

FY2024 Pathways to Removing Obstacles to Housing Grant Application

FR-6800-N-98

Seminole County Community Services Attainable Housing Program

DRAFT

Seminole County Board of County Commissioners
1101 East 1ST Street
Sanford, Florida 32771



EXHIBIT C: NEED

From 2018-2019, Seminole County, in association with Orange and Osceola Counties, participated in the Regional Affordable Housing Initiative to identify the issues fueling the region's affordable housing crisis. Participants identified several affordable housing challenges being experienced by Seminole County residents. A final report summarized the most pressing affordable housing problems facing Seminole County are the large number of "cost burdened" households (households paying greater than 30% of its gross income on housing costs, including utilities), a shrinking affordable housing inventory, along with the limited amount of public funding being allocated for affordable housing production and its associated impact on the community.

High Number of Cost Burden Households

- Approximately 27% of Seminole County's 167,549 households cost burdened, with lower the household incomes experiencing the greatest cost burden.
 - ✚ 89% of households with income under \$20,000
 - ✚ 73% of households with income \$20,000-\$34,999
 - ✚ 57% of households with income \$35,000-\$49,999

Housing Stock/Inventory

- Seminole County has 5,421 units that are required to maintain a 50-year affordability through the Low-Income Housing Tax Credit (LIHTC) Program.
 - ✚ Between 1997 and 2012, a total of 2,225 LIHTC units were released from their affordability requirements and were converted to market rate rents.
 - ✚ Currently, there are approximately 1,500 units at risk of conversion to market rate rents over the next five (5) years due to the 15 year "opt out" provision.

Funding Limitations

- Federal and State programs currently providing funding to the County are limited to households with incomes between 30% to 120% of Area Median Income (AMI).

Impacts from a Lack of Affordable Housing

- Housing instability leads to frequent moves, negative educational outcomes, and health problems in adults and children.
- Reduced ability for individuals and families to afford critical necessities such as healthcare, education, and food.
- Economic instability by restricting labor mobility and intensifying inequality; and/or
- Increases in homelessness. (Source: Enterprise- Impacts of Affordable Housing on Families and Communities)

- i. Demonstrate your progress and commitment to overcoming local barriers to facilitate the increase of affordable housing production and preservation, primarily by having enacted improved regulations.**

Upon reviewing the results of the initiative, key Seminole County staff members from the Community Services, Development Services, and Public Works Departments conducted multiple workshops with elected officials and community stakeholders to devise a strategy for addressing the affordable housing development challenges identified in the regional assessment. As a result

of these sessions, the Board of County Commissioners (BCC) established the following priorities to aid in addressing Seminole County’s affordable housing crisis:

- Create more attainable housing by increasing the housing supply to meet the needs of current and future residents, while also creating more funding resources to support and incentivize attainable housing stock.
- Diversify housing types
- Preserve existing affordable housing stock

In 2021, the BCC approved and adopted the Seminole County Attainable Housing Strategic Plan, which outlines regulatory, programmatic, and financial recommendations that seek to promote development, preservation, and access to housing priced in a range that can be attained by households with modest means. The Attainable Housing Strategic Plan recommended several short-term (1-3 year) and long-term (4-10 year) action steps to preserve, create, and diversify affordable and workforce housing development.

Seminole County is demonstrating its progress and commitment to overcoming local barriers to facilitate the increase of affordable housing production by its efforts to address the following short-term recommended action steps:

Short-term Recommended Actions Accomplished or Underway:

1. Utilize Shimberg’s Access and Opportunity Model: Identify areas within the County that are most appropriate for affordable housing based on the model’s criteria and direct efforts to Community Land Trusts, Land Banking, and Pilot Projects to those identified areas.
2. Adopt a Community Land Trust Ordinance: Partner with community land trust organizations for development of suitable surplus County lands as affordable housing.
3. Establish an Affordable Housing Trust Fund: Create a local dedicated funding source to assist in underwriting the cost of developing affordable housing. A trust fund could be used for incentives; impact fee subsidies; and/or repairs and maintenance of existing subsidized units.
4. Permit Accessory Dwelling Units (ADUs) in all Single-Family Residential Zoning Districts and establish Impact Fee Rates Specific to ADUs: Adopt amendments to the Comprehensive Plan and Land Development Code to allow ADUs as one method of responding to the need for affordable housing for smaller, single-parent, and aging households.
5. Incentives: Establish an incentive program to:
 - Reduce, subsidize, or waive impact fees for affordable and workforce units;
 - Leverage incentives such as expedited permitting, reduced parking requirements, and tax incentives; and
 - Foster the creation and preservation of units.

6. Remove Regulatory Barriers/Promote Missing Middle Housing Types: Update existing affordable housing policies within the Seminole County Comprehensive Plan and Land Development Code in a manner that encourages a diversity of housing types and mixed-income housing.
7. Preservation: Extend required housing affordability periods and create first right of refusal/first right of sale contract language for units receiving County funds.
8. Inclusionary Housing: Explore the adoption of Inclusionary Housing/Zoning policies applicable to certain areas of the County where most appropriate for affordable and workforce housing.
9. Engage, Educate and Inform: Engage stakeholder groups and create marketing and education tools including a webpage and informational documents, such as brochures and pamphlets that outline all incentives, regulatory tools, and programs the County offers to encourage the development and preservation of attainable housing.
10. Combat NIMBYism (Not in My Backyard) negative perceptions of affordable and workforce housing through education and community outreach.
11. Create an Attainable Housing Program Manager Position – Hire the budgeted Program Manager position within the Community Services Department to manage the Attainable Housing Program put forth by this Strategic Plan.
12. Locate and Preserve Attainable Housing near Transit and Multimodal Transportation Options: Utilize the Access and Opportunity Model and other GIS tools to determine the best locations near transit and multiple modes of transportation for attainable housing.

