strategy: This strategy is designed to stabilize and encourage economic diversity in the City’s neighborhoods. Funds shall be used to provide acquisition cost and/or construction subsidies to affordable housing developers and community land trust developers serving income eligible buyers. The units may be constructed on infill lots or as part of a larger development.</td>
<td></td>
</tr>
</tbody>
</table>

c. Income Categories to be served: Very Low Income, Low Income, Moderate Income, and households up to 140% of AMI

d. Maximum award: $225,000

e. Terms of the award:

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

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

Total Lien Period

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

f. Recipient Selection Criteria: N/A

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

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

- Project Location – City of Orlando
- Development Team Experience
- Employment of Personnel from WAGES and Workforce Development Initiatives
- Organizational Capacity
- Project Description
- Timeline for Development
• Site Control
• Project Design
• Project Costs
• Financial Commitments
• Leveraging
• Proposed Sales Price
• Outreach and Marketing Plan
• Pool of Qualified Applicants

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

h. Additional Information: N/A

I. Special Needs - Rental

a. Summary of the Strategy: Provides assistance to local non-profits and for profits with the acquisition, new construction or rehabilitation of existing single family or multi-family rental units or group homes housing persons with special needs as defined under 420.0004(13)F.S. Operational costs after initial funding shall be the responsibility of the property owner.


c. Income Categories to be served: Very Low Income, Low Income, Moderate Income, and households up to 140% AMI

d. Maximum award: $50,000 per housing unit

e. Terms:
   1. Funds will be awarded as a deferred loan secured by a recorded mortgage and note.
   2. Interest Rate: 0%
3. Years in loan term: 15 years

4. Forgiveness: Assistance provided will be forgiven upon maturity of the loan. A satisfaction of mortgage will be recorded once the lien period is complete and the property owner has complied with all the requirements per the program agreements.

5. Repayment: Not required as long as the loan is in good standing.

6. Default: The loan will be determined to be in default if the organization receiving the funds fails to comply with the terms and conditions as set forth in the agreement(s). The City of Orlando will annually monitor the assisted units for the length of the affordability period, which is no less than 15 years. Monitoring will ensure compliance with tenant income and affordability requirements as described in the restrictive covenant. The restrictive covenant will remain in effect for the entire affordability period (a minimum of 15 years). If the developer/owner fails to maintain the income or the rental rate requirements for the entire affordability period, the funds used to acquire and rehabilitate the project will be subject to full recapture from the developer.

f. Recipient Selection Criteria: The units assisted under this strategy must be rented to income eligible persons who meet the definition of special needs as defined under 420.0004(13) F.S.

g. Sponsor Selection Criteria and duties: Non-profit housing providers and for profit organizations are eligible to apply for assistance. Selection criteria will include previous experience and demonstrated performance in the management and operation of providing housing for special needs population and a long-term commitment to assist individuals or families with special needs. Selection of projects and the amount of funding awarded will be based on recommendations from the Housing Review Committee (HRC). Applications for funding can be submitted throughout the year. If the HRC recommends the project to the Orlando City Council for funding and approval, the City will enter into a loan agreement with each award recipient after receiving approval from City Council. The
agreement will specify conditions that must be met for the developer to receive the SHIP loan.

h. Additional Information:
   i. Mobile homes, condominiums, townhomes and villas are not included in this strategy.

<table>
<thead>
<tr>
<th>J. Rehabilitation - Rental</th>
<th>14</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Summary of the Strategy: This strategy is designed to address the preservation of the affordable rental housing stock by improving its condition. Funds may be used for the rehabilitation of single-family or multifamily rental projects Citywide. Funds awarded under this strategy may also be used as a local contribution by developers participating in the Florida Housing’s Low Income Tax Credit Program or any other federal, state, or local funding program that targets the rehabilitation of multifamily rental housing projects in the City.</td>
<td></td>
</tr>
<tr>
<td>c. Income Categories to be served: Very Low Income, and Low Income households.</td>
<td></td>
</tr>
<tr>
<td>d. Maximum award: $100,000 per unit.</td>
<td></td>
</tr>
<tr>
<td>e. Terms: 1. Funds will be awarded as a deferred loan secured by a recorded mortgage and note. 2. Interest Rate: 0% 3. Years in loan term:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Amount of Assistance</td>
</tr>
<tr>
<td></td>
<td>Up to $100,000</td>
</tr>
</tbody>
</table>
4. Forgiveness: Assistance provided will be forgiven upon maturity of the loan. A satisfaction of mortgage will be recorded once the lien period is complete and the property owner has complied with all the requirements per the program agreements.

