

Osceola County /City of St. Cloud

SHIP LOCAL HOUSING ASSISTANCE JOINT PLAN (LHAP)

Fiscal Years Covered

2022-2023, 2023-2024, 2024-2025



Revised October 25, 2022



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I. Program Details:

A. LG(s)

Name of Local Government	Osceola County
Does this LHAP contain an interlocal agreement?	Yes
If yes, name of other local government(s)	City of St. Cloud

B. Purpose of the program:

- To meet the housing needs of the 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 comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2022-2023, 2023-2024, 2024-2025

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 applications were submitted as well as any established funding priorities as described in this plan. Applicants qualifying as Special Needs as define din 420.0004 (13) will receive priority until the 20% set-aside is met.

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

The methodology used is:

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, 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 is attached as [Exhibit A](#). The city/county finds that the moneys deposited in the local housing assistance trust fund are 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	Percentage
Local Government	All Administrative Duties	10%
Third Party Entity/Sub-recipient	N/A	

- 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 meets 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:** Project delivery costs for rehab programs will include initial inspections, work write up/cost estimates, and construction inspections/oversight. For purchase assistance it will include housing education/counseling and home inspections. This amount will be capped at \$2,500.
- T. Essential Service Personnel Definition:** Essential Services Personnel means persons whose household income do not exceed 120% of AMI, including: teachers and educators, police and fire personnel, health care personnel, retail workers, tourism industry personnel, skilled building trades, and food service personnel.
- T. Describe efforts to incorporate Green Building and Energy Saving products and processes:** Osceola County has included within the LHAP a strategy to address green building principles and energy efficiency. Additionally, Osceola County will offer education on energy efficiency and reducing utility costs associated with maintenance and utility cost at homes.
- U. Describe efforts to meet the 20% Special Needs set-aside:** Osceola County SHIP Program staff upon initial contact with a potential client, assess if the family meets the definition of special needs. If through the intake it is determined the family is special needs, they will track on a separate spreadsheet specifically for special needs families. These families will be prioritized and evaluated on a monthly basis and pulled on a regular basis until the 20% requirement is met. Once the 20% is met, we will process these clients on a first qualified, first-served basis along with other applicants.
- V. Describe efforts to reduce homelessness:** Osceola County has implemented a Re-Housing strategy in an effort



to provide financial resources to homeless families in our area. SHIP funds will be leveraged with other financial resources such as CDGB, HOME, ESG, and etc. In an effort to stretch the available resources and maximize the number of families that can be assisted. Case management services by Human Services case managers will be provided to any homeless families receiving assistance to ensure a reoccurrence of homelessness is minimized.

Section II. LHAP Strategies:

A. Purchase Assistance	Code 1, 2
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a. Summary: The purpose of the Osceola County/City of St. Cloud Purchase Assistance Program is to increase the amount of affordable owner-occupied housing by providing down payment, closing costs, impact fees for new construction single family homes, and homebuyer education counseling. Funds will be used for down payment and closing costs, as needed on a new or existing family home in Osceola County or within the City limits of St. Cloud. Assistance will be for both homes with or without rehab work being completed. Minimum amount for rehab will be \$1,500.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, and 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award:
 - Very Low - \$80,000
 - Low - \$60,000
 - Moderate - \$40,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred loan secured by a subordinate recorded mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 10 years
 - 4. Forgiveness: 20% is forgiven for each year between years 6-10 of the deferred payment loan.
 - 5. Repayment: None required as long as the loan is in good standing.

Default: If the home is sold, subordination requirements are not met, title is transferred or the home ceases to be the primary residence of the recipient, then the total amount of assistance at the time of default must be repaid. All eligible loans or grants repaid to the County shall be considered program income. Those recipients that default as a result of foreclosures, short sales, and noncompliance with insurance requirements will be required to complete default prevention education or counseling by a certified HUD counselor. Individuals who default on the deferred payment loan due to the sale or transfer of the property will not be required to undergo default education or counseling. Upon the death of the homeowner, the loan will become due at the sale or transfer of ownership unless the heir of the original homeowner that will occupy the home is considered income eligible.

- f. Recipient Selection Criteria: Osceola County and St. Cloud residents who have lived in the County at least 6 months will be given preference over those who have not lived in the County for 6 months. Participants must successfully complete a minimum of 8 hours of homebuyer education program from a HUD certified agency. Those families determined ineligible for SHIP assistance after review of their application and completion of the homebuyer education class will be referred to other educational and counseling services. Funds will be available on a first qualified, first-served basis with priorities listed in section I.I. The applicant must be a first time homebuyer



- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 - Maximum subsidy represents a maximum to be used for down payment assistance and closing costs expenses.
 - Homes must be a single family detached home, townhouse, individual condominium unit owned fee-simple or manufactured homes owned fee-simple. Only post 1994 manufactured homes will be eligible for assistance. The property must have a useful life consistent with the terms of the mortgage, but not less than fifteen (15) years.
 - Borrower must provide at least \$1,000 equity contribution. The applicant shall be responsible for securing a permanent first mortgage with at least a fifteen (15) year term. No seller financing will be allowed.
 - No household shall be assisted with Purchase Assistance more than once. The applicant must maintain sufficient hazard insurance to insure the property for minimum of the balance of the combined first, second, and subordinate mortgages for the duration of the lien period. The hazard insurance policy, when issued, must name Osceola County, or the City of St. Cloud if applicable, as an insured second or subordinate mortgage holder, depending upon where the property is located. This requirement will be monitored annually by the SHIP Housing staff. Should the insurance company fail to provide the Housing office with annual proof of insurance, it will be the responsibility of the lien holder to provide this documentation.
 - Impact fees assistance can be included on new construction homes. Homes located within the City of Kissimmee city limits (tax districts 200, 202, & 205) will only be eligible for assistance from Osceola County on a case by case basis. .