a. Improved laws, regulations, or land use local policies

1. Ordinance #2021-13, adopted by the BCC amending the Land Development Code, granting the Building Department the ability to permit Accessory Dwelling Units (ADUs) in all Single-Family Residential Zoning Districts and establish Impact Fee rates specific to ADUs. These amendments to the Comprehensive Plan and Land Development Code (LDC) allows ADUs as one method of responding to the need for affordable housing for smaller, single-parent, and aging households. The Affordable Housing Advisory Committee (AHAC) will continue to monitor the impact of this ordinance on producing additional affordable housing units.
2. On October 24, 2023, the Board of County Commissioners approved amendments to the Land Development Code (LDC) to implement Missing Middle Housing and Mixed-Use Corridor District zoning. These LDC updates were presented and adopted upon 1st reading during the meeting. In adopting these land development strategies, Development Services anticipates it will support and incentivize the production of workforce and affordable housing.

3. Development Services is also proposing associated amendments to Seminole County’s Comprehensive Plan to implement Missing Middle Housing. Update existing affordable housing policies within the Seminole County Comprehensive Plan and Land Development Code in a manner that encourages a diversity of housing types and mixed-income housing.
4. In accordance with Florida Statute 125.379 the County must maintain a list of surplus County-owned land, acquired through escheatment. If the parcel is deemed suitable for development, the Department of Public Works, Division of Land Management refers the lots to the Community Development Division to be land banked for future affordable housing development.
5. Ordinance #2021-14, provided for the creation of a General Affordable Housing Trust Fund and provided an annual \$500,000 allocation from the General Fund, to assist in underwriting the cost of developing affordable housing. The Trust Fund is also used to fund impact fee subsidies for approved affordable housing developments, and/or repairs and maintenance of existing subsidized units. Funding can be used for land acquisition for affordable housing. Funds are also being used to increase the capacity of our non-profit developers that have received County-owned surplus lots by paying administrative recording and legal fees.

b. Other recent action taken to overcome barriers to facilitate the increase of affordable housing production and preservation.

1. The BCC approved the Affordable Housing Advisory Committee’s (AHAC) proposed revisions to the Local Housing Assistance Plan (LHAP), that extended the required housing affordability periods for affordable housing projects receiving County funds. The revisions also increased financial assistance allocations for approved affordable housing preservation activities. These activities include:
 - **Strategy Name – Purchase Assistance:** Increased the affordability period from 20 years to 30 years for all projects receiving funding. This adjustment was warranted due to the increase in financial assistance provided to first-time homebuyers to reduce first mortgage loan amounts, as well as to provide up to \$20,000 for repairs if purchasing an existing home.

Income Level	Amount of Assistance (Existing Home)	Amount of Assistance (New Construction)
Up to 50% of the MSA (Very Low)	Up to \$145,000.00	Up to \$90,000.00
Up to 80% of the MSA (Low)	Up to \$130,000.00	Up to \$80,000.00
Up to 120% of the MSA (Moderate)	Up to \$120,000.00	Up to \$70,000.00

Table 1: Purchase Assistance subsidy by Income Level

- **Strategy Name – Owner Occupied Rehabilitation/Reconstruction:** Increased the maximum award amounts for Rehabilitation/Reconstruction affordable housing preservation activities.

Activity	Previous Max. Award	Current Max. Award
Rehabilitation	\$100,000.00	\$150,000.00
Reconstruction	\$200,000.00	\$250,000.00

Table 2: Maximum Rehabilitation/Reconstruction subsidy per project

- **Strategy Name – Emergency Repair:** Added weatherization to the eligible repairs. Applicants can receive a grant of up to \$20,000 to fund repairs to owner-occupied units that threaten the health, safety, and well-being or contribute to the structural integrity and preservation of the unit.
2. The BCC approved the Community Services Department budget allocation to fill the Program Manager position, to manage the Attainable Housing Program put forth in the Attainable Housing Strategic Plan.

ii. Do you have acute demand for affordable housing?

Seminole County residents are experiencing greater need for the programs and services administered through the Community Services Department. The U. S. economy continues to suffer with drastic increases in the rate of inflation, which reached a 40-year high of 8.5%. As a result, Seminole County residents continue to feel the economic strain of rising cost of housing (rent and home purchase prices), along with the severe increase in the cost of everyday goods and services (e.g., gasoline, groceries, etc.). During the pandemic, Central Florida experienced a housing boom. Home sale prices increased by 58%, pricing local first-time homebuyer out of the market. While over the same period, Central Florida renters suffered a nearly 46% increase in rental rates.

Additionally, housing developers, contractors, and sub-contractors are continuing to feel the effects of the global pandemic. The major supply chain and workforce disruptions forced the price of building materials to skyrocket. As reported in a Department Agriculture Forest Service Division study, the combination of the worker shortages in the forest product industry and the increased demand for building materials to complete home improvements, forced lumber prices to quadruple. Thereby, increasing the average retail prices of plywood from roughly \$12.80 to \$48.00 per sheet.

The economic impact of the high cost of labor and materials coupled with soaring interest rates is having devastating effect on the affordable housing developer’s ability to produce new housing units without receiving some level of financial subsidy. These economic factors are affecting housing preservation activities as well. The unstable pricing of building materials and a dwindling number of general contractors willing to bid on housing preservation projects due to the low profit margins, warranted the Community Development staff to amend the Local Housing Assistance Plan (LHAP) program policies to increase the maximum assistance awards for owner-occupied rehabilitation and reconstruction by \$50,000 per award.

