MEETING AGENDA
SESSION OF THE AFFORDABLE HOUSING ADVISORY COMMITTEE
CITY OF KISSIMMEE
CITY HALL, COMMISSION CHAMBERS
101 CHURCH STREET, KISSIMMEE, FLORIDA 34741-5054
THURSDAY, JANUARY 16, 2025 AT 10:00 AM

1. **MEETING CALLED TO ORDER**
2. **MOMENT OF SILENCE AND PLEDGE OF ALLEGIANCE**
3. **MINUTES**
   3.A Affordable Housing Advisory Committee Minutes Approval
4. **PUBLIC HEARINGS**
5. **OLD BUSINESS**
6. **NEW BUSINESS**
   6.A Local Housing Assistance Plan 2025-2028
7. **DISCUSSION**
   7.A Staff Comments and Updates
8. **HEAR CHAIRMAN AND BOARD MEMBERS**
9. **ADJOURNMENT**

In accordance with Florida Statutes 286.105: Any person wishing to appeal any decision made by the Affordable Housing Advisory Committee with respect to any matter considered at such meeting or hearing will need to ensure that verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is made.

In accordance with Florida State 286.26, persons needing assistance to participate in any of these proceedings should contact the Office of the City Clerk, 101 Church Street, Kissimmee, Florida, (407) 518-2309.

ITEM 3.A
Affordable Housing Advisory Committee Minutes Approval

Request

Request AHAC approval of the Minutes from the December 30, 2024 meeting.

Explanation

Minutes of the AHAC meeting held on December 30, 2024 are attached for Board approval.

Recommendation

Staff recommends Board approval.

<u>REQUESTED CITY COMMISSION ACTION:</u>

Department: Development Services
Presenter:

Attachment(s):
1. 12.30.2024 AHAC Draft Minutes_FDJ

MEETING MINUTES
SESSION OF THE AFFORDABLE HOUSING ADVISORY COMMITTEE
CITY OF KISSIMMEE
CITY HALL, COMMISSION CHAMBERS
101 CHURCH STREET, KISSIMMEE, FLORIDA 34741-5054
MONDAY, DECEMBER 30, 2024 AT 2:00 PM

1. MEETING CALLED TO ORDER

Members Present: Board Member Will Cooper, Board Member Wendy Ford, Board Member Robert Bussiere, Board Member Fatima Santiago, Board Member Sue Ring

Staff Present: Kalanit Oded, Tameara Crespo, Frances De Jesus, Eugenio Morales

Members Absent: Board Member Lucie Ghioto, Board Member Scott Culp, Board Member Linda Goodwin, Board Member Noel Ortiz

Chair Bussiere called the meeting to order at 2:02 PM.

2. MOMENT OF SILENCE AND PLEDGE OF ALLEGIANCE

After a Moment of Silence, Chairman Bussiere led the audience in the Pledge of Allegiance.

3. MINUTES

3.A Affordable Housing Advisory Committee Minutes Approval

Request approval of the minutes.

Board Member Will Cooper made a motion to Approve. Board Member Wendy Ford seconded the motion.

AYE: Board Member Cooper, Board Member Ford, Board Member Bussiere, Board Member Santiago, Board Member Ring
NAY: None

Motion Passed 5 - 0.

4. PUBLIC HEARINGS

4.A AHAC Annual Report for 2024

To approve the AHAC Report for 2024.

Frances De Jesus presented the Annual Report to the Board. It was noted that the report had been previously ratified at the Affordable Housing Advisory Committee (AHAC) meeting on November 4, 2024. **Chairman Bussiere** then opened the floor for public comments. Hearing no comments from the public, Chairman Bussiere declared the public comment period closed.

5. OLD BUSINESS

6. NEW BUSINESS

6.A AHAC 2025 Calendar

Chairman Bussiere inquired about the details of the next scheduled meeting, set for January 16, 2025, at 10:00 a.m. in the Commission Chambers. The Board then reviewed the proposed 2025 AHAC Calendar. It was noted that all relevant documents will be provided to members prior to the meeting. Chairman Bussiere subsequently opened the floor for questions. Hearing no questions, he declared the floor closed.

