



ORANGE COUNTY HOUSING FINANCE AUTHORITY

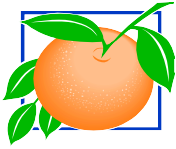
AGENDA PACKAGE

BOARD OF DIRECTORS MEETING

Wednesday, November 4, 2026 | 8:30 A.M.

ORANGE COUNTY ADMINISTRATION BUILDING
BOARD OF COUNTY COMMISSIONER CHAMBERS
201 S. Rosalind Avenue – Orlando, FL 32801





ORANGE COUNTY
HOUSING FINANCE AUTHORITY

FRANTZ DUTES
EXECUTIVE DIRECTOR

MEMORANDUM

CURTIS HUNTER
BOARD CHAIR

RAY COLADO
VICE CHAIR

WIL STAMPER
BOARD MEMBER

MARK LEWIS
BOARD MEMBER

GARY SIPLIN
BOARD MEMBER

TO: Curtis Hunter, Board of Directors, OCHFA,
Ray Colado, Board of Directors, OCHFA,
Wil Stamper, Board of Directors, OCHFA,
Mark Lewis, Board of Directors, OCHFA,
Gary Siplin, Board of Directors, OCHFA,
Mike Watkins, General Counsel, Greenberg Traurig, P.A.,
Rhonda Bond-Collins, Bond Counsel, Bryant Miller Olive P.A.,
David Jones, Financial Advisor, CSG Advisors,
Helen H. Feinberg, Senior Managing Underwriter, RBC Capital Markets,
Donald Peterson, Co-Managing Underwriter, Raymond James,
Tim Wranovix, Co-Managing Underwriter, Raymond James,
Whitney Evers, Senior Assistant County Attorney – Orange County,
Stephanie Taub, Manager, Fiscal & Business Services – Orange County,
James Audette, Trustee – US Bank

FROM: Frantz Dutes
Executive Director, OCHFA

DATE: October 28, 2026

RE: **November 4, 2026 Board of Directors Meeting Agenda**

All, enclosed is the meeting agenda package for the upcoming Orange County Housing Finance Authority Board of Directors meeting scheduled as follows:

Date: Wednesday, November 4, 2026
Time: 8:30 a.m.
Location: Orange County Administration Building
Board of County Commissioners Chambers
201 S. Rosalind Avenue, Orlando, Florida 32801

Should you have any questions, need additional information or you cannot attend the meeting, please contact me as soon as possible at (407) 894-0014.



FRANTZ DUTES
EXECUTIVE DIRECTOR

ORANGE COUNTY HOUSING FINANCE AUTHORITY

Board of Directors Meeting

Orange County Administration Building
Board of County Commissioner Chambers
201 S. Rosalind Avenue Orlando, FL 32801

November 4, 2026 ~ 8:30 A.M.

AGENDA

BOARD OF DIRECTORS

CURTIS HUNTER
BOARD CHAIR

RAY COLADO
VICE CHAIR

WIL STAMPER
BOARD MEMBER

MARK LEWIS
BOARD MEMBER

GARY SIPLIN
BOARD MEMBER

PUBLIC COMMENT

CONSENT AGENDA

A. GENERAL ADMINISTRATION

1. Adoption of October 7, 2026 Board of Directors Meeting Minutes

B. EXECUTIVE DIRECTOR'S OFFICE

1. Multi-Family Housing Revenue Bonds Pipeline Report

C. FINANCIAL MANAGEMENT

1. Acknowledgement of the following: Consolidated Balance Sheet for the Operating Fund; Combined Statement of Revenues/Expenses Changes in Retained Earnings; FY 2026 Operating Fund Comparison of Budget vs. Actual; FY 2026 Operating Fund Comparison of Actual Revenues and Expenses; Summary of OCHFA's Operating Fund Investments
2. Gap Loan Report

D. PROGRAM OPERATIONS

1. Acknowledgement of the Current Status of the Single-Family Homeowner Revenue Bond (HRB) Program and To Be Announced (TBA) Mortgage Loan Program
2. Acknowledgement of the Multi-Family Occupancy Report

DISCUSSION AGENDA

E. EXECUTIVE DIRECTOR

1. OCHFA/Habitat for Humanity Greater Orlando and Osceola County Homebuyer "Pilot" Program

Section 286.0105, Florida Statutes, states that if a person decides to appeal any decision made by a board, agency, or commission with respect to any matter considered at a meeting or hearing, he or she will need a record of the proceedings, and that, for such purpose, he or she may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based.

