

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

LOCAL HOUSING ASSISTANCE PLAN

FOR

STATE FISCAL YEARS 2009 - 2010; 2010 - 2011; 2011 – 2012

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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 reservation of affordable housing and compliments the Housing Element of Orange County’s Comprehensive Plan.

C. Fiscal years covered by the Plan:

- 2009/2010
- 2010/2011
- 2011/2012

D. Governance:

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37.007 Florida Administrative Code. The Orange County SHIP Program also compliments 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 of the Local Housing Assistance Plan 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.

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 that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs or as otherwise established by the United

States Department of the Treasury.

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 (19), (20) and (28), 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 have 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, the cost of administering the plan does not exceed 10 percent of the local housing distribution moneys and program income deposited into the trust fund.

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.

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 \$35,000 in assistance to qualified very low, low and moderate-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: 2009-2010, 2010-2011, 2011-2012

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

d. Maximum award is noted on the Housing Delivery Goals Charts: \$35,000.

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 eligibility guidelines.
- ❖ Applicant must be able to obtain mortgage financing.
- ❖ Applicant must contribute the greater of one percent (1%) 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, or modular 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 ~~on a case by case basis~~ 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 and low-income applicants. Funding will be awarded on a first come, first ready basis.

This Program provides for rehabilitation of substandard houses as follows:

- 1) Substantial rehabilitation of unit for very low income households only – maximum \$50,000 in repairs
- 2) Minor/Urgent repairs of unit for very low income households only – maximum of \$15,000 in repairs
- 3) Sewer hook-up to municipal sewer system for very low and low income households – maximum \$6,000
- 4) Total reconstruction of unit for very low income households

only – maximum \$120,000

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/Urgent Repair Assistance is provided as a grant. Minor/Urgent repairs can be done on a home that will receive substantial rehabilitation at a later date. Since funding is limited under this program, applicants applying for total reconstruction, substantial rehabilitation, or minor/urgent repairs must be very low-income.

Very low or low-income households currently on septic systems and required to connect to municipal sewer systems may qualify to receive sewer hook-up assistance. Funds utilized for sewer hook-ups are in the form of a grant. Eligible very low-income households may also qualify for additional rehabilitation assistance as previously described under this strategy. SHIP funds may also be used to defray the costs of lead based paint detection and abatement. SHIP funds may be leveraged with HOME and CDBG funds.

- b. Fiscal Years Covered: 2009-2010, 2010-2011, 2011-2012
- c. Income Categories to be served: Very Low, Low
- d. Maximum award is noted on the Housing Delivery Goals Charts: \$120,000
- e. Terms, Recapture and Default:

The County's assistance will be in the form of a Deferred Payment Loan (DPL) at 0% interest for the length of the loan. The DPL shall become due and payable as the result of default on the first mortgage or if the house is sold, refinanced, rented or ceases to be owner-occupied. The term for a substantial rehabilitation DPL will be in the form of a fifteen (15) year non-amortizing loan. The term for a total reconstruction DPL will be in the form of a thirty (30) year loan that is amortized on a monthly basis over the 30 year period. A satisfaction of lien will be issued for all DPL loans when the terms of the loan have been satisfied.

- 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, town home, condominium or duplex 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. Depending on funding availability, total reconstruction will only be done on homes that are undergoing rehabilitation and additional structural defects are discovered that justify the need for a total reconstruction.

C. Name of the Strategy: Impact Fee Subsidy Program

a. Summary of the Strategy:

To address affordable workforce housing for very low to moderate income households and encourage construction of for sale and multi-family housing an impact fee subsidy program will be used. Depending on funding availability up to 75% of the total-impact fees, water capital charges and wastewater capital charges assessed and paid by the developer will be reimbursed from SHIP funds.

To be eligible for this subsidy single family developers must commit that a minimum of 20% of the units in a for sale development will be sold to a workforce housing household in accordance with the workforce housing definition and the maximum sales prices listed on the Housing Delivery Goals Chart. Multi-family developers must commit a minimum of 40% of the units must be rented to a workforce household whose annual income does not exceed 80% of the AMI, or 20% of the units must be rented to a workforce household whose annual income does not exceed 50% of the AMI. Rent schedules must comply with Florida Housing Finance Corporation requirements to include the deduction of tenant paid utility allowances. Developers/builders of both single family and multi-family workforce housing units will be eligible for the discount.