5. Repayment: Not required as long as the loan is in good standing.

6. Default: The units rehabilitated under this strategy must be rented to income eligible persons at or below the maximum rental rates, adjusted for bedroom size, established by the Florida Housing Finance Corporation. The City of Orlando will annually monitor the assisted units for the length of the affordability period, which is no less than 15 years. Monitoring will ensure compliance with tenant income and affordability requirements as described in the restrictive covenant. The restrictive covenant will remain in effect for the entire affordability period. The covenant and restrictions shall run with the land and shall be binding on future owners of the property for the affordability period. If the developer/owner fails to meet the income or rental rate requirements, the funds used to acquire and rehabilitate the project will be subject to full recapture from the developer/owner.

f. Recipient Selection criteria: The units rehabilitated under this strategy must be rented to income eligible persons

g. Sponsor Selection Criteria: Selection of projects and the amount of funding awarded will be based on recommendations from the Housing Review Committee (HRC). Applications for funding can be submitted throughout the year. Applications from developers are submitted to the Housing Department and will be evaluated on factors such as economic feasibility, developer experience and financial strength, the location of the project, and that the proposed project is consistent with the City's policies and objectives. Applications are then distributed to the HRC for review. If the HRC recommends the project to the Orlando City Council for funding and approval, the City will enter into a loan agreement with
each award recipient after receiving approval from City Council. The agreement will specify conditions that must be met for the developer to receive the SHIP loan.

h. Additional Information:
   i. Mobile homes, condominiums, townhomes and villas are not included in this strategy.
   ii. If costs to complete a rental rehabilitation project exceeds the maximum award, the HCD director may grant an exception to increase this amount by up to 30% beyond maximum award.

<table>
<thead>
<tr>
<th>K. New Construction – Rental</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Summary of the Strategy: SHIP funds may be used to construct new rental units. The City may designate sites to implement this strategy or the City may consider sites proposed by developers.</td>
</tr>
<tr>
<td>c. Income Categories to be served: Very Low Income and Low Income households.</td>
</tr>
<tr>
<td>d. Maximum award:</td>
</tr>
<tr>
<td>$125,000 per unit</td>
</tr>
<tr>
<td>e. Terms:</td>
</tr>
<tr>
<td>1. Funds will be awarded as a deferred loan secured by a recorded mortgage and note.</td>
</tr>
<tr>
<td>2. Interest Rate: 0%</td>
</tr>
<tr>
<td>3. Years in loan term:</td>
</tr>
<tr>
<td>Amount of Assistance</td>
</tr>
<tr>
<td>----------------------</td>
</tr>
<tr>
<td>Up to $125,000</td>
</tr>
<tr>
<td>4. Forgiveness: Assistance provided will be forgiven upon maturity of the loan.</td>
</tr>
<tr>
<td>A satisfaction of mortgage will be recorded once the lien period is complete</td>
</tr>
</tbody>
</table>
and the property owner has complied with all the requirements per the program agreements.

5. Repayment: Not required as long as the loan is in good standing.

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

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

f. Recipient Selection criteria: Each development must be certified as an affordable housing development by the City’s Department of Housing and Community Development.

g. Sponsor Selection Criteria: Selection of projects and the amount of funding awarded will be based on recommendations from the Housing Review Committee (HRC). Applications for funding can be submitted throughout the year. Applications from developers are submitted to the and will be evaluated on factors such as economic feasibility, developer experience and financial strength, the location of the project, and that the proposed project is consistent with the City’s policies and objectives. Applications are then distributed to the HRC for review. If the HRC recommends the project to the Orlando City Council for funding and approval, the City will enter into a loan agreement with each award recipient after receiving approval from City Council. The agreement will specify conditions that must be met for the developer to receive the SHIP loan.
h. Additional Information:
   
   i. Mobile homes, condominiums, townhomes and villas are not included in this strategy.

   ii. The City may use a portion of the SHIP allocation as part of the Local Government Contribution or Match when participating in such programs as the Florida Housing Finance Corporation Housing Tax Credit (HTC) and Florida State Apartment Incentive Loan (SAIL), as they apply to the development of new construction and/or rehabilitation of affordable rental housing developments.

