

AFFORDABLE HOUSING TRUST FUND PLAN

FY 2020-2022



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Introduction

In 2019, Mayor Jerry Demings assembled the Housing for All Task Force with public and private sector representatives to develop solutions for the local housing crisis and expand housing options for Orange County residents. This collective effort by nonprofit organizations, major employers, homebuilders and developers, financial institutions, and community partners resulted in the County's most comprehensive housing plan to date. Following the nearly year-long work of the Task Force, the Board of County Commissioners ("BCC") accepted the Housing for All 10-Year Action Plan in December of 2019.

The strategies and tools presented by the 10-Year Action Plan, which include removing regulatory barriers, creating new financial resources, targeting areas of transit access and employment opportunities, and engaging the community and industry in addressing the housing challenges of the region, are all meant to increase and diversify the existing housing stock in Orange County and make housing more affordable.

The establishment of the Housing Trust Fund, a substantial recommendation of the 10-Year Action Plan, is intended to incentivize the construction and preservation of affordable and attainable housing, encourage Missing Middle housing types, and meet other housing needs identified by the 10-Year Action Plan. As an implementing tool of the Housing for All 10-Year Action Plan, the local Housing Trust Fund will move the County closer to realizing the following Housing for All goals:

- **Create** new housing units;
- **Diversify** the County's housing stock;
- **Preserve** existing affordable units;
- **Integrate** social capital and economic development; and
- **Educate** potential homeowners and renters.

As a direct result of the Housing Trust Fund, it is projected that a minimum of 6,500 certified affordable units will be produced or preserved in Orange County by 2030. By leveraging local Trust Fund dollars with other state and federal resources, the greater Housing for All goal of creating and/or preserving 11,300 affordable units by 2030 can be achieved. These policies and strategies will also assist in the development of mixed-income housing developments, thus helping produce 19,300 attainable (commonly known as "workforce housing") units.

A. Establishment of the Affordable Housing Trust Fund

On March 24, 2020, the Orange County Board of County Commissioners unanimously adopted Ordinance No. 2020-09 and established the Affordable Housing Trust Fund Program ("AHTF Program" or "Program") and the Affordable Housing Trust Fund ("AHTF" or "Trust Fund"). For the purposes of implementing the Program and providing assistance through the Trust Fund, the Program and Trust Fund may also be referred to as the local "Housing Trust Fund" or "HTF". The ordinance also provided a framework for the annual budget requirements of the Trust Fund, administration of the Program, and adoption of the Affordable Housing Trust Fund Plan ("Plan").

As recommended by the Housing for All 10-Year Action Plan and defined in the ordinance, the HTF Program is established for the purpose of creating and preserving affordable rental and ownership housing for very-low-income (30-50% AMI), low-income (50-80% AMI), and moderate-income (80-120% AMI) persons and households in Orange County. The Trust Fund may also support the development of mixed-income housing for middle-income persons and households (up to 120% AMI) in Orange County. Additionally, HTF assistance may support shared costs where affordable units are mixed with attainable and market-rate units and there is a benefit to the affordable units.

Income Category	AMI* Range	Household Income
Very Low	30-50%	\$26-36k
Low	50-80%	\$36-58k
Moderate	80-120%	\$58-87k
Middle	120%-140%**	\$87-\$102k

** The Area Median Income (AMI) in 2020 for a household of four in Orange County is \$68,100. The US Department of Housing and Urban Development (HUD) annually recalculates and publishes the AMI.*

***By the definition of the ordinance, the HTF may only provide assistance to households earning up to 120% AMI. HTF assistance may support shared costs where affordable units are mixed with attainable or market-rate units and there is a benefit to the affordable units.*

The Trust Fund is established for the purpose of providing the financial resources and the leverage necessary to create and preserve affordable housing units in Orange County. In addition to financial resources committed by Orange County, the Trust Fund is able to receive both charitable cash and non-cash contributions (such as land donations) from private individuals, corporations, foundations, and other entities. The ordinance mandates that the Trust Fund be used exclusively for the public purpose of the County’s affordable housing program, and no Trust Fund monies or contributions may be used for the administration of the program.

In accordance with the ordinance, beginning in Fiscal Year 2019-2020, the Office of Management and Budget is responsible for ensuring that at least \$10 million in general revenue funds is allocated for the HTF Program. Subsequent fiscal year allocations will increase by 10% over the preceding year’s budgeted amount. The BCC has discretion to adjust any annual allocation during the fiscal year budgeting process. However, in the absence of any changes in the foregoing amounts over 10 fiscal years, the aggregate amount committed to the HTF Program is expected to total approximately \$160 million.

The Trust Fund Program is administered by the Housing and Community Development Division (“Housing Division”) on behalf of the Orange County Board of County Commissioners. As directed by the ordinance, the Housing Division is responsible for developing the policies and procedures necessary to implement the Program according to the adopted Affordable Housing Trust Fund Plan. The Plan details the strategies and priorities for the expenditure of HTF resources consistent with the Housing for All 10-Year Action Plan. As required by the ordinance, the Plan was reviewed by the County’s Affordable Housing Advisory Board on June 24, 2020 and July 29, 2020. A work session was held on August 11, 2020 to provide the Board of County Commissioners with a comprehensive overview of the Plan’s strategies and sub-strategies, an initial three-year budget, and projected outcomes associated with the implementation of the Plan. The three-year budget and associated unit projections are included in the Plan, following the Trust Fund strategies and sub-strategies, in **Appendix A**. After adoption of the first Plan by the BCC, a new Plan will be prepared and submitted to the BCC every three years. The Housing Division may make changes to the Plan on an “as needed” basis. This action does not require the BCC’s approval as long as these changes are considered to be

non-substantial amendments to the Plan. Non-substantial amendments are revisions to the sub-strategies and/or the proposed budget, to include revisions that involve no more than 25% of the proposed annual budget allocation for the Trust Fund. Substantial amendments include the addition or deletion of strategies or sub-strategies, and changes to over 25% of the proposed annual budget allocation. The Affordable Housing Advisory Board will review and approve proposed amendments to the HTF Plan before any such updates become effective. It is the duty of the Housing Division to allocate and utilize HTF funds and other Trust Fund assets in a manner consistent to the Plan. The Housing Division must also monitor and report the use of these funds and assets on an annual basis. The books and records of the Trust Fund and the Program are subject to the "Public Records Law," and are also subject to County audit as required by law.

B. Uses of the Trust Fund

The Trust Fund will be used to produce or preserve affordable housing in Orange County through the following strategies, which are further detailed in the Plan:

1. **Gap Financing for Affordable Housing Development**
2. **Leveraging and Incentives for Preservation**
3. **Land Banking**
4. **Revolving Loan Fund**
5. **Impact Fee Subsidies**
6. **Local Rental Assistance Program**
7. **Innovation in Housing**
8. **Additional Resources for Housing Construction and Education**

Each strategy of the HTF Plan is defined according to the following attributes, as applicable:

- i. **Summary of Strategy:** description of the approach and goal of the strategy.
- ii. **Income Categories to be Served:** limits of the household income(s) eligible to be served, categorized as very low, low, and/or moderate income. In some cases, extremely low income households may be served by strategies in this Plan.
- iii. **Affordability Terms:** duration of restrictions regarding rental rates and tenant income eligibility in the case of rental units, or sales price caps and homeowner criteria.
- iv. **Loan Terms:** terms and conditions of the funds awarded as a loan that is paid back, deferred, or provided as a grant.
- v. **Sponsor/Developer Selection Criteria:** guidelines for selection of the developer or development team to which an award of funds is considered.
- vi. **Recipient Selection Criteria:** guidelines for the selection of the resident (tenant or homeowner) to which an award of funds is considered.
- vii. **Additional Information:** further detail of the strategy, including any special restrictions, program requirements, or priorities.