B. Owner Occupied Rehabilitation	Code 3, 4
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a. Summary: This program is designed to assist eligible homeowners with necessary repairs to improve occupant safety and well-being, and/or contribute to the structural integrity and preservation of their owner-occupied home or improvements which allow the household to continue to reside in a self-sufficient manner. The home must be suitable for repairs as determined by an inspector. If it is determined that the unit is a rebuild due to repair costs exceeding \$60,000, the home may be demolished with the owner’s consent, and a new home constructed on the same site. There will be no direct application for replacement, only referrals from the rehabilitation inspection process.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, and 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$60,000 (rehab), \$160,000 (demo/reconstruction). Maximums include relocation and storage costs.
- e. Terms:
 1. Repayment loan/deferred loan/grant: Repair assistance of \$1,501 or more is given in the form of a deferred payment loan, secured by a subordinate recorded mortgage and note. Assistance provided up to \$1,500 will be in the form of a grant.



2. Interest Rate: 0%
3. Years in loan term:
 - \$1,501-\$15,000 (5 year lien period)
 - \$15,001-\$30,000 (10 year lien period)
 - \$30,001- \$160,000 (15 year lien period)
4. Forgiveness: All subordinate mortgages will be satisfied by the County upon the expiration of the required lien period based upon the project and funding expended.
5. Repayment: There shall be no monthly payments required as long as the loan remains in good standing
6. Default: If the home is sold, subordination requirements are not met, title is transferred or the home ceases to be the primary residence of the recipient, then the total amount of assistance at the time of default must be repaid. All eligible loans or grants repaid to the County shall be considered program income. Those recipients that default as a result of foreclosures, short sales, and noncompliance with insurance requirements will be required to undergo default prevention education or counseling by a certified HUD counselor. Individuals who default on the deferred payment loan due to the sale or transfer of the property will not be required to undergo default education or counseling.

f. Recipient Selection Criteria: Applicants will be assisted on a first-qualified basis following annual advertisement of SHIP notice of funds availability (NOFA). Applicant screening will be completed at the initial intake. Applicants must resolve any title, lien, or income eligibility issues before they are determined eligible. Applicants must own and occupy their home.

1. The unit assisted and located in Osceola County, City of St. Cloud, or the City of Kissimmee. Units located outside the City of Kissimmee limits will take priority over those units within the city limits.
2. First mortgages, property taxes and /or assessments must be current. Property may not have any existing subordinate mortgages or any liens secured with the property other than the 1st mortgage and/or SHIP and CDBG liens. There may not be any judgments or liens against the property. Applicants who purchased their homes with SHIP funds and are obligated through a second or subordinate mortgage SHIP loan for purchasing the property in which rehabilitation assistance is requested must have owned the property as primary residence for:
 - a. Ten (10) years from the date of purchase if a newly constructed home was purchased.
 - b. Five (5) years from the date of purchase if an existing home was purchased.

Previously assisted SHIP clients who have already received (2) subordinate mortgages in their lifetime, are ineligible for rehab assistance. Previously assisted SHIP homes do not qualify for replacement. No address may be assisted with replacement assistance more than once.

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

The certified assessed value of the home, as per documentation from the Osceola County Property Appraiser's office, cannot exceed \$270,000.00 in Osceola County or the City of Kissimmee (Tax Districts



200, 202, & 205) and City of St. Cloud. Osceola County and City of St. Cloud residents will be given priority over City of Kissimmee applicants.

- c. Property must be an existing single family detached home, townhome, individual condominium unit owned fee-simple or post 1994 manufactured homes. Mobile homes are not eligible for SHIP rehabilitation funds but can be considered for a replacement home if the applicant owns the property in which the mobile home is located.

The property must have a useful life of not less than fifteen (15) years to qualify for rehabilitation. All rehabilitation projects and replacement projects will incorporate green building initiatives and green options in the areas of heating, cooling, water heating, insulation, windows, and Energy Star appliances.

- 3. The applicant must maintain sufficient hazard insurance to insure the property for term of the SHIP lien. If determined by SHIP administration that the homeowners does not have or is not able to afford hazard insurance, as part of the rehabilitation costs, SHIP funds may be used to purchase hazard insurance for a period, not to exceed one year. Insurance must be in place at the completion of the rehabilitation project. All applicants assisted through this strategy will be required to maintain hazard insurance for the duration of the deferred payment loan. Failure to do so will result in a default of the deferred payment loan and loan will become payable.
- 4. The hazard insurance policy, when issued, must name Osceola County, or City of St. Cloud if applicable, as a co-insured and work must be performed by a licensed and insured contractor only.

g. Sponsor Selection Criteria: N/A

h. Additional Information: N/A

C. Emergency Repair	Code 6
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Summary: This program is designed to assist eligible homeowners with long term preservation and maintenance of structural integrity such as replacement roofs, electrical system and plumbing repairs, air conditioner replacement and accessibility items on owner-occupied homes. This strategy will be used to correct health and safety issues that affect the immediate livability of the home.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, and 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$10,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Repair assistance of \$1,500 or less will be awarded in the form of a grant. Assistance in the amount of \$1,501-\$10,000; will be in the form of a deferred payment secured by a subordinate recorded mortgage and note.
 - 2. Interest Rate: 0%