The State of Florida has also been hit with a homeowner’s insurance crisis that is having a devastating effect on Florida homeowners, first-time homebuyers, and landlords. Homeowner insurance rates have more than doubled in the wake of recent weather-related events. Insurance carriers are leaving the state, which limits the number available of providers, which eliminates or significantly reduces competitive pricing. Many of those who continue to offer coverage in the State of Florida are refusing to renew existing policy holders, due to the condition of their homes. This crisis is disproportionately affecting low- to moderate-income homeowners because many of them lack the financial resources to make the necessary repairs required for insurability. The insurance crisis is also affecting renters, as landlords are forced to increase rents to cover the increased cost of insurance.

What are your remaining affordable housing needs and how do you know?

The current housing market and economic environment continues to serve as barriers to affordable housing production and preservation. Housing values and rental unit rates have increased exponentially, limiting access to affordable housing for low- and moderate-income residents of Seminole County. The Federal Reserve’s efforts to slow the driving pace of inflation by instituting what amounted to quarterly interest rate hikes over an 18-month period, all but ensured incomes would be unable to keep pace, thereby adding to the number of families and individuals needing access to services.

As previously stated, Seminole County has been making meaningful amendments to its Land Development Codes and Comprehensive Plan to encourage and incentivize the production and perseverance of affordable housing. Even with the regulatory changes being enacted, it remains a difficult task to meet the demand for affordable housing and provide infrastructure improvements to support housing development, while mitigating the environmental health and safety concerns for Seminole County’s low- to moderate-income residents. In addition, there is the constant struggle to identify sustainable financial resources that are eligible to be directed to the General Affordable Housing Trust Fund for ongoing support of these production and preservation efforts.

The County uses its Federal entitlement (CDBG and HOME) funds, along with its State Housing Initiative Partnership (SHIP) funds to the fullest extent to assist in meeting underserved needs. The County is experiencing a demand for Community Development services for community members with household incomes greater than 80% of the Area Median Income.

iii. What key barriers still exist and need to be addressed to produce and preserve more affordable housing?

1. Permitting procedures and approval timing and predictability: Currently, most jurisdictions try to provide a 14-day permitting process for affordable projects. This can be severely impacted if the developer does not respond to comments from staff in a timely manner. This can be mitigated by having developers and Attainable housing staff meet and go through a pre-application process with the jurisdiction during the planning phase of the project. We have been working with the Urban County Partners to assist with educating developers on the policies and procedures required to make each project successful.

2. Zoning and land use controls: Inclusionary zoning has not been implemented by all jurisdictions. Some, like Seminole County, have opted for specific zoning for affordable housing. The county has created the “R-AH Affordable Housing Dwelling Subdivision Standards” zoning district.
3. Infrastructure constraints: Sewer connections are not available in rural communities, such as Geneva, Chuluota, and Black Hammock, three of the County’s priority geographies. Leveraging federal funding can help upgrade rural areas and allow more infrastructure to be constructed. Thereby, allowing for greater production of affordable housing projects in those areas. Currently, the County still has several suburban areas that remain on septic, such as some of the Country Club area of Lake Mary, Lockhart neighborhood, and Midway communities in unincorporated Seminole County, along with the Goldsboro and Flora Heights neighborhoods in Sanford, the only CDBG entitlement city in the County.
4. Availability of financing and subsidies for affordable housing: There continues to be limited financing options available from private funding sources, Federal and State grant funds, in addition to local funding options. The General Affordable Housing Trust Fund was created by ordinance “to assist in the production of affordable housing by for-profit and non-profit developers”. The intent is to offer for-profit developers incentives to offset development costs to ensure projects remain affordable. Additional financial assistance is available to non-profit developers to offset pre-development costs associated with unforeseen infrastructure challenges, such as utility relocations.
5. Capacity of local affordable housing developers and managers: To ensure the successful implementation of affordable housing development projects, we must prioritize educating for-profit and non-profit Developers, in addition to jurisdictional staff. A working knowledge of local, state, and federal requirements and guidelines, such as how planning and zoning works, along with associated subsidy available for fee discounts and/or waivers, should encourage further development, and create long-term affordability.

EXHIBIT D: SOUNDNESS OF APPROACH

The County will leverage PRO Housing funds with its Federal, State, and local funding to expand existing affordable housing production and preservation activities to underserved and under-resourced areas. All the Attainable Housing Program activities proposed will meet the CDBG national objective “Benefiting low- to moderate-income person. In addition, many of the housing preservation activities will address “Preventing slum and blight”. Each of the following four (4) PRO Housing Program Strategic Goals will be accomplished as we execute proposed activities.

- Strategic Goal 1: Support Underserved Community
- Strategic Goal 2: Ensure Access to and Increase the Production of Affordable Housing
- Strategic Goal 3: Promote Homeownership
- Strategic Goal 4: Advance Sustainable Communities

i. What is your vision?

In 2021, the Board of County Commissioners approved and adopted the Seminole County Attainable Housing Strategic Plan, which outlines regulatory, programmatic, and financial recommendations that seek to promote development, preservation, and access to housing priced in a range that can be attained by households with modest means. The Attainable Housing Strategic Plan recommended several short-term (1-3 year) and long-term (4-10 year) action steps to preserve, create, and diversify affordable and workforce housing development. In the years since, the County has made significant strides in accomplishing 80% of the recommended short-term and long-term goals. Utilizing PRO Housing grant funds, Seminole County Community Services proposes to facilitate affordable housing production and preservation activities identified in the Attainable Housing Strategic Plan.