C. Layers of Assistance

The HTF seeks to expand and enhance housing solutions and provides multiple opportunities to assist in the production or preservation of affordable housing. In addition to the criteria outlined for each strategy, projects seeking assistance will be evaluated for the total subsidy value in proportion to the expected outcomes of the project. The Housing Division will review each project to determine and ensure the amount of assistance provided by the HTF is not more than necessary or duplicated when

combined with other assistance from federal, state, local, or private agencies. All projects that require underwriting are subject to a review of their total assistance before contracts are awarded.

D. Leverage and Compatibility with Other Housing Plans and Resources

The HTF Plan leverages existing housing strategies and policies implemented by Orange County. Leverage and compatibility with other Orange County Government housing plans includes the following:

- The Consolidated Plan and Annual Plan submitted to the U.S. Department of Housing and Urban Development (HUD) that details the use and guidelines for federal grant dollars from programs such as Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME);
- The Housing Element of the Comprehensive Plan that outlines Orange County's broad goals, objectives and policies regarding housing; and
- The Local Housing Assistance Plan (LHAP) that governs the activities implemented with State Housing Initiatives Partnership Program (SHIP) funds.

The Housing Division will manage the Trust Fund and ensure that affordable housing developments assisted by the Trust Fund dollars are aligned with prospective federal, state, and/or local housing development programs, funding sources, and scheduled competitive application cycles. This approach provides leverage in securing funding and intends to maximize the impact of HTF resources. All projects will be evaluated to leverage HTF assistance to the greatest extent possible.

E. Public Input, Outreach, and Reporting

Initial public input regarding the development and uses of the Affordable Housing Trust Fund was provided during the Housing for All Task Force (2019). Following the adoption of the Housing for All 10-Year Action Plan, input and recommendations for the HTF Plan were provided by the Affordable Housing Advisory Board. Additional feedback from community partners and stakeholders— obtained by means of meetings and technical workshops with housing providers, providers of social service, local lenders and neighborhood associations— will assist with updates to the HTF Plan.

Local media may be employed as a means of notifying the community about the availability of funds for various housing strategies outlined in the HTF Plan through press releases, public service announcements, and paid advertisements in area newspapers, radio and television stations. Forums, such as the Nonprofit Housing Roundtable of Central Florida, realtor association meetings, financial and home builder organizations, neighborhood meetings, and housing fairs, may be utilized in outreach efforts.

On an annual basis, the Housing Division will publish a report regarding the activities and outcomes of the Affordable Housing Trust Fund Program, including uses of all HTF funds and progress made toward the affordable housing goals set forth by the Housing for All 10-Year Action Plan.

Priority Strategies

1. Gap Financing for Affordable Housing Development

HTF funds may be awarded as gap financing to developers when additional funds are needed to secure the production or acquisition of affordable housing for very low, low, and/or moderate-income households. These units may be produced for homeownership or rental housing.

1.1 Gap Financing for Multi-family Rental Housing

- i. **Summary of the Strategy:** HTF funds may be awarded as gap financing to developers for the production, or acquisition of existing housing, for affordable rental units. This strategy is intended to increase the supply of affordable multi-family rental housing for very low, low, or moderate-income households.
- ii. **Income Categories to be Served:** Very Low, Low, or Moderate Income
- iii. **Affordability Terms:** All assisted developments must commit to HUD published rent limits for a minimum period of twenty (20) years, based on the level of assistance provided. Developments must comply with the set-aside requirement(s) outlined in the final developer's agreement. If HTF funds are combined with other programs, the set-asides and affordability terms from the program that is most restrictive will be applied. If the development is offered for sale prior to the end of its affordability period, affordability restrictions will apply, without regard to the term of any loan or mortgage or the transfer of ownership, and they will be imposed by land use restriction agreements. Monitoring of units assisted by the HTF program is mandatory during the affordability period.
- iv. **Loan Terms:** Program funds may be used for site acquisition, site development, infrastructure improvements, construction costs, and/or financial structuring of long-term debt obligations to ensure the long-term affordability of multi-family projects.
 - **Loan/deferred loan/grant:** Funds will be awarded as a loan secured by a recorded subordinate mortgage and note.
 - **Interest Rate:** Projects will pay 0% interest for the period of construction (1-2years). After the construction period ends, principal and interest payments will begin at 1%-5% interest for the remainder of the loan term. Final determination of the rate and term will be made by the Housing Division based on market conditions and recommendation from credit underwriting.
 - **Term:** Minimum of 20 years.
 - **Repayment:** Loans may require monthly principal and interest payments.
- v. **Sponsor/Developer Selection Criteria:** Funds are awarded through the annual Consolidated Plan Request for Applications (RFA) process or other competitive processes. Nonprofit and for-profit developers are eligible to apply. Projects will be evaluated on factors including, but not limited to: economic feasibility, developer experience and financial strength, location of the project, and strength of the project to address priorities identified in the County's Housing for All 10-Year Action Plan, Comprehensive Plan, and/or Consolidated Plan.

- vi. **Recipient Selection Criteria:** Each development must be certified as an affordable housing development by the Housing and Community Development Division. Tenants are selected on a first-qualified, first-served basis.
- vii. **Additional information:** Details of assistance from Orange County and potential partners will be specified as part of the competitive process and finalized in a developer's agreement. Affordability and loan terms will be tied to projects based on the household incomes served and the level of assistance being provided. Additional assistance may be available for projects that serve extremely low-income households.

Projects seeking to produce or preserve affordable housing in the areas identified by Orange County's Access and Opportunity Model will be encouraged by this strategy. See **Appendix B** for information about the purpose and use of the Access and Opportunity Model.

1.2 Gap Financing for Owner-occupied Housing Production

- i. **Summary of the Strategy:** HTF funds may be awarded as gap financing to developers or builders for the production of affordable owner-occupied housing units for very low, low, or moderate-income households.
- ii. **Income Categories to be Served:** Very Low, Low, or Moderate Income
- iii. **Affordability Terms:** Affordability periods may vary depending on the financial mechanism used. Financial mechanisms used to preserve long-term affordability of units and support sustainable homeownership include either participation in the County's Down Payment Assistance Program or participation in a shared equity homeownership initiative. Shared equity homeownership initiatives might be available in the forms of a community land trust (a nonprofit owns the land) or a resale-restricted units with affordability covenants (deed restriction). The sales price may not exceed 90 percent of the average area purchase price in the metropolitan statistical area in which the eligible housing is located.
- iv. **Loan Terms:** Funds may be awarded as a loan secured by a recorded subordinate mortgage and note. Program funds may be used for site acquisition, infrastructure costs, and vertical construction.
- v. **Sponsor/Developer Selection Criteria:** Funds are awarded through the annual Consolidated Plan RFA or other competitive processes. Nonprofit and for-profit developers are eligible to apply. Projects will be evaluated on factors including, but not limited to: economic feasibility, developer experience and financial strength, location of the project, and strength of the project to address priorities identified in the County's Housing for All 10-Year Action Plan, Comprehensive Plan, and/or Consolidated Plan.
- vi. **Recipient Selection Criteria:** Each development must be certified as an affordable housing development by the Housing and Community Development Division. Potential homebuyers are encouraged to apply for the County's Down Payment Assistance Program.

