CITY OF
ORLANDO
HOUSING AND COMMUNITY
DEVELOPMENT

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2024-2025, 2025-2026, 2026-2027

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A. Administrative Budget for each fiscal year covered in the Plan B. Timeline for Estimated Encumbrance and Expenditure C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan D. Signed LHAP Certification E. Signed, dated, witnessed or attested adopting resolution F. Ordinance: (If changed from the original creating ordinance) G. Interlocal Agreement	

H. Additional Instructions and Information for CLT purchases	

I. Program Details:

A. LG(s)

Name of Local Government	City of Orlando
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	N/A

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 2024-2025, 2025-2026, 2026-2027

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

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 local match to obtain federal housing grants or programs.

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

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.

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 completed applications were submitted as well as any established funding priorities as described in this plan.

The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

1. Special Needs Households
   a. Very Low
   b. Low

c. Moderate
2. Essential Service Personnel
   a. Very Low
   b. Low
   c. Moderate
3. Other City Households
   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 (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling, and Transportation.

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. Such average area purchase price may be calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
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. 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 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 $20,000 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 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 is attached as Exhibit A. The city/county finds that the money deposited in the local housing assistance trust fund is necessary 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 by:

Entity	Duties	Admin. Fee Percentage
Local Government		10%
Third Party Entity/Sub-recipient		

R. **First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meet the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes, and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*

S. **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 on rehabilitation projects completed by an agency. These project delivery costs will include initial inspections, developing work write-up/cost estimates, performing construction bid tasks, and construction inspection oversight for strategies involving rehabilitation or new construction. The fee will be part of the award and will be negotiated in a written agreement with the agency and not exceed $5,000.00.

T. **Essential Service Personnel Definition (ESP): ESP includes** teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled

building trades personnel.

U. **Describe efforts to incorporate Green Building and Energy Saving products and processes:** Contingent on the availability of funds, newly constructed projects receive full reimbursement on applicable 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. Also, the Affordable Housing Certification process, required for any project receiving SHIP funding, requires minimum efficiency standards to ensure units provide sensible utility savings.

V. **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 as defined by 420.0004 (13). The City of Orlando Housing and Community Development Department holds a minimum of two public hearings each year and advertises all grant program allocations in order to partner with social services agencies serving the designated special needs populations and achieve the goal of the special needs set-aside.

W. **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 Continuum of Care, 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 homes. 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 working with chronic homelessness to help our region accomplish our goal.

Our Accelerate Orlando investments in capital funding for the homeless will update the existing facilities serving them, allowing them an additional (225) unsheltered persons to receive services and congregate during the day. This work is about 18-24 months from completion. For now, the Christian Service Center (M-S) or Pathways Drop-in Center (M-F) offer services and space during the day and can provide a drop-off place for law enforcement seeking to relocate an unsheltered person.

The City of Orlando supports the desperate need for a facility that is open for unsheltered persons, without restrictions, 24 hours a day. We designated capital funding toward the purchase and/or renovation of an appropriate overnight facility in 2023 as a response to our constituents who expressed concern about the rising increase in the unsheltered in their community. We continue working with the regional Commission and our partners to provide these desperately needed overnight accommodations, and City staff are chairing the Task Force on Low Barrier Shelter. The passage of the recent state law has brought attention to this unmet need; however, minimal resources were directed to it.

Our current outreach effort to the unsheltered includes our "services-first" approach whereby our HOPE Outreach team and Downtown Ambassadors engage proactively and when requested, with unsheltered persons providing directions to shelter and services, storage of items and access to relocation and diversion resources. In addition, OPD's Community Response Team and specialized and trained Homeless Intervention Unit respond to 911 calls

and other requests for assistance with persons experiencing homelessness, including mental health services. In addition, the City of Orlando provides annual operational support for services for persons experiencing homelessness.

Section II. LHAP Strategies:

A. Strategy Name: Purchase Assistance without Rehabilitation	Code: 2

a. Summary: Purchase Assistance without Rehabilitation is designed as a citywide strategy limited to first-time homebuyer households. The program's purpose is to assist with down payment and closing costs, prepaid items, and the reduction of the mortgage principal for new construction and existing homes, including homes purchased from a community land trust (CLT).

b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027

c. Income Categories to be served: Very low, low, and moderate households.

d. Maximum award: $45,000

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

1. Repayment loan/deferred loan/grant: 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 loan will be forgiven at the end of the 10-year loan term. Once the lien period is complete, a satisfaction of the mortgage will be recorded.
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 rental property; loss of homestead exemption status; or failure to occupy the home as primary residence; or property is refinanced with cash out to the borrower or used as collateral for a home equity line of credit 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 an heir who will occupy the home as a primary residence. If the legal heir chooses not to occupy the home, the loan's outstanding balance 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/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Service Personnel, and income groups as described in section I. I. of this plan.