If awarded the PRO Housing Grant, Community Services will leverage State Housing Initiative Partnership Program (SHIP), Community Development Block Grant (CDBG), HOME Investment Partnership Program, and General Affordable Housing Trust Fund (GAHTF) allocations to fund new construction homeownership projects, prioritize the acquisition of blighted residential and commercial properties in HUD designated Priority Geographies for redevelopment/reconstruction for affordable housing, in addition to providing purchase assistance to first-time homebuyers in Seminole County. Community Services staff will also engage existing homeowners in HUD designated Priority Geographies and county-wide HUD Targeted Low/Mod Census Tracts and Block Groups to offer funding for rehabilitation to preserve existing affordable housing units.

Proposed Attainable Housing Projects and Activities and the Key barriers to be addressed

1. **Permitting procedures and approval timing and predictability:** The County will create an institutionalized pre-application review process to confirm and certify affordable housing projects seeking any form of local subsidy. Currently, the Attainable Housing Program Manager, in conjunction with Development Services Department staff have formalized a process for identifying potential affordable housing development projects in the “Plan Review” application completion. Development Services

Department staff directs all applicants seeking impact fee waivers/discounts, density bonuses, etc. to the Attainable Housing Program Manager in the Community Services Department to conduct a pre-application reviewed of the project with developers.

In this session, the Affordable Housing Program Manager:

- Assess the proposed project utilizing the Affordable Housing Checklist (**Attachment E**), to determine whether the project meets HUD’s development and affordability standards.
- Informs developers of the requirements for the project to be certified as an affordable housing project.
- Acts as the liaison between the developer and the County’s Planning and Development staff, by attending Pre-development meetings to assist with resolving issues that could impede the project’s approval.
- Receive notification during the permitting process to ensure developers respond to comments in a timely manner, to decrease delays in plan approval.

The Attainable Housing Program Manager will also continue to leverage existing professional relationships with the County’s Urban County Partners to encourage workable and sustainable uses of the Affordable Housing Checklist. The desire is to create a systematic process for certifying affordable housing projects across permitting districts, to ensure all projects meet the Live Local Act guidelines for preservation of affordability through recorded land restrictions.

2. **Availability of financing and subsidies for affordable housing:** PRO Housing grant funds will be leveraged with SHIP and/or CDBG funds to expand housing preservation activities, with a specific focus in Priority Geographies CDPs of Geneva, Black Hammock, and Chuluota. These rural communities have limited to no access to public works (water/sewer) infrastructure and are prone to flooding. In addition, many homeowners have loss or are in jeopardy of losing homeowner’s insurance because of the condition of the home. By allocating PRO Housing grant funds, low-moderate income (LMI) homeowners will be able to address safety and sanitation issues, while removing slum and blight by mitigating structural and cosmetic problems making the home susceptible to weather-related natural disasters. Subsequently, rehabilitated homes will have the added benefit of increased energy efficiency, lower utility expenses, increased weather-related resiliency while extending the useful life of existing homes.

The strategies to be supported are:

- ❖ **Minor Home Repairs (Emergency Repair):** Qualified owner-occupied units can receive up to \$20,000 in financial subsidy, in the form a grant, to make necessary emergency repairs that threaten the health, safety, and well-being of the household, or that contribute to the structural integrity and preservation of the unit. Applicants will be able to receive assistance from trades including but not limited to:

- Roofing,
- Electrical,
- Plumbing,
- HVAC (heating and cooling systems),
- Weatherization, and
- Accessibility/Barrier Removal

This strategy will give priority to households with special housing needs until the set aside is reached. Once the set aside is reached, projects will be processed on a first come, first-qualified basis.

❖ **Owner-Occupied Rehabilitation and Reconstruction Programs:** This strategy is designed to provide financial assistance in the form of an interest free, deferred payment loan to qualified homeowners with needed repairs and/or alterations to improve their health, safety and well-being, and to contribute to the structural integrity and preservation of their owner-occupied home.

- **Rehabilitation:** Owner-occupied eligible households may receive up to \$150,000 in financial subsidy to complete repairs to improve the health, safety, and well-being of the household, and/or contribute to the structural integrity and preservation of the unit. The repairs must make the home less susceptible to major storm damage, and/or substantially rehabilitate the home.
- **Reconstruction:** Owner-occupied eligible homes with rehabilitation costs including contingencies (storage of household property and family relocation costs) are beyond financial feasibility, Seminole County Community Services Construction Project Managers may recommend the demolition and reconstruction of a home. The estimated demolition and reconstruction costs including contingencies (storage of household property and family relocation costs) must not exceed \$250,000.

❖ **Acquisition/New Construction/Rehabilitation:** Community Services Department staff seeks to leverage PRO Housing grant funds with other State, Federal, and local funding sources to acquire land to be banked for future redeveloped into affordable housing units. In acquiring existing commercial, industrial, and vacant land previously designated for agriculture, we will accomplish a Strategic Goal to ensure access to and production of affordable housing by ensuring the subject parcels are preserved for affordable housing purposes.

The Community Services Department looks to collaborate with its internal partner the Public Works Department Land Management Division, along with external partners such as Seminole County Public Schools and the local Housing Authorities (Sanford and Seminole County) to identify parcels owned by these partners to expand housing development activities to the Priority Geographies CDPs of in in the Geneva, Black Hammock, and Chuluota or areas adjacent well-resourced Census Designated Places (CDP) communities of Heathrow, Wekiva Springs, for LMI families.