3. Years in loan term: 2 years
 4. Forgiveness: All subordinate mortgages will be satisfied upon the expiration of the required lien period based upon the project and funding expended.
 5. Repayment There shall be no monthly payments required.
 6. Default: Default of the loan occurs if the recipient(s) home is sold, subordination requirements are not met, title is transferred or the home ceases to be the primary residence of the recipient, then the total amount of assistance at the time of default must be repaid. All eligible loans or grants repaid to the County shall be considered program income.
- f. Recipient Selection Criteria: : Applicants will be received on a first qualified, first served basis as defined in section I.I following annual advertisement of SHIP notice of funds availability (NOFA). Applicant screening will be completed at the initial intake. Applicants must address any title, lien, or income eligibility issues before they are determined eligible. Applicants must own and occupy their home.
1. Units located outside the City of Kissimmee city limits will take priority over those units within the city limits.
 2. First mortgages, property taxes and/or assessments must be current. Property may not have any existing subordinate mortgages or any liens secured with the property other than the 1st mortgage and/or SHIP and CDBG liens. There may not be any judgments or liens against the property.

Applicants who purchased their homes with SHIP funds and are obligated through a second or subordinate mortgage SHIP loan for purchasing the property in which rehabilitation assistance is requested must have owned the property as primary residence for:

- a. Ten (10) years from the date of purchase if a newly constructed home was purchased.
- b. Five (5) years from the date of purchase if an existing home was purchased.

Previously assisted SHIP clients who have already received (2) subordinate mortgages in their lifetime, are ineligible for emergency repair assistance.

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

The certified assessed value of the home, as per documentation from the Osceola County Property Appraiser's office, cannot exceed \$270,000.00 in Osceola County or the City of Kissimmee (Tax Districts 200, 202 & 205) and St. Cloud.

- c. Property must be an existing single family detached home, townhome, individual condominium unit owned fee-simple or post-1994 manufactured home. Mobile homes are not eligible for SHIP rehabilitation funds but can be considered for a



replacement home if the applicant owns the property in which the mobile home is located.

- d. The property must have a useful life of not less than fifteen (15) years to qualify for rehabilitation. All rehabilitation projects and replacement projects will incorporate green building initiatives and green options in the areas of heating, cooling, water heating, insulation, and windows.
3. The applicant must maintain sufficient hazard insurance to insure the property for term of the SHIP lien. All applicants assisted through this strategy will be required to maintain hazard insurance for the duration of the deferred payment loan. Failure to do so will result in a default of the deferred payment loan and loan will become payable.
 4. The hazard insurance policy, when issued, must name Osceola County as a co-insured and work must be performed by a licensed and insured contractor only.

- g. Sponsor Selection Criteria: N/A
- h. Additional Information: N/A

D. New Construction- Rental	Code 20, 21
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Summary: This strategy will be used to provide assistance in partnership with other available funding for new construction of affordable housing and/or land acquisition for decent, safe, and sanitary affordable multifamily housing in Osceola County, or the City of St. Cloud if applicable. The purpose of this funding is to be used as the local government match for the Low Income Housing Tax Credit Program. Preference will be given to any projects that focus on special needs housing.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, and 2024-2025
- c. Income Categories to be served: Very low, low
- d. Maximum award: \$50,000 per project
- e. Terms:
 1. Repayment loan/deferred loan/grant: Assistance to Applicants under this strategy will be in the form of a deferred payment loan. The loan will be secured by a subordinate mortgage on the property.
 2. Interest Rate: 0%
 3. Years in loan term: 20 Years
 4. Forgiveness: The loan will be forgiven after twenty (20) years.
 5. Repayment: None required as long as the loan is in good standing.
 6. Default: Should the developer default on the terms of the agreement, or fail to meet SHIP Program requirements, the Applicant will be required to repay Osceola County the full amount of the SHIP loan.

If at any time during the lien period, the property is sold or transferred by the owner, one hundred (100%) percent of the loan will be recaptured, unless the property is sold or transferred to an eligible organization approved by the County.

SHIP assisted rental housing offered for sale prior to the end of the twenty (20) year affordability period, or that have remaining mortgages funded under this program, must give a first right of refusal



to eligible non-profit organizations for purchase at the current market value for continued occupancy by eligible residents as per Florida Statutes 420.9075(4)(f).

- f. Tenant Selection Criteria: Tenants shall be selected on a first-qualified, first-served basis.
- g. Sponsor Selection Criteria: Multifamily complexes or sites for new construction developments must be located in Osceola County or the City of St. Cloud if applicable. Applicants applying for funding as a match through the Florida Housing Finance Corporation (FHFC) shall be awarded funding from Osceola County only if the proposed project is approved for financing from FHFC.
 - 1. New construction developments must exceed twenty (20) units.
 - 2. Preference will be given to applications that provide the highest percentage of units for very-low and low income households as defined by the Area Median Income limits as published by HUD and distributed by Florida Housing Finance Corporation on an annual basis.
 - 3. Property Management must be knowledgeable in the selection of income qualified tenants and income certification processes.
 - 4. No Developer may be assisted with multifamily rental housing rehabilitation or new construction assistance more than one time in a three (3) year period and a maximum of two (2) times within a ten (10) year period unless approved on a case by case basis by the County Commission or the City Council of St. Cloud if applicable.
- h. Additional Information: N/A