- viii. **Additional information:** Projects in the areas identified by the Access and Opportunity model will be prioritized. This strategy may be combined with the following strategies included in this plan: Revolving Loan Fund, Land Banking, and Impact Fee Subsidies.

2. Leveraging and Incentives for Preservation

HTF funds may be used as assistance to preserve existing housing stock for very low, low, or moderate-income households. HTF funds will be available for homeowner housing and multi-family rental preservation, as well as to develop a comprehensive, long-term preservation strategy.

2.1 Homeowner Housing Preservation

Summary of the Strategy: HTF funds may be used to provide housing rehabilitation assistance to qualified very low or low-income homeowners. Assistance will be awarded on a first-qualified, first-served basis. This strategy is intended to supplement and expand the existing Orange County Homeowner Housing Rehabilitation Program and will follow the Owner-Occupied Housing Rehabilitation policies and procedures outlined in the SHIP Local Housing Assistance Plan (LHAP), unless otherwise stated in this strategy.

This strategy provides for the repair of existing homes and may include demolition and rebuild in order to improve the health, safety, and well-being of the household, or to contribute to the structural integrity and preservation of the unit.

Rehabilitation may address an emergency, make the home accessible, improve energy efficiency, weatherize or make the home less susceptible to major storm damage, correct code violations, connect the home to the County water and sewer system, and/or demolish and reconstruct the home. This strategy covers the following programs:

- Emergency Repair
- Owner-Occupied Rehabilitation
- Owner-Eligible Rebuild

- Income Categories to be served:** Very Low or Low Income
- Affordability Terms:** Affordability terms are determined by the level of assistance provided and secured by a mortgage and a note placed on the property. Terms begin upon the completion date of the rehabilitation. Affordability terms, which are secured by the loan terms of each project, are outlined in the LHAP. Assistance for rebuilds over \$75,000 requires a 25-year affordability period.
- Loan Terms:** Loan terms are outlined in the LHAP. For rebuild projects, the deferred loan is amortized annually at the anniversary of the loan and is forgiven at a rate of 1/25 per year.
- Sponsor/Developer Selection Criteria:** This strategy will be administered by the Housing Division. The County may also partner with other nonprofit agencies to expand the program's activities. Partner agencies will be selected through a Request for Applications process.

- v. **Recipient Selection Criteria:** Applicants will be ranked for assistance based on a first-qualified, first-served basis. Recipients of HTF funds for homeownership preservation must meet the following criteria:
 - The homeowner must meet the income criteria of the program.
 - Real estate taxes and mortgage payments must be current if applicable.
 - The homeowner seeking to repair must own and reside in the property for at least one year prior to applying for assistance.
 - The homeowner seeking to rebuild must own the property free and clear and have lived in the previous or existing home for a minimum of one year. Homeowners must commit to living in the home as the primary residence following the completion of the rebuild and file for homestead.
 - Property must be a single-family dwelling located in Orange County, outside the city limits of Orlando.

- vi. **Additional Information:** Mobile Homes are not eligible for assistance under this strategy. See the Housing Division Policy and Procedures for more specific information on this program. If costs to complete a rebuild exceed the award amount, the Housing and Community Development Division Manager may grant an exception to increase this amount by up to 30% beyond the maximum award.

2.2 Multi-family Rental Preservation

- i. **Summary of the Strategy:** HTF funds may be used to provide or extend the affordability of rental units for very low, low, or moderate income households by assisting with loans or grants for the rehabilitation of existing multi-family housing stock. Projects will be selected through a competitive process. Program funds may be used by developers or property managers for acquisition, rehabilitation costs, infrastructure upgrades, and/or financial structuring of long-term debt obligations to ensure the long-term affordability of multi-family rental units.

Affordability terms will be determined based on the level of assistance provided and the income levels served by the project. Projects assisted by the HTF program must commit to HUD published rent limits for a minimum period determined by Orange County. If HTF funds are combined with other state or federal programs, the program that is most restrictive will be applied. Monitoring of units assisted by the HTF program is mandatory during the affordability period.

- ii. **Income Categories to be Served:** Very Low, Low, or Moderate Income

- iii. **Affordability Terms:** Affordability terms will be based on the level of assistance provided and household incomes served. Affordability terms will be consistent with the proposed preservation strategy. Monitoring of units assisted by the HTF program is mandatory during the affordability period.

- iv. **Loan Terms:** HTF funding assistance may be provided as a loan, with loan terms specified in the funding agreement.

- v. **Sponsor/Developer Selection Criteria:** Funds are awarded through the annual Consolidated Plan RFA or other competitive processes. Projects will be evaluated on factors including, but not limited to: economic feasibility, developer/property manager experience and financial strength, location of the project, and strength of the project to address priorities identified in the County’s Housing for All 10-Year Action Plan, Comprehensive Plan, and/or Consolidated Plan.
- ix. **Recipient Selection Criteria:** Each development must be certified as an affordable housing development by the Housing and Community Development Division. Units preserved under this strategy must be rented to income eligible persons. Tenants are selected on a first-qualified, first-served basis.

2.3 Long-Term Rental Housing Preservation Strategy

- i. **Summary of the Strategy:** HTF funds may be used to contract a consultant to develop a comprehensive, long-term preservation strategy for Orange County. As outlined in the Housing for All 10-Year Action Plan, the County’s preservation strategy will focus on addressing the substantial stock of affordable multi-family housing at risk of being lost due to expiring affordability contracts. In total, 2,066 affordable multi-family units are at risk of being lost by 2025, with additional units at risk annually after that date. Preservation strategies and tools recommended by the University of Florida Shimberg Center for Housing Studies will be further analyzed and narrowed down for their alignment with Orange County’s Access & Opportunity model. As part of this strategy, partnerships and resources needed for preservation of rent-restricted projects will also be evaluated. Future HTF funding for multi-family preservation will be prioritized for developments that are aligned with the long-term preservation strategy adopted by Orange County.
- ii. **Income Categories to be served:** N/A
- iii. **Affordability Terms:** N/A
- iv. **Loan Terms:** N/A
- v. **Sponsor/Developer Selection Criteria:** N/A
- vi. **Recipient Selection Criteria:** N/A

3. Land Banking

HTF funding may be used to pursue land banking strategies for the purpose of ensuring the long-term affordability of new and existing housing stock. HTF assistance may be provided for the transfer of county-owned lots to nonprofit developers, disposition of larger lots through a competitive process, and acquisition of property for future affordable and attainable housing development. In accordance with Ordinance 2020-09, real estate donations can be made to the County for the purpose of implementing the HTF Plan and thus may be used to implement a land banking strategy.

3.1. Development of County-Owned Properties by Nonprofit Organizations

- i. **Summary of the Strategy:** Orange County, through its Housing and Community Development Division, provides public notices to convey county-owned lots to nonprofit developers for the purpose of constructing and selling affordable homes to eligible homebuyers. Applicants must currently be a certified 501(c)(3) nonprofit entity. Homes built on these lots must be owner-occupied dwellings targeted to very low, low, moderate, or middle-income households, and they cannot be sold to investors. First-time homebuyers may be eligible for the Orange County Down Payment Assistance program.

Lots available through this process may have been declared surplus by the BCC, or are lots donated for use by the HTF program that have been found to be suitable for the construction of affordable residential units. All lots must be developed and units constructed within a reasonable timeframe determined by the County. HTF funds may be provided as a financial assistance on a case-by-case basis. Successful applicants will be required to enter into a developer's agreement with Orange County detailing the terms and conditions of the award.

