

APPROVED
BY ORANGE COUNTY BOARD
OF COUNTY COMMISSIONERS
APR 10 2012 LF/CMS

RESOLUTION

of the

ORANGE COUNTY BOARD OF COUNTY COMMISSIONERS

regarding

**THE STATE HOUSING INITIATIVES PARTNERSHIP
PROGRAM (SHIP)
AND THE ORANGE COUNTY SHIP LOCAL HOUSING
ASSISTANCE PLAN (LHAP) FOR STATE FISCAL YEARS 2012-
2013, 2013-2014 AND 2014-2015**

RESOLUTION NO. 2012-m-08

WHEREAS, the Florida Legislature adopted the Williams 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, Section 420.907-420.9079, Florida Statutes and Chapter 67-37, Florida Administrative Code (F.A.C.), requires local governments to develop a one (1) to three (3) 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, in accordance with Chapter 67-37.005 F.A.C., it is found that five (5) percent of the local housing distribution plus five (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 ten (10) percent of the local housing distribution plus five (5) percent of program income deposited into the trust fund; and

WHEREAS, under the SHIP Program, Section 420.9072(3), Florida Statutes, an approved Local Housing Assistance Plan must be adopted by resolution and submitted to the Florida Housing Finance Corporation; and

WHEREAS, the Orange County Housing and Community Development Division has

prepared a three (3) 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 Orange County to submit the Local Housing Assistance Plan for review and approval so as to qualify to said documentary stamp tax funds; and

BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF ORANGE COUNTY, FLORIDA:

Section 1. The Board of County Commissioners of Orange County, Florida hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation covering State Fiscal Years 2012-2013, 2013-2014 and 2014-2015.

Section 2. The Mayor of Orange County Florida 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 for 2012-2013, 2013-2014 and 2014-2015 for its approval pursuant to Sections 420.907-420.9079, Florida Statutes.

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

ADOPTED THIS _____ DAY OF APR 10 2012.

ORANGE COUNTY, FLORIDA
By: Board of County Commissioners

By: *Teresa Jacobs*
Teresa Jacobs
Orange County Mayor

ATTEST: Martha O. Haynie, County Comptroller
As Clerk of the Board of County Commissioners

By: *Martha O. Haynie*
Deputy Clerk



**ORANGE COUNTY
STATE HOUSING INITIATIVES PARTNERSHIP (SHIP)
PROGRAM**

LOCAL HOUSING ASSISTANCE PLAN

FOR

STATE FISCAL YEARS 2012 - 2013; 2013 - 2014; 2014 – 2015

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I. PROGRAM DESCRIPTION

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

Orange County

Interlocal: Yes _____ No X

B. Purpose of the program:

Orange County developed a Local Housing Assistance Plan for the purpose of developing and implementing policies and programs that meet the housing needs of the very low, low, and moderate-income households. The Plan expands the production and preservation of affordable housing and furthers the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan:

- 2012/2013
- 2013/2014
- 2014/2015

D. Governance:

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37 Florida Administrative Code. The Orange County SHIP Program does further the housing element of the local government comprehensive plan.

E. Local Housing Partnership:

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

F. Leveraging:

The affordable housing activities identified in the Plan are intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership 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 to provide a 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, local lenders and neighborhood associations. Public input was solicited through advertisement in a local newspaper summarizing the Local Housing Assistance Plan strategies and the Notice of Funding Availability. Additional feedback has been acquired through the County's Affordable Housing Advisory Board (AHAB), non-profits, and citizen input obtained from neighborhood associations, workshops, housing fairs, and first time homebuyer seminars.

H. Advertising and Outreach:

Orange County shall advertise the notice of funding availability in a newspaper of general circulation, such as the Orlando Sentinel, and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

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

I. Discrimination:

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

J. Support Services and Counseling:

Support services are available from various sources. Available support services may include but are not limited to:

Homeownership Counseling (Pre and Post), Credit Counseling, and Tenant Counseling.

K. Purchase Price Limits:

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, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

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

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

L. Income Limits, Rent Limits and Affordability:

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

M. Welfare Transition Program:

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

N. Monitoring and First Right of Refusal:

In the case of rental housing, Orange County shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides the same monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for at least 15 years or the term of assistance which ever is longer unless as specified above.