E. Security and/or Utility Deposits – Rental Assistance	Code 23, 26
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Summary: This strategy shall provide assistance to Osceola County, including City of Kissimmee and City of St. Cloud residents in danger of becoming homeless as a result of the inability to pay security and/or utility deposits when seeking residence in rental housing. This strategy will also be available to provide deposit assistance to residents who must move as a result of the closure of a mobile home park and/or conversion of affordable rental units into condominiums. This strategy will also provide rent subsidies or ongoing monthly rental assistance and/or eviction prevention assistance not to exceed 6 months’ rent. Rent subsidies will be limited to families with at least one adult person with special needs as defined in Florida Statute 420.0004 (13) or a person who is homeless when the person is initially qualified for a rent subsidy as defined in Florida Statute 420.621. The period of rental subsidy will not exceed 6 months. Assistance is limited to a one-time award within any three-year period.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, and 2024-2025
- c. Income Categories to be served: Very low, low
- d. Maximum award: \$7,500
- e. Terms:



1. Repayment loan/deferred loan/grant: Assistance shall be provided in the form of a grant.
 2. Interest Rate: N/A
 3. Loan Term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
 6. Default: N/A
- f. Recipient Selection Criteria: Priority will be given to very low and low income households for the rental subsidy and eviction prevention assistance. Applicants must earn at least the income for their family size as established by HUD annually to be eligible for rental subsidy assistance.
1. Applicants will be processed on a first qualified, first served basis following annual advertisement of SHIP notice of funds availability (NOFA). Applications will be processed using a selection criteria established within the County Administration approved SHIP policies and procedure manual.
 2. Osceola County residents will be given priority over City of Kissimmee and City of St. Cloud applicants.
 3. Applicants assisted under this strategy must lease (for no less than a one year lease) a dwelling unit which meets the Standard Housing Code Requirements and whose occupancy will not violate any other County or City codes or ordinances including zoning codes.
 4. The rent limit requirements of the SHIP program will be observed above.
- g. Sponsor Selection Criteria: Osceola County will accept referrals from local social services agencies that serve the homeless population.
- h. Additional Information: This strategy is subject to fund availability and may not be available every fiscal year.

F. Mortgage Foreclosure Prevention	Code 7
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a. Summary: This strategy will provide assistance to eligible applicants who are delinquent in their mortgage payments but whose homes have not yet had a foreclosure sale date set. Assistance is available for homeowners who had a crisis and/or hardship as defined in the County Administration approved SHIP policies and procedures. A hardship is defined as a situation which as occurred at no fault of the borrower such as a reduction in income, death of a spouse, loss of employment, divorce, reduction of employment, illness, fire or other disaster.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, and 2024-2025
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$5,000



e. Terms:

1. Loan/deferred loan/grant: Mortgage Foreclosure assistance over \$1,501 is given in the form of a deferred payment, secured by a mortgage. The SHIP compliance period will be for two years. Assistance below \$1,500 will be a grant.
2. Interest Rate: 0%
3. Term: 2 years
4. Forgiveness/Repayment: There will be no payments due.
5. Default/Recapture: The client must utilize the home as a principal residence. The mortgage amount will be depreciated on an annual basis if the owner continues to reside in the unit in accordance with the terms of the agreement. If the home is sold, subordination requirements are not met, title is transferred or the home ceases to be the primary residence of the recipient, then the total amount of assistance at the time of default must be repaid. All eligible loans or grants repaid to the County shall be considered program income.
6. . Assistance in the amount of \$1,500 or less, shall be given in the form of a grant, and there will be no recapture terms. All eligible loans or grants repaid to the County shall be considered program income.

f. Recipient Selection Criteria: Applicants may apply for assistance to help prevent foreclosure of their owner-occupied, single family home. Applicants will be received on a first qualified, first served basis following annual advertisement of SHIP notice of funds availability (NOFA). Applicants will only be eligible for assistance one (1) time within a (3) year period. Osceola County and City of St. Cloud residents will be given priority over City of Kissimmee applicants.

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information: The certified assessed value of the home, as per documentation from the Osceola County Property Appraiser’s office cannot exceed \$270,000.00 in Osceola County. Property taxes & homeowners’ insurance must be paid current unless these amounts were being escrowed as part of the mortgage payment. Property shall have no other liens other than the first mortgage or previous SHIP, CDBG, or NSP liens. No assistance will be provided to any property owner whose home is in the process of foreclosure or which has County, State or Federal tax or other liens levied against it other than a previous SHIP, CDBG, and/or NSP lien, except in exceptional cases as determined by the County Manager or his designee.

G. Disaster Recovery	Code 5, 16
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Summary: The Disaster Strategy aids households in the aftermath of a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be funded and implemented in the event of a disaster using any funds that have not yet been encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation. Assistance will be available to Osceola County owner occupied properties. Homes located within the City of Kissimmee limits will not be eligible for repair assistance. Rental and mortgage assistance will be available to both Osceola County, City of St. Cloud, and City of Kissimmee residents with priority being given to Osceola County and City of St.



Cloud residents. 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 assistance for eligible recipients that have been displaced from their homes due to disaster.
- (g) temporary rent and utility payments for up to 18 months for eligible applicants
- (h) temporary mortgage and utility payments for up to 18 months for homeowners financially impacted by a disaster or a health pandemic
- (i) strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster.
- (j) other activities as proposed by the County and approved by Florida Housing.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, and 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$30,000
- e. Terms:
 - 1. Loan/deferred loan/grant: Assistance shall be provided in the form of a grant for assistance up to \$20,000. Assistance in the amount of \$20,001-\$30,000 will be in the form of a deferred payment loan.
 - 2. Interest Rate: 0%
 - 3. Term: 10 years for amounts of \$20,001-\$30,000 secured by a subordinate recorded mortgage and note.
 - 4. Forgiveness: Forgiven at the end of the loan term.
 - 5. Repayment: There shall be no monthly payments required.
 - 6. Default/Recapture: Default of the loan occurs if the recipient(s) home is sold, subordination requirements are not met, title is transferred or the home ceases to be the primary residence of the recipient, then the total amount of assistance at the time of default must be repaid. All eligible loans or grants repaid to the County, or the City of St. Cloud if applicable, shall be considered program income. Should the death of the homeowner occur prior to the expiration of the deferred payment loan, at the sale or transfer of ownership the balance of the deferred payment loan shall become due.