La Sección 286.0105 de los Estatutos de la Florida establece que si una persona decide apelar cualquier decisión tomada por una junta, agencia o comisión con respecto a cualquier asunto considerado en una reunión o audiencia, necesitará un registro de los procedimientos y que, para tal fin, es posible que deba asegurarse de que se haga un registro literal de los procedimientos. cuyo expediente incluye los testimonios y las pruebas en que se basará la apelación.

Seksyon 286.0105, Lwa Florida, deklare ke si yon moun decide fè apèl kont nenpòt desizyon ki te pran pa yon tablo, ajans, oswa komisyon ki gen rapò ak nenpòt pwoblèm konsidere nan yon reyinyon oswa yon odyans, li pral bezwen yon dosye sou pwosedi yo, e ke, pou rezon sa yo, li ka bezwen asire ke yon dosye vèbal nan pwosedi yo fèt, ki dosye gen ladan temwayaj ak prèv ki montre apèl la dwe baze.

Orange County does not discriminate on the basis of race, color, national origin, sex, age, religion, disability or family status. Those with questions or concerns about nondiscrimination, those requiring special assistance under the Americans with Disabilities Act (ADA), and those requiring language assistance (free of charge) should contact the Title VI/Nondiscrimination Coordinator at access@ocfl.net or by calling 3-1-1 (407-836-3111).

If you are hearing or speech impaired, you may reach the phone numbers above by dialing 711.

El Condado de Orange no discrimina por motivos de raza, color, origen nacional, sexo, edad, religión, discapacidad o situación familiar. Aquellos que tengan preguntas o inquietudes sobre la no discriminación, aquellos que requieran asistencia especial según la Ley de Estadounidenses con Discapacidades (ADA) y aquellos que requieran asistencia lingüística (gratuita) deben comunicarse con el Coordinador de No Discriminación/Título VI en access@ocfl.net o llamando 3-1-1 (407-836-3111).

Si tiene problemas de audición o del habla, puede comunicarse con los números de teléfono anteriores marcando 711.

Orange County pa fè diskriminasyon sou baz ras, koulè, orijin nasyonal, sèks, laj, relijyon, andikap oswa sitiasyon fanmi. Moun ki gen kesyon oswa enkyetid konsènan non diskriminasyon, moun ki bezwen asistans espesyal dapre Lwa Ameriken andikape yo (ADA), ak moun ki bezwen asistans nan lang (gratis) ta dwe kontakte Kowòdonatè Tit VI/Nondiscrimination nan access@ocfl.net oswa lè yo rele 3-1-1 (407-836-3111).

No index entries found. Si w gen pwoblèm pou tande oswa pou w pale, ou ka kontakte nimewo telefòn ki anwo yo lè w konpoze 711.



ORANGE COUNTY HOUSING FINANCE AUTHORITY

BOARD OF DIRECTORS:

Curtis Hunter | Ray Colado | Mark Lewis | Wil Stamper | Gary Siplin

EXECUTIVE DIRECTOR:

Frantz Dutes

OFFICIAL MEETING MINUTES

Meeting: OCHFA Board of Directors

Date: October 7, 2026

Location: Orange County Administration Building, BCC Chambers 201 S. Rosalind Ave. Orlando, FL 32801

Time: 8:30 am

Board Members Present	Board Members Absent	OCHFA Staff	OCHFA Professionals	County Staff
Curtis Hunter Board Chair		Frantz Dutes Executive Director	Mike Watkins Greenberg Traurig, PA	Danielle Philippe Fiscal/Business Services
Ray Colado Vice Chair		Chaynae Price Chief Financial Officer	Rhonda Bond-Collins Brvant Miller Olive, PA	Zachary Shelby Fiscal/Business Services
Wil Stamper Board Member		Shawn Tan Director-Program Operations	Lo Etienne Bryant Miller Olive, PA	Other Guests
Mark Lewis Board Member		Jennie Mathes Executive Assistant		Robert Bowzer Atlantic Housing
Gary Siplin Board Member				Campbell Ebersoldt Lincoln Avenue Communities

MEETING OPENED:

There being a quorum, Board Chair Hunter called the meeting to order at 8:30 am.

PUBLIC COMMENT(S):

Board Chair Hunter informed the Board that the proposed 2027 Open Cycle Tax-Exempt Bond Application and OCHFA Bylaws are being “pulled” from the Consent Agenda pending additional review of the “Board Contact” and “Conflict of Interest” verbiage in the respective documents. Once the documents have been reviewed by Staff and General Counsel, an Ad Hoc Committee meeting will be scheduled to discuss these items.

