

Osceola County

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

Fiscal Years Covered

2019-2020, 2020-2021, 2021-2022





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I. Program Details:

A. LG(s)

Name of Local Government	Osceola County
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	N/A

B. Purpose of the program:

- To meet the housing needs of the very low, low and moderate-income households;
- To expand production of and preserve affordable housing; and
- To further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2019-2020, 2020-2021, 2021-2022

D. Governance: The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care.

F. Leveraging: The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

G. Public Input: Public input was solicited through face to face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

H. Advertising and Outreach: SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time applications were submitted as well as any established funding priorities as described in this plan.

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



- K. Support Services and Counseling:** Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

- M. Income Limits, Rent Limits and Affordability:** The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.

“Affordable” means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household’s ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.
- P. Administrative Budget:** A line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local



housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: “A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.”

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: “The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.” The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

Q. Program Administration: Administration of the local housing assistance plan will be performed by:

Entity	Duties	Percentage
Local Government	All Administrative Duties	100%
Third Party Entity/Sub-recipient	N/A	

R. Project Delivery Costs: Project delivery costs for rehab programs will include initial inspections, work write up/cost estimates, and construction inspections/oversight. For purchase assistance it will include housing education/counseling and home inspections. This amount will be capped at \$2,500.

S. Essential Service Personnel Definition: Essential Services Personnel means persons whose household income do not exceed 120% of AMI, as determined annually by Florida Housing Finance Corporation and adjusted for family size, including: teachers and educators, police and fire personnel, health care personnel, retail workers, tourism industry personnel, skilled building trades, and food service personnel.

T. Describe efforts to incorporate Green Building and Energy Saving products and processes: Osceola County has included within the LHAP a strategy to address green building principles and energy efficiency. Additionally, Osceola County will offer education on energy efficiency and reducing utility costs associated with maintenance and utility cost at homes.

U. Describe efforts to meet the 20% Special Needs set-aside: 420.004 (13) “Person with special needs” means an adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under s. 409.1451(5); a survivor of domestic violence as defined in s. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans’ disability benefits. Osceola County SHIP Program staff upon initial contact with a potential client, assess if the family meets the definition of special needs. If through the intake it is determined the family is special needs, they will track on a separate spreadsheet specifically for special needs families. These families will be prioritized and evaluated on a monthly basis and pulled on a regular basis until the 20% requirement is met. Once the 20% is met, we will process these clients on a first qualified, first-served basis along with other applicants.

V. Describe efforts to reduce homelessness: Osceola County has implemented a Re-Housing strategy in an effort to provide financial resources to homeless families in our area. SHIP funds will be leveraged with other



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

Section II. LHAP Strategies:

A. Purchase Assistance	Code 1, 2
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| a. | Summary: The purpose of the Osceola County Purchase Assistance Program is to increase the amount of affordable owner occupied housing by providing down payment, closing costs, impact fees for new construction single family homes, and homebuyer education counseling. Funds will be used for down payment and closing costs, as needed on a new or existing family home in Osceola County. Assistance will be for both homes with or without rehab work being completed. |
|----|--|
- b. Fiscal Years Covered: 2019-2020, 2020-2021, and 2021-2022
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: Very Low - \$60,000
 Low - \$40,000
 Moderate - \$20,000
- e. Terms (all six items must be completed or "N/A")
1. Repayment loan/deferred loan/grant: Deferred loan secured by a subordinate recorded mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: 10 years
 4. Forgiveness: 20% is forgiven for each year between years 6-10 of the deferred payment loan.
 5. Repayment: None required as long as the loan is in good standing.
 6. Default: If the home is sold, subordination requirements are not met, title is transferred or the home ceases to be the primary residence of the recipient, then the outstanding balance is due and payable. Those recipients that default as a result of foreclosures, short sales, and noncompliance with insurance requirements will be required to undergo default prevention education or counseling by a certified HUD counselor. Individuals who default on the deferred payment loan due to the sale or transfer of the property will not be required to undergo default education or counseling. Upon the death of the homeowner, the loan will become due at the sale or transfer of ownership unless the heir of the original homeowner that will occupy the home is considered income eligible.
- f. Recipient Selection Criteria: Osceola County residents who have lived in the County at least 6 months will be given preference over non-residents. Participants must successfully complete a minimum of 8 hours of homebuyer education program from a HUD certified agency. Those families determined ineligible for SHIP assistance after review of their application and completion of the homebuyer education class will be referred to other educational and counseling services. Funds will be available on a first qualified, first-served basis. The applicant must be a first time homebuyer, defined as a person who has not owned a