- f. Recipient Selection Criteria: Priority will be given to very low and low income households. Applicants will be received on a first qualified, first served basis.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Property Eligibility-
 - 1. Property must be owner-occupied
 - 2. The property must be located in Osceola County. Rehabilitation for this strategy is defined as the repairs or improvements which are needed for safe or sanitary habitation or correction of substantial code violations that are a result of a disaster. Generally, such needs may include: purchase of emergency supplies for eligible households to weatherproof damaged homes, interim or permanent repairs to correct or avoid further damage, tree and debris removal required to make individual housing units habitable, insurance deductibles, and post disaster assistance with non-insured repairs.

III. LHAP Incentive Strategies

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

- A. Name of the Strategy: **Expedited Permitting**
 - Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

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

Established policy and procedures:
Projects determined to be affordable housing projects are placed on the Planning Commission's agenda regardless of workload. That is, affordable housing projects would be placed on the agenda regardless of whether they exceeded the forty (40) project maximum.

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

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

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

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



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

- B. Name of the Strategy: **Ongoing Review Process**
An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

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

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

- C. Name of the Strategy: **Mobility Fees**
Mobility fees are an incredible expenditure for developments, especially those which incorporate affordable housing. The County established a mobility fee incentive program to encourage the construction of affordable housing in unincorporated Osceola County. One million dollars is budgeted annually to assist affordable housing developers with mobility fees.

Developers can apply to the Housing & Community Services office requesting the mobility credit for their project. The request is reviewed as well as the proposed project. Housing & Community Services staff works with the Community Development Department staff to calculate the amount of the credit available based on the development and then it is applied to the developer's application.

IV. EXHIBITS:

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



(Local Government name)

Fiscal Year: 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$ 1,728,744.00
Salaries and Benefits	\$ 170,874.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$
Other*	\$
Total	\$ 172,874.00
Admin %	10.00%
	OK

Fiscal Year 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 1,728,744.00
Salaries and Benefits	\$ 170,874.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$
Other*	\$
Total	\$ 172,874.00
Admin %	10.00%
	OK

Fiscal Year 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$ 1,728,744.00
Salaries and Benefits	\$ 170,874.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$
Other*	\$
Total	\$ 172,874.00
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:

(Local Government name)

Fiscal Year: 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$ 337,000.00
Salaries and Benefits	\$ 33,700.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 33,700.00
Admin %	10.00%
OK	

Fiscal Year 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 337,000.00
Salaries and Benefits	\$ 33,700.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 33,700.00
Admin %	10.00%
OK	

Fiscal Year 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$ 337,000.00
Salaries and Benefits	\$ 33,700.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 33,700.00
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:

Exhibit B
Timeline for SHIP Expenditures

_____ Osceola County _____ affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

Fiscal Year	Encumbered	Expended	Interim Report	Closeout Report
2022-2023	6/30/2024	6/30/2025	9/15/2024	9/15/2025
2023-2024	6/30/2025	6/30/2026	9/15/2025	9/15/2026
2024-2025	6/30/2026	6/30/2027	9/15/2026	9/15/2027

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
2022-2023	3/30/2025	6/15/2025
2023-2024	3/30/2026	6/15/2026
2024-2025	3/30/2027	6/15/2027

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.

Exhibit B
Timeline for SHIP Expenditures

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

Fiscal Year	Encumbered	Expended	Interim Report	Closeout Report
2022-2023	6/30/2024	6/30/2025	9/15/2024	9/15/2025
2023-2024	6/30/2025	6/30/2026	9/15/2025	9/15/2026
2024-2025	6/30/2026	6/30/2027	9/15/2026	9/15/2027

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
2022-2023	3/30/2025	6/15/2025
2023-2024	3/30/2026	6/15/2026
2024-2025	3/30/2027	6/15/2027

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												
HOUSING DELIVERY GOALS CHART												
2022-2023												
Name of Local Government:			Osceola County									
Estimated Funds (Anticipated allocation only):			\$ 1,728,744									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
1,2	Purchase Assistance	Yes	4	\$80,000	4	\$60,000	4	\$40,000	\$720,000.00	\$0.00	\$720,000.00	12
3,4	Owner Occupied Rehabilitation	Yes	4	\$60,000	5	\$60,000	1	\$60,000	\$600,000.00	\$0.00	\$600,000.00	10
6	Emergency Repair	Yes	2	\$10,000	2	\$10,000	1	\$10,000	\$50,000.00	\$0.00	\$50,000.00	5
4	Demolition/Reconstruction	Yes		\$160,000		\$160,000		\$160,000	\$0.00	\$0.00	\$0.00	0
5	Diaster Recovery	Yes		\$30,000		\$30,000		\$30,000	\$0.00	\$0.00	\$0.00	0
7	Mortgage Foreclosure Prevention	No		\$5,000		\$5,000		\$5,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		10		11		6		\$1,370,000.00	\$0.00	\$1,370,000.00	27
Purchase Price Limits:			New	\$ 300,000	Existing	\$ 300,000						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
20,21	New Construction - Rental	Yes	1	\$10,000	1	\$10,000			\$20,000.00	\$0.00	\$20,000.00	2
23,26	Rental and/or Utility Deposits	No		\$7,500		\$7,500			\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		1		1		0		\$20,000.00	\$0.00	\$20,000.00	2
	Administration Fees			\$ 172,874		10%		OK				
	Home Ownership Counseling			\$ -								
Total All Funds				\$ 1,562,874		OK						