- ii. **Income Categories to be served:** Very Low, Low, Moderate, or Middle Income
- iii. **Affordability Terms:** Developer will be required to enter into a developer's agreement that will specify the terms and conditions of the disposition and construction of the vacant lots. The sales price may not exceed 90 percent of the average area purchase price in the metropolitan statistical area in which the eligible housing is located.
- iv. **Loan Terms:** Terms for HTF funds provided as a loan alongside a land banking strategy will be detailed in a lot transfer agreement.
- v. **Sponsor/Developer Selection Criteria:** Lots will be awarded to eligible developers through an RFA or other County approved process.
- vi. **Recipient Selection Criteria:** Homebuyers will be selected on a first-qualified, first-served basis.

3.2. Proposals for Development of County-Owned Properties

- i. **Summary of the Strategy:** For property suitable for multi-family, mixed-income, and/or mixed-use development, a Request for Proposals (RFPs) process will be applied. Smaller properties will be made available as part of an annual Request for Applications (RFAs) process to develop on surplus properties. All lots must be developed and housing units constructed within a reasonable timeframe determined by the County. HTF funds may be provided as financial assistance on a case-by-case basis. Successful applicants will be required to enter into a developer's agreement with Orange County detailing the terms and conditions of the award. For profit and nonprofit developers are eligible for this strategy.
- ii. **Income Categories to be served:** Very Low, Low, Moderate, or Middle Income

- iii. **Affordability Terms:** Projects assisted by the land banking strategy must commit to selling or renting units to income eligible buyers or tenants. Final contracts with developers will specify the terms of the agreement, including the applicable affordability period.
- iv. **Loan Terms:** Terms for HTF funds provided as a loan alongside a land banking strategy will be detailed in the lot transfer agreement.
- v. **Sponsor/Developer Selection Criteria:** Lots, and any accompanying funds, are awarded through the annual Consolidated Plan RFA or other competitive processes. The selection criteria will require proof of experience in providing affordable housing, financial capacity, and ability to proceed, among other requirements.
- vi. **Recipient Selection Criteria:** Per the conditions of each project, income eligible buyers or tenants will be selected on a first-qualified, first served basis.

3.3. Active Acquisition of Property for Housing Development

- i. **Summary of the Strategy:** HTF funds may be used to increase the supply of affordable housing through property acquisition for future affordable housing development. Such real property will be acquired, held, and managed by Orange County Real Estate Management Division until it can be utilized for the public purpose of increasing the supply of affordable housing in the County. Acquisition criteria will include, but is not be limited to: cost, current land use and zoning designations, size of the property, Access and Opportunity Model score (proximity to jobs, schools, transportation options and services), and availability of existing infrastructure. Neighborhood outreach, environmental review, and other due diligence activities will be performed and reviewed by the Real Estate Management, Planning, Neighborhood Services, and Housing Divisions prior to acquisition.
- ii. **Income Categories to be served:** Very Low, Low, Moderate, or Middle Income
- iii. **Affordability Terms:** Real estate acquired by Orange County through this strategy must be used for the future development of affordable housing through one of the strategies outlined in the AFTF Plan.
- iv. **Loan Terms:** N/A
- v. **Sponsor/Developer Selection Criteria:** This strategy will be administered by the Housing and Real Estate Management Divisions. Orange County may also partner with other agencies, and/or County Divisions to analyze properties potentially suitable for acquisition. Agencies will be selected based on their ability and/or experience to offer technical assistance regarding real estate acquisitions for affordable housing development.
- vi. **Recipient Selection Criteria:** N/A

4. Revolving Loan Fund

The Revolving Loan Fund will serve as a low-interest financing mechanism available to developers to scale up the production of for-sale, affordable housing units. Loans from the Revolving Loan Fund may be used for land acquisition, development costs, professional services, construction, and consulting costs.

- i. **Summary of Strategy:** HTF funds may be used to increase the capacity of developers to produce affordable ownership housing stock by establishing and supporting a Revolving Loan Fund (RLF). A Community Development Financial Institution (CDFI) will administer the Revolving Loan Fund program and service the loans. The proceeds from home sales will be used to satisfy the loan and replenish the RLF to provide financing for future developments. The Revolving Loan Fund will be established with a \$1.5 million initial investment, with potential additional contributions to the RLF in the future.

This strategy can be used to produce affordable homeownership housing stock in conjunction with other HTF Plan strategies and programs administered by the Housing Division, such as Land Banking and the Down Payment Assistance Program.

- ii. **Income Categories to be served:** Very Low, Low, or Moderate Income
- iii. **Affordability Terms:** Developers assisted by the RLF must commit to selling units to income eligible homebuyers. The buyers must qualify and obtain a first mortgage. If HTF funds are combined with other programs, the set-asides and affordability terms from the program that is most restrictive will be applied. The sales price may not exceed 90 percent of the average area purchase price in the metropolitan statistical area in which the eligible housing is located.
- iv. **Loan Terms:** Developers will be required to enter into an agreement with the CDFI lender administering the RLF. Orange County will specify the terms and conditions under which RLF funds will be provided, which will include a loan secured with a mortgage and note requiring repayments at a minimal interest rate.

Developers may be required to pay a loan application fee, origination fee, and a 1% interest rate on the loan itself. Other expenses related to the loan, such as appraisal, title insurance, and documentary stamp tax, will be paid by the developer.

- v. **Sponsor/Developer Selection Criteria:** Selection criteria will include Lender and Developer selection criteria.

Lender Selection Criteria: Orange County will partner with a nonprofit lender and a Community Development Financial Institution (CDFI) organization to administer the loans. The lender selected will be evaluated based on the following criteria:

- Financial and organizational capacity;
- Experience in implementing similar programs;
- Financial audits verifying control systems are in place;
- Organizational documents, board members, and resumes

Developer Selection Criteria: Each developer will be evaluated for their capacity to build affordable housing for low to moderate income households. Nonprofit organizations seeking to partner with an experienced developer are eligible for assistance. Developers will be selected on a first-qualified, first-served basis. Each developer will be evaluated and selected to participate based on criteria to include but not limited to:

- Experience in construction/development;
- Organization capacity to carry out project;
- Operating and management performance of similar projects;
- Credit history and financial capacity;
- Organizational documents, board members, and resumes

vi. **Recipient Selection Criteria:** For ownership products, buyers must meet all program requirements including the income criteria. The homeownership units will be provided on a first-qualified, first-served basis, and they cannot be sold to investors.

This strategy may be used in conjunction with the Down Payment Assistance Program outlined in the LHAP to ensure long-term affordability. Eligible down payment costs include down payment, closing costs, and other costs associated with purchasing a home.

5. [Impact Fee Subsidies](#)

HTF funds may be used to reduce the cost of producing housing for very low, low, or moderate-income households by providing impact fee assistance for construction of new housing units. This assistance is available for homeownership units and multi-family rental units.