Loans or grants for eligible rental housing constructed, rehabilitated, or otherwise assisted from the local housing assistance trust fund must be subject to recapture requirements as provided by the county in its Local Housing Assistance Plan. Eligible sponsors that offer rental housing for sale before 15 years or that has remaining mortgages funded under this program must give a right of first refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

O. Administrative Budget:

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

Orange County finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the Local Housing Assistance plan. In accordance with Section 420.9075, Florida Statute and Chapter 67-37, Florida Administrative Code, provides:

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. 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.

Orange County has adopted by resolution that the cost of administering its Local Housing Assistance Plan will not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund.

P. Program Administration:

Administration of the local housing assistance plan is the responsibility of Orange County.

Q. Essential Service Personnel:

In accordance with Rule Chapter 67-37.002(8) F.A.C. and Chapter 67-37.005(8) F.A.C. and Section 420.9075(3)(a)FS the County has adopted the following definition:

Essential Services Personnel in Orange County means persons whose household incomes do not exceed 120% of the area median income as determined annually by the Florida Housing Finance Corporation and adjusted for family size, including, but

is not limited to, teachers and educators, other school district employees, community college and university employees, police and fire personnel, health care personnel, skilled building trades personnel and other job categories deemed essential by Orange County government.

R. Section 420.9075(3)(d), F.S.:

Orange County encourages the use of low energy products and the use of green building principles in rehabilitation and new construction. Green building initiatives include but are not limited to areas of heating, cooling, insulation, windows and appliances.

II. LHAP HOUSING STRATEGIES:

A. Name of the Strategy: Downpayment Assistance Program

a. Summary of the Strategy:

The purpose of Orange County's Downpayment Assistance program is to provide funds to qualified first time homebuyers for downpayment and closing costs associated with purchasing a new or existing home. The program will provide up to \$10,000 in assistance to qualified very low and low income persons in Orange County on a first come, first ready basis. Potential homebuyers are required to attend a Homebuyer's Education Program. The Homebuyer Education Program is a free service to everyone and provides education, counseling and technical services to assist eligible very low, low and moderate income families in the process and procedure connected with the purchase of an affordable fee simple housing unit. Homebuyer's education addresses such topics as choosing a realtor, qualifying for a mortgage, inspecting a house, contracts for sale, home maintenance and credit issues. Documentation of satisfactory completion of an approved homebuyer education class must be included in the application packet submitted to the Housing and Community Development Division.

b. Fiscal Years Covered: 2012-2013, 2013-2014, 2014-2015

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

d. Maximum award is noted on the Housing Delivery Goals Charts: \$10,000.

e. Terms, Recapture and Default.

The County's assistance will be in the form of a non-amortizing 15 year Deferred Payment Loan (DPL) at 0% interest for the length of the loan. The full amount of the DPL shall become due and payable as a result of default on

the first mortgage or if the house is sold, transfer of title occurs, rented or ceases to be owner-occupied for the full 15 year period. All repaid DPL funds are classified as program income.

f. Recipient Selection Criteria:

- ❖ Eligible applicants will be assisted on a first come, first ready basis.
- ❖ Applicants must be U. S. citizens, or provide proof of lawful permanent residency. Applicants who have been granted refugee or asylum status or are in temporary protected status may also be eligible.
- ❖ Applicant must be a first time homebuyer (except for displaced homeowner). A first time home buyer is defined as one who has not owned a home within the past three years.
- ❖ Applicant must attend a homebuyer's workshop.
- ❖ Applicant must meet income and credit eligibility guidelines.
- ❖ Applicant must be able to obtain mortgage financing.
- ❖ Applicant must contribute the greater of 1.75% of the sales price or \$1,000 towards the home purchase prior to closing of the county loan.
- ❖ Eligible properties include single-family homes, condominiums, town houses homes located in Orange County, outside the city limits of Orlando. Mobile Homes are not eligible.

g. Sponsor Selection Criteria:

The County's Housing and Community Development Division administers the program in coordination with local realtors, lenders and title companies.

h. Additional Information:

Orange County may subordinate its lien position if the homeowner is refinancing the first mortgage in order to receive a lower interest rate and if no equity is taken out of the property for personal use.