Section III. Incentive Strategies

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

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

Comprehensive Plan and Land Development Code References:

a. Housing Element:
   - Objective 5.8: Policies 5.8.1 to 5.8.5

b. HCD Program Manual

B. Ongoing Review Process

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

Comprehensive Plan and Land Development Code References:

a. Housing Element:
   - Objective 5.3: Policy 5.3.4
   - Objective 5.6: Policies 5.6.1 to 5.6.2
   - Objective 5.7: Policy 5.7.1
C. Affordable Housing Certification Process

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

D. Establishment of a definition for Attainable Housing

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

E. Impact Fees

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

- Objective 2.5: Policies 2.5.1 to 2.5.4

b. Land Development Code:

- Transportation Impact Fee: Sec. 56.02, 56.06-56.08, 56.11, 56.15
- Parks Impact Fee: Sec. 56.32-56.41
- Sewer Fees: Sec. 30.19-30.20

c. Orange County Code of Ordinances:

- School Impact Fee: Sec. 23-141 to 23-163

F. Flexible Densities

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

Comprehensive Plan and Land Development Code References:

a. Future Land Use Element:

- Objective 2.4: Policy 2.4.10

b. Housing Element:

- Objective 5.1: Policy 5.1.1
- Objective 5.2: Policy 5.2.1
- Objective 5.9: Policy 5.9.2

c. Land Development Code:

- Sec. 58.1000-58.1105, particularly Sec. 58.1133

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

**Comprehensive Plan and Land Development Code References:**

a. Housing Element:
   - Objective 5.9: Policy 5.9.1

b. Land Development Code:
   - Sec. 58.600-58.604
   - Sec. 67.600-67.605

**H. Disposition of property for affordable housing**

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

**Comprehensive Plan and Land Development Code References:**

a. Housing Element:
   - Objective 5.5: Policy 5.5.1

**I. Accessory Dwellings**

**Description:** The allowance of accessory residential units in residential zoning districts.

**Comprehensive Plan and Land Development Code References:**

a. **Land** Development Code:
J. **Alternative Development Standards**

**Description:** The reduction of parking and setback requirements for affordable housing.

**Comprehensive Plan and Land Development Code References:**

a. Housing Element:
   - Objective 5.1
   - Objective 5.3: Policy 5.3.6

b. Land Development Code:
   - Sec. 61.322-61.323
   - Sec. 67.600-67.608

K. **Alternative Transportation Standards**

**Description:** The modification of street requirements for affordable housing.

**Comprehensive Plan and Land Development Code References:**

a. Land Development Code:
   - Sec. 67.606

L. **Support Accessible Developments**

**Description:** The support of development near transportation hubs and major employment centers and mixed-use developments.

**Comprehensive Plan and Land Development Code References:**

a. Future Land Use Element:
   - Objective 2.1: Policies 2.1.1 to 2.1.9

b. Housing Element:
- Objective 2.4: Policy 2.4.4
- Objective 5.4: Policy 5.4.2

c. Land Development Code:

- Sec. 58.110
- Sec. 58.340-58.341
- Sec. 58.350-58.351

Section IV. EXHIBITS:

Exhibit A

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

<table>
<thead>
<tr>
<th>Fiscal Year: 2018-2019</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Allocation for Calculating:</td>
<td>$ 375,325</td>
</tr>
<tr>
<td>Salaries and Benefits</td>
<td>$ 37,500</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
</tr>
<tr>
<td>Total</td>
<td>$ 37,500</td>
</tr>
<tr>
<td>10.00%</td>
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</table>

<table>
<thead>
<tr>
<th>Fiscal Year: 2019-2020</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Allocation for Calculating:</td>
<td>$ 600,000</td>
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<tr>
<td>Salaries and Benefits</td>
<td>$ 60,000</td>
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<tr>
<td>Other</td>
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<tr>
<td>Total</td>
<td>$ 60,000</td>
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<td>10.00%</td>
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<table>
<thead>
<tr>
<th>Fiscal Year 2020-2021</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Allocation for Calculating:</td>
<td>$ 700,000</td>
</tr>
<tr>
<td>Salaries and Benefits</td>
<td>$ 70,000</td>
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<tr>
<td>Other</td>
<td>$</td>
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<tr>
<td>Total</td>
<td>$ 70,000</td>
</tr>
<tr>
<td>10.00%</td>
<td></td>
</tr>
</tbody>
</table>

Exhibit B - Timeline for SHIP Expenditures

The City of Orlando affirms that funds allocated for these fiscal years will meet the following deadlines:

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Encumbered</th>
<th>Expended</th>
<th>1st Year AR</th>
<th>2nd Year AR</th>
<th>Closeout AR</th>
</tr>
</thead>
</table>
If funds allocated for these fiscal years is not anticipated to meet any of the deadlines in the table above, Florida Housing Finance Corporation will be notified according to the following chart:

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Funds Not Encumbered</th>
<th>Funds Not Expended</th>
<th>1st Year AR Not Submitted</th>
<th>2nd Year AR Not Submitted</th>
<th>Closeout AR Not Submitted</th>
</tr>
</thead>
</table>

Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to robert.dearduff@floridahousing.org and terryauringer@floridahousing.org, and include:

1. A statement that “(city/county) requests an extension to the expenditure deadline for fiscal year _____________________.
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan of how/when the money will be expended.

Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended. Please email terryauringer@floridahousing.org when you are ready to “submit” the AR.

Other Key Deadlines:

AHAC reports are due for each local government the same year as the local government’s LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.
## HOUSING DELIVERY GOALS CHART

**New Plan:** Yes

**Fiscal Yr. Closeout:** 2019

### HOME OWNERSHIP STRATEGIES

<table>
<thead>
<tr>
<th>CODE</th>
<th>STRATEGIES</th>
<th>VLI Units</th>
<th>Max. SHP Award</th>
<th>LI Units</th>
<th>Max. SHP Award</th>
<th>MI Units</th>
<th>Max. SHP Award</th>
<th>New Construction SHP Dollars</th>
<th>Rehab/Repair Without Construction SHP Dollars</th>
<th>Total SHP Dollars</th>
<th>Total Percentage</th>
<th>Total Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Purchase Assistance w/o Rehab</td>
<td>0</td>
<td>$35,000</td>
<td>1</td>
<td>$25,000</td>
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<td>TBD</td>
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<td>0.00%</td>
<td>0</td>
</tr>
<tr>
<td>5</td>
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<td>0</td>
<td>$10,000</td>
<td>0</td>
<td>$10,000</td>
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<td>0.00%</td>
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<td>Impact Fee - Home Owner</td>
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<td>0</td>
<td>$9,700</td>
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<td>$0.00</td>
<td>$0</td>
<td>$0.00</td>
<td>0.00%</td>
<td>0</td>
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<tr>
<td>9</td>
<td>Acquisition &amp; Rehabilitation</td>
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<td>TBD</td>
<td>0</td>
<td>TBD</td>
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<td>$0</td>
<td>$0.00</td>
<td>0.00%</td>
<td>0</td>
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<tr>
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<td>0</td>
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<td>$0.00</td>
<td>$0</td>
<td>$0.00</td>
<td>0.00%</td>
<td>0</td>
</tr>
</tbody>
</table>

**Subtotal 1 (Home Ownership):**

| Units | $0.00 | $295,000 | $40,000 | $335,000 | 89.26% | 12 |

### RENTAL STRATEGIES

<table>
<thead>
<tr>
<th>CODE</th>
<th>STRATEGIES</th>
<th>VLI Units</th>
<th>Max. SHP Award</th>
<th>LI Units</th>
<th>Max. SHP Award</th>
<th>MI Units</th>
<th>Max. SHP Award</th>
<th>New Construction SHP Dollars</th>
<th>Rehab/Repair Without Construction SHP Dollars</th>
<th>Total SHP Dollars</th>
<th>Total Percentage</th>
<th>Total Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>Special Needs - Rental</td>
<td>0</td>
<td>$50,000</td>
<td>0</td>
<td>$50,000</td>
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<td>$50,000</td>
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<td>0.00%</td>
<td>0</td>
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<tr>
<td>14</td>
<td>Rehabilitation - Rental</td>
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<td>TBD</td>
<td>0</td>
<td>TBD</td>
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<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
<td>0</td>
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<tr>
<td>16</td>
<td>Disaster Repair/Mitigation - Rental</td>
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<td>TBD</td>
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<td>TBD</td>
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<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
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<tr>
<td>21</td>
<td>New Construction -- Rental</td>
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<td>0</td>
<td>TBD</td>
<td>0</td>
<td>TBD</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
<td>0</td>
</tr>
</tbody>
</table>

**Subtotal 2 (Non-Home Ownership):**

| Units | $0.00 | $0 | $0 | $0 | 0.00% | 0 |

**Admin. From Program Income:**

| |
| Admin. From Program Income | $37,533 | 10.00% |

**Home Ownership Counseling:**

| |
| Home Ownership Counseling | $0 | 0.00% |

### GRAND TOTAL

| |
| Add Subtotals 1 & 2, plus Admin. & HO Counseling | 5 | 6 | 1 | $0.00 | $295,000 | $40,000 | $335,000 | 89.26% | 12 |