Buyers of properties being developed with financial assistance from the City will receive priority.

The City of Orlando defines "first-time homebuyer" in Section 1 Part R of the LHAP. Under this strategy, the City of Orlando adds four additional definitions that can qualify as "first-time homebuyers" even though they may have owned a home within three years immediately before the current purchase. The seven exceptions are as follows:

1) 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.
2) Future Parramore neighborhood resident – an individual who is buying a home located in the Parramore neighborhood.
3) City of Orlando employee – an individual that is employed full-time with the city and has completed probation.
4) Hometown Heroes-eligible frontline community workers such as law enforcement, firefighters, educators, healthcare professionals, childcare employees, and active military or veterans as defined by Florida Housing Finance Corporation's eligible occupations and Essential Service Personnel definition in Section 1 Part T of the LHAP.

g. Sponsor Selection Criteria: N/A

h. Additional Information:
   i. Applicants must complete a homebuyer educational seminar from a HUD-certified housing counseling agency.
   ii. Assistance will not be provided for the acquisition of a mobile home or villa.
   iii. Applicants must first secure a mortgage from a city-registered lender. Low- and Very Low-Income applicants must provide $500, and moderate-income applicants must provide a minimum of $1,000 towards the purchase of the property.
   iv. Purchase Price (value) is determined by an appraisal.
   v. 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 is required during the loan term, provided the loan remains in good standing. Please see Exhibit H for additional instructions and information for CLT purchases.

B. Strategy Name: Owner-Occupied Rehabilitation	Code: 3

Summary: 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 home's interior and/or exterior. Eligible homes requiring rehabilitation will be repaired in accordance with the City of Orlando's Policies, Procedures, and Specifications for Contractors.

a. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027

b. Income Categories to be served: Very low, low, and moderate households

c. Maximum award: $100,000

d. Terms:
1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded mortgage and note.
2. Interest Rate: 0 %
3. Years in loan term:

Amount of Assistance	Years in Loan Term

Up to $20,000	Grant
$20,001 - $45,000	10-year lien
Over $45,000 +	15-year lien

4. Forgiveness: The mortgage amount will be forgiven on an annual prorated rate based on the amount of assistance and length of lien:

   Assistance from $20,001 to $45,000 will be forgiven at a rate of 10% per year. Below $20,000 has no recapture or forgiveness terms.

   Assistance from $45,001 and above will be forgiven at a rate of 6.67% per year.

   A mortgage satisfaction 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; or property is refinanced with cash out to the borrower or used as collateral for a home equity line of credit. The outstanding balance will be due and payable if any of these occur. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by an heir who will occupy the home as a primary residence. 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.

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

f. Sponsor Selection Criteria: N/A

g. Additional Information:
   - i. Mobile homes, townhomes, condominiums, duplexes, and villas are not eligible for this strategy.
   - ii. 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 require 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. Such expenses will be included as part of the total project cost/award amount.
   - iii. We use the assessed value of the property on the Orange County Property Appraiser's website to determine eligibility value.
   - iv. An applicant requesting assistance will be required to:
     1. Allow the rehabilitation specialist, contractor, or consultant 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. Property taxes and/or assessments must be current, with no reverse mortgages. All mortgages on property must be current and/or in compliance. Title issues and excessive liens will be evaluated on a case-by-case basis.

C. Strategy Name: Demolition/ Reconstruction	Code: 4

a. Summary: Provides assistance with demolition and reconstruction to qualified homeowners who have completed the intake/application process for the owner-occupied rehabilitation strategy and the cost to rehabilitate their home is determined to be beyond the maximum award of $100,000 for that program.

b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027

c. Income Categories to be served: Very low, low, and moderate households

d. Maximum award: $225,000

e. Terms:

1. Repayment loan/deferred loan/grant: 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 with forgiven on a prorated basis so that 5% of the principal is forgiven annually. A satisfaction of the 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 rental property; loss of homestead exemption status; or failure to occupy the home as a primary residence. The outstanding balance will be due and payable if any of these occur. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by an heir who will occupy the home as a primary residence. If the legal heir chooses not to occupy the home, the loan's outstanding balance 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/Tenant Selection Criteria: Applicants will have been selected on a first-qualified, first-served basis through the owner-occupied rehabilitation strategy and a determination that their home's rehabilitation is not financially feasible.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

i. The property may not have an existing mortgage to be eligible for demolition and reconstruction.
ii. All Owners listed on the property deed must consent to demolition/reconstruction.
iii. This strategy does not include Mobile Homes, condominiums, townhomes, and villas.