Board Chair Hunter asked if everyone had an opportunity to review the meeting agenda prior to the meeting and if there were any questions.

Board Member Siplin shared a chronology of his professional experience and highlighted the support that he received from a black attorney in Broward County. In conclusion, he stated that his purpose in being on this Board is to ensure that opportunities are provided to “blacks.”



ORANGE COUNTY HOUSING FINANCE AUTHORITY

Board Member Sipplin asked if there was any minority participation in the list of approved professionals listed in the proposed 2027 Open Cycle Tax Exempt Bond Application. Board Chair Hunter responded that his concern will be considered at the upcoming Ad Hoc Committee meeting.

CONSENT AGENDA:

A. GENERAL ADMINISTRATION

1. Adoption of September 2, 2026 Board of Directors Meeting Minutes
2. Adoption of September 2, 2026 Program Meeting Minutes

B. EXECUTIVE DIRECTOR'S OFFICE

1. Multi-family Housing Revenue Bonds Pipeline Report

C. FINANCIAL MANAGEMENT

1. Acknowledgement of the consolidated balance sheet for the Operating Fund; acknowledgement of the following: Combined Statement of Revenues/Expenses; Changes in Retained Earnings; FY 2026 Operating Fund; Comparison of Budget vs. Actual; FY 2026 Operating Fund Comparison of Actual Revenues and Expenses and Summary of OCHFA's Operating Fund Investments

D. PROGRAM OPERATIONS

1. Acknowledgement of the Current Status of the Single-Family Homeowner Revenue Bond (HRB) Program and To Be Announced (TBA) Mortgage Loan Program
2. Acknowledgement of the Multi-Family Occupancy Report

MOTION:

Board Chair Hunter called for a motion to approve the Consent Agenda. Board Member Lewis moved to approve the Consent Agenda, and Board Member Stamper seconded the motion. Board Chair Hunter called for further discussion. Hearing none, the motion passed.

ACTION TAKEN:

Motion/Second: M. Lewis/W. Stamper

Aye by Voice Vote: All Nay by Voice Vote: None Abstained: None

DISCUSSION AGENDA:

A. EXECUTIVE DIRECTOR

1. Board approval of Bond Resolution #2026-07, Credit Underwriting Report (CUR), terms and financing in an amount not to exceed \$28MM of tax-exempt multi-family mortgage revenue bonds for the acquisition, rehabilitation and equipping of Clarcona Groves Apartments and authorization for the Board Chair, Board Member and Executive Director to execute all associated documents subject to General Counsel review.



ORANGE COUNTY HOUSING FINANCE AUTHORITY

Mr. Dutes provided the Board with the following overview of the Clarcona Groves Apartments Tax-Exempt Bond Application:

- Project Description
- Development Team
- Sources of Funds
- Project strengths, issues, concerns, and waiver requests
- Credit Underwriting Report conditions
 - Special Conditions
 - General Conditions
- Disclosure/Bond Counsel Comments
- Board Action Requested

Mr. Dutes informed the Board that Mr. Campbell Ebersoldt representing the developer was in the audience. Mr. Dutes clarified that the Development Team for this project is an “umbrella team” that includes multiple contractors and each contractor will hire subcontractors. He noted that this should be considered in our discussion of the development team.

Mr. Dutes then invited comments from Bond Counsel and Disclosure Counsel regarding the proposed project.

Ms. Rhonda Bond-Collins, Bond Counsel for OCHFA, stated that the financial structure for Clarcona Groves Apartments includes a Freddie Mac Tax-Exempt (“TEL”) Immediate Loan. She explained that all loan proceeds will be available at closing and deposited into a project fund administered by the Trustee, with disbursements made through the requisition process. Ms. Bond-Collins further noted that the transaction includes a ground lease structure, which has been thoroughly reviewed and vetted. Based on Bond Counsel’s review, she recommends approval of the project. Mr. Watkins, Disclosure Counsel, indicated that he had no additional comments.

Mr. Dutes then opened the floor for questions from the Board regarding the project and informed the Board that Staff, Bond Counsel, and Disclosure Counsel are available to address any questions. Board Member Lewis requested clarification regarding the reduction in the number of parking spaces identified under the Special Conditions section. Mr. Campbell Ebersoldt explained that the reduction is primarily intended to accommodate additional ADA-compliant parking spaces. He noted that the development team is working closely with the Orange County Planning Department to ensure compliance with all applicable requirements. Mr. Ebersoldt also stated that, to date, there have been no resident complaints regarding insufficient parking at the development.