Set-Asides

Percentage Construction/Rehab (75% requirement)		80.4%	OK
Homeownership % (65% requirement)		79.2%	OK
Rental Restriction (25%)		1.2%	OK
Very-Low Income (30% requirement)	\$ 590,000	34.1%	OK
Low Income (30% requirement)	\$ 560,000	32.4%	OK
Moderate Income	\$ 230,000	13.3%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2023-2024												
Name of Local Government:		Osceola County										
Estimated Funds (Anticipated allocation only):		\$ 1,728,744										
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
1,2	Purchase Assistance	Yes	4	\$80,000	4	\$60,000	4	\$40,000	\$720,000.00	\$0.00	\$720,000.00	12
3,4	Owner Occupied Rehabilitation	Yes	4	\$60,000	5	\$60,000	1	\$60,000	\$600,000.00	\$0.00	\$600,000.00	10
6	Emergency Repair	Yes	2	\$10,000	2	\$10,000	1	\$10,000	\$50,000.00	\$0.00	\$50,000.00	5
4	Demolition/Reconstruction	Yes		\$160,000		\$160,000		\$160,000	\$0.00	\$0.00	\$0.00	0
5	Diaster Recovery	Yes		\$30,000		\$30,000		\$30,000	\$0.00	\$0.00	\$0.00	0
7	Mortgage Foreclosure Prevention	No		\$5,000		\$5,000		\$5,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		10		11		6		\$1,370,000.00	\$0.00	\$1,370,000.00	27
Purchase Price Limits:			New	\$ 300,000	Existing	\$ 300,000						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
20,21	New Construcion - Rental	Yes	1	\$10,000	1	\$10,000		\$10,000	\$20,000.00	\$0.00	\$20,000.00	2
23,26	Rental and/or Utility Deposits	No		\$7,500		\$7,500		\$7,500	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		1		1		0		\$20,000.00	\$0.00	\$20,000.00	2
	Administration Fees			\$ 172,874		10%		OK				
	Home Ownership Counseling			\$ -								
Total All Funds				\$ 1,562,874		OK						

Set-Asides

Percentage Construction/Rehab (75% requirement)		80.4%	OK
Homeownership % (65% requirement)		79.2%	OK
Rental Restriction (25%)		1.2%	OK
Very-Low Income (30% requirement)	\$ 590,000	34.1%	OK
Low Income (30% requirement)	\$ 560,000	32.4%	OK
Moderate Income	\$ 230,000	13.3%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2024-2025												
Name of Local Government:			Osceola County									
Estimated Funds (Anticipated allocation only):			\$ 1,728,744									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
1,2	Purchase Assistance	Yes	4	\$80,000	4	\$60,000	4	\$40,000	\$720,000.00	\$0.00	\$720,000.00	12
3,4	Owner Occupied Rehabilitation	Yes	4	\$60,000	5	\$60,000	1	\$60,000	\$600,000.00	\$0.00	\$600,000.00	10
6	Emergency Repair	Yes	2	\$10,000	2	\$10,000	1	\$10,000	\$50,000.00	\$0.00	\$50,000.00	5
4	Diaster Recovery	Yes		\$30,000		\$30,000		\$30,000	\$0.00	\$0.00	\$0.00	0
5	Demolition/Reconstruction	Yes		\$5,000		\$5,000		\$5,000	\$0.00	\$0.00	\$0.00	0
7	Mortgage Foreclosure Prevention	No							\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		10		11		6		\$1,370,000.00	\$0.00	\$1,370,000.00	27
Purchase Price Limits:			New	\$ 280,000	Existing	\$ 280,000						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
20,21	New Construction - Rental	Yes	1	\$10,000	1	\$10,000			\$20,000.00	\$0.00	\$20,000.00	2
23,26	Rental and/or Utility Deposits	No		\$7,500		\$7,500			\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
						\$8			\$0.00	\$0.00	\$0.00	0
						\$8			\$0.00	\$0.00	\$0.00	0
	Total Rental		1		1		0		\$20,000.00	\$0.00	\$20,000.00	2
	Administration Fees			\$ 172,874		10%		OK				
	Home Ownership Counseling			\$ -								
Total All Funds				\$ 1,562,874		OK						

Set-Asides

Percentage Construction/Rehab (75% requirement)		80.4%	OK
Homeownership % (65% requirement)		79.2%	OK
Rental Restriction (25%)		1.2%	OK
Very-Low Income (30% requirement)	\$ 590,000	34.1%	OK
Low Income (30% requirement)	\$ 560,000	32.4%	OK
Moderate Income	\$ 230,000	13.3%	