home within the last (3) years. Homeowners who have lost their home through bankruptcy or foreclosure within the previous (3) years will not be eligible to receive SHIP assistance. Exceptions will be made for applicants who are defined by HUD as: Single parent, displaced homemaker, an applicant living in a substandard dwelling that costs more to rehabilitate than to build a new dwelling to bring the structure in compliance with local building and housing codes and applicant whose dwelling was destroyed as a result of a declared disaster. Applicants must attend pre-purchase orientation counseling and complete an approved home buyers' education program. Applicants will also be required to undergo pre and post counseling and/or additional education classes as deemed necessary. All recipients of down payment assistance will be required to complete mandatory post purchase counseling within 6 months after the home purchase.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

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

B. Owner Occupied Rehabilitation	Code 3, 4
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a. Summary: This program is designed to assist eligible homeowners with necessary repairs to improve occupant safety and well-being, and/or contribute to the structural integrity and preservation of their owner-occupied home or improvements which allow the household to continue to reside in a self-sufficient manner. The home must be suitable for repairs as determined by an inspector. If it is determined that the unit is a rebuild due to repair costs exceeding \$50,000, the home may be demolished with the owner's consent, and a new home constructed on the same site. There will be no direct application for replacement, only referrals from the rehabilitation inspection process.

b. Fiscal Years Covered: 2019-2020, 2020-2021, and 2021-2022

c. Income Categories to be served: Very low, low and moderate



- d. Maximum award: \$50,000 (rehab), \$140,000 (demo/reconstruction). Maximums include relocation and storage costs.

- e. Terms (all six items must be completed or “N/A”):
 - 1. Repayment loan/deferred loan/grant: Repair assistance of \$1,501 or more is given in the form of a deferred payment loan, secured by a subordinate recorded mortgage and note. Assistance provided up to \$1,500 will be in the form of a grant.

 - 2. Interest Rate: 0%

 - 3. Years in loan term:
 - \$1,501-\$15,000 (5 year lien period)
 - \$15,001-\$30,000 (10 year lien period)
 - \$30,001- \$140,000 (15 year lien period)

 - 4. Forgiveness: All subordinate mortgages will be satisfied by the County upon the expiration of the required lien period based upon the project and funding expended.

 - 5. Repayment: There shall be no monthly payments required. Should the recipient sell or transfer ownership of property assisted under this strategy, the balance of the loan shall be reduced on a prorated basis beginning with year 6-15 with a deduction of 10% per year of the deferred payment loan.

 - 6. Default: If the home is sold, subordination requirements are not met, title is transferred or the home ceases to be the primary residence of the recipient, then the outstanding balance is due and payable. Those recipients that default as a result of foreclosures, short sales, and noncompliance with insurance requirements will be required to undergo default prevention education or counseling by a certified HUD counselor. Individuals who default on the deferred payment loan due to the sale or transfer of the property will not be required to undergo default education or counseling.

- f. Recipient Selection Criteria: Applicants will be assisted on a first-qualified basis following annual advertisement of SHIP notice of funds availability (NOFA). Applicant screening will be completed at the initial intake. Applicants must resolve any title, lien, or income eligibility issues before they are determined eligible. Applicants must own and occupy their home.
 - 1. The unit assisted must be owner-occupied and located in Osceola County or the City of Kissimmee. Units located outside the City of Kissimmee limits will take priority over those units within the city limits.