B. Name of the Strategy: Owner-Occupied Housing Rehabilitation Program

a. Summary of the Strategy:

Housing rehabilitation assistance will be available to qualified very low income applicants. Funding will be awarded on a first come, first ready basis.

This Program provides for rehabilitation of houses as follows:

- 1) Minor/emergency repairs of home for very low income households only – maximum of \$15,000 in repairs

To qualify, the renovations to homes include, but are not limited to correcting housing and building code violations, providing cost effective energy conservation features such as insulating, weatherizing, installing energy efficient appliances, making the dwelling accessible to handicapped and elderly occupants as necessary and correcting health and or safety violations.

Minor/emergency repair assistance is provided as a grant. Since funding is limited under this program, applicants applying for assistance must be very low-income. SHIP funds may be leveraged with HOME and CDBG funds.

- b. Fiscal Years Covered: 2012-2013, 2013-2014, 2014 - 2015
- c. Income Categories to be served: Very Low
- d. Maximum award is noted on the Housing Delivery Goals Charts: \$15,000.
- e. Terms, Recapture and Default:

The County's assistance will be in the form of a grant.

- f. Recipient Selection Criteria:
 - ❖ The homeowner must meet the income criteria of the program.
 - ❖ The homeowner must own and reside in the property to be rehabilitated at least one year prior to applying for assistance.
 - ❖ Real estate taxes and mortgage payments must be current.
 - ❖ Property must be a single-family dwelling located in Orange County outside the city limits of Orlando.

- g. Sponsor Selection Criteria:

This strategy will be administered by Orange County Housing & Community Development staff.

- h. Additional Information:

Mobile Homes are not eligible for assistance under this program.

C. Name of the Strategy: Post Disaster/Mitigation/Recovery

- a. Summary of the Strategy:

In the event of a State, Federal or local disaster declaration affecting part or all of Orange County, the Board of County Commissioners reserves the right to transfer unencumbered SHIP funds to this contingency strategy.

The purpose of this strategy to provide assistance to qualified low, very low and moderate-income homeowners to cover a portion of their hurricane deductible insurance costs associated with repairing property losses. Qualified low and very low-income homeowners are eligible for up to \$2,000. Property damage must be a result of the disaster and be verified by insurance estimates and contractor's estimates.

Residential property must be owner occupied and located in unincorporated Orange County or any Orange County municipality excluding the City of Orlando. The tax-assessed value of the property cannot exceed the maximum sales price limit listed on the housing delivery goals charts.

Funding under this program is limited and assistance will be provided on a first come first ready basis.

- b. Fiscal Years Covered: 2012-2013, 2013-2014, 2014-2015
- c. Income Categories to be served: Very low, Low and Moderate
- d. Maximum award is noted on the Housing Delivery Goals Charts: \$2,000
- e. Terms, Recapture and Default:

Assistance to disaster victims shall be in the form of a grant.

- f. Recipient Selection Criteria:
 - ❖ All applicants must meet the income criteria of the SHIP program.
 - ❖ Hurricane damage must have occurred to the home and must be verified through insurance documentation.
 - ❖ Property assisted must be located in Orange County outside the city limits of Orlando and be the primary residence of the applicant.
 - ❖ Assessed value of the property cannot exceed the maximum sales price as listed on the housing delivery goals chart.
 - ❖ Mobile homes and rental properties are not eligible for assistance.
- g. Sponsor Selection Criteria:

This strategy will be administered by the Orange County Housing and Community Development staff.

h. Additional Information:

D. Name of the Strategy: Multi-Family Construction

a. Summary of the Strategy:

Developers seeking a local government contribution under the State of Florida Universal Tax Credit Cycle are eligible for assistance under this strategy. The County may provide a local government contribution in the form of a grant in an amount that meets the current tax credit cycle minimum amount which is required to allow a developer to compete for funding at the State level. The funding may be provided to address affordable workforce housing for very low and low income households and encourage construction of multi-family housing. SHIP funds may be used for site acquisition, site development, and infrastructure improvements, financial restructuring of long term debt obligations to ensure long term affordability or construction costs.

All assisted developments must commit to HUD published rent limits for a minimum period of up to thirty (30) years and will comply with the very low and low income set aside requirements of the SHIP Program. Orange County will be responsible for monitoring affordability and regular tenant monitoring reports required under the SHIP statute.

b. Fiscal Years Covered: 2012-2013, 2013-2014, 2014-2015

c. Income Categories to be served: Very low, Low

d. Maximum award is noted on the Housing Delivery Goals Charts: \$100,000

e. Terms, Recapture and Default.