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2024-2025

Name of Local Government:		St. Cloud										
Estimated Funds (Anticipated allocation only):		\$ 337,000										
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
1,2	Purchase Assistance	Yes	1	\$60,000	2	\$40,000			\$140,000.00	\$0.00	\$140,000.00	3
3,4	Owner Occupied Rehabilitation	Yes	1	\$60,000	2	\$60,000			\$180,000.00	\$0.00	\$180,000.00	3
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		2		4		0		\$320,000.00	\$0.00	\$320,000.00	6
Purchase Price Limits:			New	\$ 280,000	Existing	\$ 280,000						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
						\$8			\$0.00	\$0.00	\$0.00	0
						\$8			\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees			\$ 33,700		10%		OK				
	Home Ownership Counseling			\$ -								
Total All Funds				\$ 353,700	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)		95.0%	OK
Homeownership % (65% requirement)		95.0%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 120,000	35.6%	OK
Low Income (30% requirement)	\$ 200,000	59.3%	OK
Moderate Income	\$ -	0.0%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity: Osceola County

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

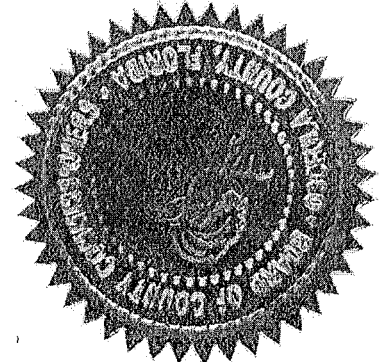
Witness

Brandon Arrington, Chairman
Type Name and Title

Date

OR

Debra A. Jaccis
Attest: *Deputy Clerk*
(Seal) *BCC approved 4/18/22*
Ship Local Housing Assistance
Joint Plan (LHAP)



RESOLUTION NO.22-201R

A RESOLUTION OF THE OSCEOLA COUNTY BOARD OF COUNTY COMMISSIONERS 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 CHAIRMAN 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 *Chapter 67-37.005(6)(f)3*, 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; and

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

WHEREAS, the Board of County Commissioners finds that it is in the best interest of the public for the Osceola County 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 Osceola County Board of County Commissioners, that:

SECTION 1. The Osceola County Board of County Commissioners of Osceola County 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 2022/2023, 2023/2024, and 2024/2025.

SECTION 2. The Chairman, 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 18th day of April, 2022.

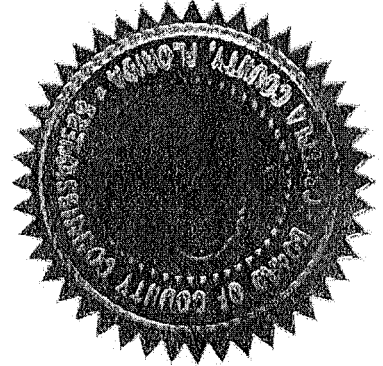
OSCEOLA COUNTY, FLORIDA

By: _____

[Signature]
Chair/Vice-Chair
Board of County Commissioners

ATTEST:

Debra A Davis
Clerk/Deputy Clerk to the Board
Resolution # 22-201R





RESOLUTION NO. 2022-072R

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF ST. CLOUD, FLORIDA, AUTHORIZING THE MAYOR TO ENTER INTO AN INTERLOCAL AGREEMENT BETWEEN OSCEOLA COUNTY, FLORIDA, A POLITICAL SUBDIVISION OF THE STATE OF FLORIDA, HEREINAFTER (“COUNTY”) AND THE CITY OF ST. CLOUD, FLORIDA, A FLORIDA MUNICIPAL CORPORATION, HEREINAFTER (“CITY”), RELATING TO COOPERATION ON ESSENTIAL ACTIVITIES RELATED TO THE STATE HOUSING INITIATIVE PARTNERSHIP (SHIP) PROGRAM; APPROVING THE JOINT LOCAL HOUSING ASSISTANCE PLAN; ADOPTING THE AFFORDABLE HOUSING INCENTIVE PLAN; ESTABLISHING THE JOINT AFFORDABLE HOUSING ADVISORY COMMITTEE; APPOINTING MEMBERS OF THE AFFORDABLE HOUSING ADVISORY COMMITTEE; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, Florida Statutes, Chapter 163, known as the “Florida Interlocal Corporation Act of 1969,” authorizes local governmental units to make the most use of their powers by enabling them to cooperate with other localities and, thereby, provide services and facilities in a manner and pursuant to forms of governmental organization that will accord best with geographic, economic, population and other factors influencing the needs and development of local communities; and

WHEREAS, the Florida Interlocal Corporation Act of 1969, makes provisions where by local governments are enabled to cooperate with other localities, and whereby Osceola County Board of County Commissioners is undertaking and assisting in essential activities pursuant to the SHIP program, at such time; and

WHEREAS, this Agreement may be modified by resolution(s) of the parties adopting a written amendment of this Agreement. As required by the Act, or other applicable law, amendments to the program or this Agreement shall not become effective until following review and approval required by the Act; and

WHEREAS, unless earlier terminated pursuant to other provisions of this Agreement, the term of this Agreement shall run concurrently with the distribution of monies pursuant to the Act. For so long as this Agreement remains effective, the Parties agree that they will not do anything to jeopardize the other party’s right to receive its distributions pursuant to the Act; and

WHEREAS, at any time during the term of this Agreement, the CITY or COUNTY shall provide a ninety (90) calendar day advance written notice of the termination of this agreement. In the event of a notice of termination from CITY or COUNTY, this Agreement shall terminate and be of no further force or effect as to either party on the ninetieth (90th) calendar day following the non-noticing party’s receipt of the termination notice; provided, however, that all Program funds encumbered by the County prior to the date of termination shall continue to be payable to the County pursuant to terms of such encumbrance(s). In the event of a termination, the Parties agree

to mutually advise the Corporation of the termination of this Agreement, and to provide for the continued orderly payment of those funds to be distributed pursuant to the Act necessary to fulfill outstanding encumbrances, if any. In the event of a termination of this Agreement, the distribution and allocation of unencumbered funds to the County and the City shall be pursuant to the requirements of the Act; and