Board Member Siplin reiterated that a black member of the Broward Housing Finance Authority encouraged his participation as Co-counsel, Underwriter’s Counsel, and Bond Counsel to increase black participation in bond transactions. Board Member Siplin stated that this opportunity led to subsequent service as Bond Counsel for the Broward Housing Finance Authority, Miami-Dade County, and the Florida Housing Finance Corporation, and emphasized the importance of creating comparable opportunities for black professionals in Orange County.

Board Member Siplin also noted that Black, Hispanic, Women, and other minority members contribute tax dollars that support bond transactions. He requested that development teams reflect Orange County’s diversity and provide opportunities for black professionals and other qualified professionals.

Board Chair Hunter reminded the Board to be cognizant of potentially putting the Authority, the County or Board Members at risk by any improper use of language surrounding minority representation.

Board Member Lewis stated that, at a minimum, he would like to have information on what makes consultants on the development team uniquely qualified to be on this project. Mr. Ebersoldt stated that Lincoln Avenue Communities typically utilizes the services of national firms on projects to take advantage of uniformity and efficiency in their projects, however, whenever feasible, local businesses are utilized.



Board Member Siplin reiterated his request for representation from the County Attorney's office at Board meetings to provide advice and guidance on matters including minority participation. Board Chair Hunter stated that Staff had contacted the County Attorney's Office and was advised that OCHFA's General Counsel should be consulted on such matters. He further noted that Small Business Enterprise participation is appropriately addressed in the proposed 2027 Open Cycle Tax-Exempt Bond Application. Board Member Siplin also renewed his request for a "boiler plate public notice" that would allow him to meet with developers, stating that he had not yet received it and that Staff should accommodate a request from a Board member. Board Chair Hunter responded that Board Member Siplin's requests related to the current agenda had been fulfilled and invited Staff to provide additional clarification regarding legal consultation and guidance.

Vice Chair Colado requested clarification regarding the "must pay" provision, the six-month validity period of the Credit Underwriting Report (CUR) recommendation, and the ground lease. Mr. Dutes explained that "must pay" relates to debt-service requirements and that closing within six months of the CUR is an industry standard. Ms. Bond-Collins explained the ground-lease structure.

Mr. Dutes reported that, based on the Board's direction, he contacted the Orange County Attorney's Office regarding a legal opinion concerning:

- Board member contact with applicants
- Board member meetings with the development team

The County Attorney's Office advised that the Authority's enabling legislation provides for independent counsel for the Authority; therefore, legal questions concerning matters before the Authority should be directed to the Authority's General Counsel rather than the County Attorney's Office.

Regarding a "boiler plate public notice" template for contact with developers or development-team members, Mr. Dutes stated that no template had been prepared because the Board had not yet determined whether such action is appropriate. He stated that a template would be developed if the Board elects to proceed with a template.

Board Member Siplin requested a copy of the legal opinion provided from the County Attorney. Board Chair Hunter stated that no opinion was secured from the County Attorney's office, but that direction had been given to seek legal opinion from OCHFA's General Counsel.

Board Member Siplin implied that Mr. Dutes did not secure an opinion from the County Attorney's office and requested a copy of the communication from the County Attorney's office. Mr. Dutes confirmed that communication would be provided to the Board immediately after the Board meeting.

Mr. Dutes put forth the following Board action:

Board approval of Bond Resolution #2026-07, Credit Underwriting Report, terms and financing in an amount not-to-exceed \$28MM of Tax-Exempt Multi-Family Mortgage Revenue Bonds, for the acquisition, rehabilitation and equipping of Clarcona Groves Apartments; and authorization for the Chair, Board Member and Executive Director to execute all associated documents subject to General Counsel review.

Board Member Siplin requested that a vote on this project not take place until he was provided with information on minority participation in the development team. Board Chair Hunter expressed his disagreement stating that this topic had been previously discussed at the Program Committee meeting and would also again be revisited at the upcoming Ad Hoc Committee meeting.



ORANGE COUNTY **HOUSING FINANCE AUTHORITY**

Board Member Siplin asked Board Chair Hunter to request that Staff provide a list of small business and minority participation in OCHFA projects for the last 5 years. Mr. Dutes responded that to secure this information, the Authority would have to rely on the developers for such projects and their ability to track that information.