Funds will be provided to the developer as grant. Developers will be required to enter into a developer's agreement with the county that specifies the terms and conditions under which the funds will be provided

f. Recipient Selection Criteria:

Each development must be certified as an affordable housing development by the Housing and Community Development Division.

g. Sponsor Selection Criteria:

Not applicable

h. Additional Information:

SHIP funds may be leveraged with HOME, CDBG, and other federal, state, and local funds.

III. LHAP INCENTIVE STRATEGIES

A. **Name of the Strategy: The affordable housing definition in the appointing resolution adopting the Local Housing Assistance Plan.**

The definition of affordable housing is cited in the appointing Resolution adopting the first Local Housing Assistance Plan (Resolution No. 93-M21). The definition has since been modified as follows; a housing unit is defined as “affordable” if monthly rents or mortgage payments, including taxes and insurance, do not exceed 30 percent of an amount representing the percentage of the area’s median annual gross income for very low, low and moderate income households. However, it is not the intent to limit an individual household’s ability to devote more than 30 percent of its income for housing. Housing for which a household devotes more than 30 percent of its income shall be deemed affordable if the first mortgage lender and Housing and Community Development Division is satisfied that the household can afford mortgage payments in excess of the 30 percent benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size established by the Corporation. The County has added to its definition of affordable housing to better focus resources used in its various programs. The county defines workforce housing (aka affordable housing) as the attainment of rental or for sale housing to an individual or family whose annual household income, as adjusted for household size, does not exceed 120 percent of the area median income, with an emphasis on households with an annual income between 50 percent to 120 percent of the Area Median Income (AMI).

The levels of affordability used by Orange County and as adopted in the County’s Threshold Criteria for Affordable Housing are as follows:

1. Moderate income means total household income between eighty-one percent (81%) and one hundred twenty percent (120%) of the Orlando metropolitan Statistical Area (MSA) median income.
2. Low income means total household income between fifty-one percent (51%) and eighty percent (80%) of the Orange County Metropolitan Statistical Area MSA median income.
3. Very low income means total household income at fifty percent (50%) and below the Orange County Metropolitan Statistical Area.

4. Extremely low income means total household income at thirty percent (30%) and below the Orange County Metropolitan Statistical Area.

To qualify as an affordable for sale housing development, a proposed single-family development shall designate a minimum of 20% of the total number of units to be sold to a workforce household consistent with the income categories described above and the maximum sales price as determined by the County. To be certified as an affordable multi-family housing development, at a minimum 40 percent of the units must be rented to a workforce household whose annual income does not exceed 80 percent of the area median income, or 20 percent of the units must be rented to a workforce household whose annual income does not exceed 50 percent of the area median income.

Status: The Orange County Board of County Commissioner's revised and approved this incentive on May 22, 2007.

B. Name of the Strategy: Expedited Permitting

Development Permits as defined in 163.3164 F.S. for affordable housing projects are expedited to a greater degree than other projects.

Orange County's affordable housing expedited review process is described under Orange County Administrative Regulation 4.08.01. Developments certified as affordable by the Housing and Community Development Division and Building Department are "fast-tracked" through the development review process. This policy gives certified affordable housing projects priority on the agendas of the Board of Zoning Adjustment, Planning and Zoning Commission, Development Review Committee and the Board of County Commissioners. Implicit in this policy is that rezoning applications, engineering plan review and sufficiency reviews will be completed in an expeditious manner.

To qualify for the expedited review process, affordable housing projects need to be certified. To be certified, each project requesting the expedited review must meet the earlier referenced threshold criteria. An application detailing the development plan must be submitted. The application illustrates the design and layout of the development and demonstrates that the project is financially feasible. The County's Housing and Community Development Division in conjunction with the Planning Department review the submitted information. Housing and Community Development Division issues a certificate of affordability for all qualifying housing projects. Once a project is certified as an affordable housing project, the developer is entitled to receive priority processing through the County's public hearing process. Specifically, certified projects are given priority time slots on the agendas of the Board of Zoning Adjustment, the Planning and Zoning Commission and the Development Review Committee. The certified projects are also identified so the

Clerk of County Commissioners can schedule them promptly before the Board of County Commissioners.