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

D. Strategy Name: Disaster Assistance	Code: 5, 16

a. Summary: The Disaster Assistance strategy provides funds to households following a disaster or emergency declared by the President of the United States or the 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 is 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 who have been displaced from their homes due to disaster.
(f) rental and utility 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: 2024-2025, 2025-2026, 2026-2027

c. Income Categories to be served: Very low, low and moderate households

d. Maximum award: $10,000

e. Terms:
1. Repayment loan/deferred loan/grant: SHIP funds provided to eligible households will be in the form of a grant and not subject to recapture.
2. Interest Rate: N/A
3. Years in loan term: N/A
4. Forgiveness: N/A
5. Repayment: N/A
6. Default: N/A

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

g. Sponsor Selection Criteria: In the event of a declared disaster, the City will work with its 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:

RENT 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 permit 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 be implemented only in the event of an Executive Order using any funds that have not yet been encumbered or with additional funds disbursed by the Florida Housing Finance Corporation. SHIP funds always must be used for eligible applicants and eligible housing.

E. Strategy Name: Repair Program	Code: 6

a. Summary: Funds will be awarded to applicants in need of repair of their owner-occupied home related to an Emergency 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 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.

b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027

c. Income Categories to be served: Very low, low and moderate households

d. Maximum award: $20,000

e. Terms:
1. Repayment loan/deferred loan/grant: Grant
2. Interest Rate: N/A
3. Years in loan term: N/A
4. Forgiveness: N/A
5. Repayment: N/A
6. Default: N/A

f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Service 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/Sub-recipient Selection Criteria: N/A

h. Additional Information:

An applicant requesting assistance will be required to:

i. Allow the rehabilitation specialist, contractor, or consultant to access the home for an inspection to determine the need for the repair.

ii. Homeowner's insurance is not required.
iii. Ensure all mortgages, taxes and special assessments are current and paid.
iv. 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.
v. Mobile homes, condominiums, townhomes, duplexes and villas are not eligible for assistance.

F. **Manufactured Housing (Mobile Homes)**	Code 3, 28, 29

a. Summary: The manufactured housing strategy may provide funds for:
1. Relocation assistance for owners/tenants who have been evicted due to closure of a mobile home park in accordance with 723.003, F.S. (code 28)
2. Lot rent assistance to owners of manufactured housing/mobile homes not to exceed six months (code 29)
3. Rehabilitation/emergency repairs (code 3)

b. Fiscal Years Covered: 2026-2027

c. Income Categories to be served: Very low, low and moderate

d. Maximum award: $10,000 (relocation assistance)
$5,000 (lot rental assistance)
$15,000 (rehab/emergency repairs)

e. Terms:
1. Repayment loan/deferred loan/grant: For relocation assistance and lot rent assistance, the funds are awarded as a grant. For rehab/emergency repairs the loan is secured by a note and mortgage/lien.
2. Interest Rate: 0%
3. Years in loan term: N/A for relocation assistance and lot assistance, 10 years for rehab/emergency repairs
4. Forgiveness: N/A for relocation assistance and lot assistance, forgiven at the end of the term for rehab/emergency repairs.
5. Repayment: N/A for relocation assistance and lot assistance. None required for rehab/emergency repairs as long as loan is in good standing.
6. Default: N/A for relocation assistance and lot assistance. For rehab/emergency repairs, the loan will be determined to be in default if any of the following occurs during the Loan term: 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 county 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 repayment.

f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priorities detailed in Section I.I being met first.

g. Sponsor Selection Criteria: N/A

h. Additional Information:Manufactured housing constructed after June 1994 is eligible.

G. Strategy Name: Impact Fees-Homeownership and Rental	Code: 8,19

a. Summary: Depending on availability, SHIP funds may be used to pay all or a portion of sewer, parks, and transportation impact fees for income eligible single-family homes or rental housing units. The project must be certified through the City of Orlando's Affordable Housing Certification Process.

b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027

c. Income Categories to be served: Very low, low and moderate households

d. Maximum award: $5,082 per unit
Sewer Impact Fee: $2,538
Park Impact Fee (at 50%): $483
Transportation Impact Fee (at 50%): $2,062

e. Terms: Homebuyer

1. Repayment loan/deferred loan/grant: For homeowner units-Once the units are constructed, the City will pass at least 50% of the funds to the income eligible buyers as a forgivable loan. Eligible buyers shall sign a mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 15
4. Forgiveness: The loan will be forgiven at the end of 15 years, if all conditions have been met.
5. Repayment: None required as long as the loan is in good standing.
6. Default: N/A