5.1 [Impact Fee Assistance for Homeownership Units](#)

- Summary of Strategy:** To encourage the production of lower cost homeownership units, HTF funds may be used to provide impact fee subsidies to developers who build “for-sale” housing units that are affordable to very low, low, moderate, or middle- income households. Subsidy levels vary based on the household income of the homebuyer. This incentive is awarded as a reimbursement to the developer of a unit(s). This strategy is intended to supplement the existing Orange County Impact Fee Subsidy Program, and it will follow the Impact Fee Subsidy policies and procedures outlined in the SHIP Local Housing Assistance Plan (LHAP) unless otherwise stated in this strategy. Units assisted by the SHIP program for impact fee subsidies are not eligible for this strategy.
- Income Categories to be Served:** Very Low, Low, Moderate, or Middle Income
- Affordability Terms:** Units must be sold at a price that is affordable to very low, low, or moderate income households. The sales price may not exceed 90 percent of the average area purchase price in the metropolitan statistical area in which the eligible housing is located.
- Loan Terms:** N/A
- Sponsor/Developer Selection Criteria:** N/A

- vi. **Recipient Selection Criteria:** This incentive is available to developers who are building affordable owner-occupied housing for very low, low, or moderate income households. The impact fee subsidy is provided as a reimbursement to the developer after documentation is reviewed for program compliance. Single family and Missing Middle housing types are eligible for this strategy. Mobile homes are ineligible for impact fee subsidies.
- vii. **Additional Information:** Projects producing affordable housing in the areas identified by Orange County’s Access and Opportunity Model may be prioritized for this assistance.

5.2 Impact Fee Assistance for Multi-family Units

- i. **Summary of Strategy:** To address affordable housing needs of very low and low income households and encourage production for multi-family affordable units, HTF funds may be used to subsidize impact fees for multi-family development. This strategy is intended to supplement the existing Orange County Impact Fee Subsidy Program, and it will follow the Impact Fee Subsidy policies and procedures outlined in the SHIP Local Housing Assistance Plan (LHAP) unless otherwise stated in this strategy. Units assisted by the SHIP program for impact fee subsidies are not eligible for this strategy.
- ii. **Income Categories to be served:** Very Low, Low, or Moderate Income
- iii. **Affordability Terms:** Minimum affordability term of 20 years. A developer will be required to enter into a developer’s agreement that will specify the terms and conditions under which funds will be provided.
- iv. **Loan Terms:** N/A
- v. **Sponsor/Developer Selection Criteria:** N/A
- vi. **Recipient Selection Criteria:** This incentive is available to developers who are building affordable multi-family rental housing for qualified very low or low income persons. The impact fee subsidy is reimbursed to the developer after documentation is reviewed for program compliance.
- vii. **Additional Information:** Projects producing affordable housing in the areas identified by Orange County’s Access and Opportunity Model will be prioritized for this assistance.

6. Local Rental Assistance Program

- i. **Summary of the Strategy:** HTF funds may be used to provide rental assistance for up to two years to assist extremely low and very low households in obtaining housing stability and self-sufficiency. This strategy is targeted at low-wage working households who desire to actively participate in a self-sufficiency program. The pilot program will initially serve up to 100 households with rental assistance and case management over a maximum period of two years. The program will assist low-wage households with gainful employment or who have recently lost employment, with incomes that do not exceed very low-income limits at the time of application.

- ii. **Income Categories to be served:** Extremely Low and Very Low Income
- iii. **Affordability Terms:** N/A
- iv. **Loan Terms:** Assistance will be awarded as a grant, as long as a program participant actively participates and completes a self-sufficiency program.
- v. **Sponsor/Developer Selection Criteria:** N/A
- vi. **Recipient Selection Criteria:** Applicants will be referred through participating nonprofit organizations and will be assisted on a first-qualified, first-served basis. Applicants must be considered rent cost-burdened and cannot be residing in any type of subsidized housing at the time of the application. Preference will be given to applicants with a track record of previous employment or those who have an ability to obtain employment and job skills training, and who are actively participating in a self-sufficiency program offered by the State, Orange County, or participating local nonprofit organization. Programming will include intensive case management. Participants must commit to obtaining financial health management, job skills training, and other life-skills classes as part of their self-sufficiency plan. Orange County residency is required at the time of application.
- vii. **Additional Information:** Participants must have the ability to work and contribute towards their rent. The rental assistance portion of the program is gradually reduced as participants improve housing, financial and employment stability. Participants will be provided money management, goal-setting, and coaching support throughout their participation in the program. Intended outcomes for participants are full time employment, increased wages, financial self-sufficiency, and permanent housing.

7. Innovation in Housing

- i. **Summary of the Strategy:** In order to encourage innovation in housing, HTF funds may be used to integrate affordable units with attainable and market-rate housing, develop Missing Middle housing types, and implement pilot projects.

HTF funds may be used to integrate affordable housing stock into new attainable and market-rate housing developments and existing neighborhoods within areas targeted by the Access and Opportunity Model. Assistance through this strategy is available for owner-occupied and rental housing units.

Similarly, HTF funds may be used to assist with the construction of innovative and/or diverse housing options in established or new neighborhoods through the production of the Missing Middle housing stock. Missing Middle housing types include, but are not limited to duplexes/triplexes/fourplexes, bungalow courts, small homes/lots, townhouses, live-work units and accessory dwelling units.

HTF funds may be also be used to initiate pilot projects that demonstrate innovative policies and best practices for affordable housing development. Pilot project assistance is encouraged

in priority areas identified by the Access and Opportunity Model or on land donated to the HTF program. HTF funds may also be utilized to provide leverage for competitive grant opportunities when deemed suitable by the Housing Division.

Mixed-use and mixed-income projects may be encouraged by this strategy; however, assistance provided by the HTF will be tied directly to affordable housing units serving very low, low, or moderate income households. Additional assistance may be available for rental projects that serve extremely low income households. Affordable units should not be physically distinguishable from other housing units.

This strategy intends to help improve affordability by increasing the overall supply of housing, diversifying the size and type of housing units available, and encouraging mixed-income developments. This strategy also intends to make more affordable housing options available within the areas of Access and Opportunity.

- ii. **Income Categories to be served:** Very Low, Low, Moderate, and Middle Income
- iii. **Affordability Terms:** Projects assisted by this strategy must commit to selling or renting certified affordable units to income eligible buyers or tenants. Final contracts with developers will specify the terms of the assistance, including the affordability period.
- iv. **Loan Terms:** Program funds may be used for site acquisition, site development, infrastructure improvements, and vertical construction costs. Funds may be awarded as a loan secured by a recorded subordinate mortgage and note.
- v. **Sponsor/Developer Section Criteria:** Funds are awarded through the annual Consolidated Plan RFA or other competitive processes. Nonprofit and for-profit developers are eligible to apply. Projects will be evaluated on factors including, but not limited to: economic feasibility, developer experience and financial strength, location of the project, and strength of the project to address priorities identified in the County's Housing for All 10-Year Action Plan, Comprehensive Plan, and/or Consolidated Plan.
- vi. **Recipient Selection Criteria:** Each project receiving assistance must include units that are certified as affordable housing units by the Housing Division. For rental projects, tenants are selected on a first-qualified, first-served basis. For projects that include a certified affordable homeownership component, potential home buyers must be income qualified for the unit and can apply for the County's Down Payment Assistance Program.
- vii. **Additional information:** Projects in the areas identified by the Access and Opportunity Model will be prioritized. This strategy may be combined with the Land Banking strategy. For certified affordable housing units, this strategy may be combined with the Impact Fee Subsidies strategy.