The County will engage with the six (6) jurisdictions that are designated as Urban County Partners to acquire municipal properties in those areas to preserve affordability. The Attainable Housing Program Manager meets quarterly with each of the Urban County Partners to discuss their needs and opportunities for the County to help. During these meetings the Program Manager will review the partner's surplus land register to determine whether there are parcels available in a Priority Geography or a HUD targeted low/mod Census Tracts and Block Group. The Program Manager may offer a land swap of County-owned surplus land if he identifies suitable parcels.

3. Zoning and land use controls: Development Services has been working feverishly to remove regulatory barriers by revising the Land Development Codes. In adopting the "R-AH Affordable Housing Dwelling Subdivision Standards" zoning district, it permits a variety of housing types and densities with modified subdivision standards to promote the development of affordable housing. R-AH developments are situated where they are well serviced by public and commercial services and have convenient access to thoroughfares or collector streets and to employment centers. In addition, the BCC adopted additional changes to the LDC to include Missing Middle Housing and Mixed-Use Corridor District zoning.

It is expected these regulatory changes will encourage the production of new affordable housing units. We also anticipate the LDC updates will foster a level of innovation and diversity in housing type development (e.g., tiny homes, cottage courts) or Missing Middle housing types, such as urban-based mixed-use rentals, carriage homes, duplex and triplex development.

4. Capacity of local affordable housing developers and managers: Increase the capacity of non-profit developers to produce affordable homeownership units by leveraging PRO Housing grant funds to expand the Attainable Housing Homeownership Program. Seminole County will provide zero percent interest construction loans to non-profit developers to fund the hard construction cost of homeownership projects in Priority Geographies and HUD targeted low to moderate income Census Tracts and Block Group neighborhoods. Construction loans funds are repaid to the General Affordable Housing Trust Fund upon the sale of the home, to be reallocated for future affordable housing development projects.

Additionally, the construction loan balance will be reduced to provide 20 percent down payment assistance (DPA) and up to 3.5 percent of the purchase price to provide closing cost assistance. The DPA and closing cost assistance is secured with a soft second deferred/forgivable mortgage to ensure the qualified first-time homebuyer's monthly payment does not exceed 30 percent of the buyer's gross monthly income. The 20 percent DPA will also ensure buyers will not be required to pay Private Mortgage Insurance premiums, further reducing their monthly mortgage payments. It is anticipated that roughly 75 percent of the initial loan amount will be returned to Seminole County and deposited in the General Affordable Housing Trust Fund for future development.

5. Infrastructure constraints: With the lack of water and sewer connections available in rural communities, such as Geneva, Chuluota, and Black Hammock, the Community Services Department will leverage PRO Housing Grant funds with CDBG funding and/or GAHTF dollars to acquire parcels within these communities for affordable housing development. During the construction phase Community Services will utilize CDBG funding and/or GAHTF dollars to install water and sewer connections to the development. Community Services staff will work with the Public Works Department to determine areas where they are installing new connections. Community Services will target its land acquisitions to these areas. Community Service will seek to mirror these activities in the Midway communities in unincorporated Seminole County, along with the Goldsboro and Flora Heights neighborhoods in the city of Sanford.

ii. **What is your geographic scope?** Explain effects on target locations, describe how it will preserve and create housing units in high-opportunity areas and expand opportunity in underserved communities.

The geographic scope of the Attainable Housing program activities is county-wide. Although, HUD did not designate Seminole County as a “County Priority Geography”; there are five (5) Census Designated Place (CDP) communities that are designated as “Place Priority Geographies”. PRO Housing grant funds will be leveraged with SHIP and/or CDBG funds to expand housing preservation activities such as Minor Home Repairs (Emergency Repair), Owner-Occupied Rehabilitation and Reconstruction programs, with a specific focus in rural Priority Geographies CDPs of Geneva, Black Hammock, and Chuluota.

HUD Designated Priority Geographies	Community Description
Heathrow (CDP)	Well-Resourced
Wekiva Springs (CDP)	Well-Resourced
Black Hammock (CDP)	Rural
Chuluota (CDP)	Rural
Geneva (CDP)	Rural

Table 3 - Seminole County Priority Geographies

Additionally, the County has 30 designated census tracts and block groups that qualify as low- and moderate-income per HUD regulations. Projects funded under this grant must meet the National Objective criteria for low/moderate income area benefit or be in one of the designated Priority Geographies. Attainable Housing Program Manager will leverage existing County-owned surplus land banked properties to facilitate inter- governmental land swapping for development in well-resourced communities and targeted low/mod census tracts and block groups communities. We will also expand targeted production and preservation activities to the Priority Geographies that are traditionally underserved. The maps on the following pages identifies LMI census block groups that are included in Seminole County’s geographical target area and a map of the PRO Housing designated “Priority Geographies” located across Seminole County.

Target Area	Percentage of Funds
HUD Designated Priority Geographies	70
County-wide (HUD Targeted Low/Mod Census Tracts and Block Groups)	30
Total	100

Table 4 - Geographic Distribution

iii. **Who are your key stakeholders?**

The County promotes its programs to residents, businesses, and non-profit organizations that reside in or provide services to designated low- to moderate-income target areas. The primary beneficiaries are persons with unmet housing needs (purchase assistance, owner-occupied rehab/reconstruct/minor home repairs); residents of public and/or affordable rental housing; minorities (racial, ethnic, gender); Sanford Housing Authority, Seminole County Housing Authority, Regional Housing Finance Authority; Public Transportation service providers (Lynx Bus and SunRail Train); community development organizations; for-profit and non-profit developers.

How are you engaging them?