MOTION:

Board Chair Hunter called for a motion to approve the discussion item. Vice Chair Colado moved to approve the discussion item, and Board Chair Hunter seconded the motion. Board Chair Hunter called for further discussion. Hearing none, the motion passed.

ACTION TAKEN:

Motion/Second: R. Colado/C. Hunter

Aye by Voice Vote:

C. Hunter/R. Colado/W. Stamper

Nay by Voice Vote:

M. Lewis/G. Siplin

Abstained:

None

Mr. Dutes thanked the Board for their support of this project and expressed that if it had been delayed, it would have adversely impacted other projects in the “pipeline” for approval.

Mr. Dutes also informed the Board that Bond Counsel had requested that Board members sign a form titled “Certificate as to Public Meetings and No Conflict of Interests” for Clarcona Groves Apartments. The form confirms compliance with the Sunshine Law. Ms. Bond-Collins stated that it was not a new form but a standard form that all voting Board members must sign acknowledging that there has been no violation of the Sunshine Law in the voting process. Board Member Siplin inquired as to whether Staff needed to sign. Ms. Bond-Collins stated that since Staff are not voting on the project, they are not required to sign. Vice Chair Colado asked if this was a new form. Ms. Bond-Collins stated that it is typical for such transactions and required by Bryant Miller Olive and will be included in the closing documents for the project. Mr. Watkins confirmed that it is standard practice but not one that Greenberg Traurig has utilized. Vice Chair Colado asked if in the future they are going to be asked to sign anything related to a project or Authority business, that it be provided to them in advance. Mr. Dutes confirmed that it will be included in the agenda package going forward.

Mr. Dutes advised the Board that the updated 2027 application includes Small Business Enterprise language consistent with Orange County requirements. Mr. Dutes noted that prior Minority- and Women-Owned Business Enterprise provisions had established participation goals of 18% for Minority-Owned Businesses and 6% for Women-Owned businesses. He further noted that local governments no longer use these provisions and must instead apply race neutral Small Business Enterprise language. Mr. Dutes confirmed that this language has been incorporated into the application and that the Authority is currently in compliance with federal law. He stated that if the Board elects to pursue a different approach, Staff will then defer to General Counsel regarding the potential legal implications.

Board Member Lewis expressed concern that the proposed Small Business Enterprise language proposed in the 2027 Open Cycle Tax-Exempt Bond Application lacked sufficient detail regarding expectations, implementation, and accountability and could be perceived as an afterthought. He stated that clearer provisions were needed to



encourage developers and their consultant teams to take small-business participation seriously and recommended addressing the specifics at the upcoming Ad Hoc meeting. Board Member Lewis suggested reviewing other procurement and small-business participation practices, as well as potential partnerships, to strengthen the Authority's approach and suggested developing language comparable to established county practices.

Mr. Dutes expressed concern that prioritizing small businesses and minority development could detract from the Authority's primary mission of financing affordable housing for low-moderate income families. Mr. Dutes further emphasized the importance of remaining focused on the Authority's mission and cautioned that excessive barriers to development could discourage developers from pursuing projects in Orange County. Mr. Dutes noted that the Authority provides financial resources to developers to ensure that these investments support the community's affordable housing needs. Board Member Lewis disagreed, expressing concern that millions of dollars in funding are being directed toward developers. Mr. Dutes emphasized that the Authority is not giving millions of dollars to developers, the Authority is facilitating affordable housing for our community.

Board Chair Hunter reiterated that the language regarding Small Business Enterprise will be discussed at the upcoming Ad Hoc Committee.

Board Member Siplin suggested to Board Chair Hunter that prior to the Ad Hoc Committee meeting, that staff meet with the Board to solicit their list of concerns to be addressed at the Ad Hoc Committee meeting. Board Member Siplin reiterated that his role on the Board is to support small business. Board Chair Hunter stated that he will rely on Staff to determine how to acquire this information prior to the Ad Hoc meeting.

Ms. Bond Collins stated that the "Certificate as to Public Meetings and No Conflict of Interests" would be pulled for this transaction since it had not been provided prior to the meeting but that it will be included in advance going forward.

Board Member Siplin asked if the County Attorney had reviewed the certificate. Vice Chair Colorado reiterated that the County Attorney has deferred guidance to OCHFA's General Counsel to review and give opinion on such matters. Mr. Watkins confirmed that he was provided a copy for review.