7. DISCUSSION

7.A Staff Comments and Updates

Members took the opportunity to extend New Year wishes to all those present.

8. HEAR CHAIRMAN AND BOARD MEMBERS

9. ADJOURNMENT Board Member Sue Ring made a motion to Adjourn. Board Member Fatima Santiago seconded the motion.

AYE: Board Member Cooper, Board Member Ford, Board Member Bussiere, Board Member Santiago, Board Member Ring
NAY: None

Motion Passed 5 - 0.

There being no further business to come before the AHAC Board, Chairman Bussiere adjourned the meeting at 2:08 PM.

Board Chairman

ATTEST:

Board Secretary

ITEM 6.A
Local Housing Assistance Plan 2025-2028

Request

Approve proposed changes to the strategies to be listed in LHAP 2025-2028.

Explanation

Staff is currently working on the new Local Housing Assistance Plan for 2025-2028. This Plan is a concise description of the local housing assistance strategies and local housing incentive strategies adopted by local government. This presentation outlines the proposed strategies that will be included in the Plan which is due to the Florida Housing Finance Corporation by May 2, 2025.

Recommendation

Approve proposed changes to the strategies to be listed in LHAP 2025-2028.

<u>REQUESTED CITY COMMISSION ACTION:</u>

Approve

Department: Development Services
Presenter:

Attachment(s):
1. AHACPresentation_1.16.25

CITY OF KISSIMMEE

AFFORDABLE HOUSING ADVISORY COMMITTEE

January 16, 2025

CITY OF KISSIMMEE 1883

City of Kissimmee LHAP Calendar

May 2, 2025	Due to Florida Housing Finance Corporation
January 16, 2025	AHAC
February 20, 2025	AHAC (if needed)
February 27, 2025	Turn in to FHFC for review
April 3, 2025	Advertisement on Gazette
April 4-10, 2025	Public Comment Period
April 7, 2022	Complete agenda item/Resolution adopting LHAP 2025-2028/Certification
April 15, 2025	Kissimmee Commission Meeting

CITY OF KISSIMMEE 1883

SHIP Distribution

Current (2024-2025)	Proposed
$628,202	TBD

CITY OF KISSIMMEE 1883

LHAP Strategies: Current vs Proposed

Current LHAP

- Purchase Assistance
- Owner Occupied Rehabilitation (includes Roof Replacement)
- Demolition and Reconstruction
- Disaster Recovery/Relief (OO and Rental)
- New Construction of OO Housing
- Foreclosure Prevention
- Rental Assistance (Tenant Eviction Prevention)
- Security and/or Utility Deposits
- New Construction of Rental Housing
- Rapid Rehousing

Proposed LHAP

- Owner Occupied Rehabilitation (includes Roof Replacement)
- Demolition and Reconstruction
- Disaster Recovery/Relief (OO and Rental)
- New Construction of OO Housing
- Foreclosure Prevention
- Rental Assistance (Tenant Eviction Prevention)
- Security and/or Utility Deposits
- New Construction of Rental Housing
- Rapid Rehousing

Estimated SHIP Distribution for FY 2024-2025

City of Kissimmee	Osceola County
$628,202	$2,236,905

LHAP Strategies: City of Kissimmee vs Osceola County

City of Kissimmee

- Owner Occupied Rehabilitation (includes Roof Replacement)
- Demolition and Reconstruction
- Disaster Recovery/Relief (OO and Rental)
- **New Construction of OO Housing**
- Foreclosure Prevention
- Rental Assistance (Tenant Eviction Prevention)
- Security and/or Utility Deposits
- New Construction of Rental Housing
- **Rapid Rehousing**

Osceola County

- **Purchase Assistance**
- Owner Occupied Rehabilitation (includes demolition and reconstruction)
- Minor Repair Rehabilitation
- Disaster Recovery/Relief
- New Construction of Rental Housing
- Security and/or Utility Deposits/Rental Assistance
- Mortgage Foreclosure Prevention

CITY OF KISSIMMEE 1883

Owner Occupied Rehabilitation

- Covers: Repairs or improvements needed for safe and sanitary habitation, and/or correction of substantial building code noncompliance of single family, owner occupied detached houses.

