



The Florida Senate

Local Funding Initiative Request

Fiscal Year 2022-2023

LFIR # 1626

1. **Project Title**
2. **Senate Sponsor**
3. **Date of Request**

4. Project/Program Description

This project will establish a local center for homeownership, HUD-certified housing counseling, and financial education in the City of Kissimmee to expand programming to increase economic self-sufficiency; housing stability; homeownership; and potential generational economic mobility for residents of Osceola County. The center will enable the program to reach economically disadvantaged persons in the county to receive independent housing counseling, financial literacy education and mentoring, affordable homeownership, and home preservation/accessibility services.

This request is for construction of and program services at the new center, which is planned in a Community Redevelopment Area of Kissimmee, Osceola County, Florida. It will include classroom space, client services offices, and construction storage and workspace for the current home repair projects for the City of Kissimmee and for new homeownership opportunities. Osceola County Commissioners donated the land in 2018.

5. **State Agency to receive requested funds**
- State Agency contacted?** Yes No

6. Amount of the Nonrecurring Request for Fiscal Year 2022-2023

Type of Funding	Amount
Operations	215,914
Fixed Capital Outlay	1,070,062
Total State Funds Requested	1,285,976

7. Total Project Cost for Fiscal Year 2022-2023 (including matching funds available for this project)

Type of Funding	Amount	Percentage
Total State Funds Requested (from question #6)	1,285,976	87%
Matching Funds		
Federal	0	0%
State (excluding the amount of this request)	0	0%
Local	187,451	13%
Other	0	0%
Total Project Costs for Fiscal Year 2022-2023	1,473,427	100%

8. **Has this project previously received state funding?** No Yes

Fiscal Year (YYYY-YY)	Amount		Specific Appropriation #	Vetoed
	Recurring	Nonrecurring		

9. **Is future funding likely to be requested?** No Yes
- a. **If yes, indicate nonrecurring amount per year.**
- b. **Describe the source of funding that can be used in lieu of state funding.**
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10. Has the entity requesting this project received any federal assistance related to the COVID-19 pandemic?

Yes

If yes, indicate the amount of funds received and what the funds were used for.

This organization received \$922,544 in Payroll Protection Program funding, all of which was used for payroll. The organization also received \$4,810 from Orange County PPE reimbursement program for nonprofit organizations which originated from HUD CDBG/ESG COVID-19 relief funding. This was used for personal protective equipment and supplies and computer equipment and software.

11. Details on how the requested state funds will be expended

Spending Category	Description	Amount
Administrative Costs:		
Executive Director/Project Head Salary and Benefits		0
Other Salary and Benefits		0
Expense/Equipment/Travel/Supplies/Other		0
Consultants/Contracted Services/Study		0
Operational Costs: Other		
Salary and Benefits	Program service delivery activities	66,924
Expense/Equipment/Travel/Supplies/Other	At the new center - client outreach/advertising, equipment and IT, occupancy/utilities/insurance, depreciation, dues and memberships, equipment lease and maintenance, events, postage/delivery, printing, security, supplies, taxes/licenses, local travel.	148,990
Consultants/Contracted Services/Study		0
Fixed Capital Construction/Major Renovation:		
Construction/Renovation/Land/Planning Engineering	Surveyor, architect, engineers, legal, impact fees, permits, project management, construction hard costs.	1,070,062
Total State Funds Requested (must equal total from question #6)		1,285,976

12. Program Performance

a. What specific purpose or goal will be achieved by the funds requested?

Credit ratings have an oversized impact on accessing homeownership, favorable rental and insurance rates, auto loans, and job opportunities. Many households do not realize their importance or how to improve them.

Currently, households in Orlando-Kissimmee owe on average \$10,533 in credit card debt. The area is in the top 25% of 182 metros for credit card debt; ranks last in wages of the 50 largest metros in the U.S.; and ranks 12 of 13 for affordable housing availability in comparative metropolitan statistical areas. Citizens desperately need stabilizing financial and housing opportunities.