 - 2. First mortgages, property taxes and /or assessments must be current. Property may not have any existing subordinate mortgages or any liens secured with the property other than the 1st mortgage and/or SHIP and CDBG liens. There may not be any judgments or liens against the property. Applicants who purchased their homes with SHIP funds and are obligated through a second or subordinate mortgage SHIP loan for purchasing the property in which rehabilitation assistance is requested must have owned the property as primary residence for:
 - a. Ten (10) years from the date of purchase if a newly constructed home was purchased.
 - b. Five (5) years from the date of purchase if an existing home was purchased.



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

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

The certified assessed value of the home, as per documentation from the Osceola County Property Appraiser's office, cannot exceed \$225,000.00 in Osceola County or the City of Kissimmee (Tax Districts 200, 202, & 205). Osceola County residents will be given priority over City of Kissimmee applicants.

- c. Property must be an existing single family detached home, townhome, individual condominium unit owned fee-simple or post 1994 manufactured home ONLY if it bears the Florida Department of Economic Opportunity (DEO) Insignia Seal. Mobile homes are not eligible for SHIP rehabilitation funds but can be considered for a replacement home if the applicant owns the property in which the mobile home is located.

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

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

g. Sponsor Selection Criteria: N/A

h. Additional Information: N/A

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



- b. Fiscal Years Covered: 2019-2020, 2020-2021, and 2021-2022
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$10,000
- e. Terms (all six items must be completed or "N/A"):
 - 1. Repayment loan/deferred loan/grant: Repair assistance of \$1,500 or less will be awarded in the form of a grant. Assistance in the amount of \$1,501-\$10,000; will be in the form of a deferred payment secured by a subordinate
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 2 years
 - 4. Forgiveness: All subordinate mortgages will be satisfied upon the expiration of the required lien period based upon the project and funding expended. Should the recipient sell or transfer ownership of property assisted under this strategy, the subordinate mortgage shall become payable in full.
 - 5. Repayment There shall be no monthly payments required
 - 6. Default: Default of the loan occurs if the recipient(s) home is sold, subordination requirements are not met, title is transferred or the home ceases to be the primary residence of the recipient, then the total amount of assistance at the time of default must be repaid. All eligible loans or grants repaid to the County shall be considered program income.
- f. Recipient Selection Criteria: : Applicants will be received on a first qualified, first served basis as defined in the SHIP policies and procedures following annual advertisement of SHIP notice of funds availability (NOFA). Applicant screening will be completed at the initial intake. Applicants must address any title, lien, or income eligibility issues before they are determined eligible. Applicants must own and occupy their home.
 - 1. Units located outside the City of Kissimmee limits will take priority over those units within the city limits.
 - 2. First mortgages, property taxes and/or assessments must be current. Property may not have any existing subordinate mortgages or any liens secured with the property other than the 1st mortgage and/or SHIP and CDBG liens. There may not be any judgments or liens against the property.

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



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

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

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

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

- c. Property must be an existing single family detached home, townhome, individual condominium unit owned fee-simple or post-1994 manufactured home ONLY if it bears the Florida Department of Economic Opportunity (DEO) Insignia Seal. Mobile homes are not eligible for SHIP rehabilitation funds but can be considered for a replacement home if the applicant owns the property in which the mobile home is located.
 - d. The property must have a useful life of not less than fifteen (15) years to qualify for rehabilitation. All rehabilitation projects and replacement projects will incorporate green building initiatives and green options in the areas of heating, cooling, water heating, insulation, and windows.
3. The applicant must maintain sufficient hazard insurance to insure the property for term of the SHIP lien. All applicants assisted through this strategy will be required to maintain hazard insurance for the duration of the deferred payment loan. Failure to do so will result in a default of the deferred payment loan and loan will become payable.
 4. The hazard insurance policy, when issued, must name Osceola County as a co-insured and work must be performed by a licensed and insured contractor only.

g. Sponsor Selection Criteria: N/A

h. Additional Information: N/A

D. New Construction- Rental	Code 20, 21
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Summary: This strategy will be used to provide assistance in partnership with other available funding for new construction of affordable housing and/or land acquisition for decent, safe, and sanitary affordable multifamily housing in Osceola County. The purpose of this funding is to be used as the local government match for the Low Income Housing Tax Credit Program. Preference will be given to any projects that focus on special needs housing including but not limited to elderly, homeless persons, persons with disabilities,

and have other federal, state or local funds such as HOME, CDBG, and other HUD funds in the project.