The expedited review process currently in place in Orange County will save the developer up to 30 days or more for certified affordable housing applications requiring variances or rezoning procedures. In addition, applications requiring a review by the Development Review Committee (DRC) will save anywhere from 14-45 days depending on the level of activity.

Status: The Orange County Board of County Commissioner's has adopted Administrative Regulation Number 4.08.01 to implement this incentive.

C. Name of the Strategy: The reservation of infrastructure capacity for housing serving very low-income and low-income persons.

At this time, all projects must meet similar concurrency review requirements, whether affordable or not. Developers may defer, until they seek a structural building permit, the payment of water and wastewater capital charges (impact fees). Existing Ordinance no. 92-21 (Sec 30-596 and 597 of the Orange County Code) also allows affordable developments to reserve capacity for three years without paying transportation capacity fees until such time that building permits are issued.

Status: The deferral of water and wastewater capacity charges has been a great asset to affordable housing builders.

D. Name of the Strategy: The allowance of zero-lot-line configurations.

Orange County currently has a program for this incentive. Housing Element Policy 1.1.17 of the Comprehensive Policy Plan and Ordinance No. 93-11 encourages the allowance of zero-lot-line configurations. Housing Element Policy 1.1.17 commits Orange County to include innovative housing design criteria, such as zero-lot-line, in the Land Development Code. Ordinance No. 93-11 specifically encourages zero-lot-line configurations and other similar alternative designs in Residential Low Density (R-L-D) Districts. Additionally, a zero-side yard development is permitted in all residential zoning districts provided that certain standards are met.

Status: The Local Planning Agency and Development Review Committee have incorporated this incentive in their review of proposed developments.

E. Name of the Strategy: The establishment of a process by which a local government considers before adoption, policies, procedures, ordinances, regulations, or plan provisions that have an impact on the cost of housing.

Orange County currently has a program for this incentive. A ten (10) member Development Advisory Board (DAB) appointed by the Board of County Commissioners has the primary responsibility of reviewing all Orange County policies, ordinances and regulations affecting land development, with the exception of zoning, and to suggest changes to the Board of County Commissioners. Issues discussed at DAB meetings relating to potential increases in costs to affordable housing are brought back to the Orange County Affordable Housing Advisory Board (AHAC) for discussion.

Status: This incentive has proven to be invaluable. It has provided an opportunity to inform policy makers of the impact of increased costs on affordable housing.

F. Name of the Strategy: The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

The Real Estate Management Department on a parcel-by-parcel basis currently advertises surplus county property to other departments.

Status: The Housing and Community Development Division has utilized this program to grant properties to non-profit developers with success. On June 26, 2007 the Board of County Commissioners adopted Resolution 2007-M-21, Disposition of Publicly Owned Properties Suitable for Affordable Housing in accordance with the requirements of House Bill 1363 implemented by the Florida Legislature.

G. Name of the Strategy: The creation of an educational outreach component for the development of affordable housing.

The educational outreach component includes several initiatives. A comprehensive marketing and communication plan has been initiated for the preparation and dissemination of information via newsletters, brochures and the local media. Workshops are conducted on a regular basis to train and educate builders, developers, real estate professionals, lenders, and very-low to moderate-income families about the housing needs of low-income families, the loan approval process and the construction process. Additionally, prior to a developer's first award of any funding of impact fees, the developer must attend a technical assistance meeting with staff from the Housing and Community Development Division.

Status: A comprehensive public relations plan has been developed to inform the general public about affordable housing. Workshops have been developed for educational purposes. There are workshops customized for homebuyers and a workshop developed for lenders.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan. Exhibit A.**
- B. Timeline for Encumbrance and Expenditure:**
A separate timeline for each fiscal year covered in this plan is attached as **Exhibit B.** Program funds will be encumbered by June 30 one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan:**
Completed HDGC for each fiscal year is attached as **Exhibit C.**
- D. Certification Page:**
Signed Certification is attached as **Exhibit D.**
- E. Adopting Resolution:**
Original signed, dated, witnessed or attested adopting resolution is attached as **Exhibit E.**
- F. Program Information Sheet:**
Completed program information sheet is attached as **Exhibit F.**

ADMINISTRATIVE BUDGET
FOR EACH FISCAL YEAR

Exhibit A

67-37.005 F.A.C.