8. Additional Resources for Housing Construction and Education

- i. **Summary of the Strategy:** HTF funds may be used to increase the production of affordable housing in Orange County by providing educational programs and resources to existing and prospective residential developers and builders, especially smaller-scale firms. These programs and resources may include, but are not limited to, trainings, technical assistance, mobile development workshops, mentorship programs, and production guides. Information about Orange County's affordable housing incentives and opportunities will be delivered through these programs. Additionally, HTF funds may be used to implement a renter/landlord education series and provide homebuyers, homeowners, and renters with counseling to improve credit and prevent foreclosures and/or evictions. This strategy is intended to increase the number of developers producing affordable housing in Orange County, expand the development capacity of existing developers, and support Orange County residents in securing and retaining their housing.
- ii. **Income Categories to be served:** Very Low, Low, Moderate, and Middle Income
- iii. **Affordability Terms:** N/A
- iv. **Loan Terms:** N/A
- v. **Sponsor/Developer Selection Criteria:** This strategy will be administered by the Housing, Neighborhood Services, and Planning Divisions. Orange County may also partner with outside agencies or other County Divisions to provide programming and to produce educational and marketing materials. Agencies will be selected based on their ability and/or experience to offer trainings or produce resources.
- vi. **Recipient Selection Criteria:** Details of each program available through this strategy will provide specific criteria for eligibility.

Conclusion

The Trust Fund Plan details the strategies and priorities for the expenditure of HTF resources in a manner consistent with the Housing for All 10-Year Action Plan. Accordingly, the Trust Fund Budget provided in **Appendix A** outlines the planned allocations and anticipated unit outcomes of each strategy and sub-strategy for the effective period of the Trust Fund Plan (2020-2022). The three-year budget represents \$33.1 million (21%) of the estimated total amount of \$160 million committed to the HTF Program over the ten-year period, and close to 20% of the total Housing for All 10-Year Action Plan goal for affordable units (2,141 units to be produced or preserved as a result of the proposed 2020-2022 budget allocations by strategies and sub-strategies). Over 80% of the projected units are expected to serve very low and low-income households, with the remainder of units targeted at moderate and middle-income households. Due to the nature of the resources and incentives provided by the Trust Fund Program, it is expected that additional unit creation and preservation will be encouraged by HTF activities through provision of additional resources and leverage needed to make production and preservation of the affordable housing stock financially sustainable.

See **Appendix A** for the Trust Fund Budget FY 2020-2022 and the associated unit projections for each Trust Fund strategy and sub-strategy detailed in the Plan.

Appendices

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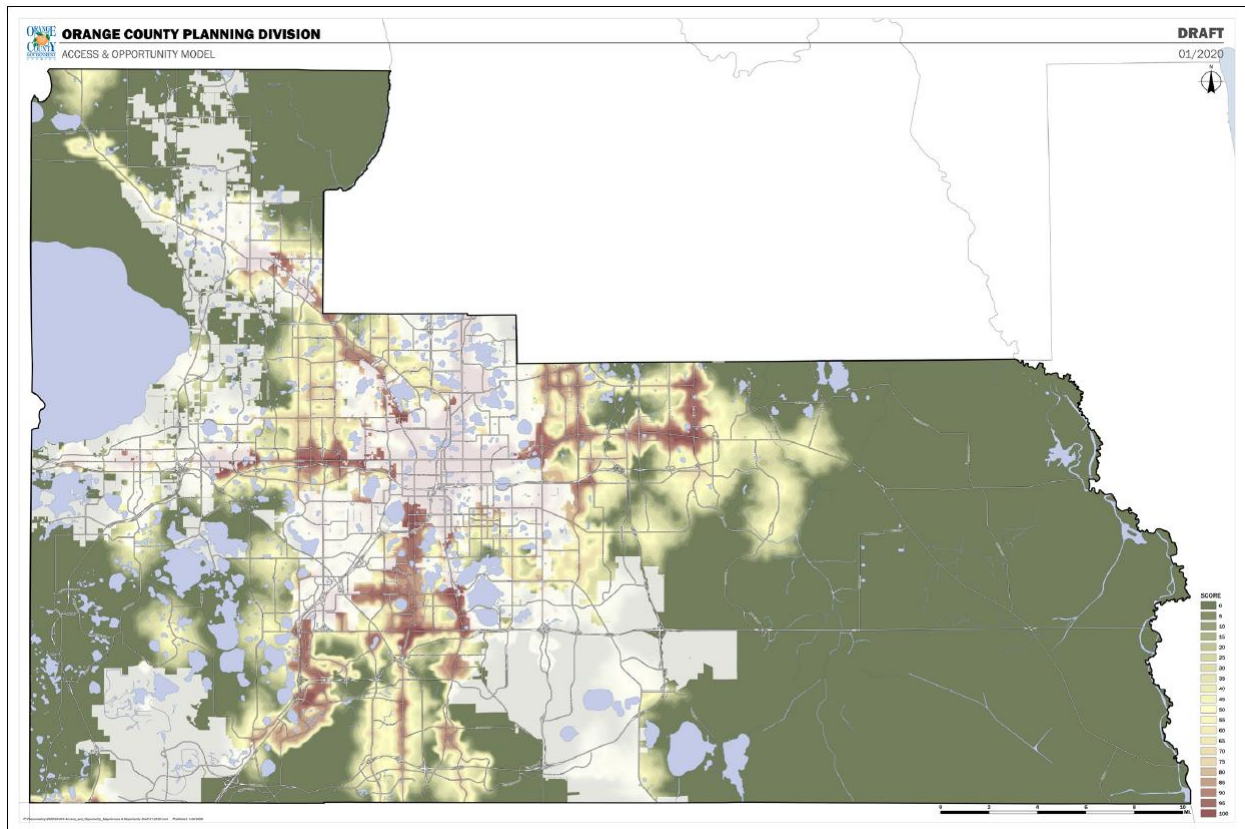
Appendix A Trust Fund Budget

The following budget outlines the planned allocations and projected outcomes of each Trust Fund strategy and sub-strategy for the three-year effective period of the Affordable Housing Trust Fund Plan (2020-2022).

AHTF STRATEGIES	Year 1	Year 2	Year 3	Total 3 Years	Units by Income level				Total Units
					Very Low	Low	Moderate	Middle	
1 <u>Gap Financing for Affordable Housing</u>									
1.1 Gap Financing for Multifamily Rental Housing	\$ 4,650,000	\$ 4,650,000	\$ 3,150,000	\$ 12,450,000	126	538	166		830
1.2 Gap Financing for Owner-occupied Housing	\$ 500,000	\$ 500,000	\$ 1,000,000	\$ 2,000,000	12	44	36		92
2 <u>Leveraging and Incentives for Preservation</u>									
2.1 Homeowner Housing Preservation	\$ 450,000	\$ 350,000	\$ 250,000	\$ 1,050,000	16	16	4		36
2.2 Multi-Family Rental Preservation	\$ 195,000	\$ 300,000	\$ 505,000	\$ 1,000,000	30				30
2.3 Long-Term Rental Housing Preservation Strategy	\$ 150,000	\$ 50,000	\$ -	\$ 200,000					
3 <u>Land Banking</u>									
3.1 Development of County-Owned Properties by Nonprofit Organizations	\$ 200,000	\$ 580,000	\$ 200,000	\$ 980,000	9	19	70		98
3.2 Proposals for Development of County-Owned Properties		\$ -	\$ 2,000,000	\$ 2,000,000	20	86	27		133
3.3 Active Acquisition of Property for Housing Development		\$ 1,000,000	\$ 1,000,000	\$ 2,000,000					
4 <u>Revolving Loan Fund</u>	\$ 1,500,000	\$ 1,000,000	\$ 1,000,000	\$ 3,500,000	12	52	42		106
5 <u>Impact Fee Subsidies</u>									
5.1 Impact Fee Assistance for Homeownership Units	\$ 355,000	\$ 350,000	\$ 300,000	\$ 1,005,000	24	21	21	22	88
5.2 Impact Fee Assistance for Multi-Family Units	\$ 800,000	\$ 820,000	\$ 820,000	\$ 2,440,000	244	244			488
6 <u>Local Rental Assistance Program</u>	\$ 600,000	\$ 800,000	\$ 1,000,000	\$ 2,400,000	240				240
7 <u>Innovation in Housing</u>	\$ 500,000	\$ 500,000	\$ 700,000	\$ 1,700,000					
8 <u>Additional Resources for Housing Construction and Education</u>	\$ 100,000	\$ 100,000	\$ 175,000	\$ 375,000					
Total	\$10,000,000	\$11,000,000	\$12,100,000	\$ 33,100,000	733	1,020	366	22	2,141

Appendix B Access & Opportunity Model

The Access and Opportunity Model



What is the Access and Opportunity Model and why was it created?