Vice Chair Colorado suggested that Staff speak to some developers regarding Small Business Enterprise practices. He further suggested that these practices then be brought to the OCHFA General Counsel. Vice Chair Colorado also requested that information on small business participation be included in future application presentations.

There being no further business, Board Chair Hunter adjourned the meeting at 9:30 am.

Frantz Dutes
Executive Director

Curtis Hunter
Board Chair

Minutes prepared by
Jennie Mathes



FRANTZ DUTES
EXECUTIVE DIRECTOR

CONSENT ITEM

BOARD OF DIRECTORS

CURTIS HUNTER
CHAIR

RAY COLADO
VICE CHAIR

WIL STAMPER
BOARD MEMBER

MARK LEWIS
BOARD MEMBER

GARY SIPLIN
BOARD MEMBER

MEMORANDUM

TO:	OCHFA Board of Directors
FROM:	Frantz Dutes Executive Director, OCHFA
DATE:	October 28, 2026
RE:	MULTI-FAMILY HOUSING MORTGAGE REVENUE BONDS PIPELINE REPORT November 4, 2026 Board of Directors Meeting

The Multi-Family Housing Mortgage Revenue Bonds Pipeline Report is attached. As of October 28, 2026, we have 1,497 units in process, and a total of \$269,845,000 in bonds issued/pending.

ACTION REQUESTED: Information Only

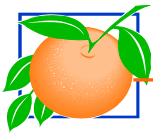
OCHFA MULTI-FAMILY HOUSING MORTGAGE REVENUE BONDS PIPELINE REPORT

10/28/26

	Applicant/ Developer	Location	Units	Bond Amount	Application Received	Inducement Approval	BCC TEFRA Approval	Bond Resolution Approval	Total Dev. Cost	Per Unit Cost	Status
1	Carver Park East, LP	Carver Park Apartments Conley St., SE Intersection of Conley and Jernigan Ave.	50	\$7,845,000	4/16/2026	6/4/2026	8/4/2026		\$26,228,226.00	* \$524,564	* Applicant Finalizing Financial Structure
2	Spira Equity Partners	Stonebridge Landing Apartments 7603 Fort Desoto St. Orlando, FL 32822	272	\$47,000,000	04/13/26	4/29/2026	5/19/2026		\$100,490,400.00	* \$369,453	* Applicant Finalizing Financial Structure
3	Southport Development	Gale Vista Apartments 2020 Old Dixie Hwy, Apopka, FL 32703	100	\$20,000,000	04/13/26	4/29/2026	5/19/2026		\$41,418,696.00	* \$414,186	* Applicant Finalizing Financial Structure
4	Osprey 2 Owner LLC/ Ulysses Development Group	Osprey 2 5453 South Rio Grande Avenue Orlando FL 32839	116	\$30,000,000	05/28/25	08/06/25	08/26/25	08/06/25	\$46,441,459.00	* \$400,357	* Applicant Finalizing Financial Structure
5	Wendover Housing	Catchlight Crossings Phase 2 Destination Parkway/Adjacent to the Convention Center	129	\$20,000,000	10/07/26				\$64,520,592.00	* \$500,159	* Application Under Review
6	Lincoln Avenue Communities	Clarcona Groves Apartments 5462 Clarcona Key Boulevard Orlando FL 32810	264	\$28,000,000	01/14/26	03/04/25	04/21/26	10/7/2026	\$93,145,133.00	\$384,973	Anticipated Closing on or about 11/15/26
7	Standard Palm Grove Venture, LP	Palm Grove Garden 3944 WD Judge Drive Orlando FL 32808	142	\$30,000,000	05/14/25	06/04/25	07/01/25	02/04/26	\$57,914,003.00	\$407,845	Under Rehabilitation
8	Crossroads Preservation LP	Crossroads Apartments 4381 Crossroads Court Orlando FL. 32811	94	\$25,000,000	05/21/25	06/04/25	07/01/25	02/04/26	\$42,865,455.00	\$456,015	Under Rehabilitation
9	Dominium	The Waters 1255 Plymouth Sorrento Rd. Apopka FL 32712	180	\$37,000,000	07/03/23	09/06/23	09/24/24	11/06/24	\$62,938,003.00	\$349,656	Under Construction
10	Wendover Housing	Catchlight Crossings Phase IV Destination Parkway/ Adjacent to the Convention Center	150	\$25,000,000	04/08/22	10/05/22	N/A		\$47,459,974	* \$316,400	* Applicant Finalizing Financial Structure
Totals			1,497	\$269,845,000					\$583,421,941	\$389,727	