Fiscal Year 2012-2013		
Salaries and Benefits	\$	38,000.00
Marketing/Advertising	\$	-
Travel Perdiem Workshops, etc	\$	-
Homebuyer Counseling	\$	-
Technical Assistance	\$	-
Office Supplies and Equipment	\$	-
Total	\$	38,000.00

Fiscal Year 2013-2014		
Salaries and Benefits	\$	38,000.00
Marketing/Advertising	\$	-
Travel Perdiem Workshops, etc	\$	-
Homebuyer Counseling	\$	-
Technical Assistance	\$	-
Office Supplies and Equipment	\$	-
Total	\$	38,000.00

Fiscal Year 2014-2015		
Salaries and Benefits	\$	38,000.00
Marketing/Advertising	\$	-
Travel Perdiem Workshops, etc	\$	-
Homebuyer Counseling	\$	-
Technical Assistance	\$	-
Office Supplies and Equipment	\$	-
Total	\$	38,000.00

Based on a distribution of \$0.00
& 5% Admin from Program Income

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
 STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2012-2013

Please check applicable box, & if amendment enter number	
New Plan:	X
Amendment:	
Fiscal Yr. Closeout:	

Name Of Local Government: Orange County, FL

Available Funds: \$760,000

HOME OWNERSHIP STRATEGIES	VLI Units	Maximum SHIP Award	LI Units	Maximum SHIP Award	MI Units	Maximum SHIP Award	A	B	C	D	E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Downpayment Assistance	10	\$10,000	40	\$7,500			\$50,000	\$287,000	100,000	\$437,000	57.50%	50
Owner Occupied Housing Rehabilitation	10	\$15,000						\$150,000		\$150,000	19.74%	10
Post Disaster/Mitigation/Recovery		\$2,000		\$2,000		\$1,000						
Subtotal 1 (Home Ownership)	20		40		0		\$50,000	\$437,000	\$100,000	\$587,000	77.24%	60

Note: The Home Ownership Percentage designated in Subtotal 1, Column E, must be at least 65% of the Annual Allocation amount.

RENTAL STRATEGIES	VLI Units	Maximum SHIP Award	LI Units	Maximum SHIP Award	MI Units	Maximum SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Multi-Family Construction	25	\$100,000	75	\$100,000	N/A	N/A	\$100,000	\$0		\$100,000	13.16%	100
Subtotal 2 (Non-Home Ownership)	25		75		0		\$100,000	\$0	\$0	\$100,000	13.16%	100
Administration Fees	(Administration fees may not exceed 10% of annual allocation)									\$0	0.00%	
Admin. From Program Income										\$38,000	5.00%	
Home Ownership Counseling										\$35,000	4.61%	

GRAND TOTAL add subtotals 1 & 2 plus admin & HO counseling	45		115		0		\$150,000	\$437,000	\$100,000	\$760,000	100	160
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Percentage Construction/Rehab	(75% +) Calculate Construction Rehab percent by adding Grand Total Columns A & B, then divide by Annual Allocation amount									\$587,000	77%	
Maximum Allowable Purchase Price:							New	\$170,000	Existing	\$170,000		

Allocation Breakdown	Amount	%
Very-Low Income	\$225,000	30%
Low Income	\$535,000	70%
Moderate Income	\$0	0%
TOTAL	\$760,000	100%

Projected Program Income:	\$760,000	Max Amount Program Income For Admin:	\$38,000
Projected Recaptured Funds:	\$0		
Distribution:	\$0		
Total Available Funds:	\$760,000		

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2013-2014

Please check applicable box, & if amendment enter number	
New Plan:	X
Amendment:	
Fiscal Yr. Closeout:	

Name Of Local Government: Orange County, FL

Available Funds: \$760,000

HOME OWNERSHIP STRATEGIES	VLI Units	Maximum SHIP Award	LI Units	Maximum SHIP Award	MI Units	Maximum SHIP Award	A	B	C	D	E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Downpayment Assistance	10	\$10,000	40	\$7,500			\$50,000	\$287,000	100,000	\$437,000	57.50%	50
Owner Occupied Housing Rehabilitation	10	\$15,000						\$150,000		\$150,000	19.74%	10
Post Disaster/Mitigation/Recovery		\$2,000		\$2,000		\$1,000						
Subtotal 1 (Home Ownership)	20		40		0		\$50,000	\$437,000	\$100,000	\$587,000	77.24%	60

Note: The Home Ownership Percentage designated in Subtotal 1, Column E, must be at least 65% of the Annual Allocation amount.