- b. Fiscal Years Covered: 2019-2020, 2020-2021, and 2021-2022
- c. Income Categories to be served: Very low, low
- d. Maximum award: \$50,000 per project
- e. Terms (all six items must be completed or “N/A”):
 - 1. Repayment loan/deferred loan/grant: Assistance to Applicants under this strategy will be in the form of a twenty (20) year deferred payment loan. The loan will be secured by a subordinate mortgage on the property.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 20 Years
 - 4. Forgiveness: The loan will be forgiven after twenty (20) years.
 - 5. Repayment: None required as long as the loan is in good standing.
 - 6. Default: Should the developer default on the terms of the agreement, or fail to meet SHIP Program requirements, the Applicant will be required to repay Osceola County the full amount of the SHIP loan.
If at any time during the lien period, the property is sold or transferred by the owner, one hundred (100%) percent of the loan will be recaptured, unless the property is sold or transferred to an eligible organization approved by the County.
SHIP assisted rental housing offered for sale prior to the end of the twenty (20) year affordability period, or that have remaining mortgages funded under this program, must give a first right of refusal to eligible non-profit organizations for purchase at the current market value for continued occupancy by eligible residents as per Florida Statutes 420.9075(4)(f).
- f. Tenant Selection Criteria: Tenants shall be selected on a first-qualified, first-served basis.
- g. Sponsor Selection Criteria: Multifamily complexes or sites for new construction developments must be located in Osceola County. Applicants applying for funding as a match through the Florida Housing Finance Corporation (FHFC) shall be awarded funding from Osceola County only if the proposed project is approved for financing from FHFC.
 - 1. New construction developments must exceed twenty (20) units.
 - 2. Preference will be given to applications that provide the highest percentage of units for very-low and low income households as defined by the Area Median Income limits as published by HUD and distributed by Florida Housing Finance Corporation on an annual basis.
 - 3. Property Management must be knowledgeable in the selection of income qualified tenants and income certification processes.



4. No Developer may be assisted with multifamily rental housing rehabilitation or new construction assistance more than one time in a three (3) year period and a maximum of two (2) times within a ten (10) year period unless approved on a case by case basis by the County Commission.

h. Additional Information: N/A

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

- b. Fiscal Years Covered: 2019-2020, 2020-2021, and 2021-2022
- c. Income Categories to be served: Very low, low
- d. Maximum award: \$7,500
- e. Terms (all six items must be completed or “N/A”):
 1. Repayment loan/deferred loan/grant: Assistance shall be provided in the form of a grant.
 2. Interest Rate: N/A
 - 3.
 4. Forgiveness: N/A
 5. Default: N/A
- f. Recipient Selection Criteria: Priority will be given to very low and low income households for the rental subsidy and eviction prevention assistance. Applicants must earn at least the income for their family size as established by HUD annually to be eligible for rental subsidy assistance.
 1. Applicants will be received on a first qualified, first served basis following annual advertisement of SHIP notice of funds availability (NOFA). Applications will be processed using a selection criteria established within the County Administration approved SHIP policies and procedure manual.
 2. Osceola County residents will be given priority over City of Kissimmee applicants.



- 3. Applicants assisted under this strategy must lease (for no less than a one year lease) a dwelling unit which meets the Standard Housing Code Requirements and whose occupancy will not violate any other County or City codes or ordinances including zoning codes.
- 4. The rent limit requirements of the SHIP program will be observed (see I. Program Description, Paragraph L) above.

- g. Sponsor Selection Criteria: Osceola County will accept referrals from local social services agencies that serve the homeless population.
- h. Additional Information: This strategy is subject to fund availability and may not be available every fiscal year.

F. Disaster Recovery	Code 5
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Summary: Osceola County SHIP funds may be used to provide emergency repairs in the aftermath of a disaster declared by an Executive Order signed by the President or the Governor of Florida to address emergency housing repair needs. Assistance will be available to Osceola County properties only. Homes located within the City of Kissimmee city limits (tax districts 200, 202 & 205) will not be eligible for assistance from Osceola County.

- b. Fiscal Years Covered: 2019-2020, 2020-2021, and 2021-2022
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$30,000
- e. Terms (all six items must be completed or "N/A"):
 - 1. Loan/deferred loan/grant: Assistance shall be provided in the form of a grant for assistance up to \$15,000. Assistance in the amount of \$15,001-\$30,000 will be in the form of a deferred payment loan.
 - 2. Interest Rate: 0%
 - 3. Term: 10 years for amounts of \$15,001-\$30,000 secured by a subordinate recorded mortgage and note.
 - 4. Forgiveness: Forgiven at the end of the loan term.
 - 5. Repayment: There shall be no monthly payments required.
 - 6. Default/Recapture: Default of the loan occurs if the recipient(s) home is sold, subordination requirements are not met, title is transferred or the home ceases to be the primary residence of the recipient, then the total amount of assistance at the time of default must be repaid. All eligible loans or grants repaid to the County shall be considered program income. Should the death of the homeowner occur prior to the expiration of the deferred payment loan, at the sale or transfer of ownership the balance of the deferred payment loan shall become due.
- f. Recipient Selection Criteria: Priority will be given to very low and low income households. Applicants will



be received on a first qualified, first served basis.

- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Property Eligibility-
 - 1. Property must be owner-occupied

- 2. The property must be located in Osceola County. Rehabilitation for this strategy is defined as the repairs or improvements which are needed for safe or sanitary habitation or correction of substantial code violations that are a result of a disaster. Generally, such needs may include: purchase of emergency supplies for eligible households to weatherproof damaged homes, interim or permanent repairs to correct or avoid further damage, tree and debris removal required to make individual housing units habitable, insurance deductibles, and post disaster assistance with non-insured repairs.

III. LHAP Incentive Strategies

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

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

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

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

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

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

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

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



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

B. Name of the Strategy: **Ongoing Review Process**

An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

Provide a description of the procedures used to implement this strategy:

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

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

C. Name of the Strategy: **Community Land Trust**

The Community Land Trust model lessens the cost of housing for residents by holding the land and only selling the housing unit. Removing the land cost of the home provides an affordable rate to the homeowner. The County shall explore partnering with an outside entity to establish a CLT within Osceola County.

IV. EXHIBITS:

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

(Local Government name)

Fiscal Year: 2019-2020	
Estimated SHIP Funds for Fiscal Year:	\$ 437,052.00
Salaries and Benefits	\$ 43,000.00
Office Supplies and Equipment	\$ 700.00
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 43,700.00
Admin %	10.00%
	OK

Fiscal Year 2020-2021	
Estimated SHIP Funds for Fiscal Year:	\$ 437,052.00
Salaries and Benefits	\$ 43,000.00
Office Supplies and Equipment	\$ 700.00
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 43,700.00
Admin %	10.00%
	OK

Fiscal Year 2021-2022	
Estimated SHIP Funds for Fiscal Year:	\$ 437,052.00
Salaries and Benefits	\$ 43,000.00
Office Supplies and Equipment	\$ 700.00
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 43,700.00
Admin %	10.00%
	OK

*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.

Details:

Exhibit B
Timeline for SHIP Expenditures

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

Fiscal Year	Encumbered	Expended	1st Year AR	2nd Year AR	Closeout AR
2019-2020	6/30/2021	6/30/2022	9/15/2020	9/15/2021	9/15/2022
2020-2021	6/30/2022	6/30/2023	9/15/2021	9/15/2022	9/15/2023
2021-2022	6/30/2023	6/30/2024	9/15/2022	9/15/2023	9/15/2024

If funds allocated for these fiscal years is not anticipated to meet any of the deadlines in the table above, Florida Housing Finance Corporation will be notified according to the following chart:

Fiscal Year	Funds Not Encumbered	Funds Not Expended	1st Year AR Not Submitted	2nd Year AR Not Submitted	Closeout AR Not Submitted
2019-2020	3/30/2021	3/30/2022	6/15/2020	6/15/2021	6/15/2022
2020-2021	3/30/2022	3/30/2023	6/15/2021	6/15/2022	6/15/2023
2021-2022	3/30/2023	3/30/2024	6/15/2022	6/15/2023	6/15/2024

Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to robert.dearduff@floridahousing.org and terry.auringer@floridahousing.org and include:

1. A statement that “(Osceola County)” requests an extension to the expenditure deadline for fiscal year __2019-2022_____.
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan of how/when the money will be expended.

Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended. Please email terry.auringer@floridahousing.org when you are ready to “submit” the AR.

Other Key Deadlines:

AHAC reports are due for each local government the same year as the local government’s LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2019-2020

Name of Local Government: **Osceola County**

Estimated Funds (Anticipated allocation only):		\$ 437,052										
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
1, 2	Purchase Assistance	Yes	1	\$60,000	1	\$40,000	2	\$20,000	\$140,000.00	\$0.00	\$140,000.00	4
3	Owner Occupied Rehabilitation	Yes	1	\$60,000	2	\$60,000	2	\$60,000	\$250,000.00	\$0.00	\$250,000.00	5
6	Emergency Repair	Yes	2	\$10,000	2	\$10,000	2	\$10,000	\$45,000.00	\$0.00	\$45,000.00	6
4	Demolition/Reconstruction	Yes		\$140,000		\$140,000		\$140,000	\$0.00	\$0.00	\$0.00	0
5	Disaster Recovery	Yes		\$30,000		\$30,000		\$30,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		4		5		6		\$435,000.00	\$0.00	\$435,000.00	15
Purchase Price Limits:			New	\$ 225,000	Existing	\$ 225,000						

		OK	OK									
Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	20, 21											
23, 26	Rental and/or Utility Deposits	Yes	3	\$7,500	4	\$7,500			\$52,500.00	\$0.00	\$52,500.00	7
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		4		5		0		\$72,500.00	\$0.00	\$72,500.00	9
	Administration Fees			\$ 43,700		10%		OK				
	Home Ownership Counseling			\$ -								
Total All Funds			\$	551,200	This total is over the allocation and will require less than the maximum amount be awarded per applicant							

Set-Asides			
Percentage Construction/Renab (75% requirement)		116.1%	OK
Homeownership % (65% requirement)		99.5%	OK
Rental Restriction (25%)		16.6%	OK
Very-Low Income (30% requirement)	\$ 157,500	36.0%	OK
Low Income (30% requirement)	\$ 185,000	42.3%	OK
Moderate Income	\$ 155,000	35.5%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2020-2021												
Name of Local Government:		Osceola County										
Estimated Funds (Anticipated allocation only):		\$ 437,052										
Code	Strategies Homeownership	Qualifies for 75% set- aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
1, 2	Purchase Assistance	Yes	1	\$60,000	1	\$40,000	2	\$20,000	\$140,000.00	\$0.00	\$140,000.00	4
3	Owner Occupied Rehabilitation	Yes	1	\$60,000	2	\$60,000	2	\$60,000	\$250,000.00	\$0.00	\$250,000.00	5
6	Emergency Repair	Yes	2	\$10,000	2	\$10,000	2	\$10,000	\$45,000.00	\$0.00	\$45,000.00	6
4	Demolition/Reconstruction	Yes		\$140,000		\$140,000		\$140,000	\$0.00	\$0.00	\$0.00	0
5	Disaster Recovery	Yes		\$30,000		\$30,000		\$30,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		4		5		6		\$435,000.00	\$0.00	\$435,000.00	15
Purchase Price Limits:			New	\$ 225,000	Existing	\$ 225,000						

Code	Rental	Qualifies for 75% set- aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
20, 21	New Construction- Rental	Yes	1	\$10,000	1	\$10,000			\$20,000.00	\$0.00	\$20,000.00	2
23, 26	Rental and/or Utility Deposits	Yes	3	\$7,500	4	\$7,500			\$52,500.00	\$0.00	\$52,500.00	7
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		4		5		0		\$72,500.00	\$0.00	\$72,500.00	9
	Administration Fees		\$ 43,700		10%		OK					
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 551,200		This total is over the allocation and will require less than the maximum amount be awarded per applicant							

Set-Asides			
Percentage Construction/Rehab (75% requirement)		116.1%	OK
Homeownership % (65% requirement)		99.5%	OK
Rental Restriction (25%)		16.6%	OK
Very-Low Income (30% requirement)	\$ 157,500	36.0%	OK
Low Income (30% requirement)	\$ 185,000	42.3%	OK
Moderate Income	\$ 155,000	35.5%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2021-2022												
Name of Local Government:		Osceola County										
Estimated Funds (Anticipated allocation only):		\$ 437,052										
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
1,2	Purchase Assistance	Yes	1	\$60,000	1	\$40,000	2	\$20,000	\$140,000.00	\$0.00	\$140,000.00	4
3	Owner Occupied Rehabilitation	Yes	1	\$50,000	2	\$50,000	2	\$50,000	\$250,000.00	\$0.00	\$250,000.00	5
6	Emergency Repair	Yes	2	\$10,000	2	\$10,000	2	\$10,000	\$45,000.00	\$0.00	\$45,000.00	6
4	Demolition/Reconstruction	Yes		\$140,000		\$140,000		\$140,000	\$0.00	\$0.00	\$0.00	0
5	Disaster Recovery	Yes		\$30,000		\$30,000		\$30,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		4		5		6		\$435,000.00	\$0.00	\$435,000.00	15
Purchase Price Limits:			New	\$ 225,000	Existing	\$ 225,000						

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
20, 21	New Construction-Rental	Yes	1	\$10,000	1	\$10,000			\$20,000.00	\$0.00	\$20,000.00	2
23, 26	Rental and/or Utility Deposits	Yes	3	\$7,500	4	\$7,500			\$52,500.00	\$0.00	\$52,500.00	7
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		4		5		0		\$72,500.00	\$0.00	\$72,500.00	9
	Administration Fees		\$ 43,700		10%		OK					
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 551,200		This total is over the allocation and will require less than the maximum amount be awarded per applicant							

Set-Asides			
Percentage Construction/Rehab (75% requirement)		116.1%	OK
Homeownership % (65% requirement)		99.5%	OK
Rental Restriction (25%)		16.6%	OK
Very-Low Income (30% requirement)	\$ 157,500	36.0%	OK
Low Income (30% requirement)	\$ 185,000	42.3%	OK
Moderate Income	\$ 155,000	35.5%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity: Osceola County

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government/interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink to the document shall be provided to Florida Housing by June 30 of the applicable year.

- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness



Chief Elected Official or designee

Witness

Cheryl L. Grieb, Chairwoman
Type Name and Title

Date

OR

Jammy Ross
Attest: BCC approved 04-01-19
(Seal)



STATE OF FLORIDA, COUNTY OF OSCEOLA. I HEREBY CERTIFY
that the above and foregoing is a true copy of the
original document recorded in the public records.
Clerk of the Board of County Commissioners

2 Dated 4/29/19 By Elizabeth Coleman


RESOLUTION NO.19-036R

A RESOLUTION OF THE OSCEOLA COUNTY BOARD OF COUNTY COMMISSIONERS FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE CHAIRMAN TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Sessions Laws, allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

WHEREAS, the SHIP Act requires local governments to establish the maximum SHIP funds allowable for each strategy; and

WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to the Act; The methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

WHEREAS, as required by *Chapter 67-37.005(6)(f)3*, it is found that 5 percent of the

local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs; and

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

WHEREAS, the Board of County Commissioners finds that it is in the best interest of the public for the Osceola County to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

NOW, THEREFORE, be it resolved by the Osceola County Board of County Commissioners, that:

SECTION 1. The Osceola County Board of County Commissioners of Osceola County hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2019/2020, 2020/2021, and 2021/2022.

SECTION 2. The Chairman, is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.

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

PASSED AND ADOPTED this 01 day of April, 2019.

OSCEOLA COUNTY, FLORIDA

By: [Signature]
Chairwoman/Vice-Chair
Board of County Commissioners

ATTEST:

Jammy Ross
Clerk/Deputy Clerk to the Board
Resolution #19-036R