NOTES:

*Preliminary-subject to change



CONSENT ITEM

MEMORANDUM

FRANTZ DUTES
EXECUTIVE DIRECTOR

BOARD OF DIRECTORS

CURTIS HUNTER
BOARD CHAIR

RAY COLADO
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BOARD MEMBER

GARY SIPLIN
BOARD MEMBER

TO:	OCHFA Board of Directors
FROM:	Frantz Dutes, Executive Director
CONTACT:	Chaynae Price, Chief Financial Officer
DATE:	October 16, 2026
RE:	OCHFA CONSOLIDATED BALANCE SHEET FOR THE OPERATING FUND FOR THE PERIOD ENDING SEPTEMBER 30, 2026 NOVEMBER 4, 2026 REGULAR BOARD OF DIRECTORS MEETING

Attached for your review is the OCHFA's Operating Fund Balance Sheet. The Operating Fund includes all funds namely: the General Fund, the Low Income Housing Fund and the Homeownership Assistance Program Fund.

The majority of the funds in the General Fund are invested in GNMA's. The GNMA's yield approximately 5.0700%. The remaining funds are invested in the US Bank Money Market. The Authority earned an average of 3.641% interest income on all investments.

Orange County Housing Finance Authority

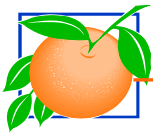
Operating Fund Balance Sheet

As of September 30, 2026

	GENERAL FUND	LOW INCOME HOUSING FUND	HOMEOWNERSHIP ASSISTANCE FUND	COMBINED TOTALS
Assets				
Cash	8,347,573.86	1,578,476.40	1,218,281.22	11,144,331.48
***** Investments	14,951,830.20	0.00	294,010.08	15,245,840.28
GNMA/FNMA Securities	17,979,705.57	0.00	0.00	17,979,705.57
Accounts Receivable	385,364.74	0.00	38,444.00	423,808.74
Notes Receivable	1,175,875.51	19,200.00	0.00	1,195,075.51
GF - FHLB GNMA Collateral / Rcvbl	532,125.79	0.00	0.00	532,125.79
Mortgage Receivable	0.00	246,743.88	3,678,109.83	3,924,853.71
**** Allowance for Doubtful Accounts	0.00	(248,561.89)	(1,370,830.14)	(1,619,392.03)
Mortgage & GNMA/FNMA Income Receivable	4,545,080.99	0.00	0.00	4,545,080.99
Deferred FRS Pension Contributions	170,144.00	0.00	0.00	170,144.00
Interfund Receivable/Payable	9,235,397.11	4,775,793.63	(5,585,578.35)	8,425,612.39
Prepaid Expenses	19,276.54	0.00	0.00	19,276.54
Fixed Assets	220,279.97	0.00	0.00	220,279.97
Total Assets	57,562,654.28	6,371,652.02	(1,727,563.36)	62,206,742.94
Current liabilities:				
Other Payables	124,345.72	0.00	0.00	124,345.72
FRS Net Pension Liability	905,370.00	0.00	0.00	905,370.00
Accounts Payables	393,371.95	0.00	0.00	393,371.95
Total liabilities	1,423,087.67	0.00	0.00	1,423,087.67
Retained Earnings Previous Period	53,413,317.78	6,311,064.41	(1,771,662.08)	57,952,720.11
Net Income (Loss)	2,726,248.83	60,587.61	44,098.72	2,830,935.16
Total Liabilities & Retained Earnings	57,562,654.28	6,371,652.02	(1,727,563.36)	62,206,742.94

**** A reserve account is set up to allow for percentage of the Down Payment Assistance Notes Receivable to be recognized as doubtful accounts based on industry standards. (Approximately 3%). The actual notes receivable remain on the books while the doubtful account is set up as a contra asset account.

***** This balance includes a \$158,571.27 difference between the GNMA'S book value and market value recorded at 9/30/2025 (GASB 31).