All Attainable Housing Program activities are marketed on Seminole County Community Services website, published on the local newspaper (Orlando Sentinel), and on Seminole County’s public access television station (SCTV). Community Services Department staff also utilizes electronic communications by issuing email blasts to community service providers and stakeholders.

During the PRO Housing Grant funding period, Attainable Housing Program staff will participate in community meetings held throughout the county to educate the community on the available programs and financial resources available to them. The Special Projects Administrator and the Attainable Housing Project Coordinator engage key stakeholders by participating in regularly community meetings, neighborhood associations, PTSAs in CDPs and HUD Targeted LMI communities to discuss the programs and available resources, as well as distribute program collaterals. The Attainable Housing Program Manager will meet quarterly with the Urban County Partners to discuss possible collaborative opportunities to support eligible participants. He will also meet, as needed with affordable housing developers to educate them on eligible resources and to discuss possible collaborative opportunities to develop affordable housing units.

iv. **How does your proposal align with requirements to affirmatively further fair housing?**

The Citizen Participation Plan details Seminole County’s efforts to inform the community of available funds and services. It provides in specific details special outreach efforts to be undertaken to reach minority community members and persons with disabilities. The Limited English Proficiency Plan outlines the Community Development Division’s commitment to providing free interpretation and translation services when it appears, and individual is unable to communicate effectively in English.

v. What are your budget and timeline proposals?

Seminole County is requesting \$7,000,000 in PRO Housing grant funds to implement the proposed expansion of the Community Services Attainable Housing Program. The total estimated cost to implement the program is \$14,192,168.00 throughout the five (5) year grant period beginning January 1, 2025, through December 31, 2030. As illustrated in the table labeled as “*Leveraged Sources*”, Seminole County will utilize Federal entitlement (CDBG) funds, State Housing Initiative Partnership (SHIP) funds, the Seminole County local General Affordable Housing Trust Fund (GAHTF) allocations, and the market value (as established by Seminole County Property Appraiser) of County-owned surplus land, valued at \$894,328 as leverage, totaling \$14,844,328.

<i>Leverage Sources</i>	<i>Amounts</i>
Prior Yr. CDBG Total	\$900,000.00
CDBG (FY26-27)	500,000.00
SHIP (FY25-27)	2,000,000.00
GAHTF (FY24-29)	3,550,000.00
Surplus Land Donations (land value)	\$894,328.00
Total Leverage	\$7,844,328.00
<i>PRO Housing Grant Request</i>	\$ 7,000,000.00
Total Project	\$ 14,844,328.00

Table 5 – Leverage Sources

EXHIBIT E – CAPACITY

i. What capacity do you and your Partner(s) have?

Agency Role	Name	Department/Agency
PRO Housing Grant Administrator	SEMINOLE COUNTY	Seminole County Community Services Department

Table – Responsible Agency

Seminole County Community Services Department is the Lead Agency responsible for the preparation and implementation of the PRO Housing Grant Program. The Community Development Division will administer the program. Community Services Department will work in conjunction with Public Works, Development Services, and other departments to implement specific projects funded by the PRO Housing grant program. For-profit and non-profit developer, housing counseling agency, community development organizations, public housing authorities are also an integral part of the Community Development and Attainable Housing programs.

A Jurisdictional Organization Charts and Community Services Organization Chart are provided. Resumes and/or Job Descriptions have been included for key staff members under the Attachment Tab.

Community Services Attainable Housing Program Staffing Plan - PRO Housing Grant

Position	PRO Housing Role
Allison Thall, Community Services Department Director	<ul style="list-style-type: none"> • Authorizes departmental approvals
Stacey Smithwick, Community Development Division Manager	<ul style="list-style-type: none"> • Manages relationship with Grantor • Reviews all reports • Responsible for ensuring approved activities comply with funding guidelines • Approval all Division activities
Quentin Grose, Attainable Housing Program Manager	<ul style="list-style-type: none"> • Ensure program goals are accomplished according to federal program guidelines • Assign program tasks to internal and external partners to ensure compliance with Program deliverables • Fosters relationships with For-profit and Non-profit Developers to encourage affordable housing development • Maintains working relations with Urban County Partners. • Oversees the affordable housing certification pre-application process to confirm developments meet

	<p>program requirements to be certified and is eligible for incentives, expedited permitting, and fee waivers.</p> <ul style="list-style-type: none"> • Act as the Developer Advocate between Jurisdictional Departments and other municipalities, to ensure affordable housing project move through the permitting process smoothly • Conduct regular site visits of development projects underway
Bonnye Deese, Special Project Adm.	<ul style="list-style-type: none"> • Prepared PRO Housing Grant Application. • Conducts community outreach and program marketing activities • Conduct research and analysis of current community development problems and issues facing local government and provide alternatives for solutions to development problems. • Identifying and recommend suitable parcels for acquisition • Prepare and manage the Requests for Proposals & Notice of Funding Availability process for the PRO Housing grant and all affordable housing funding opportunities. • Review Developer monthly and quarterly progress reports to ensure the timely construction completion and disposition of housing units • Document progress during regular site visits of development projects underway • Prepare annual reports on affordable housing incentive strategies for the Community Development Division Staff liaison to the Affordable Housing Advisory Committee
Attainable Housing Project Coordinator (F/T): To Be Hired (Contingent Upon Award)	<ul style="list-style-type: none"> • Process client agreements with approved applicants • Coordinate relocation for housing preservation program participant displaced during renovation or reconstruction • Assist with community outreach and program marketing activities • Maintain list of parcels identified for acquisition • Process requests for program services • Maintain files according to the grant program guidelines.
Kristine Herrera, Compliance Planner	<ul style="list-style-type: none"> • Conducts project file audits to ensure they are maintained according to the grant requirements.