- Income Categories:
  - Very Low
  - Low

- Maximum Award:
  - $40,000 – Roof Replacement
  - $120,000 – OO Rehabilitation

CITY OF KISSIMMEE 1883

Owner Occupied Rehabilitation

City of Kissimmee

- $120,000

Osceola County

- $60,000
- Include moderate income
- Assistance is available to units located in the City of Kissimmee; however, units located outside the city limits will take priority over those units within the city limits.

Owner Occupied Rehabilitation - Terms

- Repayment loan/deferred loan/grant: Deferred loan secured by a note and mortgage
- Interest Rate: 0 %
- Years in loan term: 5 for Roof Replacement only and 10 for regular Owner Occupied Rehabilitation
- Forgiveness: Roof Replacement
  - Forgiven at 20% per year
- Forgiveness: Owner Occupied Rehabilitation
  - The loan balance will not decrease during first five years. However, beginning with year 6th to the end of the term, the balance will be forgiven at 20% per year.
- Repayment: No repayment required as long as the loan is in good standing
- Default: Loan is due and payable if:
  - Sale or transfer of property
  - Loss of homestead exemption status
  - Conversion to rental property
  - Failure to occupy the home as primary residence
  - Foreclosure
  - Death of all parties on the mortgage
  - Refinance of first mortgage, in cases where cash out or bill consolidation occurs

CITY OF KISSIMMEE 1883

Owner Occupied Rehabilitation - Terms

- Recipient Selection Criteria: Participants will be selected for assistance based on a first qualified, fist served basis with priorities described in Section I.I after submitting a completed application to the City of Kissimmee and providing all requested written documentation.
- No more than every three (3) years, the City shall seek out one or more non-profit sub-recipient(s) to manage the construction for each rehab job. The agency(ies) will be selected through a Request for Qualification (RFQ) process. The duties and responsibilities are detailed in the contract between the agency and the City. A third party provides the City with an inspection report and a scope of work. The non-profit agency, after doing its own inspection, provides the City with the final cost for the job. After all parties have accepted, the City, the non-profit agency/contractor, and the homeowner(s) enter into an agreement for the rehabilitation of the home.
- The actual cost of rehabilitating the home and related soft costs (such as closing costs, inspections/testing, and rehabilitation/construction management) are eligible.
- Homes requiring emergency repairs shall be given priority in the waiting list and receive rehabilitation assistance first. Emergency repairs may include but are not limited to: structural damage, unsafe electrical, plumbing, water damage, mold remediation and issues with lateral water/sewer connections. In certain situations a damaged roof may be consider an emergency (for example, if the roof is leaking profusely or part of the roof or ceiling in the living area of the house comes in). Households with persons with special needs shall also be given priority over all others.
- All homes eligible for rehabilitation must be owner occupied and owned with fee simple title.
- All mortgages, taxes, and special assessments must be current.
- The homeowner must maintain sufficient hazard insurance for the term of the SHIP lien. If the homeowner does not have hazard insurance, SHIP funds may be used to purchase hazard insurance for a period not to exceed one year. Insurance must be in place at the completion of the construction project.
- The homeowner will be required to participate in credit counseling and financial literacy education.
- The property assisted must be free of liens and judgements. Homes with reverse mortgage loans may only participate in the program if the request for rehabilitation is deemed an emergency by the City's inspector, the City Manager or designee may approve on a case-by-case basis.
- From time to time, the City may receive requests from local social service organizations to assist their clients with emergency repairs. If the client, is either very low income with special needs or very low income they will be considered for emergency repairs assistance; even though, they were not on the waiting list.
- The loan is not assumable.
- If the home is foreclosed by a superior mortgage holder, the City will try to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.
- This program is subject to funding availability and may not be available every fiscal year.

CITY OF KISSIMMEE 1883

Demolition and Reconstruction

- Covers: Demolition and reconstruction if a representative acting on behalf of the City determines the home being considered for Owner Occupied Rehabilitation program is damaged to the extent that is not feasible to repair and/or the estimated cost exceeds $120,000. Properties requiring interior demolition are deemed eligible under this category.