### Percentage Construction/Rehab

**Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.**

| |
| Percentage Construction/Reha | 79% |

### Maximum Allowable Purchase Price:

| |
| Maximum Allowable Purchase Price | $255,176 |

### Allocation Breakdown

| |
| Allocation Breakdown | Amount | % | Projected Program Income: $463,933.00 | Max Amount Program Income For A: $2,349.65 |
| Very-Low Income | $150,000.00 | 35.5% | Projected Recaptured Funds: $0.00 |
| Low Income | $100,000.00 | 23.7% | Distribution: $375,325.00 |
| Moderate Income | $15,000.00 | 3.6% | Total Available Funds: $422,318.00 |
| TOTAL | $265,000.00 | 62.7% | |

- 41 -
## Home Ownership Strategies

<table>
<thead>
<tr>
<th>CODE</th>
<th>STRATEGIES</th>
<th>Units</th>
<th>VLI Award</th>
<th>Max. SHP</th>
<th>LI Award</th>
<th>Max. SHP</th>
<th>MI Award</th>
<th>Max. SHP</th>
<th>New Construction</th>
<th>SHP Dollars</th>
<th>Rehab/Repair</th>
<th>Without Construction</th>
<th>Total</th>
<th>Total SHP Dollars</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Purchase Assistance w/o Rehab</td>
<td>1</td>
<td>$35,000</td>
<td>2</td>
<td>$25,000</td>
<td>1</td>
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<td>$100,000</td>
<td>$0</td>
<td>$0</td>
<td>$100,000</td>
<td>16.67%</td>
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<td>3</td>
<td>Owner Occupied Rehabilitation</td>
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<td>2</td>
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<td>$0</td>
<td>$375,000</td>
<td>62.50%</td>
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<td>4</td>
<td>Demolition/ Reconstruction</td>
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<td>0</td>
<td>TBD</td>
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<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>0.00%</td>
<td>0</td>
</tr>
<tr>
<td>5</td>
<td>Disaster Repair/ Mitigation</td>
<td>0</td>
<td>$10,000</td>
<td>0</td>
<td>$10,000</td>
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<td>$10,000</td>
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<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>0.00%</td>
<td>0</td>
</tr>
<tr>
<td>6</td>
<td>Emergency Repair</td>
<td>3</td>
<td>$10,000</td>
<td>2</td>
<td>$10,000</td>
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<td>$0</td>
<td>$0</td>
<td>$50,000</td>
<td>8.33%</td>
<td>5</td>
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<tr>
<td>8</td>
<td>Impact Fee - Home Owner</td>
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<td>$9,700</td>
<td>0</td>
<td>$9,700</td>
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<td>$0</td>
<td>$0</td>
<td>$9,700</td>
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</tr>
<tr>
<td>9</td>
<td>Acquisition &amp; Rehabilitation</td>
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<td>TBD</td>
<td>0</td>
<td>TBD</td>
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<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>0.00%</td>
<td>0</td>
</tr>
<tr>
<td>10</td>
<td>New Construction Homeownership</td>
<td>0</td>
<td>TBD</td>
<td>0</td>
<td>TBD</td>
<td>0</td>
<td>TBD</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>0.00%</td>
<td>0</td>
</tr>
</tbody>
</table>

Subtotal 1 (Home Ownership) | 8 | 6 | 1 | $0 | $434,700 | $100,000 | $534,700 | 89.12% | 15 |

## Rental Strategies

<table>
<thead>
<tr>
<th>CODE</th>
<th>STRATEGIES</th>
<th>Units</th>
<th>VLI Award</th>
<th>Max. SHP</th>
<th>LI Award</th>
<th>Max. SHP</th>
<th>MI Award</th>
<th>Max. SHP</th>
<th>New Construction</th>
<th>SHP Dollars</th>
<th>Rehab/Repair</th>
<th>Without Construction</th>
<th>Total</th>
<th>Total SHP Dollars</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>Special Needs - Rental</td>
<td>0</td>
<td>$50,000</td>
<td>0</td>
<td>$50,000</td>
<td>0</td>
<td>$50,000</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>0.00%</td>
<td>0</td>
</tr>
<tr>
<td>14</td>
<td>Rehabilitation - Rental</td>
<td>0</td>
<td>TBD</td>
<td>0</td>
<td>TBD</td>
<td>0</td>
<td>TBD</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>0.00%</td>
<td>0</td>
</tr>
<tr>
<td>16</td>
<td>Disaster Repair/Mitigation - Rental</td>
<td>0</td>
<td>TBD</td>
<td>0</td>
<td>TBD</td>
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<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>0.00%</td>
<td>0</td>
</tr>
<tr>
<td>21</td>
<td>New Construction – Rental</td>
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<td>0</td>
<td>TBD</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>0.00%</td>
<td>0</td>
</tr>
</tbody>
</table>