	<ul style="list-style-type: none"> • Monitor program policies and procedures to ensure activities are being implemented in accordance the grant program regulations
Melony Vera, Program Specialist	<ul style="list-style-type: none"> • Administrative Support • Manage website details for PRO Housing Grant activities
Tadine Diaz, SHIP Project Mgr. II	<ul style="list-style-type: none"> • Oversees SHIP funded affordable housing preservation programs • Monitors progress and ensures compliance with established expenditure deadlines • Supervises the Program Coordinators and Construction Management team
Benito Acosta, Project Coordinator Team Lead (SHIP) (Rehabilitation & Reconstruction)	<ul style="list-style-type: none"> • Assign SHIP participant qualification tasks • Process requests for program services • Complete Applicant income qualifications to ensure household income is compliant with program regulations • Process client agreements with approved applicants • Coordinate relocation for housing preservation program participant displaced during renovation or reconstruction • Maintain files according to the grant program guidelines.
LaShay Henderson, Project Coordinator (SHIP) Purchase Assistance & Minor Home Repairs	<ul style="list-style-type: none"> • Process requests for program services • Complete Applicant income qualifications to ensure household income is compliant with program regulations • Process client agreements with approved applicants • Coordinate relocation for housing preservation program participant displaced during renovation or reconstruction • Maintain files according to the grant program guidelines.
Paul Pendang: Construction Project Manager Team Lead (PRO Housing Grant & SHIP)	<ul style="list-style-type: none"> • Assign projects preservation projects tasks • Conduct initial inspections of owner-occupied homes to assess housing needs and makes recommendations for approvals based on the condition of the home • Conduct the construction bid process for all owner-occupied housing preservation programs, reviews bids, and makes recommendation to SHIP Project Manager II for funding approval • Monitors all construction progress, manages project budgets, process contractor draw requests, ensure projects are completed according to the scopes of

	work, and within the established construction timeframe.
Marshall Harvey, Construction Project Manager	<ul style="list-style-type: none"> • Conduct initial inspections of owner-occupied homes to assess housing needs and makes recommendations for approvals based on the condition of the home • Conduct the construction bid process for all owner-occupied housing preservation programs, reviews bids, and makes recommendation to SHIP Project Manager II for funding approval • Monitors all construction progress, manages project budgets, process contractor draw requests, ensure projects are completed according to the scopes of work, and within the established construction timeframe.
Michael Tackett, Construction Project Manager	<ul style="list-style-type: none"> • Conduct initial inspections of owner-occupied homes to assess housing needs and makes recommendations for approvals based on the condition of the home • Conduct the construction bid process for all owner-occupied housing preservation programs, reviews bids, and makes recommendation to SHIP Project Manager II for funding approval • Monitors all construction progress, manages project budgets, process contractor draw requests, ensure projects are completed according to the scopes of work, and within the established construction timeframe.
Jolea Falk, Financial Manager (Grants)	<ul style="list-style-type: none"> • Perform monthly and annual analysis of grant expenditures • Monitor accounts, processes and track payments • Submit requests for payment to County Clerks for check processing. • Tracks all expenditures and provides an internal weekly expenditure progress report • Prepare Federal grants financial reports (quarterly & annually)
Stacey Smithwick – Community Services Executive Business Manager	<ul style="list-style-type: none"> • Submits reports to the • Draws down funding through DRGR • Submits required reports
Seminole County Development Services	<ul style="list-style-type: none"> •
Seminole County Public Works	<ul style="list-style-type: none"> • Land Management
Sanford Housing Authority	<ul style="list-style-type: none"> • Partnerships to develop Housing Authority-owned land

	<ul style="list-style-type: none"> • Provide access to low-income families interested in purchasing homes
Seminole County Housing Authority	<ul style="list-style-type: none"> • Partnerships to develop Housing Authority-owned land • Provide access to low-income families interested in purchasing homes
Seminole County Public School	<ul style="list-style-type: none"> • Partnerships to develop School Board-owned land or redevelop facilities for affordable housing • Provide access to School Board staff interested in purchasing homes
Habitat for Humanity of Seminole County and Greater Apopka	<ul style="list-style-type: none"> • Non-Profit Development Partner
Habitat for Humanity Marion County Community Land Trust	<ul style="list-style-type: none"> • Non-Profit Development Partner
Florida S.P.E.C.S.	<ul style="list-style-type: none"> • Non-Profit Development Partner
H.E.L.P. Community Development Corporation	<ul style="list-style-type: none"> • Non-Profit Housing Counseling Agency to assist with identifying first-time homebuyers for newly constructed homes • Provide Homebuyer Education Courses
MSA Contractors	<ul style="list-style-type: none"> • Participating General Contractors, Electricians, Roofers, HVAC Contractors for the Minor Home Repair, Rehabilitation and Reconstruction Programs

EXHIBIT F – LEVERAGE

i. Are you leveraging other funding or non-financial contributions?

Seminole County has identified funding sources that can be pooled to make a greater impact within the community. Although federal, state, private, and local grant program funds and activities operate according to their own guidelines and requirements, they are frequently combined to provide a higher level of funding for housing and community development needs. For example, federal CDBG funds can be leveraged State Housing Initiatives Partnership (SHIP) program funds in order to meet needs in affordable housing. The HOME Investment Partnership program funds can also be combined with SHIP to provide assistance for qualified low- and moderate-income first-time homebuyers in the form of down-payment, principal reduction, and closing cost assistance.