- Income Categories:
  - Very Low
  - Low

- Maximum Award:
  - $350,000

CITY OF KISSIMMEE 1883

Demolition and Reconstruction

City of Kissimmee

- $165,000

Osceola County

- $160,000
- Include moderate income
- Assistance is available to units located in the City of Kissimmee; however, units located outside the city limits will take priority over those units within the city limits.

Demolition and Reconstruction - Terms

Repayment loan/deferred loan/grant: Deferred loan secured by a note and mortgage

Interest Rate: 0 %

Years in loan term: Up to 30; depending on amount of assistance provided:

Amount of Assistance	Years
$120,001-152,500	15 years
$152,501-185,000	20 years
$185,001-$217,500	25 years
$217,501-350,000	30 years

Forgiveness: The loan balance will not decrease during first five years. However, beginning with year 6th to the end of the term, the balance will be prorated accordingly based on the remaining years of the loan.

Repayment: No repayment required as long as the loan is in good standing

Default: Loan is due and payable if:

- Sale or transfer of property
- Loss of homestead exemption status
- Conversion to rental property
- Failure to occupy the home as primary residence
- Foreclosure
- Death of all parties on the mortgage
- Refinance of first mortgage, in cases where cash out or bill consolidation occurs

CITY OF KISSIMMEE 1883

Demolition and Reconstruction - Terms

Recipient Selection Criteria: First qualified, first served basis with priorities after submitting a completed application to the City of Kissimmee and providing all requested written documentation.

Additional Information:

- No more than every three (3) years, the City shall seek out one or more non-profit sub-recipient(s) to manage the construction for each rehab job. The agency is selected through a Request for Qualification (RFQ) process. The duties and responsibilities are detailed in the contract between the agency and the City. A third party provides the City with an inspection report and a scope of work. The non-profit agency, after doing its own inspection, provides the City with the final cost for the job. After all parties have accepted, the City, the non-profit agency/contractor, and the homeowner(s) enter into an agreement for the rehabilitation of the home.
- The actual cost of rehabilitating the home and related soft costs (such as closing costs, inspections/testing, rehabilitation/construction management and temporary lodging) are eligible.
- Homes requiring emergency repairs shall be given priority and receive rehabilitation assistance first. Emergency repairs may include but are not limited to: structural damage, unsafe electrical, plumbing, water damage, mold remediation and issues with lateral water/sewer connections. In certain situations a damaged roof may be consider an emergency (for example, if the roof is leaking profusely or part of the roof or ceiling in the living area of the house comes in). Households with persons with special needs shall also be given priority over all others.
- All homes eligible for rehabilitation must be owner occupied and owned with fee simple title.
- All mortgages, taxes, and special assessments must be current.
- The applicant must maintain sufficient hazard insurance for the term of the SHIP lien. If the homeowner does not have hazard insurance, SHIP funds may be used to purchase hazard insurance for a period not to exceed one year. Insurance must be in place at the completion of the construction project.
- Modular homes can be used as replacement housing.
- The property assisted must be free of liens and judgements.
- If there is an outstanding first mortgage on the property, the mortgage holder must agree to the demolition and reconstruction.
- The homeowner will be required to participate in credit counseling and financial literacy education.
- Homes with reverse mortgage loans may only participate in the program if the request for rehabilitation is deemed an emergency by the City's designated inspector, the City Manager or designee may approve on a case-by-case basis.
- The loan is not assumable.
- If the home is foreclosed by a superior mortgage holder, the City will try to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.
- This program is subject to funding availability and may not be available every fiscal year.

Disaster Recovery/Relief (OO Housing)

- Covers: Provides assistance to households following a disaster as declared by the President of the United States or Governor of the State of Florida. Funds will be used for: (1) Purchase of emergency supplies for eligible households to weatherproof damaged homes; (2) Interim repairs to avoid further damage such as tree and debris removal required to make the individual housing unit habitable; (3) Deductible assistance; (4) Rental Assistance; (5) Other activities as proposed by the City of Kissimmee and approved by the Florida Housing Finance Corporation.

- Income Categories:
  - Very Low
  - Low

- Maximum Award:
  - $40,000

CITY OF KISSIMMEE 1883

Disaster Recovery/Relief

City of Kissimmee

- $40,000

Osceola County

- $30,000
- Include moderate income
- Property must be located in Osceola County.