Terms: Developer

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment loan.
2. Interest Rate: 0%
3. Years in loan term: 2 (homeowner), 15 (rental)
4. Forgiveness: N/A
5. Repayment: None required as long as the benefit is passed along to the Applicant
6. Default: If the benefit is not passed along to eligible applicant, the funds will be repaid in full.

f. Recipient/Tenant Selection Criteria: Sales must be made to those who earn at or below 120% of Area Median Income, Income as outlined in the Affordable Housing Certification Requirements and SHIP requirements, with

priorities for Special Needs, Essential Service Personnel and income groups as described in section I of this plan. Rental unit Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Service Personnel and income groups as described in Section I of this plan.

g. Sponsor Selection Criteria: Developer qualifications and project requirements are reviewed through the Affordable Housing Certification process and outlined in the Certification guidelines created and prepared by the Housing and Community Development Department.

h. Additional Information:

i. 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.

ii. At the time of reimbursement, developer must provide documentation showing reduction to sales price and/or closing cost.

iii. For Rental Developments, under this strategy, funds can be used as the Local Governments contribution to developers applying for tax credit funding under FHFC program.

H. Strategy Name: Acquisition, New Construction, Rehabilitation, and/or Special Needs for Homeownership	Code: 9,10

a. Summary: One of Orlando's highest priorities within economically depressed areas is to increase the amount of homeownership. This strategy is designed to stabilize and encourage economic diversity in the City's neighborhoods. The City or a selected developer may acquire, build or rehabilitate existing housing to increase the number of quality affordable housing units in the City. If acquisition is not needed, the City or selected developer may build or rehabilitate existing housing on property the City or a selected developer already own. After construction or rehabilitation, the housing must be made available for eligible households to purchase.

b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027

c. Income Categories to be served: Very low, low and moderate households

d. Maximum award: $225,000 per unit (developer), $45,000 (buyer)

e. Terms:

Developer:

1. Repayment loan/deferred loan/grant: Deferred Loan secured by a recorded mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: up to 24 months to build or sell.
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 satisfy our mortgage.
6. Default: 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. Repayment loan/deferred loan/grant: Deferred Loan secured by a recorded mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 20 years for New Construction and Acquisition; 15 years for Rehabilitation
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 an heir who will occupy the home as a primary residence. 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/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Service Personnel and income groups as described in Section I of this plan.

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 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 whether 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. Developer Fee will not exceed 10%.

h. Additional Information:

i. Mobile homes and villas are not included in this strategy.

I. Strategy Name: Acquisition, New Construction, Rehabilitation, and/or Special Needs for Rental	Code: 20,21,14

a. Summary: Provides assistance to local non-profits and for profits with the acquisition, new construction or rehabilitation of existing single-family rental or multi-family rental units or group homes housing persons with special needs as defined under 420.0004(13) F.S. This strategy also addresses the preservation of the affordable rental housing stock by improving its condition. Funds may be used for the rehabilitation of single-family rental 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.

b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027

c. Income Categories to be served: Very low, low and moderate households

d. Maximum award: $125,000 per unit

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded mortgage and note or as a grant where superior loan ensures affordability.
2. Interest Rate: 0%
3. Years in loan term:

Amount of Assistance	Years in Loan Term
Up to $125,000	15-year lien
$125,001 +	20-year lien

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/Tenant Selection Criteria: The units assisted under this strategy must be rented to income eligible persons and/or who meet the definition of special needs as defined under 420.0004(13) F.S based on a first-qualified, first served basis.

g. Sponsor Selection Criteria: 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 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.

iii. Operational costs after initial funding shall be the responsibility of the property owner.

III. LHAP Incentive Strategies

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

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

Description: The processing of approvals of development orders or permits for affordable housing projects is expedited to a greater degree than other projects as defined in s. 163.3177 (6) (f) 3.

Established Policy Summary: The Housing Expediter, who works in the Housing and Community Development Department, coordinates with staff in the Permitting Services Division and the City Planning Division to expedite reviews of plans and permits that they have certified as a Certified Affordable Housing Development. The Housing Expediter assists the developer throughout the development review and permitting process, and coordinates with City staff to ensure that any issues are addressed early in the development process.

Comprehensive Plan and Land Development Code References:

a. Housing Element:

- Objective 5.8: Policies 5.8.1 to 5.8.5
- Objective 5.6: Policies 5.6.1

b. HCD Program Manual

B. Name of the Strategy: **Impact Fees**

Description: The modification of impact fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.