The proposed expansion of Seminole County’s Community Services Attainable Housing Program is estimated to cost \$14,844,328.00 during the grant period beginning January 1, 2025, through December 31, 2030. The County is requesting \$7,000,000 in PRO Housing Grant funds to implement the expansion of the program. As shown in table labeled as “Sources” below, Community Services has identified Federal sources that include CDBG, State Housing Initiative Partners (SHIP) funding, and local General Affordable Housing Trust Fund (GAHTF) funding to be used as leverage sources totaling \$6,950,000, in addition to the \$894,328 land value of the current stock of County-owned surplus land designated for donation to non-profit developers for affordable housing production. The amount increases the total County leverage to \$7,844,328 for the successful implementation of the program.

<u><i>Leverage Sources</i></u>	<u><i>Amounts</i></u>
Prior Yr. CDBG Total	\$900,000.00
CDBG (FY26-27)	500,000.00
SHIP (FY25-27)	2,000,000.00
GAHTF (FY24-29)	3,550,000.00
Surplus Land Donations (land value)	\$894,328.00
Total Leverage	\$7,844,328.00
<i>PRO Housing Grant Request</i>	\$ 7,000,000.00
Total Project	\$ 14,844,328.00

Table 5 – Leverage Sources

During the PRO Housing grant period, the Community Development Division Manager has allocated \$500,000 of CDBG funding to homeownership rehabilitation/reconstruction activities. Additional \$900,000 in Prior Year CDBG funds will be allocated to land acquisition and infrastructure activities in the Priority Geographies and the homeownership Community Land Trust (CLT) development project in partnership with Seminole County, Habitat for Humanity of Seminole County and Greater Apopka, and Habitat for Humanity Marion County Community Land Trust.

In addition to the Federal funding allocation, the Community Development Division Manager will continue to allocate up to \$2 million to homeownership Minor Home Repair grants (Emergency Repair), rehabilitation/reconstruction, and purchase assistance activities, throughout the PRO Housing grant period. Lastly, an additional \$3,550,000 from the General Affordable Housing Trust Fund (GAHTF) has been allocated as leverage to cover a host of affordable housing development cost that includes hard construction, fee waivers, land acquisition, purchase assistance, etc.

Florida Statutes Section 166.0451, dictates the disposition of municipal property for affordable housing, and requires local municipalities to maintain an inventory of real property with fee simple title appropriate for affordable housing. In compliance with the statute, Seminole County maintains the inventory of County-owned surplus land that is suitable for the development of permanent affordable housing. The County partners with qualified non-profit organizations developers to donate these parcels to develop affordable housing for low to moderate income households. Seminole County has designated 15 scattered site lots, throughout the County, valued at \$894,328 to be donated and used as leveraged toward affordable housing projects funded with federal funds when necessary.

EXHIBIT G – LONG-TERM EFFECT

i. What permanent, long-term effects will your proposal have? What outcomes do you expect?

It is anticipated the effect of the regulatory changes will encourage the production of new affordable housing units throughout the County. We also anticipate the Land Development Code updates will foster a level of innovation and diversity in housing type development (e.g., tiny homes, cottage courts), and housing developments that target the Missing Middle. Urban-based mixed-use rentals development, carriage homes, duplex and triplex development, will allow an increase in the number of units developed on smaller parcel sizes.

With the strategic utilization of SHIP, CDBG, and GAHTF funding as leverage with the PRO Housing grant, 20% more owner-occupied housing units will be safer, more energy efficient, and will be less susceptible to weather-related natural disasters.

Preservation Activity	No. of Units Developed with PRO Grant Funds	No. of Unit Developed with Leverage SHIP & CDBG Funds
Minor Home Repair	20	100
Rehabilitation	5	25
Reconstruction	1	10

The allocation of PRO funds to homeownership development projects will allow the County to increase the capacity of non-profit developers by providing 0% interest loan through the revolving loan fund. The County will have acquired additional parcels located in Priority Geographies and/or HUD targeted census tracts and land banked them for future affordable housing development. The goal is to identify larger parcels that can accommodate multiple housing types and mix-used development.

Homeownership and Infrastructure Improvement Activities	Outcomes PRO Grant Funds	Outcomes Other Sources
Scattered Site New Construction	<ul style="list-style-type: none"> • Up to 10 single-family homes built 	<ul style="list-style-type: none"> • Up to 5 single-family homes built
Purchase Assistance	<ul style="list-style-type: none"> • Up to 10 first-time homebuyers will receive 20% down payment assistance and up to 3.5% towards closing costs 	<ul style="list-style-type: none"> • Up to 5 first-time homebuyers will receive 20% down payment assistance and up to 3.5% towards closing costs
Land Acquisition (Land Banking)	<ul style="list-style-type: none"> • Attainable Housing will continue to acquire properties for land banking to be donated to non-profit developers for affordable housing development. 	<ul style="list-style-type: none"> • Attainable Housing will continue to acquire properties for land banking to be donated to non-profit developers for affordable housing development.
Construction Lending	\$2 million allocated for to non-profit affordable housing developers to build homeownership units for LMI first-time homebuyers	<p>\$1.5 million from PRO Housing construction loan repayment to be added to the GAHTF for additional development.</p> <p>This is estimated to increase the funding available for construction lending to \$2,475,000. Construction lending will continue as long as funds remain.</p>
CLT Homeownership Development		5 single-family homes built; CLT homebuyers will receive 20% down payment assistance and up to 3% towards closing costs to ensure affordability.
Infrastructure Improvement	Provide access to public utilities for the newly constructed homes located in the rural CDP Priority Geographies.	Install a lift station to provide access to public utilities for the 5 newly constructed homes and provide sewer connection access to existing homes with septic systems

Table 6: Anticipated Outcomes