WHEREAS, It is the desire of the parties that the COUNTY undertake activities necessary to plan and carry out and assist in carrying out the SHIP Program, for the benefit of residents of the City of St. Cloud; and

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(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, the Community Development Department of the City of St. Cloud along with the Human Services Department of Osceola County Board of County Commissioners has prepared a joint three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the City Council finds that it is in the best interest of the public for the City of St. Cloud to submit the Joint Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

WHEREAS, the Act requires City and County to jointly establish an Affordable Housing Advisory Committee (AHAC) of citizens who represent the membership composition required by the Act; and

WHEREAS, the Board of County Commissioners of Osceola County, Florida approved thirteen (13) AHAC members and for joint appointment, along with certain committee rules, procedures and other provisions, for consideration by the City as being in the best interest of public; and

WHEREAS, the City Council has considered the proposed membership, along with the committee rules, procedures and other provisions, and desires to jointly appoint such AHAC members and approve said rules, procedures and other provisions, for continued cooperative participation in the SHIP Program in the best interest of the public; and

WHEREAS, Section 420.9072, et seq Florida Statutes defines “local housing incentive strategies” as local regulatory reform or incentive programs to encourage or facilitate affordable housing production, which include at a minimum, assurance that permits for affordable housing projects are expedited to a greater degree than other projects, as provided in s. 163.3177(6)(f)3.; an ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption; and a schedule for implementing the incentive strategies. Local housing incentive strategies may also include other regulatory reforms, such as those enumerated in s. 420.9076 or those recommended by the affordable housing advisory committee in its triennial evaluation of the implementation of affordable housing incentives, and adopted by the local governing body; and

WHEREAS, Section 420.9072, et seq Florida Statutes requires each eligible municipality participating in the State Housing Initiatives Partnership Program, including a municipality receiving program funds through the county, or an eligible municipality to , within 12 months after the original adoption of the local housing assistance plan, amend the plan to include local housing incentive strategies as defined in s. 420.9071(16); and

WHEREAS, Osceola County has included in it Local Housing Assistance Plan a policy under which permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects and a policy for the review of policy changes, inclusive of increases in impact fees, permit fees, and changes in land development regulations, that may affect the cost of housing; and

WHEREAS, Resolution No. 2021-284R is hereby repealed in its entirety and replaced by this resolution;

NOW, THEREFORE, BE IT RESOLVED, by the City Council of the City of St. Cloud, Florida and the Osceola County Board of County Commission of Osceola County, Florida as follows:

- SECTION 1. The Mayor is authorized and is directed to execute the Interlocal Agreement with the COUNTY providing for the cooperation on essential activities related to the SHIP Program.
- 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. The City Council of the City of St. Cloud, Florida hereby approves the SHIP Joint 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 2022-2023, 2023-2024, 2024-2025.
- SECTION 4. The City of St. Cloud does hereby adopt the incentives from the Osceola County Affordable Housing Incentive Plan as prepared and submitted by the Osceola County Affordable Housing Advisory Committee, and included in the Local Housing Assistance Plan. The city understands that Chapter 420, Florida Statutes requires continuing monitoring and implementation of the Affordable Housing Incentive Plan for the purpose of enhancing and providing affordable housing and agree to cooperate in ensuring that the requirements and spirit of Chapter 420, Florida Statutes is satisfied
- SECTION 5. The Affordable Housing Advisory Committee (AHAC) is hereby reaffirmed and reestablished for the purpose of recommending initiatives and incentives to encourage or facilitate affordable housing in the City of St. Cloud and Osceola County in accordance with the provisions of §§420.907-9079, Florida Statutes, for fiscal years 2022-2023, 2023-2024, 2024-2025.
- SECTION 6. Pursuant to §420.9076, Florida Statutes, the following members who are currently actively engaged in the required representation areas for Osceola County are hereby appointed to serve as the joint Affordable Housing Advisory Committee for both the COUNTY and CITY:

Representation:	Appointee:
1. Home Building Industry related to Affordable Housing;	Leroy Sanchez
2. Banking or Mortgage Industry related to Affordable Housing;	Eva Jacquelyn Espinosa
3. Labor Associated with Affordable Home Building;	Patricia Filippone
4. Advocate for Low-Income Persons;	Ellen Pellet
5. Representative of a For-Profit Provider of Affordable Housing;	Karl-Heinz Theobald (VICE-CHAIR)
6. Representative of a Not-for-Profit Provider of Affordable Housing;	Warren Houglan
7. Member of the Osceola County Planning Board Commissioner;	Keith Hanson
8. Citizen of Osceola County;	Simona Torres
9. Representative of Employers in Osceola County;	Kevin Felker
10. Representative of the Essential Services Personnel in Osceola County;	Kregg D. Smith
11. Real-Estate Professional Associated with Affordable Housing;	Wendell Philp
12. Member;	Horng "Andrew" Jeng
13. Member	Ana Sanchez

SECTION 7. This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED by the City Council of the City of St. Cloud, Florida, on this 24th day of March, 2022.

CITY OF ST. CLOUD

By: Nathan Fackrell Mayor

ATTEST: Linda P. Jaworski

CITY OF ST. CLOUD CLERK OF THE COUNCIL

By: Linda P. Jaworski City Clerk

LEGAL IN FORM AND VALID IF ADOPTED

By: [Signature] City Attorney