Subtotal 2 (Non-Home Ownership) | 0 | 0 | 0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | 0.00% | 0 |

**GRAND TOTAL**

Add Subtotals 1 & 2, plus all Admin. & HO Counseling | 8 | 6 | 1 | $0 | $434,700 | $100,000 | $534,700 | 89.12% | 15 |

**Percentage Construction/Rehab**

Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 72%

**Maximum Allowable Purchase Price:** $255,176

<table>
<thead>
<tr>
<th>Allocation Breakdown</th>
<th>Amount</th>
<th>%</th>
<th>Projected Program Income: 46,393.00</th>
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<tr>
<td>Very-Low Income</td>
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<td>Max Amount Program Income For Aq: $2,349.65</td>
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<td>Low Income</td>
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<td>Distribution: $600,000.00</td>
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<tr>
<td>Moderate Income</td>
<td>$16,299.00</td>
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<td>Total Available Funds: $646,993.00</td>
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<td>TOTAL</td>
<td>$484,700.00</td>
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### EXHIBIT C: 2020-2021

**FLORIDA HOUSING FINANCE CORPORATION**

**HOUSING DELIVERY GOALS CHART**

**STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2020-2021**

Name of Local Government: The City of Orlando

Estimated Funds: $700,000

<table>
<thead>
<tr>
<th>CODE</th>
<th>HOME OWNERSHIP</th>
<th>VLI</th>
<th>Max. SHP</th>
<th>LI</th>
<th>Max. SHP</th>
<th>MI</th>
<th>Max. SHP</th>
<th>New Construction</th>
<th>Rehab/Repair</th>
<th>Without Construction</th>
<th>Total</th>
<th>Total</th>
<th>Total</th>
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<tr>
<td></td>
<td>STRATEGIES (strategy title must be same as the title used in plan text.)</td>
<td>Units</td>
<td>Award</td>
<td>Units</td>
<td>Award</td>
<td>Units</td>
<td>Award</td>
<td>SHP Dollars</td>
<td>SHP Dollars</td>
<td>SHP Dollars</td>
<td>Percentage</td>
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<td></td>
</tr>
<tr>
<td>2</td>
<td>Purchase Assistance w/o Rehab</td>
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<td>$35,000</td>
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<td>$25,000</td>
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<td>1</td>
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<td>0</td>
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<td>0.00%</td>
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<td>$0</td>
<td>$0</td>
<td>0.00%</td>
<td>0</td>
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<td>10.00%</td>
<td>7</td>
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<td>8</td>
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<td>TBD</td>
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<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>0.00%</td>
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<tr>
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<td>New Construction Homeownership</td>
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<td>TBD</td>
<td>0</td>
<td>TBD</td>
<td>$0.00</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>0.00%</td>
<td>0</td>
</tr>
</tbody>
</table>

Subtotal 1 (Home Ownership) | 6 | 8 | 4 | $0.00 | $474,100 | $55,000.00 | $529,100 | 75.59% | 18 |

<table>
<thead>
<tr>
<th>CODE</th>
<th>RENTAL STRATEGIES</th>
<th>VLI</th>
<th>Max. SHP</th>
<th>LI</th>
<th>Max. SHP</th>
<th>MI</th>
<th>Max. SHP</th>
<th>New Construction</th>
<th>Rehab/Repair</th>
<th>Without Construction</th>
<th>Total</th>
<th>Total</th>
<th>Total</th>
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<tbody>
<tr>
<td></td>
<td>STRATEGIES (strategy title must be same as the title used in plan text.)</td>
<td>Units</td>
<td>Award</td>
<td>Units</td>
<td>Award</td>
<td>Units</td>
<td>Award</td>
<td>SHP Dollars</td>
<td>SHP Dollars</td>
<td>SHP Dollars</td>
<td>Percentage</td>
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<tr>
<td>12</td>
<td>Special Needs - Rental</td>
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<td>$50,000</td>
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<td>$50,000</td>
<td>0</td>
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<td>0.00%</td>
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<tr>
<td>16</td>
<td>Disaster Repair/Mitigation - Rental</td>
<td>0</td>
<td>TBD</td>
<td>0</td>
<td>TBD</td>
<td>0</td>
<td>TBD</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0</td>
<td>0.00%</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>New Construction - Rental</td>
<td>0</td>
<td>TBD</td>
<td>0</td>
<td>TBD</td>
<td>0</td>
<td>TBD</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0</td>
<td>0.00%</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