CITY OF KISSIMMEE 1883

Disaster Recovery/Relief (OO Housing) - Terms

Repayment loan/deferred loan/grant: Grant (Purchase of emergency grants, interim repairs, deductible assistance, temporary housing, utility assistance)

Recipient Selection Criteria: First ready, first qualified basis after submitting a completed application to the City of Kissimmee and providing all requested written documentation.

Funds will be used for:

- Purchase of emergency supplies for eligible households to weatherproof damages homes (maximum assistance is $500, grant);
- Interim repairs to avoid further damage such as tree and debris removal required to make the individual housing unit habitable (maximum assistance is $15,000, grant);
- Deductible assistance to make necessary repairs to the structure, including roofs (maximum assistance is $30,000, single family only, grant);
- Temporary housing (hotel/motel stays) (maximum assistance is $150 (per night), up to a maximum of $750, grant)
- Utility Assistance (up to $400 grant)
- Other activities as proposed by the City of Kissimmee and approved by the Florida Housing Finance Corporation.

- This program will only be implemented in the event of a disaster using any funds that have not yet been encumbered or additional disaster funds issued by the Florida Housing Finance Corporation.
- If damaged structured is un-insured, it may still qualify for assistance. The maximum assistance is $40,000.
- This program is subject to funding availability and may not be available every fiscal year.

CITY OF KISSIMMEE 1883

Foreclosure Prevention

- Covers: mortgage payment assistance to homeowners under threat of foreclosure from mortgage holders because of circumstances beyond their control; and/or (2) pay delinquent property taxes and homeowners insurance.

- Income Categories:
  - Very Low
  - Low

- Maximum Award:
  - $10,000 - Foreclosure Prevention
  - $5,000 – Taxes and Insurance
  - $1,000 – Utility Protection

CITY OF KISSIMMEE 1883

Foreclosure Prevention

City of Kissimmee

- $10,000

Osceola County

- $5,000

Foreclosure Prevention - Terms

Repayment loan/deferred loan/grant: Grant

Recipient Selection Criteria: First qualified, first served basis with priorities after submitting a completed application to the City of Kissimmee and providing all requested written documentation.

Funds may be used to:

- Provide assistance to homeowners under threat of foreclosure from mortgage holders because of circumstances beyond their control;
- Pay delinquent property taxes and homeowners insurance in eligible households; and
- Provide assistance to homeowners who are delinquent in their utility bills and threatened with shut off utilities.

The loan must be at least 2 months in arrears. Assistance cannot be provided if foreclosure proceedings against the property have started, before the mortgagor files a Lis Pendens.

The payment of attorney fees is not eligible.

Property shall have no other liens other than the first mortgage or previous SHIP, CDBG, or NSP lien.

Applicant must provide proof of arrearage in the form of notification from the mortgage holder and provide evidence of a hardship that caused the arrearage (health issue, loss of employment/income, death of household member, divorce).

The applicant must provide evidence of their ability to resume making payments after the assistance is used.

Counseling from a HUD approved agency is mandatory. Proof of counseling is required before assistance can be provided. SHIP funds may be used to pay for the counseling session.

Payments to homeowners associations and attorney fees are not eligible.

Assistance under this program is restricted to one occurrence within a three (3) year period.

This program is subject to fund availability and may not be available every fiscal year.

New Construction for Homeownership

- Covers: Funds to Sponsors or Community Land Trust for the construction of single-family housing for eligible homebuyers. The awarded funds may be used to leverage expenses such as land acquisition, pre-development costs, and vertical construction.

- Income Categories:
  - Very Low
  - Low

- Maximum Award:
  - $300,000

CITY OF KISSIMMEE 1883

New Construction for Homeownership

City of Kissimmee

- $300,000

Osceola County

- Not available

New Construction for Homeownership - Terms

Sponsor/Community Land Trust (CLT):

Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a note and mortgage until conveyed to the buyer. In the event a CLT is involved and the funds are awarded as a deferred loan secured by a recorded mortgage and note for the acquisition, development, and other eligible costs related to the improvements (home), not to include the underlying land, 100% shall be converted to a mortgage and retained as permanent subsidy to the benefit of the eligible [initial and subsequent] buyer. However, if the SHIP funds are awarded for the acquisition of the underlying land which will not be converted into a mortgage with the eligible buyer and considered a grant to the recipient to be retained as permanent subsidy for future buyers. The value of the land for award purposes shall be determined by the purchase price of the land and the number of units sited/constructed on the land.