The Access and Opportunity Model was developed in order to help implement the recommendations for affordable and attainable housing in Mayor Demings' Housing for All 10-Year Action Plan. The model is a tool for analyzing and identifying land in Orange County that is best suited for affordable and attainable housing based on proximity to public transportation and major employment centers; and availability of community resources and services. The model generates a map and index of the most efficient locations for affordable and attainable housing.

Within areas of high accessibility, there are underutilized residential and non-residential properties, and publicly owned land that can be developed or redeveloped to increase the housing stock. Additionally, the model gives Orange County an area to focus incentives for housing development. The model helps to inform decision making on where to concentrate growth and new affordable and attainable housing in Orange County.

Why is Location Efficiency Important to Affordable and Attainable Housing?

Recognizing that location and transportation costs directly impact the true cost of housing, the Housing for All Task Force focused on where to construct housing units, with the goal of creating location efficient communities. These communities endeavor to be walkable, mixed-use, and mixed-income.

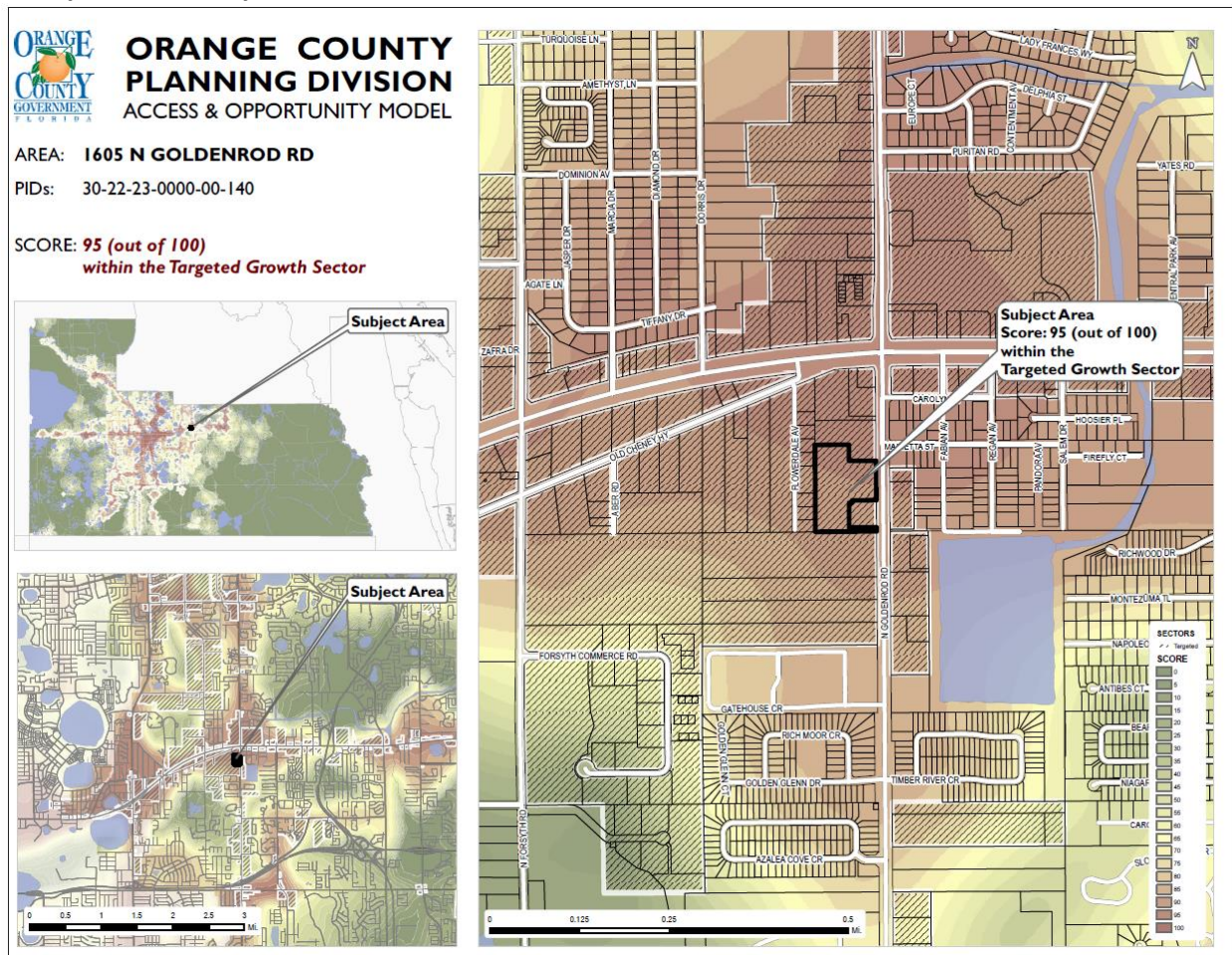
The concept of location efficiency takes into account the savings households can have by living in neighborhoods where they can reduce driving and/or rely less on cars. By reducing driving and reliance on cars, less of total household incomes may be spent on transportation, leaving households with more discretionary income. Orange County can create more location-efficient communities by directing housing development to areas of high access and opportunity.

How Does the Access and Opportunity Model work?

The Access and Opportunity Model ranks parcels within Orange County based on their proximity to jobs, transit, healthcare facilities, and other essential services, weighting these factors according to their impact on housing affordability. The model generates a score range for every location in the county, ranging from 0 to 100.

Higher Access & Opportunity Scores represent more suitable area for affordable and attainable housing development, since they indicate lower day-to-day travel costs for a typical household. For instance: a score of 80-85 for a given parcel, indicates that this particular location has better overall access than 80% to 85% of other areas in the county. High scores tend to be correlated with the targeted growth sector and major transportation corridors.

Example Model Output



Appendix C Glossary of Terms

The following words, terms, and phrases, when used in the Affordable Housing Trust Fund Plan/local Housing Trust Fund Plan or in any County policy or regulation adopted pursuant to the AHTF/HTF Plan has the following meanings ascribed to them, unless the context clearly indicates a different meaning:

Affordable means housing units that will serve households with incomes between 30 – 120% of the median annual income.

Affordable Housing Trust Fund Account (“Trust Account”) means the account designated as the repository for Affordable Housing Trust Fund monies and may also be referred to as the Housing Trust Fund Account.