Established Policy Summary: The City of Orlando offers incentives for certified affordable housing in the form of impact fee reductions and reimbursements. Transportation impact fees are reduced based upon meeting the City's commuter criteria. Parks impact fees are reduced based upon the level of service of parks in the surrounding area. Pursuant to Orange County Code, certified affordable housing projects are exempt from School impact fees. Sewer impact fees and any remaining Park and Transportation Impact fees that remain after the review of applicable requirements are eligible for reimbursement using SHIP funds as identified in the LHAP; however, these fees must be paid upfront, and residents must meet income requirements promised in the affordable housing certification application in order to be reimbursed. Accessory Dwelling Units are exempt from School Impact Fees. The LHAP also establishes a percentage of reimbursement of all impact fees paid by developers who provided homeownership units under the established

City price limits and the new beneficiary received Down Payment Assistance from either Orange County or the City of Orlando.

Comprehensive Plan and Land Development Code References:

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. 23-161

C. Name of the Strategy: **Allowance of Flexibility in Density**

Description: The allowance of flexible densities for affordable housing.

Established Policy Summary: 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 building affordable housing units on-site. As an option, instead of building affordable units on-site, the developer may also choose to provide an in-lieu contribution to the "City of Orlando Trust Fund for Low and Very Low-Income Housing." In addition, to support affordable housing production, subarea policies have been established or explored on existing industrial sites that are close to residential and institutional uses to encourage redevelopment.

Comprehensive Plan and Land Development Code References:

a. Future Land Use Element:
   - Objective 2.4: Policy 2.4.10
   - Objective 6B2: Policy S.6.15

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 & Sec. 58.1133

D. Name of the Strategy: **Infrastructure Capacity Reservations**

Description: The reservation of infrastructure capacity for housing for very low-income persons, low-income persons, and moderate-income persons.

Established Policy Summary: The City of Orlando does not currently employ this incentive strategy for affordable housing.

Comprehensive Plan and Land Development Code References:

a. Future Land Use Element:

- Objective 1.2: Policy 1.2.1

b. Public Schools Element:

- Goal 1: All objectives and policies, particularly Policy 1.3.6

c. Land Development Code:

- Sec. 59.100-59.106
- Sec. 59.500-59.505
- Sec. 59.600-59.607

d. OCPS Interlocal Agreement:

- Sec. 18: School Concurrency Implementation Procedures

E. Name of the Strategy: **Accessory Dwelling Units**

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

Established Policy Summary: The City of Orlando permits accessory dwelling units (ADU's) in residential zoning districts. Ordinance No.2018-44 was adopted September 4, 2018 and provided additional flexibility for ADU development around the City. Properties that are zoned residential (R-1, R-1N, R-1A, R-1AA, R-2A, R-2B, R-3A, R-3B, R-3C, R-3D), mixed residential-office districts (MXD-1, MXD-2), Office (O-1, O-2) and Planned Developments (PD) with the previously noted default zonings can build accessory dwelling units in accordance with regulations outlined in Chapter 58 Part 3A.

Comprehensive Plan and Land Development Code References:

a. Land Development Code:

- Sec. 58.110, particularly footnote 13 (after zoning tables)
- Sec. 58.500-58.502
- Sec. 58.900-58.901

F. Name of the Strategy: **Alternative Development Standards**

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

Established Policy Summary: The Land Development Code has provisions for alternative development standards for certified affordable housing projects. These provisions promote innovative design, encourage the production of affordable housing, and allow for a more efficient use of land, all without compromising the quality of the development. Approvals may be granted administratively to save both time and money.

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

G. Name of the Strategy: **Flexible Lot Configurations**

Description: The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.

Established Policy Summary: The City of Orlando permits zero-lot-line development as a design option for one- or two-family dwellings. With the zero-lot-line standards, the code allows the unit to be placed along the rear and/or side property lines, reduces the rear and front setbacks below the minimum yard requirements in the applicable zoning districts, and reduces the minimum lot depth required in the district.

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. Name of the Strategy: **Alternative Transportation Standards**

Description: The modification of street requirements for affordable housing.

Established Policy Summary: The Land Development Code provides alternative transportation standards for certified affordable housing projects. These provisions promote innovative design, encourage the production of affordable housing, and allow for a more efficient use of land, all without compromising the quality of the development. Approvals may be granted administratively where applicable.