Interest Rate: 0 %

Years in loan term: 2

Forgiveness: The loan will be forgiven upon the sale of the unit to an income eligible homebuyer.

Repayment: No repayment required as long as the Sponsor/CLT transfers the property to an eligible buyer.

Default: Failure to receive a certificate of occupancy and transfer ownership to an eligible homebuyer at the agreed sales price within 12 months of receiving the award. In the event a CLT is involved, the loan will be in default if the CLT fails to execute a ground lease within the contractual timeframe.

Homebuyer:

Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a note and mortgage. In the event a CLT is involved, funds will be awarded as a deferred payment loan secured by a recorded mortgage and note totaling 100% of the acquisition, development, and other eligible costs related to the improvements (home), that is assumable [or originates as new at resale] by each subsequent income qualified purchaser with prior approval by the CLT. The security interest provided shall be solely on the home and improvements, not the underlying land.

Interest Rate: 0 %

Years in loan term: 10

Forgiveness: If the loan remains in good standing, assistance will be forgiven at the end of the loan. In the event a CLT is involved, the assistance will be retained as permanent subsidy via the CLT ground lease which will survive the term of the loan and will address the requirements for residency, resale price, subsequent buyer’s income eligibility as well as to assure that units served remain affordable in perpetuity.

Repayment: No repayment required as long as loan is in good standing.

Default: Loan is due and payable if:

- Sale or transfer of property. In the event of a CLT, the sale or transferred of property is allowed as long as the buyer is pre-approved or deemed eligible pursuant to the requirements of this strategy by the CLT.
- Loss of homestead exemption status
- Conversion to rental property
- Failure to occupy the home as primary residence
- Foreclosure
- Death of all parties on the mortgage. In the event of a CLT, the loan may be assumed by an eligible heir who will occupy the home as a primary residence as established in the ground lease. If the legal heir does not comply or qualify, the heir may, within six months of becoming legal owner, sell the unit at the resale restricted price to an income eligible buyer that can assume the mortgage and note, as approved by the CLT. Otherwise, the transfer of ownership is considered default and the outstanding balance will be due and payable.
- Refinance of first mortgage, in cases where cash out or bill consolidation occurs

New Construction for Homeownership - Terms

Recipient Selection Criteria (Homebuyer):

- Assistance shall only be provided to first time homebuyers.
- Eligible homebuyers will be selected by the Developer/Owner on a first qualified, first served basis with priorities after submitting a completed application to the City of Kissimmee and providing all requested written documentation.

Sponsor/CLT Selection Criteria:

- Developers will be scored and selected based on their experience, their financial capacity and the merits of the project.
- Preference will be given to non-profit and for-profit organizations that hire personnel from Welfare transition, Workforce Development initiatives and other employment assistance programs and to projects located near transportation, employment centers, and/or mixed used development will be given preference during the selection process.
- Applications will be evaluated by a selection committee made up of City staff and AHAC members.
- The City may act as a developer.

Additional Information:

- The awarded funds may be used to leverage expenses such as:
  1. Land acquisition
  2. Pre-development costs (i.e. mobility fees and parks and recreation impact fees), and,
  3. Vertical construction.
- Project applications will be available throughout the year.
- In the event of a CLT, the subsidy for the acquisition, development, construction and rehabilitation of units, new or existing, will be awarded at the maximum amount to reduce the base price dollar-for-dollar for initial and subsequent homebuyers via the CLTs stewardship of the ground lease. When applicable, funding up to the maximum specified will may be awarded to compensate for land acquired by the CLT on which an assisted unit is, or will be sited, to add to the City/County's stock of permanently affordability homes. This type of assistance may first require that the CLT take ownership of the property (land & existing improvements) and sell the improvements and enter into a ground lease with the eligible buyer.
- The buyer(s) must qualify and obtain a first mortgage by a lender or by a not-for-profit organization such as Habitat for Humanity.
- The homeowner will be required to participate in credit counseling and financial literacy education. Anyone who is listed on the mortgage must complete at least eight (8) hours of homebuyer's education through a HUD approved housing counseling agency. ~~Proof of program completion is required before assistance can be provided.~~
- If the home is foreclosed by a superior mortgage holder, the City will try to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.
- This program is subject to fund availability and may not be available every fiscal year.