Affordable Housing Trust Fund (“AHTF” or “Trust Fund”) means the fund established by Ordinance No. 2020-09 for the purpose of providing the financial resources and the leverage necessary to create and preserve affordable housing units in Orange County. The Affordable Housing Trust Fund and may also be referred to as the local Housing Trust Fund (“HTF” or “Trust Fund”).

Affordable Housing Trust Fund Program (“AHTF Program” or “Program”) means the program established by Ordinance No. 2020-09 for the purpose of promoting the preservation and creation of affordable housing for very-low-, low- and moderate-income households in Orange County. The Affordable Housing Trust Fund Program and may also be referred to as the local Housing Trust Fund Program (“HTF Program” or “Program”).

Attainable (workforce) housing means housing units that will serve households with incomes between 120 – 140% of the median annual income.

Cost-burdened, also sometimes referred to “*rent-burdened*” in the case of tenants, means households expending more than 30% of their gross income for housing.

Donor Contribution means a gift, donation or contribution of cash or check, or real property to the Trust Fund from a donor for the public purpose of supporting the Program and the County’s efforts to expand affordable housing.

Donor means any individual, corporation, foundation or other person or entity that makes a gift, donation or contribution to the Program.

Extremely-low-income person or extremely-low-income household means one or more natural persons or a family that has a total annual gross household income that does not exceed 30% of the area’s median annual income, as published by the U.S. Department of Housing and Urban Development (“HUD”) and adjusted for family size for households within the Orlando-Kissimmee-Sanford metropolitan statistical area.

Low-income person or low-income household means one or more natural persons or a family that has a total annual gross household income that does not exceed 80% of the area’s median annual income, as published by U.S. Department of Housing and Urban Development (“HUD”) and adjusted for family size for households within the Orlando-Kissimmee-Sanford metropolitan statistical area.

Middle-income person or low-income household means one or more natural persons or a family that has a total annual gross household income that does not exceed 140% of the area's median annual income, as published by U.S. Department of Housing and Urban Development ("HUD") and adjusted for family size for households within the Orlando-Kissimmee-Sanford metropolitan statistical area.

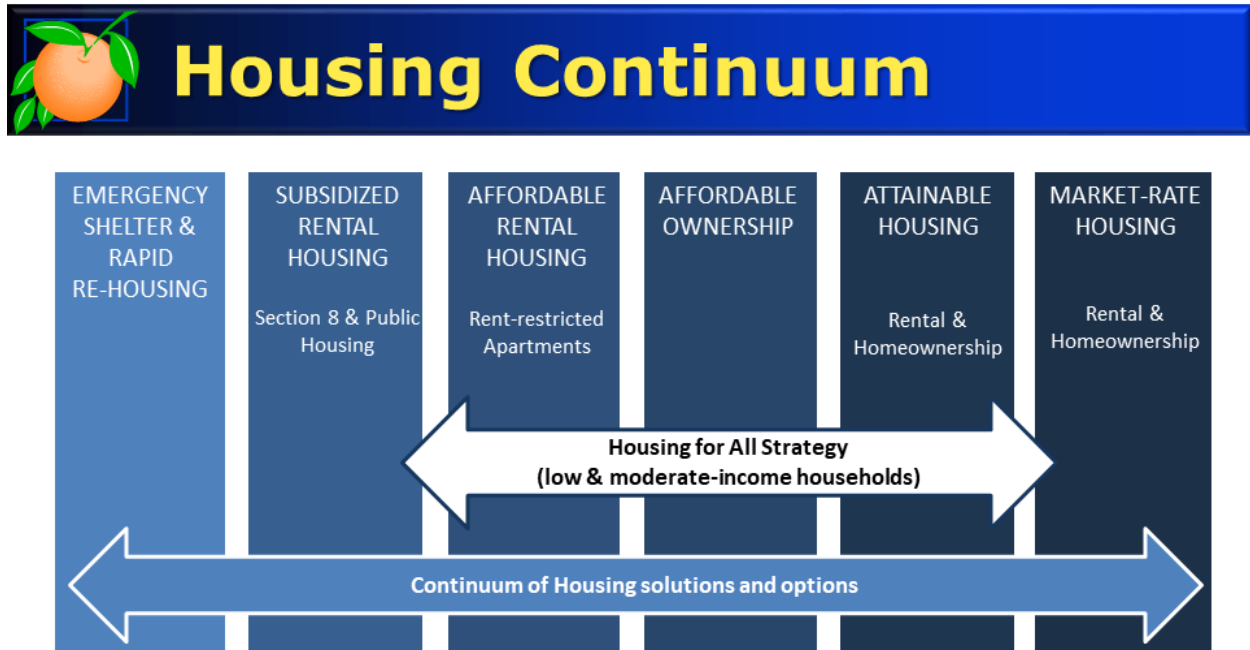
Missing middle means housing that aims to create diverse housing types that are compatible with existing neighborhoods. Missing middle housing types include duplexes/ triplexes/ fourplexes, bungalow courts, small homes/lots, townhouses, live-work units and accessory dwelling units.

Moderate-income person or moderate-income household means one or more natural persons or a family that has a total annual gross household income that does not exceed 120% of the area's median annual income, as published by U.S. Department of Housing and Urban Development ("HUD") and adjusted for family size for households within the Orlando-Kissimmee-Sanford metropolitan statistical area.

Very-low-income person or very-low-income household means one or more natural persons or a family that has a total annual gross household income that does not exceed 50% of the median annual income, as published by HUD and adjusted for family size for households within the Orlando-Kissimmee-Sanford metropolitan statistical area.

Appendix D Housing Continuum

Orange County Government, through its policies, partnerships, and programs, including the Housing for All initiative, supports a housing continuum. The housing continuum describes a spectrum of housing options and solutions, from homeownership and rental units to transitional housing and emergency shelters. Each element of the continuum is important and serves a unique need in the community. Efforts through the Affordable Housing Trust Fund Program will further promote the continuum by expanding the range of housing options that are affordable, and especially target the needs of very low, low, and moderate-income households.



Appendix E Fair Housing Commitment

The Fair Housing Act, a component of Title VIII of the Civil Rights Act of 1968, prohibits the discrimination in the sale, rental, and financing of housing based on race, color, national origin, religion, and through a later amendment sex as well. . The Act was strengthened in 1988 by an amendment adding administrative enforcement procedures and prohibiting discrimination based on disability and familial status. To sum, the law protects fair housing to all persons regardless of race, color, national origin, religion, sex, familial status and disability. Orange County acknowledges the importance of this Act by establishing expanded rights under Chapter 22 of Orange County Code. The Code promotes, “through fair, orderly, and lawful procedure the opportunity for each individual so desiring to obtain housing of such individual's choice in Orange County without regard to race, color, religion, national origin, disability, marital status, familial status, sex, or sexual orientation, and, to that end, to prohibit discrimination in housing by any person.”

The Act demands equality in housing as a foundation on which aspirations can be achieved and affirms the role of the Fair Housing Act in challenging housing discrimination. Orange County Government acknowledges the housing challenges that remain, and we are committed to working collectively to find solutions.

If you believe you may be a victim of housing discrimination because of race, color, national origin, religion, sex, disability or familial status, contact HUD at 1-800-669-9777 or visit www.hud.gov/fairhousing, and for the hearing impaired, please call TTY 1-800-927-9275.

Si crees haber sido víctima de discriminación en la vivienda debido a raza, color, origen nacional, religión, sexo, discapacidad o estado familiar, comuníquese con HUD al 1-800-669-9777 o visite www.hud.gov/fairhousing.