This incentive will be made available to developers building for sale and multi-family workforce housing units for qualified very low, low and moderate-income persons. For sale homes under this strategy is designed to

be used in conjunction with the down payment assistance program and as such all buyers must meet the eligibility requirements under that strategy. Funding for this program will be made available on a first come first ready basis. The Impact Fee Subsidy program will provide a countywide subsidy in proportion to the following sales price of a workforce housing unit:

Impact Fee Subsidies for Sale Units

Sales Price	Subsidy
\$151,000 and below	75%
\$151,001 to \$185,000	60%
\$185,001 to \$219,000	50%

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

Impact Fee Subsidies for Rental Units

Income Level	Subsidy
30% or less of AMI	75%
31% to 59% of AMI	50%
60% to 80% of AMI	25%

- b. Fiscal Years Covered: 2009-2010, 2010-2011, 2011-2012
- c. Income Categories to be served: Very low, Low, Moderate
- d. Maximum award per unit is: \$20,000 for single family unit and \$14,000 for multi-family unit.
- d. Terms, Recapture and Default.
This developer’s initiative is a grant. No recapture terms.
- e. Recipient Selection Criteria:
The incentive is available to developers building affordable housing for qualified very low, low, and moderate-income persons.
- g. Sponsor Selection Criteria:
Orange County Housing staff administers this program.

h. Additional Information:

Maximum sales price for owner occupied homes cannot exceed \$219,000.

For rental units the maximum rents to be charged must adhere to the maximum rents published by Florida Housing Finance Corporation. Developers will be required to enter into a developer's agreement with the county that specifies the terms and conditions under which the impact fee subsidy will be granted.

D. 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 program is 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 and moderate-income homeowners are eligible for up to \$1,000. 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: 2009-2010, 2010-2011, 2011-2012

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

E. Name of the Strategy: Multi-Family Construction

a. Summary of the Strategy:

This strategy will provide funding for new construction or rehabilitation of existing multi-family rental developments serving very-low, low and moderate income households. The availability of funding will be marketed to the multi-family affordable housing development community and in accordance with SHIP requirements; the availability of SHIP funds, services and selection criteria will be advertised to the public.

SHIP funds may be used for site acquisition, site development, infrastructure improvements, financial restructuring of long term debt obligations to ensure long term affordability or construction costs. Loans or grants for eligible rental housing constructed, rehabilitated, or otherwise assisted with SHIP funds are subject to recapture terms.

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, low and moderate 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: 2009-2010, 2010-2011, 2011-2012

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

d. Maximum award is noted on the Housing Delivery Goals Charts: \$75,000

e. Terms, Recapture and Default.

Developers will be required to enter into a developer's agreement with the county that specifies the terms and conditions under which the impact fee subsidy will be provided. The County's financial assistance may be in the form of a grant or secured with a mortgage and note that may require repayment at a minimal interest rate of up to one and a half percent (1.5%). Funds may be granted to not-for profit developers. Funds will be in the form of a loan to for profit developers. The decision to either grant or loan SHIP funds will be based on the financial capability of the developer to repay the funds. Developers will be required to submit a complete five year operating pro-forma, line item construction cost estimates and sources and uses statement. SHIP funds will be amortized, at a minimum, up to a thirty (30) year period. Proceeds from repayment will be utilized to assist future multi-family developments or other activities that qualify under the County's affordable housing strategies.

If a SHIP assisted development is offered for sale prior to the end of its affordability period, affordability requirements will apply without regard to the term of any loan or mortgage or the transfer of ownership and will be imposed by deed restrictions.

f. Recipient Selection Criteria:

Request for Proposal (RFP) for multi-family affordable housing development will be solicited from interested applicants. Selection criteria under this strategy will include examination of debt service coverage ratios, economic viability, collateral, responsiveness to local housing needs, quality of the proposed communities and operational costs.

g. Sponsor Selection Criteria:

Not applicable

h. Additional Information:

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

F. Name of the Strategy: Florida Homebuyer Opportunity Program

- a. Summary of the Strategy: This strategy is designed in response to the legislative proviso requiring SHIP local governments to expend 2009-2010 funds to ensure that residents of the state derive the maximum possible economic benefit from the federal first time homebuyer tax credit created through The American Recovery and Reinvestment Act of 2009 by providing subordinate down payment assistance loans to first time homebuyers for owner occupied primary residences that can be repaid by the income tax refund the homebuyer is entitled to under the First Time Homebuyer Credit. The state program shall be called the “Florida Homebuyer Opportunity Program.”
- b. Fiscal Years Covered: 2009/2010 until expiration of the Florida Homebuyer Opportunity Program Tax Credit.
- c. Income Categories to be served: Up to \$75,000 for single taxpayers or \$150,000 for joint filers. There is no requirement to reserve 30 percent of the funds for awards to very-low-income persons or 30 percent of the funds for awards to low-income persons; and there is no requirement to expend 75% of funds for construction, rehabilitation or emergency repair.
- d. Maximum award is the principal balance of the loans provided shall not exceed 10% of the purchase price or \$8,000 whichever is less.
- e. Terms, Recapture and Default: If the county receives repayment from the homebuyer within 18 months after the closing date of the loan the county shall waive all interest charges. A homebuyer who fails to fully repay the loan within the earlier of 18 months or 10 days after the receipt of their federal income tax refund shall be subject to a 10 per cent late charge. All funds repaid to the county shall be considered “program income” as defined in s. 420.9071 (24).
- f. Recipient Selection Criteria: Recipients must meet the requirements of the following: The maximum income limit shall be Adjusted Gross Income of \$75,000 for single taxpayer households or \$150,000 for joint-filing taxpayer households which is equal to that permitted by the American Recovery and Reinvestment Act of 2009.

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

Permits as defined in s. 163.3164(7) and (8) 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 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 modification of impact fee requirements, including reduction or waiver of fees and alternative methods of fee payment.

The Impact Fee Discount Program began in 1992 and allows for a subsidy up to seventy-five percent (75%) for single family and multi-family developments on those impact fees, wastewater capital charges and water capital charges builders incur in the construction of housing. Developers or builders must be certified as an affordable housing developer by the Housing and Community Development Division and must meet the requirements of the threshold criteria under the program. For single-family developments, all units must be sold to families whose income does not exceed one hundred twenty percent (120%) of the Orange County Metropolitan Statistical Area (MSA) median income and not exceed the maximum sales price adopted by the Board of County Commissioners. For multi-family developments, all units must be rented to families whose income does not exceed eighty percent (80%) of the Orange County MSA and meet the approved area median income thresholds. The assistance is passed on to the families in the form of lower rents or a reduction in sales price of the discounted amount.

Status This is one of Orange County's most popular local affordable housing programs. Since 1992, more than \$29,000,000 in discounts of impact fees, water and wastewater capital charges have been provided to affordable housing developers.

D. 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.

E. 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.

F. 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.

G. 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.

H. 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 or discount 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.

Exhibit A Admin Budget

67-37.005 F.A.C.

Fiscal Year 2009-2010	
Salaries and Benefits	\$ 469,000.00
Marketing/Advertising	\$ 20,000.00
Travel Per diem Workshops, etc	\$ 15,000.00
Homebuyer Counseling	\$ 125,000.00
Technical Assistance	\$ 65,000.00
Office Supplies and Equipment	\$ 6,000.00
Total	\$ 700,000.00

Fiscal Year 2010-2011	
Salaries and Benefits	\$ 469,000.00
Marketing/Advertising	\$ 20,000.00
Travel Per diem Workshops, etc	\$ 15,000.00
Homebuyer Counseling	\$ 125,000.00
Technical Assistance	\$ 65,000.00
Office Supplies and Equipment	\$ 6,000.00
Total	\$ 700,000.00

Fiscal Year 2011-2012	
Salaries and Benefits	\$ 469,000.00
Marketing/Advertising	\$ 20,000.00
Travel Per diem Workshops, etc	\$ 15,000.00
Homebuyer Counseling	\$ 125,000.00
Technical Assistance	\$ 65,000.00
Office Supplies and Equipment	\$ 6,000.00
Total	\$ 700,000.00

Based on a distribution of \$7,749,370

TIMETABLE FOR STATE FISCAL YEAR 2011 - 2012

Name of Local Government: Orange County

Program	2011-2012												2012-2013												2013-2014												2014						
	Year	Month											Month											Month											Month								
Activities		7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12
Advertise Availability of Funds		x																																									
Application Period(On-Going)			x	x	x	x	x	x	x	x	x	x	x		x	x	x	x	x							x	x	x	x	x													
Start Program Year		x																																									
Annual Report															x													x															
Mid-Year Review/Adjustments																																											
End-Year Review/Adjustments																																											
Encumbrance Deadline																																											

**FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2009-2010**

Name Of Local Government: Orange County, FL

Available Funds: \$8,895,132

HOME OWNERSHIP STRATEGIES	VLI Units	Maximum SHIP Award	LI Units	Maximum SHIP Award	MI Units	Maximum SHIP Award	MI Units	Maximum SHIP Award	A		C	D	E	F
									New Construction SHIP Dollars	Rehab/Repair SHIP Dollars				
Downpayment Assistance	30	\$35,000	90	\$30,000	60	\$20,000	60	\$20,000	\$1,500,000	\$3,579,370	0	\$5,079,370	59.79%	180
Owner Occupied Housing Rehabilitation	50	\$120,000	10	\$6,000	N/A	N/A	N/A	N/A	\$1,700,000	\$1,700,000		\$1,700,000	20.01%	60
Impact Fee Subsidy Program	5	\$20,000	30	\$20,000	15	\$20,000	15	\$20,000	\$200,000			\$200,000	2.35%	50
Post Disaster/Mitigation/Recovery		\$2,000		\$2,000		\$1,000		\$1,000						
FI Homebuyer Opportunity Program	20	\$8,000	30	\$8,000	30	\$8,000	30	\$8,000				\$745,762	8.78%	93
Subtotal 1 (Home Ownership)	85		130		75		75		\$1,700,000	\$5,279,370	\$745,762	\$7,725,132	85.64%	383

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	MI Units	Maximum SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Impact Fee Subsidy Program	20	\$20,000	50	\$20,000	N/A	N/A	N/A	\$150,000					1.84%	70
Subtotal 2 (Non-Home Ownership)	120		100		0		0	\$150,000	\$150,000	\$0		\$300,000	3.68%	220
Administration Fees												\$700,000	8.59%	
Admin. From Program Income												\$20,000	0.25%	
Home Ownership Counseling												\$150,000	1.84%	
GRAND TOTAL add subtotals 1 & 2 plus admin & HO counseling	205		230		75		75	\$1,850,000	\$5,429,370	\$0		\$8,149,370	100	510

Percentage Construction/Rehab	(75% +): Calculate Construction Rehab percent by adding Grand Total Columns A & B, then divide by Annual Allocation amount														
Maximum Allowable Purchase Price:		New		Existing											
				\$219,000	\$219,000	\$219,000	\$219,000	\$219,000	\$219,000	\$0	\$0	\$8,149,370	89%		

Allocation Breakdown	Amount	%
Very-Low Income	\$2,504,950	31%
Low Income	\$3,038,473	37%
Moderate Income	\$1,905,947	23%
TOTAL	\$7,449,370	91%

Projected Program Income:	\$400,000	Max Amount Program Income For Admin:	\$20,000
Projected Recaptured Funds:	\$0		
Distribution:	\$8,495,132		
Total Available Funds:	\$8,895,132		

Please check applicable box, & if amendment enter number

New Plan:	X
Amendment:	
Fiscal Yr. Closeout:	

**FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2010-2011**

**Name Of Local Government: Orange
County, FL**

Available Funds: \$8,149,370

HOME OWNERSHIP STRATEGIES	VLI Units	Maximum SHIP Award	LI Units	Maximum SHIP Award	MI Units	Maximum SHIP Award	MI Units	Maximum SHIP Award	A		C	D	E	F
									New Construction SHIP Dollars	Rehab/Repair SHIP Dollars				
Downpayment Assistance	30	\$35,000	90	\$30,000	60	\$20,000		\$1,500,000	\$3,579,370	0	\$5,079,370	62.33%	180	
Owner Occupied Housing Rehabilitation	50	\$120,000	10	\$6,000	N/A	N/A		\$200,000	\$1,700,000		\$1,700,000	20.86%	60	
Impact Fee Subsidy Program	5	\$20,000	30	\$20,000	15	\$20,000					\$200,000	2.45%	50	
Post Disaster/Mitigation/Recovery		\$2,000		\$2,000		\$1,000								
Subtotal 1 (Home Ownership)	85		130		75			\$1,700,000	\$5,279,370	0	\$6,979,370	85.64%	290	

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	MI Units	Maximum SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Impact Fee Subsidy Program	20	\$20,000	50	\$20,000	N/A	N/A		\$150,000				\$150,000	1.84%	70
Subtotal 2 (Non-Home Ownership)	120		100		0			\$150,000	\$150,000	\$0		\$300,000	3.68%	220
Administration Fees												\$700,000	8.59%	
Admin. From Program Income												\$20,000	0.25%	
Home Ownership Counseling												\$150,000	1.84%	
GRAND TOTAL add subtotals 1 & 2 plus admin & HO counseling	185		180		75			\$1,850,000	\$5,429,370	\$0		\$8,149,370	100	510