RENTAL STRATEGIES	VLI Units	Maximum SHIP Award	LI Units	Maximum SHIP Award	MI Units	Maximum SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units	
Multi-Family Construction	25	\$100,000	75	\$100,000	N/A	N/A	\$100,000	\$0		\$100,000	13.16%	100	
Subtotal 2 (Non-Home Ownership)	25		75		0		\$100,000	\$0	\$0	\$100,000	13.16%	100	
Administration Fees	(Administration fees may not exceed 10% of annual allocation)										\$0	0.00%	
Admin. From Program Income											\$38,000	5.00%	
Home Ownership Counseling											\$35,000	4.61%	

GRAND TOTAL add subtotals 1 & 2 plus admin & HO counseling	45		115		0		\$150,000	\$437,000	\$100,000	\$760,000	100	160
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Percentage Construction/Rehab	(75% +) Calculate Construction Rehab percent by adding Grand Total Columns A & B, then divide by Annual Allocation amount	\$587,000	77%		
Maximum Allowable Purchase Price:	<table border="1"> <tr> <td>New</td> <td align="right">\$170,000</td> <td>Existing</td> <td align="right">\$170,000</td> </tr> </table>	New	\$170,000	Existing	\$170,000
New	\$170,000	Existing	\$170,000		

Allocation Breakdown	Amount	%
Very-Low Income	\$225,000	30%
Low Income	\$535,000	70%
Moderate Income	\$0	0%
TOTAL	\$760,000	100%

Projected Program Income:	\$760,000	Max Amount Program Income For Admin:	\$38,000
Projected Recaptured Funds:	\$0		
Distribution:	\$0		
Total Available Funds:	\$760,000		

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
 STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2014-2015

Please check applicable box, & if amendment enter number	
New Plan:	X
Amendment:	
Fiscal Yr. Closeout:	

Name Of Local Government: Orange County, FL

Available Funds:	\$760,000
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HOME OWNERSHIP STRATEGIES	VLI Units	Maximum SHIP Award	LI Units	Maximum SHIP Award	MI Units	Maximum SHIP Award	A	B	C	D	E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
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Post Disaster/Mitigation/Recovery		\$2,000		\$2,000		\$1,000						
Subtotal 1 (Home Ownership)	20		40		0		\$50,000	\$437,000	\$100,000	\$587,000	77.24%	60

Note: The Home Ownership Percentage designated in Subtotal 1, Column E, must be at least 65% of the Annual Allocation amount.

RENTAL STRATEGIES	VLI Units	Maximum SHIP Award	LI Units	Maximum SHIP Award	MI Units	Maximum SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units	
Multi-Family Construction	25	\$100,000	75	\$100,000	N/A	N/A	\$100,000	\$0		\$100,000	13.16%	100	
Subtotal 2 (Non-Home Ownership)	25		75		0		\$100,000	\$0	\$0	\$100,000	13.16%	100	
Administration Fees	(Administration fees may not exceed 10% of annual allocation)										\$0	0.00%	
Admin. From Program Income										\$38,000	5.00%		
Home Ownership Counseling										\$35,000	4.61%		

GRAND TOTAL add subtotals 1 & 2 plus admin & HO counseling	45		115		0		\$150,000	\$437,000	\$100,000	\$760,000	100	160
Percentage Construction/Rehab	(75% +). Calculate Construction Rehab percent by adding Grand Total Columns A & B, then divide by Annual Allocation amount									\$587,000	77%	
Maximum Allowable Purchase Price:							New	\$170,000	Existing	\$170,000		

Allocation Breakdown	Amount	%
Very-Low Income	\$225,000	30%
Low Income	\$535,000	70%
Moderate Income	\$0	0%
TOTAL	\$760,000	100%

Projected Program Income:	\$760,000	Max Amount Program Income For Admin:	\$38,000
Projected Recaptured Funds:	\$0		
Distribution:	\$0		
Total Available Funds:	\$760,000		

EXHIBIT D
CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government: Orange County

- (1) The local government will advertise the availability of SHIP funds pursuant to Florida Statutes.
- (2) All SHIP funds will be expended in a manner, which will insure that there will be no discrimination on the basis of race, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions the plan.
- (7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The plan conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the Local Housing Assistance Plan.
- (9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Corporation within 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.
- (11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.
- (13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as soon as possible.