Families will change their economic futures by improving finances, credit scores, and housing stability, including homeownership options. Every \$1 invested in Habitat homeownership returns \$132 in social and economic benefits: health, education, and financial strength; new jobs and revenues; less public assistance; child development and education; and increased prosperity for generations.

b. What activities and services will be provided to meet the intended purpose of these funds?



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Activities from this funding will include the construction of the new local base of operations and services for Osceola County residents. The center will enable the program to reach Osceola County residents to locally provide financial education, housing counseling, and homeownership services. It will also reduce the cost of travel and transporting materials and supplies for the repair and preservation projects currently provided for the City of Kissimmee. The city has expressed interest in referring clients to the center for housing counseling. The center will bring its expertise and housing production to Osceola County. For 35 years, the organization has steadily grown into one of the top "Super Habitats" in the nation. Over the last 10 years, the program has increased housing construction and preservation productivity by 900% compared to the previous decade and is regularly ranked in the top 10 Habitat affiliates in the U.S. for rate of construction in very large markets.

c. What direct services will be provided to citizens by the appropriation project?

Residents will receive financial education, homeownership opportunities, and housing counseling services. Applicants will receive assistance with financial literacy; homeownership education such as energy efficiency, storm damage prevention, and do-it-yourself home maintenance skills; repairs on low income owner-occupied homes; HUD-certified housing counseling; and financial mentoring for up to 12 months.

Housing counseling for the public will include how to raise credit scores; save money; prevent foreclosure; help seniors and individuals with disabilities make sound decisions about monthly bills; pathways to renting and homebuying such as helping them transition out of homelessness; pre-purchase education for new homebuyers including how to avoid mortgage scams, shopping for a loan, understanding how much they can afford, finding homebuying programs, and assisting through their homebuying process; reverse mortgage counseling; and non-delinquency post-purchase counseling services.

d. Who is the target population served by this project? How many individuals are expected to be served?

The target population served and benefited by the project includes economically disadvantaged persons and workforce households, jobless persons, homeless persons, physically disabled persons, victims of crime, and others according to fair housing regulations and other federal, state, and local laws. The program anticipates serving approximately 800 persons over a 12-month period.

e. What is the expected benefit or outcome of this project? What is the methodology by which this outcome will be measured?

Participants who receive financial education, mentoring, or counseling services will create their own improvement plans with the assistance of staff. For example, financial education clients will include one or more of the below goals. Of participants whose plans include one or more of the following:

1. 70% will raise their credit scores to at least 640.
2. 70% will achieve their debt reduction target.
3. 50% will raise their income.
4. 75% will retain or obtain housing.
5. 75% will score at least a 70 on financial literacy post-test.
6. 90% will report improved attitudes and practices with money.

Baselines for every participant will be established for each of their individualized goals. Data on participants' progress on their goals will be collected and evaluated for adjustments to their plans, if needed, and will be included in aggregated results. Data will be collected in software and spreadsheets and updated daily and weekly.

f. What are the suggested penalties that the contracting agency may consider in addition to its standard penalties for failing to meet deliverables or performance measures provided for the contract?

If the construction of the Homeownership, Housing Counseling, and Financial Education Center in City of Kissimmee is not completed by the end of FY 2022-23 (providing the availability of funds in the first month of that fiscal year), the organization will return, or not draw down, the remaining funds. Standard contract penalties are sufficient.

13. The owners of the facility to receive, directly or indirectly, any fixed capital outlay funding. Include the relationship between the owners of the facility and the entity.

Habitat for Humanity Greater Orlando and Osceola County, Inc.



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14. Requestor Contact Information

a. First Name Last Name

b. Organization

c. E-mail Address

d. Phone Number Ext.

15. Recipient Contact Information

a. Organization

b. Municipality and County

c. Organization Type

- For Profit Entity
- Non Profit 501(c)(3)
- Non Profit 501(c)(4)
- Local Entity
- University or College
- Other (please specify)

d. First Name Last Name

e. E-mail Address

f. Phone Number

16. Lobbyist Contact Information

a. Name

b. Firm Name

c. E-mail Address

d. Phone Number