Percentage Construction/Rehab		(75% +): Calculate Construction Rehab percent by adding Grand Total Columns A & B, then divide by Annual Allocation amount	
Maximum Allowable Purchase Price:	New	Existing	
	\$219,000	\$219,000	\$7,279,370
			89%

Allocation Breakdown	Amount	%
Very-Low Income	\$2,504,950	31%
Low Income	\$3,038,473	37%
Moderate Income	\$1,905,947	23%
TOTAL	\$7,449,370	91%

Projected Program Income:	Max Amount Program Income For Admin:
Projected Recaptured Funds:	\$400,000
Distribution:	\$0
Total Available Funds:	\$7,749,370
	\$8,149,370

Please check applicable box, & if amendment enter number

New Plan: X

Amendment:

Fiscal Yr. Closeout:

**FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART**

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2011-2012

Name Of Local Government: Orange County, FL

Available Funds: \$8,149,370

HOME OWNERSHIP STRATEGIES	VLI Units	Maximum SHIP Award	LI Units	Maximum SHIP Award	MI Units	Maximum SHIP Award	A		C	D	E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars				
Downpayment Assistance	30	\$35,000	90	\$30,000	60	\$20,000	\$1,500,000	\$3,579,370	0	\$5,079,370	62.33%	180
Owner Occupied Housing Rehabilitation	50	\$120,000	10	\$6,000	N/A	N/A	\$200,000	\$1,700,000		\$1,700,000	20.86%	60
Impact Fee Subsidy Program	5	\$20,000	30	\$20,000	15	\$20,000	\$200,000			\$200,000	2.45%	50
Post Disaster/Mitigation/Recovery		\$2,000		\$2,000		\$1,000						
Subtotal 1 (Home Ownership)	85		130		75		\$1,700,000	\$5,279,370	0	\$6,979,370	85.64%	290

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		Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars				
Multi-Family Construction	100	\$75,000	50	\$75,000	N/A	N/A	\$150,000	\$150,000		\$150,000	1.84%	150
Impact Fee Subsidy Program	20	\$20,000	50	\$20,000	N/A	N/A	\$150,000			\$150,000	1.84%	70
Subtotal 2 (Non-Home Ownership)	100		50		0		\$150,000	\$150,000	\$0	\$300,000	3.68%	220
Administration Fees	(Administration fees may not exceed 10% of annual allocation)											
Admin. From Program Income										\$20,000	0.25%	
Home Ownership Counseling										\$150,000	1.84%	
GRAND TOTAL add subtotals 1 & 2 plus admin & HO counseling	205		230		75		\$1,850,000	\$5,429,370	\$0	\$8,149,370	100	510

Percentage Construction/Rehab	(75% +): Calculate Construction Rehab percent by adding Grand Total Columns A & B, then divide by Annual Allocation amount											
Maximum Allowable Purchase Price:		New	Existing									
		\$219,000	\$219,000	\$7,279,370	\$219,000	\$219,000	\$219,000	\$219,000	\$219,000	\$219,000	\$219,000	89%

Allocation Breakdown	Amount	%
Very-Low Income	\$2,504,950	31%
Low Income	\$3,038,473	37%
Moderate Income	\$1,905,947	23%
TOTAL	\$7,449,370	91%

Projected Program Income:	\$400,000	Max Amount Program Income For Admin:	\$20,000
Projected Recaptured Funds:	\$0		
Distribution:	\$7,749,370		
Total Available Funds:	\$8,149,370		

Please check applicable box, & if amendment enter number

New Plan:	X
Amendment:	
Fiscal Yr. Closeout:	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Name of 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.

- (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.

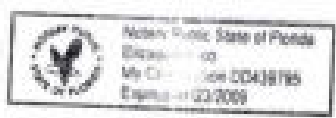
 Witness By [Signature]
 Chief Elected Official or designee

 Witness Richard T. Crotty, Orange County Mayor
 Type Name and Title

3-6-09
 Date

OR

Elizabeth Rico
 Attest:
 (Seal)



STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
INFORMATION SHEET

LOCAL GOVERNMENT: Orange County

CHIEF ELECTED OFFICIAL (Mayor, Chairman, etc.): Richard Crotty, 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

INTERLOCAL AGREEMENT: YES/NO (If yes, list other participants in 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

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

NO CHANGE FROM PREVIOUS ELECTRONIC FORM SUBMITTED.

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

Please return this form to: SHIP PROGRAM MANAGER, FHFC 227 N. BRONOUGH ST, STE 5000 TALLAHASSEE, FL 32301 Fax: (850) 922-7253