CITY OF KISSIMMEE 1883

New Construction for Rental Housing

- Covers: funding to develop rental housing. This funding ~~will~~ may be used as a local government match for the Low Income Housing Tax Credit Program and the Bond Financing Program.

- Income Categories:
  - Very Low
  - Low

- Maximum Award:
  - $50,000 per project ~~and $5,000 per unit~~

CITY OF KISSIMMEE 1883

New Construction for Rental Housing

City of Kissimmee

- $50,000 per project ~~and $5,000 per unit~~

Osceola County

- $50,000 per project
- Must be located in Osceola County.

New Construction for Rental Housing - Terms

Repayment loan/deferred loan/grant: Deferred loan secured by a note and mortgage

Interest Rate: 0%

Years in loan term: 20 (minimum)

Forgiveness: Forgiven at the end of the term

Repayment: None required as long as loan is in good standing

Default:

- Sale, transfer of property
- Refinance of first mortgage
- Foreclosure

Recipient Selection Criteria (Tenant):

- Eligible tenants will be selected by the Developer/Owner based on a first qualified, first served basis with priorities described in Section I.I after submitting a completed application and providing all requested written documentation.

Sponsor Selection Criteria:

- Project applications will be available throughout the year.
- Developers will be scored and selected based on their experience, their financial capacity and the merits of the project.
- Preference will be given to non-profit and for-profit organizations that hire personnel from Welfare transition, Workforce Development initiatives and other employment assistance programs and to projects located near transportation, employment centers, and/or mixed used development will be given preference during the selection process.
- In the event that the Florida Housing Finance Corporation approves more than one project and local funding is not available, preference will be given to the project that provides the highest percentage of units for very low and low income households as defined by the area median income limits as published by HUD and distributed by Florida Housing Finance Corporation on an annual basis.
- Applications will be evaluated by a selection committee made up of City staff and AHAC members.

CITY OF KISSIMMEE 1883

New Construction for Rental Housing - Terms

- Projects awarded these funds must be located in the City of Kissimmee and must have been approved by the Florida Housing Finance Corporation to receive funding. Small developments consisting of 10 or less units are also eligible and do not need to have funding from the Florida Housing Finance Corporation.

- The tenant will be required to participate in credit counseling and financial literacy education.

- Projects will be monitored annually for 20 years regardless of the units involved. When pairing it with other programs, the monitoring of those other programs may be used to satisfy the SHIP compliance requirement.

- This program is subject to fund availability and may not be available every fiscal year.

Eviction Prevention (Rental Assistance/Tenant)

- Covers: Delinquent rent payments due to a crisis and/or hardship and provide rent subsidies or ongoing rental assistance and/or eviction prevention assistance not to exceed 6 months' rent.

- Income Categories:
  - Very Low
  - Low

- Maximum Award:
  - $5,000

CITY OF KISSIMMEE 1883

Eviction Prevention (Rental Assistance/Tenant)

City of Kissimmee

- $5,000

Osceola County

- $7,500
  - Offered to City of Kissimmee residents. However, County residents are given priority.
  - Provides rent subsidies or ongoing rental assistance and/or eviction prevention assistance not to exceed 6 months' rent.

Eviction Prevention (Rental Assistance/Tenant) - Terms

Repayment loan/deferred loan/grant: Grant

Recipient Selection Criteria:

- Participants will be selected for assistance based on a first qualified, first served basis with priorities after submitting a completed application to the City of Kissimmee and providing all requested written documentation.

Additional Information:

- Applicant must provide proof of arrearage in the form of notification from the landlord and provide evidence of a hardship that caused the arrearage (health issue, loss of employment/income, death of household member, divorce).
- There must be a signed lease between the landlord and tenant, with a length of no less than one (1) year.
- The rental unit must meet SHIP affordability requirements.
- Applicant must provide evidence of their ability to maintain making their own monthly rental payments after the assistance is used.
- The tenant will be required to participate in credit counseling and financial literacy education.
- Assistance under this program is restricted to one occurrence within a three (3) year period.
- This program is subject to fund availability and may not be available every fiscal year.