Comprehensive Plan and Land Development Code References:

a. Land Development Code:

- Sec. 67.606

I. Name of the Strategy: **Ongoing Review Process**

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

Established Policy Summary: All LDC and GMP amendments that may impact the development of affordable and attainable housing are reviewed by the Housing Expediter and the Affordable Housing Advisory Committee (AHAC) before submission to the City Council for approval. Recommendations by the AHAC regarding the impacts of the proposed regulations or policy on housing costs are included in the MPB report for recommendation to City Council, who makes the final decision.

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

J. Name of the Strategy: **Vacant Lot Inventory**

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

Established Policy Summary: The City of Orlando's Real Estate Office (REO) and the Housing and Community Development (HCD) Department work together to prepare an annual inventory of city- owned properties that are suitable for affordable housing. The lots are categorized by their readiness for development. City Council reviews and approves this list by resolution after a public hearing process. 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 by submitting a proposal and completing a funding application with HCD.

Comprehensive Plan and Land Development Code References:

a. Housing Element:

- Objective 5.5: Policy 5.5.1

K. Name of the Strategy: **Support for Accessible Development**

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

Established Policy Summary: The City generally supports development at transportation and employment nodes by allowing greater densities and heights in mixed-use and activity center zoning districts that surround them. There is no special consideration for affordable housing development at these nodes.

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

provisions that increase the cost of housing prior to their adoption.

IV. EXHIBITS:

Required

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

B. Timeline for Estimated Encumbrance and Expenditure.

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

D. Signed LHAP Certification.

E. Signed, dated, witnessed or attested adopting resolution.

Optional

F. Ordinance: (If changed from the original creating ordinance).

G. Interlocal Agreement (Required if applicable).

H. Other Documents Incorporated by Reference.

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A

Exhibit A (2024)

City of Orlando

Fiscal Year: 2024-2025		
Estimated SHIP Funds for Fiscal Year:	$	2,479,873.00
Salaries and Benefits	$	247,987.30
Office Supplies and Equipment	$	
Travel Per diem Workshops, etc.	$	
Advertising	$	
Other*	$	
Total	$	247,987.30
Admin %		10.00%
		OK

Fiscal Year 2025-2026		
Estimated SHIP Funds for Fiscal Year:	$	2,479,873.00
Salaries and Benefits	$	247,987.30
Office Supplies and Equipment	$	
Travel Per diem Workshops, etc.	$	
Advertising	$	
Other*	$	
Total	$	247,987.30
Admin %		10.00%
		OK

Fiscal Year 2026-2027		
Estimated SHIP Funds for Fiscal Year:	$	2,479,873.00
Salaries and Benefits	$	247,987.30
Office Supplies and Equipment	$	
Travel Per diem Workshops, etc.	$	
Advertising	$	
Other*	$	
Total	$	247,987.30
Admin %		10.00%
		OK

*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.

Details:

2024

Exhibit B
Timeline for SHIP Expenditures

The City of Orlando
_____ affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

Fiscal Year	Encumbered	Expended	Interim Report	Closeout Report
2024-2025	6/30/2026	6/30/2027	9/15/2026	9/15/2027
2025-2026	6/30/2027	6/30/2028	9/15/2027	9/15/2028
2026-2027	6/30/2028	6/30/2029	9/15/2028	9/15/2029

If funds allocated for these fiscal years is not anticipated to meet expenditure deadlines, Florida Housing Finance Corporation will be notified according to the following chart:

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2024-2025	3/30/2027	6/15/2027
2025-2026	3/30/2028	6/15/2028
2026-2027	3/30/2029	6/15/2029

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 cameka.gardner@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 cameka.gardner@floridahousing.org when you are ready to "submit" the AR.

Other Key Deadlines:

AHAC reports are now due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

FLORIDA HOUSING FINANCE CORPORATION

CITY OF ORLANDO HOUSING DELIVERY GOALS CHART

2024-2025

Name of Local Government:

Estimated Funds (Anticipated allocation only):			$ 2,479,873									
Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
2	Purchase Assistance without Rehabilitation	No	1	$45,000	5	$45,000	5	$45,000	$0.00	$495,000.00	$495,000.00	11
3	Owner Occupied Rehabilitation	Yes	8	$100,000	4	$100,000	2	$100,000	$1,400,000.00	$0.00	$1,400,000.00	14
4	Demolition/Reconstruction		0	$225,000	0	$225,000			$0.00	$0.00	$0.00	0
5	Disaster Assistance		0	$10,000	0	$10,000	0	$10,000	$0.00	$0.00	$0.00	0
6	Repair Program	Yes	15	$20,000	7	$20,000	3	$20,000	$500,000.00	$0.00	$500,000.00	25
8	Impact Fees-Homeownership		0	$5,082					$0.00	$0.00	$0.00	0
9	Acquisition and Rehabilitation for Homeownership			$225,000					$0.00	$0.00	$0.00	0
10	Acquisition and New Construction for Homewnership			$225,000					$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		24		16		10		$1,900,000.00	$495,000.00	$2,395,000.00	50
Purchase Price Limits:			New	$ 510,939	Existing	$ 510,939						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
12	Special Needs-Rental			$125,000					$0.00	$0.00	$0.00	0
14	Rehabilitation-Rental	Yes		$125,000					$0.00	$0.00	$0.00	0
21	New Construction-Rental			$125,000					$0.00	$0.00	$0.00	0
19	Impact Fees-Rental			$5,082					$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		0		0		0		$0.00	$0.00	$0.00	0
	Administration Fees		$	247,958	10%			OK				
	Home Ownership Counseling		$	-								
	Total All Funds		$	2,642,958	This total is over the allocation and will require less than the maximum amount be awarded per applicant							

Set-Asides

Percentage Construction/Rehab (75% requirement)		76.6%	OK
Homeownership % (65% requirement)		96.6%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	$ 1,145,000	46.2%	OK
Low Income (30% requirement)	$ 765,000	30.8%	OK
Moderate Income	$ 485,000	19.6%	

FLORIDA HOUSING FINANCE CORPORATION

CITY OF ORLANDO HOUSING DELIVERY GOALS CHART

2025-2026

Name of Local Government:

Estimated Funds (Anticipated allocation only): $ 2,479,583

Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
2	Purchase Assistance without Rehabilitation	No	1	$45,000	5	$45,000	5	$45,000	$0.00	$495,000.00	$495,000.00	11
3	Owner Occupied Rehabilitation	Yes	8	$100,000	4	$100,000	2	$100,000	$1,400,000.00	$0.00	$1,400,000.00	14
4	Demolition/Reconstruction		0	$225,000	0	$225,000			$0.00	$0.00	$0.00	0
5	Disaster Assistance		0	$10,000	0	$10,000	0	$10,000	$0.00	$0.00	$0.00	0
6	Repair Program	Yes	15	$20,000	7	$20,000	3	$20,000	$500,000.00	$0.00	$500,000.00	25
8	Impact Fees-Homeownership		0	$5,082					$0.00	$0.00	$0.00	0
9	Acquisition and Rehabilitation for Homeownership			$225,000					$0.00	$0.00	$0.00	0
10	Acquisition and New Construction for Homewnership			$225,000					$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		24		16		10		$1,900,000.00	$495,000.00	$2,395,000.00	50
	Purchase Price Limits:		New	$ 544,233	Existing	$ 544,233						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
12	Special Needs-Rental			$125,000					$0.00	$0.00	$0.00	0
14	Rehabilitation-Rental	Yes		$125,000					$0.00	$0.00	$0.00	0
21	New Construction-Rental			$125,000					$0.00	$0.00	$0.00	0
19	Impact Fees-Rental			$5,082					$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		0		0		0		$0.00	$0.00	$0.00	0
	Administration Fees		$	247,958	10%		OK					
	Home Ownership Counseling		$	-								
	Total All Funds		$	2,642,958	This total is over the allocation and will require less than the maximum amount be awarded per applicant							

Set-Asides

Percentage Construction/Rehab (75% requirement)		76.6%		OK
Homeownership % (65% requirement)		96.6%		OK
Rental Restriction (25%)		0.0%		OK
Very-Low Income (30% requirement)		$ 1,145,000	46.2%	OK
Low Income (30% requirement)		$ 765,000	30.9%	OK
Moderate Income		$ 485,000	19.6%	