Page 2
Certification

- (14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.
- (15) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, Similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (16) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to service eligible persons.
- (17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e)
- (18) The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.
- (19) The provisions of Chapter 83-220, Laws of Florida _____ *has* or xxx *has not* been implemented.

Witness

Chief Elected Official or designee

Witness

Teresa Jacobs, Orange County Mayor
Type Name and Title

Date

OR

Attest:
(Seal)

Exhibit E

RESOLUTION

of the

ORANGE COUNTY BOARD OF COUNTY COMMISSIONERS

regarding

**THE STATE HOUSING INITIATIVES PARTNERSHIP
PROGRAM (SHIP)**

**AND THE ORANGE COUNTY SHIP LOCAL HOUSING
ASSISTANCE PLAN (LHAP) FOR STATE FISCAL YEARS 2012-
2013, 2013-2014 AND 2014-2015**

RESOLUTION NO. _____

WHEREAS, the Florida Legislature adopted the Williams 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, Section 420.907-420.9079, Florida Statutes and Chapter 67-37, Florida Administrative Code (F.A.C.), requires local governments to develop a one (1) to three (3) 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, in accordance with Chapter 67-37.005 F.A.C., it is found that five (5) percent of the local housing distribution plus five (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 ten (10) percent of the local housing distribution plus five (5) percent of program income deposited into the trust fund; and

WHEREAS, under the SHIP Program, Section 420.9072(3), Florida Statutes, an approved Local Housing Assistance Plan must be adopted by resolution and submitted to the Florida Housing Finance Corporation; and

WHEREAS, the Orange County Housing and Community Development Division has prepared a three (3) 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 Orange County to submit the Local Housing Assistance Plan for review and approval so as to qualify to said documentary stamp tax funds; and

BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF ORANGE COUNTY, FLORIDA:

Section 1. The Board of County Commissioners of Orange County, Florida hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation covering State Fiscal Years 2012-2013, 2013-2014 and 2014-2015.

Section 2. The Mayor of Orange County Florida 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 for 2012-2013, 2013-2014 and 2014-2015 for its approval pursuant to Sections 420.907-420.9079, Florida Statutes.

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

ADOPTED THIS _____ DAY OF _____, 2012.

ORANGE COUNTY, FLORIDA

By: Board of County Commissioners

By: _____
Teresa Jacobs
Orange County Mayor

ATTEST: Martha O. Haynie, County Comptroller
As Clerk of the Board of County Commissioners

By: _____
Deputy Clerk

**STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
INFORMATION SHEET**

LOCAL GOVERNMENT: Orange County

CHIEF ELECTED OFFICIAL (Mayor, Chairman, etc.): Teresa Jacobs, Orange County Mayor

ADDRESS: 201 S. Rosalind Avenue, 5th Floor, P.O. Box 1393, Orlando, FL 32801

SHIP ADMINISTRATOR: Kerwin Mellott, Program Manager

ADDRESS: Housing and Community Development Division, 525 E. South St., Orlando FL 32801

TELEPHONE: (407) 836-5172 FAX: (407) 836-5197

EMAIL ADDRESS: kerwin.mellott@ocfl.net

ADDITIONAL SHIP CONTACTS: Frantz Dutes, Assistant Manager

ADDRESS: Housing and Community Development Division, 525 E. South St., Orlando FL 32801

INTERLOCK AGREEMENT: YES / NO (If yes, list other participants in the interlocal agreement): No

The following information must be furnished to the Corporation before any funds can be disbursed.

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: 59-60000773

MAIL DISBURSEMENT TO: Orange County Finance

ADDRESS: Office of Orange County Comptroller, P.O. Box 38, Orlando, FL 32802

IF YOUR FUNDS ARE ELECTRONICALLY TRANSFERRED PLEASE COMPLETE THE ATTACHED FORM:

Provide any additional updates the Corporation should be aware of in the space below:
