

## SHIP PROGRAM

# LOCAL HOUSING ASSISTANCE PLAN FOR FY 2025-2026, 2026-2027, AND 2027-2028



City of Kissimmee

Housing and Community Development Division

April 15, 2025



**City of Kissimmee**

**SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

**2025-2026, 2026-2027, 2027-2028**



## Table of Contents

Description	Page #
<b>Section I, Program Details</b>	<b>3</b>
<b>Section II, Housing Strategies</b>	<b>6</b>
A. Owner Occupied Rehabilitation	6
B. Demolition and Reconstruction	8
C. Disaster Assistance – Owner Occupied	10
D. Foreclosure Prevention	11
E. New Construction – Infill Housing	12
F. Rental Development	15
G. Security and/or Utility Deposits	16
H. Rental Assistance (Tenant)	17
I. Disaster Relief – Rental Housing	17
J. Rapid Rehousing	19
<b>Section III, Incentive Strategies</b>	<b>20</b>
A. Expedited Permitting	20
B. Ongoing Review Process	20
C. Other Incentive Strategies	21
<b>Exhibits</b>	<b>22</b>
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)	
G. Interlocal Agreement	



**I. Program Details:**

**A. LG(s)**

Name of Local Government	City of Kissimmee
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:** 2025-2026, 2026-2027, 2027-2028

**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 completed applications were submitted as well as any established funding priorities as described in this plan.

The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all





strategies unless otherwise stated in an individual strategy in Section II:

1. Very low with Special Needs
2. Low Income with Special Needs
3. Very Low Income
4. Low Income

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.

- 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 may be available from other funding sources. Available support services may include, but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, and Foreclosure Counseling.
- K. 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 average 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	

- L. 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](http://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.*

- M. 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.



- N. 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.
- O. Administrative Budget:** A line-item budget is attached as Exhibit A. The City of Kissimmee 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.

- P. Program Administration:** Administration of the local housing assistance plan will be performed by:

Entity	Duties	Admin. Fee Percentage
Local Government	Administration of the local housing assistance plan will be wholly performed and maintained by the City of Kissimmee.	10%

- Q. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*



**R. Project Delivery Costs:** Must state the specific strategies and the specific activities that will be charged as a PDC. *State the percentage and/or maximum dollar amount.*

1. Owner Occupied Rehabilitation
  - a. Inspections and write ups – Maximum \$1,800
  - b. Recording and closing fees – Maximum \$2,000
2. Demolition and Reconstruction
  - a. Inspections and write ups – Maximum \$1,800
  - b. Recording and closing fees – Maximum \$2,500

**S. Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.

**U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** The City of Kissimmee will encourage green building requirements in the building specifications for all new construction and rehabilitation projects to include, but not limited to, the following: Energy Star rated windows, appliances, hot water heater and ceiling fans. Low flow plumbing fixtures, insulated exterior doors, increased insulations for walls and ceiling, higher efficiency HVAC units and programmable thermostats.

In building design for redevelopment activities, green building principles will be considered in addition to energy efficiency features. If feasible, the City will encourage green design features such as native plant landscaping to conserve water; pervious parking surfaces (where permitted); use of gas where available; orientation of buildings to reduce energy demand; and bicycle, pedestrian, and/or bus amenities to encourage alternatives to automobile transportation. The City will also encourage housing developers to reduce on site impact on natural resources.

**T. Describe efforts to meet the 20% Special Needs set-aside:** The City of Kissimmee gives preference to persons applying for the different programs who meet the specials needs definition listed in Florida State Statutes 420.0004(13). Depending on availability of funding, the City may provide funding notification to local organizations informing them of opportunities available to provide services to its special needs clients.

**W. Describe efforts to reduce homelessness:** The City of Kissimmee does not receive direct funding from the McKinney Vento Act program funds; however, the City is an active participant of the Central Florida Continuum of Care. Amongst the efforts to reduce homelessness, the City of Kissimmee provides direct rent assistance and emergency rental assistance (homeless prevention) through the SHIP program. In addition, the City uses CDBG funds to pay for the cost to administer a number of local homeless prevention initiatives. The City Commission has identified as one of their goals for the upcoming years, the design and construction of a non-congregate homeless shelter.

## Section II. LHAP Strategies:

<b>A. Owner Occupied Rehabilitation</b>	Code 3, 6
a. Summary: This strategy is designed to assist eligible homeowners to make the repairs or	



improvements needed for safe and sanitary habitation, and/or correction of substantial building code noncompliance of single family detached houses, townhouses, and manufactured homes when the owner owns the land. The Roof Replacement Program falls under this strategy.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, and low
- d. Maximum award: Roof Replacement/Emergency Repairs: \$40,000; Owner Occupied Rehabilitation: \$120,000
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded mortgage and note
  - 2. Interest Rate: 0%
  - 3. Years in loan term: 5 for Roof Replacement only and 20 for regular Owner-Occupied Rehabilitation
  - 4. Forgiveness: Roof Replacement: Forgiven at 20% per year; Owner Occupied Rehabilitation: The loan balance will not decrease during first ten years. However, beginning with year 11<sup>th</sup> to the end of the term, the balance will be forgiven at 10% per year.
  - 5. Repayment: No repayment required as long as the loan is in good standing
  - 6. Default: Loan is due and payable if:
    - a. Sale or transfer of property
    - b. Loss of homestead exemption status
    - c. Conversion to rental property
    - d. Failure to occupy the home as primary residence
    - e. Foreclosure
    - f. Death of all parties on the mortgage
    - g. Refinance of first mortgage, in cases where cash out or bill consolidation occurs
- f. Recipient/Tenant Selection Criteria:
  - 1. 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
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
  - 1. 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 all rehab jobs. Depending on the work needed, their employees will do the work or they will hire a contractor/subcontractor to do the work. The Sub-recipient(s) will be selected through a Request for Qualification (RFQ) process. The duties and responsibilities are detailed in the contract between the Sub-recipient and the City. A third party provides the City with an inspection report and a scope of work. The Sub-recipient, after doing its own inspection, provides the City with the final cost for the job. After all parties have accepted, the City, the Sub-recipient, and the homeowner(s) enter into an agreement for the rehabilitation of the home.



2. Under the Roof Replacement Program, townhouses are only eligible if they are detached.
3. The actual cost of rehabilitating the home and related soft costs (such as closing costs, inspections/testing, and rehabilitation/construction management) are eligible within the maximum award.
4. 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 considered 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.
5. All homes eligible for rehabilitation must be owner occupied and owned with fee simple title.
6. All mortgages, taxes, and special assessments must be current.
7. 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.
8. 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, and shall be approved on a case-by-case basis.
9. 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.
10. The loan is not assumable.
11. 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.
12. This program is subject to funding availability and may not be available every fiscal year.

<b>B. Demolition and Reconstruction</b>	<b>Code 4</b>
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a. Summary: This strategy is designed to provide funding when the home being considered under the Owner-Occupied Rehabilitation program is damaged to the extent that is not feasible to repair as determined by an inspection and/or the estimated cost exceeds \$120,000.
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- b. Fiscal Years Covered: 2025-2026, 2026-2027 and 2027-2028
- c. Income Categories to be served: Very low and low
- d. Maximum award: \$350,000
- e. Terms:
  1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded mortgage and note
  2. Interest Rate: 0 %





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

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

4. Forgiveness: The loan balance will not decrease during first ten years. However, beginning with year 11<sup>th</sup> to the end of the term, the balance will be prorated accordingly based on the remaining years of the loan.
5. Repayment: No repayment required as long as the loan is in good standing
6. 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

f. Recipient Selection Criteria:

- Participants will be selected from the existing Owner-Occupied Rehab Program waiting list 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.

g. Sponsor Selection Criteria: N/A

h. 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 rehab jobs. The Sub-recipient(s) will be selected through a Request for Qualification (RFQ) process. The duties and responsibilities are detailed in the contract between the Sub-recipient and the City. A third party provides the City with an inspection report and a scope of work. The Sub-recipient, after doing its own inspection, provides the City with the final cost for the job. After all parties have accepted, the City, the Sub-recipient, 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.





4. All homes eligible for rehabilitation must be owner occupied and owned with fee simple title.
5. All mortgages, taxes, and special assessments must be current.
6. The applicant must maintain sufficient hazard insurance for the term of the SHIP lien. If the homeowner does not have or loses hazard insurance prior to demolition, 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.
7. Modular homes can be used as replacement housing.
8. The property assisted must be free of liens and judgements.
9. If there is an outstanding first mortgage on the property, the mortgage holder must agree to the demolition and reconstruction.
10. 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.
11. The loan is not assumable.
12. 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.
13. This program is subject to funding availability and may not be available every fiscal year.

<b>C. Disaster Assistance – Owner-Occupied Housing</b>	Code 5
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| <p>a. Summary: This strategy helps households following a disaster as declared by the President of the United States or Governor of the State of Florida.</p> |
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- b. Fiscal Years Covered: 2025-2026, 2026-2027 and 2027-2028
  - c. Income Categories to be served: Very low and low
  - d. Maximum award: \$20,000
  - e. Terms:
    1. Repayment loan/deferred loan/grant: Grant
    2. Interest Rate: N/A
    3. Years in loan term: N/A
    4. Forgiveness: N/A
    5. Repayment: N/A
    6. Default: N/A
  - f. Recipient Selection Criteria:
    1. Participants will be selected for assistance based on a first ready, first qualified basis after submitting a completed application to the City of Kissimmee and providing all requested written documentation.
  - g. Sponsor Selection Criteria: N/A



- h. Additional Information:
1. Funds will be used for:
    - a. Purchase of emergency supplies for eligible households to weatherproof damages homes (maximum assistance is \$500, grant);
    - b. Interim repairs to avoid further damage such as tree and debris removal required to make the individual housing unit habitable (maximum assistance is \$20,000, grant);
    - c. Deductible assistance to make necessary repairs to the structure, including roofs (maximum assistance is \$20,000, single family only, grant);
    - d. Temporary housing (hotel/motel stays) (maximum assistance is \$150 (per night), up to a maximum of \$750, grant)
    - e. Utility Assistance (up to \$400, grant)
    - f. Other activities as proposed by the City of Kissimmee and approved by the Florida Housing Finance Corporation.
  2. 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.
  3. If damaged structured is un-insured, it may still qualify for assistance.
  4. This program is subject to funding availability and may not be available every fiscal year.

<b>D. Foreclosure Prevention</b>	<b>Code 7</b>
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a. Summary: Assistance under this strategy is to help existing homeowners within the City of Kissimmee to maintain ownership of their homes.
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- b. Fiscal Years Covered: 2025-2026, 2026-2027 and 2027-2028
- c. Income Categories to be served: Very low and low
- d. Maximum award: \$16,000
  1. Foreclosure Prevention - \$10,000;
  2. Taxes and Insurance - \$5,000; and,
  3. Utility Protection - \$1,000
- e. Terms:
  1. Repayment loan/deferred loan/grant: Grant
  2. Interest Rate: N/A
  3. Years in loan term: N/A
  4. Forgiveness: N/A
  5. Repayment: N/A
  6. Default: N/A
- f. Recipient Selection Criteria:
  1. 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.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

1. Funds may be used to provide assistance to homeowners under threat of foreclosure from mortgage holders because of circumstances caused by a crisis and/or hardship beyond their control (such as health issue, loss of employment/income, death of household member, divorce, etc.).
  - a. Pay delinquent property taxes and homeowners' insurance in eligible households; and
  - b. Provide assistance to homeowners who are delinquent in their utility bills and threatened with shut off utilities.
2. The loan must be at least 2 months in arrears. Assistance cannot be provided if the mortgagor has filed a lawsuit in court.
3. The payment of attorney fees is not eligible.
4. Property shall have no other liens other than the first mortgage or previous SHIP, CDBG, or NSP lien.
5. 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.
6. The applicant must provide evidence of their ability to resume making payments after the assistance is used.
7. 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.
8. Payments to homeowners' associations and attorney fees are not eligible.
9. Assistance under this program is restricted to one occurrence within a three (3) year period.
10. This program is subject to fund availability and may not be available every fiscal year.

<b>E. New Construction – Infill Housing</b>	<b>Code 10</b>
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<p>a. Summary: This program is designed to increase the stock of affordable housing. Funds will be awarded to Sponsors for the construction of single-family housing for eligible first-time homebuyers. The awarded funds may be used to leverage expenses such as land acquisition, pre-development costs, and vertical construction.</p>
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b. Fiscal Years Covered: 2025-2026, 2026-2027 and 2027-2028

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

d. Maximum award: \$300,000

Terms: Sponsor: (including City of Kissimmee, Non-Profits and Community Land Trust (CLT)):

1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded mortgage and note.
2. Interest Rate: 0 %
3. Years in loan term: up to 2
4. Forgiveness: Upon sale to an eligible homebuyer, the deferred loan will be satisfied.
5. Repayment: No repayment required as long as the Sponsor completes the construction and transfers



the property to an eligible buyer.

6. Default: Loan is due and payable if:
  - a. Failure to receive a certificate of occupancy and transfer ownership to an eligible homebuyer within 24 months of receiving the award.
  - b. In the event a CLT is Sponsor, the loan will be in default if the CLT fails to execute a ground lease within the contractual timeframe.

Terms: Homebuyer:

1. Repayment loan/deferred loan/grant: For fee simple buyers, funds awarded for the construction to the developer will be passed through as a deferred loan to the buyer as a reduction of costs/down payment assistance. The passthrough amount to the buyer depends on what is needed in order to make purchase affordable. The developer's fee can be up to a maximum of 5%. In the event a CLT is involved, the SHIP funds awarded for the acquisition of the land will be excluded, but there will be a deferred loan for the improvements/home itself. The loan would be 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.
1. Interest Rate: 0 %
2. Years in loan term: up to 20
3. Forgiveness: If the loan remains in good standing, the mortgage amount will be will be forgiven at an annual prorated rate over the term of the loan.
4. Repayment: No repayment required as long as loan is in good standing.
5. Default: Loan is due and payable if:
  - a. Sale or transfer of property.
  - b. Loss of homestead exemption status
  - c. Conversion to rental property
  - d. Failure to occupy the home as primary residence
  - e. Foreclosure
  - f. 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.
  - g. Refinance of first mortgage, in cases where cash out or bill consolidation occurs

If any of these occur, the outstanding balance will be due and payable unless otherwise noted. If a superior mortgage holder accelerates the loan or forecloses upon the home, the City will attempt to obtain repayment of funds via the legal process if the City determines that adequate funds may be available to justify pursuing repayment.

- h. Recipient Selection Criteria (Homebuyer):
  1. Assistance shall only be provided to first time homebuyers.
  2. Eligible homebuyers will be selected by the Owner 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.



3. 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.
4. 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.

g. Sponsor Selection Criteria (Non-Profits and Community Land Trust):

1. Project applications will be available throughout the year.
2. Sponsors will be scored and selected based on their experience, their financial capacity and the merits of the project.
3. 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.
4. Applications will be evaluated by a selection committee made up of City staff and AHAC members.
5. The City may act as the developer.
6. In the event of a CLT, preference will be given to community land trusts that meet the definition of a "community land trust" under section 193.018 of the Florida Statutes. Further preference will be given to CLTs that have been certified or are in the process of certification by the Florida Community Land Trust Institute.
7. Developer fee may not exceed 10%.

h. Additional Information:

1. The awarded funds may be used to leverage expenses such as:
  - a. Land acquisition
  - b. Pre-development costs (i.e. mobility fees and parks and recreation impact fees), and,
  - c. Vertical construction.
2. In the event a CLT is awarded as a Sponsor, the subsidy for the acquisition, development construction and rehabilitation of units, new or existing, will be awarded to reduce dollar-for-dollar for initial and subsequent homebuyers via the CLTs stewardship of the ground lease. Funding 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's stock of permanent affordable homes.
3. This type of assistance may first require that the CLT take ownership of the property (land and existing improvements) and sell the improvements and enter into a ground lease with the eligible buyer.
4. Depending on the financial needs of the homebuyer, a portion or the entire amount of the subsidy may be conveyed as a cost reduction to the homebuyer.
5. 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.
6. This program is subject to fund availability and may not be available every fiscal year.

**F. Rental Development**

Code 21

- a. Summary: This program will be used to leverage other available funding to develop rental housing. The City of Kissimmee will award funds to developers for development of multifamily housing for eligible



renters. This funding may be used as a local government match for developers participating in the different Florida Housing Finance Corporation (FHFC) programs. Smaller developments, not participating in FHFC, may also be considered for funding.

- b. Fiscal Years Covered: 2025-2026, 2026-2027 and 2027-2028
- c. Income Categories to be served: Very low and low
- d. Maximum award: \$75,000 per project
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded mortgage and note
  - 2. Interest Rate: 0%
  - 3. Years in loan term: 20
  - 4. Forgiveness: Forgiven at the end of the term
  - 5. Repayment: None required as long as loan is in good standing
  - 6. Default:
    - a. Sale, transfer of property
    - b. Refinance of first mortgage
    - c. Foreclosure
- f. Recipient Selection Criteria (Tenant):
  - 1. 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.
- g. Sponsor Selection Criteria:
  - 1. Project applications will be available throughout the year.
  - 2. Developers will be scored and selected based on their experience, their financial capacity and the merits of the project.
  - 3. 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.
  - 4. In the event there is more than one project applying for funding, 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.
  - 5. Applications may be evaluated by a selection committee made up of City staff and AHAC members.
- h. Additional Information:
  - 1. Projects awarded these funds must be located in the City of Kissimmee.
  - 2. Projects will be monitored annually throughout the duration of the loan term 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.





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

**G. Security and/or Utility Deposits and Eviction Prevention**

Code 13, 23

a. Summary: The Security and/or Utility Deposits Program helps renter households to pay for the security and/or utility deposits on their new lease agreements. The Eviction Prevention Program helps renter households when they are delinquent on their rent due to a crisis and/or hardship with up to three months assistance.

- b. Fiscal Years Covered: 2025-2026, 2026-2027 and 2027-2028
- c. Income Categories to be served: Very low and low
- d. Maximum award: \$5,000
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: Grant
  - 2. Interest Rate: N/A
  - 3. Years in loan term: N/A
  - 4. Forgiveness: N/A
  - 5. Repayment: N/A
  - 6. Default: N/A
- f. Recipient Selection Criteria:
  - 1. 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.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
  - 1. All rental units assisted must meet SHIP affordability requirements.
  - 2. For security deposit/1<sup>st</sup> month rent, 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 disaster.
  - 3. For security deposit, 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.
  - 4. The funds awarded under these strategies will be paid directly to the landlord and/or utility company.
  - 5. For eviction prevention, 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) and must be able to provide evidence of their ability to maintain making their own monthly rental payments after the assistance is used.
  - 6. There must be a signed lease between the landlord and tenant, with a length of no less than one (1) year.



7. Assistance under these programs is restricted to one occurrence within a three (3) year period.
8. These programs are subject to fund availability and may not be available every fiscal year.

**I. Disaster Assistance – Rental Housing**

Code 16

a. Summary: This strategy helps renters and landlords following a disaster as declared by the President of the United States or Governor of the State of Florida.

- b. Fiscal Years Covered: 2025-2026, 2026-2027 and 2027-2028
- c. Income Categories to be served: Very low and low
- d. Maximum award: \$20,000 per unit
- e. Terms:

1. Repayment loan/deferred loan/grant:

Rental Housing:

Allowable Uses	Type	Max. Allowed
Purchase of emergency supplies for eligible households to weatherproof damaged rentals	Grant	\$500
Rental Assistance; and/or temporary housing (hotel/motel stays)	Grant	\$150 per night, not to exceed \$750; grant
Deductible assistance (Assistance available to landlords)	Loan	\$100,000 per project
Roof Repairs	Loan	\$250,000

Owner Occupied:

Allowable Uses	Type	
Purchase of emergency supplies for eligible households to weatherproof damaged rentals	Grant	\$500
Interim repairs to avoid further damage such as tree and debris removal required to make the individual housing unit habitable	Grant	\$5,000
Deductible assistance	Grant	\$5,000
Roof Repairs (single family, detached townhouses and manufactured homes when the owner owns the land.	Loan	\$20,000
Rental Assistance; and/or temporary housing (hotel/motel stays)	Grant	\$150 per night, not to exceed \$750; grant

2. Interest Rate: 0
3. Years in loan term: 15 years



4. Forgiveness: Forgiven at the end of the term
  5. Repayment: None required as long as loan is in good standing
  6. Default:
    - a. Sale, transfer of property
    - b. Refinance of first mortgage
    - c. Foreclosure
- f. Recipient Selection Criteria:
1. Participants will be selected for assistance based on a first ready, first qualified basis after submitting a completed application to the City of Kissimmee and providing all requested written documentation.
  2. The City of Kissimmee may also work directly with apartment complexes that have been impacted by the disaster.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
1. Funds will be used for:
    - a. Purchase of emergency supplies for eligible households to weatherproof damaged rentals
    - b. Interim repairs to avoid further damage such as tree and debris removal required to make the individual housing unit habitable
    - c. Deductible assistance
    - d. Roof Repairs
    - e. Rental Assistance; and/or temporary housing (hotel/motel stays)
    - f. Other activities as proposed by the City of Kissimmee and approved by the Florida Housing Finance Corporation.
  2. 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.
  3. This program is subject to funding availability and may not be available every fiscal year.

<b>J. Rapid Rehousing</b>	Code 26
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a. Summary: Rapid Re-Housing is an intervention program using a housing first approach for homeless, as defined in s. 420.621, when the person initially qualified for a rent subsidy. This program involves three Core program components that make up a tailored package of assistance including housing identification, rent and move in assistance, and rapid rehousing case management and services (the last one is not paid by SHIP dollars).

- b. Fiscal Years Covered: 2025-2026, 2026-2027 and 2027-2028
- c. Income Categories to be served: Very low and low
- d. Maximum award: \$24,000
- e. Terms:
  1. Repayment loan/deferred loan/grant: Grant



2. Interest Rate: N/A
3. Years in loan term: N/A
4. Forgiveness: N/A
5. Repayment: N/A
6. Default: N/A

f. Recipient Selection Criteria:

1. 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.
2. 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).
3. Self-referrals are not allowed.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

1. Funds may be used to:
  - a. Provide assistance for security and utility deposit assistance;
  - b. Pay for rent subsidies for up to 12 months;
  - c. Pay sub-recipient a service delivery of 5% if the fee is related to administering the program, and it does not pay for case management.
2. 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.
3. All rental units assisted must meet SHIP affordability requirements.
4. Applicant must be able to show proof of Osceola County residency for the prior year. The issuance date of the driver's license or a government-issued 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.
5. 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.
6. Assistance is individualized, based on need.
7. The period of assistance may not exceed 12 months for an eligible household.
8. 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.
9. This program is subject to fund availability and may not be available every fiscal year.

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.

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

The current process used to expedite permits is as follow:

1. A developer must provide documentation to the City's Housing Program staff their project has received funding in whole or in part from federal, state, or local agencies and that a portion of the units are to benefit low- and moderate-income persons as defined by the U.S. Department of Housing and Urban Development.
2. The Housing and Community Development staff will review the documentation submitted by the developer to determine if the project meets the requirements to be considered "affordable housing".
3. The Housing and Community Development staff will then provide the developer with a Notification form (on bright color paper) which details the particulars regarding the project and signed by the Housing and Community Development staff.
4. The Notification form is then submitted by the developer or their contractor with applicable applications for building permits or development permits, which indicate that the project is a publicly funded affordable housing project and that the review process should be expedited to the greatest extent possible.
5. Review staff shall indicate on the forms the date of submission and approval and return the form to the Housing and Community Development staff so that they can track and report the city's efforts to implement the expedited permitting requirement.

This process has been adopted as a policy.

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 City of Kissimmee has established a process by which the local government considers before adopting policies, procedures, ordinances, regulations, or plan revisions if it increases the cost of housing. Land Development Code (LDC) amendments and Comprehensive Plan amendments are reviewed by the Planning Division, the Planning Advisory Board, and the City Commission. Final review and approval is by City Commission. Those responsible for reviewing proposed ordinance and policy amendments consider a variety of issues including the reason(s) why the amendment is being proposed and whether the regulations and policies within the LDC and the Comprehensive Plan support the proposed amendment.

One of the recommendations included in the 2024 Annual AHAC Report is for staff from the initiating department/ division shall meet with the Housing staff to discuss the impact of the policy on the cost of affordable housing. During the review of the proposed policy or regulation, the housing staff shall perform research on the impacts of that policy or regulation on housing cost and provide the results in



the form of an impact analysis (Housing Impact Statement) to the AHAC at an upcoming meeting. It is expected that staff is going to develop the Housing Impact Statement template for AHAC review in 2025.

C. Other Incentive Strategies Adopted: After the review of the incentives conducted in 2024, the following recommendations were made:

**Modification of Impact Fees**

- a. Existing Strategy: The City has a policy that provides incentives to cover mobility fees and park and recreation impact fees for affordable housing developments. The LHAP also contains a strategy that provides \$20,000 to affordable housing projects to pay for impact/mobility fees.
- b. Proposed Recommendation: No new recommendations in 2024.

**Flexible Densities**

- a. Existing Strategy: In order for developments to be eligible for a density bonus of 5%, the development must set aside at least 20% of its units as affordable housing. These units must remain affordable for up to 15 years.
- b. Proposed Recommendation: No new recommendations in 2024.

**Affordable Accessory Residential Units**

- a. Existing Strategy: Currently the City of Kissimmee includes ADU's in its Land Development Code. ADUs must meet all regulations and permitting requirements.
- b. Proposed Recommendation: The City should remove the requirement that the principal structure be owner occupied.

**Public Land Inventory**

- a. Existing Strategy: The City of Kissimmee has an inventory list of surplus land that are appropriate for affordable housing. This list gets revised every three years. The Housing and Community Development Office has drafted guidelines for a Surplus Land for Affordable Housing Program. The program includes guidelines on parcel identification, oversight, disposition procedures, affordability requirements, etc.
- b. Proposed Recommendation: No new recommendation in 2024.

**Support of Development Near Transportation Hubs**

- a. Existing Strategy: The City shall encourage housing developments that meet the definition of either affordable housing or workforce housing and are located near transportation, employment centers, and/or mixed used development through available funding sources and/or regulatory incentives.
- b. Proposed Recommendation: No new recommendations in 2024.

**Other:**





**Community Land Trust**

- a. Existing Strategy: The City of Kissimmee does not have an existing policy on community land trusts.
- b. Proposed Recommendation: The City should work with the Florida Housing Coalition to identify the most appropriate avenue to create or identify an organization to serve as a Community Land Trust in the City of Kissimmee and develop the necessary legal and operational framework.

**Definition of Affordable and Workforce Housing Developments**

- a. Existing Strategy: The City's Land Development Code adopted the following definition: An Affordable Housing Developments which consists of at least 20% of the units are set aside and meet the definition of affordable housing as defined in Chapter 420 of the Florida Statutes.
- b. Proposed Recommendation: No new recommendations in 2024.

**IV. EXHIBITS:**

**Required**

- 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.

**Optional**

- F. Ordinance: (If changed from the original creating ordinance).
- G. Interlocal Agreement (Required if applicable).
- H. Other Documents Incorporated by Reference.

**Exhibit A****ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR****Exhibit A (2025)****City of Kissimmee**

Fiscal Year: 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 653,658.00
Salaries and Benefits	\$ 60,000.00
Office Supplies and Equipment	\$ -
Travel Per diem Workshops, etc.	\$ 300.00
Advertising	\$ 1,365.00
Training and Conferences (ex. FHC)	\$ 1,500.00
Memberships Dues (ex. FHC)	\$ 200.00
Professional Services	\$ 2,000.00
Total	\$ 65,365.00
Admin %	10.00%
	<b>OK</b>
Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 653,658.00
Salaries and Benefits	\$ 60,000.00
Office Supplies and Equipment	\$ -
Travel Per diem Workshops, etc.	\$ 300.00
Advertising	\$ 1,365.00
Training and Conferences (ex. FHC)	\$ 1,500.00
Memberships Dues (ex. FHC)	\$ 200.00
Professional Services	\$ 2,000.00
Total	\$ 65,365.00
Admin %	10.00%
	<b>OK</b>
Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 653,658.00
Salaries and Benefits	\$ 60,000.00
Office Supplies and Equipment	\$ -
Travel Per diem Workshops, etc.	\$ 300.00
Advertising	\$ 1,365.00
Training and Conferences (ex. FHC)	\$ 1,500.00
Memberships Dues (ex. FHC)	\$ 200.00
Professional Services	\$ 2,000.00
Total	\$ 65,365.00
Admin %	10.00%
	<b>OK</b>
*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.	

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Details:

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**Exhibit B**  
**Timeline for SHIP Expenditures**

**City of Kissimmee** affirms that funds allocated for these fiscal years will meet the following deadlines:

Fiscal Year	Encumbered	Expended	Closeout Report
<b>2025-2026</b>	6/30/2027	6/30/2028	9/15/2028
<b>2026-2027</b>	6/30/2028	6/30/2029	9/15/2029
<b>2027-2028</b>	6/30/2029	6/30/2030	9/15/2030

If funds allocated for these fiscal years is not anticipated to meet expenditure deadlines, Florida Housing Finance Corporation should be notified according to the following dates:

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
<b>2025-2026</b>	3/30/2028	6/15/2028
<b>2026-2027</b>	3/30/2029	6/15/2029
<b>2027-2028</b>	3/30/2030	6/15/2030

**Requests for Expenditure Extensions (close-out year ONLY) must be emailed to [robert.dearduff@floridahousing.org](mailto:robert.dearduff@floridahousing.org) and include:**

1. A statement that “(city/county) requests an extension to the expenditure deadline for fiscal year \_\_\_\_\_.”
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/timeline 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.*

**Other Key Deadlines:**

AHAC reports are now due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

ACFR financial statements are due each June 30 for the report ending September 30 of the previous year.

[illegible]





[illegible]

**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

City of Kissimmee

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 ensure 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 (ACFR). An electronic copy of the ACFR or a hyperlink 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

Jackie Espinosa

Mayor of Kissimmee

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Type Name and Title

\_\_\_\_\_  
Date

OR

*Tameara Crespo*

\_\_\_\_\_  
Attest:



(Seal)

RESOLUTION #: 04-2025

A RESOLUTION OF THE **COMMISSION OF THE CITY OF KISSIMMEE, 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 MAYOR 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 *section 420.9075, F.S.* 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(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.

**WHEREAS**, the Development Services Department has prepared a three-year Local Housing

Assistance Plan for submission to the Florida Housing Finance Corporation; and

**WHEREAS**, the City Commission finds that it is in the best interest of the public for the City of Kissimmee 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 COMMISSION OF THE CITY OF KISSIMMEE FLORIDA that:**

Section 1: The Kissimmee City Commission 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 2025-2026, 2026-2027, 2027-2028.


Section 2: The Mayor or designee, 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 15th DAY OF April, 2025.



(SEAL)

  
\_\_\_\_\_  
Mayor or designee

ATTEST: Tameara Crespo  
City Clerk