FLORIDA HOUSING FINANCE CORPORATION

CITY OF ORLANDO HOUSING DELIVERY GOALS CHART

2026-2027

Estimated Funds (Anticipated allocation only):			$ 2,479,583									
Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
2	Purchase Assistance without Rehabilitation	No	1	$45,000	5	$45,000	5	$45,000	$0.00	$495,000.00	$495,000.00	11
3	Owner Occupied Rehabilitation	Yes	8	$100,000	4	$100,000	2	$100,000	$1,400,000.00	$0.00	$1,400,000.00	14
3,28,29	Manufactured Housing (Mobile Homes)	Yes	0	$0	0	$0	0	$0	$0.00	$0.00	$0.00	0
4	Demolition/Reconstruction		0	$225,000	0	$225,000			$0.00	$0.00	$0.00	0
5	Disaster Assistance		0	$10,000	0	$10,000	0	$10,000	$0.00	$0.00	$0.00	0
6	Repair Program	Yes	15	$20,000	7	$20,000	3	$20,000	$500,000.00	$0.00	$500,000.00	25
8	Impact Fees-Homeownership		0	$5,082					$0.00	$0.00	$0.00	0
9	Acquisition and Rehabilitation for Homeownership			$225,000					$0.00	$0.00	$0.00	0
10	Acquisition and New Construction for Homewnership			$225,000					$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		24		16		10		$1,900,000.00	$495,000.00	$2,395,000.00	50
Purchase Price Limits:			New	$ 544,233	Existing	$ 544,233						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
12	Special Needs-Rental			$125,000					$0.00	$0.00	$0.00	0
14	Rehabilitation-Rental	Yes		$125,000					$0.00	$0.00	$0.00	0
21	New Construction-Rental			$125,000					$0.00	$0.00	$0.00	0
19	Impact Fees-Rental			$5,082					$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		0		0		0		$0.00	$0.00	$0.00	0
	Administration Fees		$ 247,958		10%		OK					
	Home Ownership Counseling		$ -									
	Total All Funds		$ 2,642,958	This total is over the allocation and will require less than the maximum amount be awarded per applicant								

Set-Asides

Percentage Construction/Rehab (75% requirement)		76.6%	OK
Homeownership % (65% requirement)		96.6%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	$ 1,145,000	46.2%	OK
Low Income (30% requirement)	$ 765,000	30.9%	OK
Moderate Income	$ 485,000	19.6%	

Exhibit D
67-37.005(1), F.A.C.
2026

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 ensure 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 (ACFR). An electronic copy of the ACFR or a hyperlink 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

Witness

Chief Elected Official or designee

Mayor Buddy Dyer
Type Name and Title

10/13/26
Date

OR

Attest:

(Seal)

City Council Meeting: 10/12/2026
Item: 3.g.1 Documentary: 261012 3g1

Exhibit E
67-37.005(1),F.A.C.
2026

RESOLUTION #: 2610123g1

A RESOLUTION OF THE CITY COUNCIL OF THE **CITY OF ORLANDO** FLORIDA APPROVING AND ADOPTING THE AMENDMENT OF 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 RELATED TO THE AMENDMENT OF THE LOCAL HOUSING ASSISTANCE PLAN; AUTHORIZING THE SUBMISSION OF THE AMENDED 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 amended Local Housing Assistance Plan; and

WHEREAS, as required by section 420.9075, Florida Statutes, 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% program income deposited into the trust fund,

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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; and

WHEREAS. on June 24, 2024, City Council adopted the City's most recent Local Housing Assistance Plan for fiscal years 2024-2025, 2025-2026, and 2026-2027; and

WHEREAS, on June 26, 2026, the Governor approved Senate Bill 594 (2026) amending Section 420.9075 Florida Statutes of the SHIP Act to require local governments to include in its local housing assistance plan a new strategy that: (1) addresses the needs of persons who are deprived of affordable housing due to the closure of a mobile home park, and (2) provides program funds to mobile home owners that includes lot rental assistance; and

WHEREAS, the City's Housing and Community Development Department has prepared an amendment to the three-year Local Housing Assistance Plan to include the new mobile home strategy for submission to the Florida Housing Finance Corporation (FHFC); and

WHEREAS, City Council finds that it is the best interest of the public for the City of Orlando to submit the amended Local Housing Assistance Plan to FHFC for review and approval for the City of Orlando to qualify for SHIP funds.

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

Section 1: The Council of the City of Orlando hereby approves the amended 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 2024- 2025, 2025- 2026, 2026-2027.

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

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amended 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 12 DAY OF October, 2026.

ATTEST:

By: _____
Stephanie Herdocia, City Clerk

City of Orlando, Florida, a municipal corporation, organized and existing under the laws of the State of Florida (Seal)

By: _____
Mayor / Mayor Pro Tem

Date: 10/12/26

City Council Meeting: 10/12/2026
Item 3g.1 Documentary: 20101123g1

EXHIBIT H

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:

Purchase Option Price = Formula Price + 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:

Purchase Price:	$185,000
MINUS Assistance Provided (maximum):	-$35,000 EQUALS Base Price (sales price) for first buyer: **$150,000**

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:

Formula Price = Base Price x Compound

Rate Calculated as follows:

Year 1 = $150,000 x 1.01 = $151,500 Year 2 = $151,500 x 1.01 = $153,015 Year 3 = $153,015 x 1.01 = $154,545 Year 4 = $154,545 x 1.01 = $156,090 Year 5 = $156,090 x 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.