CITY OF KISSIMMEE 1883

Security and/or Utility Deposits

- Covers: Funds to renter households that are in need of security and/or utility deposit assistance for new lease agreements.

- Income Categories:
  - Very Low
  - Low

- Maximum Award:
  - $5,000

CITY OF KISSIMMEE 1883

Security and/or Utility Deposits

City of Kissimmee

- $5,000

Osceola County

- $7,500
  - Offered to City of Kissimmee residents. However, County residents are given priority.
  - Provides rent subsidies or ongoing rental assistance and/or eviction prevention assistance not to exceed 6 months' rent.

Security and/or Utility Deposits - Terms

Repayment loan/deferred loan/grant: Grant

Recipient Selection Criteria:

- Participants will be selected for assistance based on a first qualified, first served basis with priorities described in Section I.I after submitting a completed application to the City of Kissimmee and providing all requested written documentation.

Additional Information:

- All rental units assisted must meet SHIP affordability requirements.
- Applicant must be able to show proof of Osceola County residency for the prior year. The issuance date of the driver's license or ID shall be used to document residency. Residency requirements will not apply to households seeking assistance as a result of relocating to Osceola County due to a natural disaster.
- Assistance under this program is restricted to one occurrence within a three (3) year period.
- The tenant will be required to participate in credit counseling and financial literacy education.
- If at all possible, the City shall enter into an agreement with the management company or the utility company to be reimbursed for the deposit or any remaining portion of it after the tenant moves out of the rental property.
- This program is subject to fund availability and may not be available every fiscal year.

CITY OF KISSIMMEE 1883

Rapid Rehousing

- Covers: Housing identification, rent and move in assistance, and rapid rehousing case management and services. SHIP funds for Rapid Re-Housing across jurisdictional lines within the unincorporated area of the county.

- Income Categories:
  - Very Low
  - Low

- Maximum Award:
  - $24,000

CITY OF KISSIMMEE 1883

Rapid Rehousing

City of Kissimmee

- $24,000

Osceola County

- Not available

Rapid Rehousing - Terms

Repayment loan/deferred loan/grant: Grant

Recipient Selection Criteria:

- Participants will be selected for assistance based on a first qualified, first served basis with priorities described in Section I.I after providing all requested information.
- Applicants who are homeless must be referred by a social service agency that serves homeless populations, preferably through the local Continuum of Care (CoC) Coordinated Entry system and tracked through the Homeless Management Information System (HMIS).
- Self-referrals are not allowed.

Funds may be used to:

- Provide assistance for security and utility deposit assistance ;
- Pay for rent subsidies for up to 12 months;
- Pay sub-recipient a reasonable service delivery fee, if fee is related to administering the program, and it does not pay for case management.

The City of Kissimmee intends to partner with Osceola County or with a non-profit agency that has past experience working with the target population and/or with similar programs and the capacity to implement this program. The agency is selected through a Request for Application process.

All rental units assisted must meet SHIP affordability requirements.

Applicant must be able to show proof of Osceola County residency for the prior year. The issuance date of the driver's license or ID shall be used to document residency. Residency requirements will not apply to households seeking assistance as a result of relocating to Osceola County after a major hurricane.

Case management is an integral part of this program so the program participants are required to meet with their appointed case managers and follow a case management plan.

Assistance is individualized, based on need.

The period of assistance may not exceed 12 months for an eligible household.

The tenant will be required to participate in credit counseling and financial literacy education.

The City of Kissimmee and Osceola County have an Interlocal Agreement to allow the use of the City's SHIP funds for Rapid Re-Housing across jurisdictional lines within the unincorporated area of the county.

This program is subject to fund availability and may not be available every fiscal year.

Comments or Questions?

CITY OF KISSIMMEE 1883

ITEM 7.A
Staff Comments and Updates

Request

Explanation

Recommendation

REQUESTED CITY COMMISSION ACTION:

Department: Development Services
Presenter:

Attachment(s):
None