Subtotal 2 (Non-Home Ownership) | 1 | 0 | 0 | $0.00 | $50,000.00 | $50,000.00 | $100,000 | 14.29% | 1 |

Add Subtotals 1 & 2, plus all Admin. & HO Counseling | 7 | 8 | 4 | $0.00 | $524,100.00 | $105,000.00 | $629,100 | 99.87% | 19 |

**Percentage Construction/Rehab**

Calculate Constr./Rehab Percent. by adding Grand Total Columns A & B, then divide by Annual Allocation Amt.

Maximum Allowable Purchase Price: $255,176

<table>
<thead>
<tr>
<th>Allocation Breakdown</th>
<th>Amount</th>
<th>%</th>
<th>Projected Program Income: $46,993</th>
<th>Max Amount Program Income For $2,349.65</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very-Low Income</td>
<td>$209,700</td>
<td>28.1%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low Income</td>
<td>$194,400</td>
<td>25.6%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Moderate Income</td>
<td>$105,000</td>
<td>14.1%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>$509,100</td>
<td>68.2%</td>
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<td></td>
</tr>
</tbody>
</table>

**GRAND TOTAL**

Add Subtotals 1 & 2, plus all Admin. & HO Counseling

Percentage Construction/Rehab: 79%

EXHIBIT D. Additional Instructions and Information for Down Payment Assistance for Community Land Trust Purchases

To qualify, homes must be purchased from a city/county-approved community land trust (CLT). The CLT will execute a 99-year ground lease with the homebuyer. A memorandum of that ground lease is recorded in the public records immediately following the deed. The terms of the ground lease restrict...
the resale of the property to an income eligible household and provide a right of repurchase to the CLT in the event of default. The CLT must approve the subsequent homebuyer. In the event of a default, the CLT must notify the City/County whether it intends to exercise its right of repurchase. In the event the CLT is not willing or able to exercise its right of repurchase, it shall transfer its right of repurchase to City/County, giving City/County the right, but not the obligation to purchase the property.

The assistance shall be treated as a development cost pay-down to further reduce the sales price to the homebuyer. The assistance amount shall be excluded from the Base Price and Formula Price as defined in the ground lease. The balance of the assistance must be included in the Purchase Option Price as defined in the ground lease to repay the funds to the City/County in the event of default. If the maximum subsidy was not provided to the first homebuyer, the City/County may provide additional assistance to the subsequent buyer to ensure that the property remains affordable, up to the amount of the maximum subsidy allowable at the time of subsequent purchase minus the original subsidy amount provided to the first homebuyer. Any additional SHIP investment will extend the original loan term. At the end of the loan term, the loan will be forgiven, and the lien released. However, the CLT ground lease will remain in effect and the requirements for residency, resale price, and subsequent buyer’s income eligibility will continue. The CLT may request satisfaction of a loan and release of the lien during the term of the loan on behalf of a homeowner or seller, and under certain defined circumstances, with approval granted by the City/County on a case-by-case basis.

When selling a CLT home, the seller must notify the CLT. The CLT will then enter into a purchase and sale agreement with the seller, that will get assigned to the subsequent homebuyer. The Purchase Option Price for the CLT will be calculated as follows:

\[
\text{Purchase Option Price} = \text{Formula Price} + \text{Payoff Amount of Deferred Payment Loans}
\]

The Formula Price is calculated using a Base Price calculated by subtracting the amount of down payment assistance from the purchase price. For example:

\[
\begin{align*}
\text{Purchase Price:} & \quad \$185,000 \\
\text{MINUS Assistance Provided (maximum):} & \quad - \$35,000 \\
\text{EQUALS Base Price (sales price) for first buyer:} & \quad \$150,000
\end{align*}
\]

Base price is the amount the buyer would need to finance (plus transaction costs) and is used to calculate the Formula Price in the ground lease.

Suppose the Formula (re-sale) Price in the ground lease is calculated by a 1% annual increase to the Base Price, compounded. Suppose the home is sold after 5 years. To calculate the Purchase Option Price (price that will go in the purchase and sale agreement between the CLT and the seller), first calculate the Formula Price:

\[
\text{Formula Price} = \text{Base Price} \times \text{Compound Rate}
\]
Calculated as follows:

Year 1 = $150,000 \times 1.01 = $151,500
Year 2 = $151,500 \times 1.01 = $153,015
Year 3 = $153,015 \times 1.01 = $154,545
Year 4 = $154,545 \times 1.01 = $156,090
Year 5 = $156,090 \times 1.01 = $157,651

Formula Price = $157,651

Purchase Option Price = $157,651 + $35,000 = $192,651

The price to the subsequent buyer equals the Purchase Option price minus the assumed down payment assistance:

Purchase Option Price: $192,651
DPA assumed: - $35,000
Sales price for subsequent buyer: $157,651 (New Base Price for Formula Price)

The new price should be affordable to the subsequent buyer without additional subsidy.

At the end of the loan term, the value of the Purchase Option Price will be equal to the Formula Price.
Exhibit D. LHAP Certification

CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: City of Orlando

Certifies that:

(1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.

(2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.

(3) A process to determine eligibility and for selection of recipients for funds has been developed.

(4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.

(5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).

(6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.

(7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.

(8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.

(9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.

(10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
(11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink to the document shall be provided to Florida Housing by June 30 of the applicable year.

(12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.

(13) SHIP funds will not be pledged for debt service on bonds.

(14) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.

(15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.

(16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.

(17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.

(18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness

Chief Elected Official or designee

Buddy Dyer Orlando Mayor

Type Name and Title

Date

OR

Attest: Deren Aldridge (Seal)
Exhibit E. Adopting Resolution

RESOLUTION #180416F01

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

* * * * * * * *

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

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

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

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

WHEREAS, as required by section 420.9075, F.S. It is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to $350,000 may use up to 10 percent of program income for administrative costs.

1
WHEREAS, the Housing and Community Development Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

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

NOW THEREFORE, BE IT RESOLVED BY THE Commission OF THE City of Orlando:

FLORIDA that:

Section 1: The Commission (commission or council) of the City of Orlando (local government) hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420.9079, Florida Statutes, for fiscal years 2019-2019 through 2020-2021.

Section 2: The Mayor (Chairman or Mayor or designee), is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.

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

PASSED AND ADOPTED THIS 16 DAY OF April, 2018

(Seal)

ATTEST:

City Secretary Clerk

- 49 -
CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Name of Local Government: City of Orlando

(1) The local government will advertise the availability of SHIP funds pursuant to Florida Statutes.

(2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.

(3) A process for selection of recipients for funds has been developed.

(4) The eligible municipality or county has developed a qualification system for applications for awards.

(5) Recipients of funds will be required to contractually commit to program guidelines.

(6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions of the plan.

(7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds within 24 months following the end of the State fiscal year in which they are received.

(8) The plan conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the Local Housing Assistance Plan.

(9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Corporation within 21 days after adoption.

(10) The trust fund shall be established with a qualified depository for all SHIP funds, as well as moneys generated from activities such as interest earned on loans.

(11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

(12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements and copies of the audits will be forwarded to the Corporation as soon as available.
13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as soon as possible.

14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.

15) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements. Similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.

16) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans, or loans that extend beyond 30 years which continue to service eligible persons.

17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements, or as required in Section 420.9075 (3)(e)

18) The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.

19) The provisions of Chapter 83-220, Laws of Florida ___ has or ___ X ___ has not been implemented.

(has: Miami Dade County will check "has")

Witness: 

Denise Holmegr

Chief Elected Official or Designee

Candace Candler

Mayor Buddy Dyer

Type Name and Title

Date: June 1, 2020

OR

Attest:

(Seal)
2018 Exhibit E
67-37.005(1), F.A.C.

RESOLUTION #: 200601F05

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

* * * * * * *

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

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

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

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

WHEREAS, as required by section 420.9075, F.S. It is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to $350,000 may use up to 10 percent of program income for administrative costs.
WHEREAS, the Economic and Community Development Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

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

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

Section 1: The COUNCIL of the CITY OF ORLANDO hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2018-2019, 2019-2020, 2020-2021.

Section 2: The MAYOR is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.

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

PASSED AND ADOPTED THIS _1_ DAY OF JUNE, 2020.

Chairman or Mayor or designee

(SEAL)

ATTEST: Denise Aldridge
City or County Clerk

City Council Meeting: 6-1-2020
Item: F-5 Documentary: 00601F05