CONSENT ITEM

MEMORANDUM

FRANTZ DUTES
EXECUTIVE DIRECTOR

BOARD OF DIRECTORS

CURTIS HUNTER
BOARD CHAIR

RAY COLADO
VICE CHAIR

WIL STAMPER
BOARD MEMBER

MARK LEWIS
BOARD MEMBER

GARY SIPLIN
BOARD MEMBER

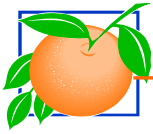
TO:	OCHFA Board of Directors
FROM:	Frantz Dutes, Executive Director
CONTACT:	Chaynae Price, Chief Financial Officer
DATE:	October 16, 2026
RE:	OCHFA COMBINED STATEMENT OF REVENUES, EXPENSES AND CHANGES IN RETAINED EARNINGS FOR THE PERIOD ENDING SEPTEMBER 30, 2026 NOVEMBER 4, 2026 REGULAR BOARD OF DIRECTORS MEETING

Attached for your review are the OCHFA's Operating Fund Statement of Revenues, Expenses, and Changes in Retained Earnings. The Operating Fund includes all funds namely: the General Fund, the Low Income Housing Fund, and the Homeownership Assistance Program Fund.

Attachments

Orange County Housing Finance Authority
Combined Statement of Revenues, Expenses, and Changes in Retained Earnings
For The Year Ending September 30, 2026

	Operating Fund			
	General Fund	Low Income Hsg Fund	Homeownership Assistance Fund	Current YTD
Revenue:				
Administrative Fees	1,258,930.34	0.00	0.00	1,258,930.34
Bond Financing Fees	1,751,326.50	0.00	0.00	1,751,326.50
Gain on the Sale of GNMA's	196,063.35	0.00	0.00	196,063.35
Other Revenue	141,755.55	60,587.61	28,269.53	230,612.69
Investment Income	495,512.71	0.00	11,417.91	506,930.62
Income from Loans, GNMA's	1,393,459.58	0.00	6,507.53	1,399,967.11
Total Revenues	5,237,048.03	60,587.61	46,194.97	5,343,830.61
Expenses				
General and Administrative	1,758,393.09	0.00	2,096.25	1,760,489.34
Intra Fund Expense	716,075.00	0.00	0.00	716,075.00
Other Expenses	36,331.11	0.00	0.00	36,331.11
Total Expenses	2,510,799.20	0.00	2,096.25	2,512,895.45
Net Income (Loss)	2,726,248.83	60,587.61	44,098.72	2,830,935.16
Retained Earnings Beginning of Year	53,413,317.78	6,311,064.41	-1,771,662.08	57,952,720.11
Retained Earnings End of Year	56,139,566.61	6,371,652.02	(1,727,563.36)	60,783,655.27



CONSENT ITEM

MEMORANDUM

FRANTZ DUTES
EXECUTIVE DIRECTOR

BOARD OF DIRECTORS

CURTIS HUNTER
BOARD CHAIR

RAY COLADO
VICE CHAIR

WIL STAMPER
BOARD MEMBER

MARK LEWIS
BOARD MEMBER

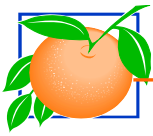
GARY SIPLIN
BOARD MEMBER

TO:	OCHFA Board of Directors
FROM:	Frantz Dutes, Executive Director
CONTACT:	Chaynae Price, Chief Financial Officer
DATE:	October 16, 2026
RE:	OCHFA FISCAL YEAR 2026 OPERATING FUND – COMPARISON OF BUDGET VS. ACTUAL AS OF SEPTEMBER 30, 2026 NOVEMBER 4, 2026 REGULAR BOARD OF DIRECTORS MEETING

Attached for your attention is the comparison of the Budgeted Revenues and Expenses for Fiscal Year 2026 vs. the Actual Revenues and Expenses for the period ending September 30, 2026.

Orange County Housing Finance Authority				
Statement of Earnings				
For The Year Ending September 30, 2026				
	Fiscal Year 2026	Year To Date	Budget	%age
	Budget	Revenue	Remaining	Budget
		Received	YTD	Remaining YTD
Revenue:				
2017 SERIES A	\$6,890	\$6,959	\$69	-1%
2018 SERIES A	\$6,655	\$7,804	\$1,149	-17%
2020 SERIES A	\$1,116	\$8,981	\$7,865	-705%
2020 SERIES B	\$151,411	\$166,213	\$14,802	-10%
2023 SERIES A	\$22,541	\$22,508	(\$33)	0%
2024 SERIES A	\$22,061	\$34,616	\$12,555	-57%
2025 SERIES A	\$0	\$8,281	\$8,281	
LEE VISTA APARTMENTS	\$27,765	\$26,265	(\$1,500)	5%
COVE AT LADY LAKE	\$18,540	\$18,090	(\$450)	2%
LAKESIDE POINTE APARTMENTS	\$13,995	\$13,800	(\$195)	1%
LAUREL OAKS I	\$21,330	\$3,490	(\$17,840)	84%
LAUREL OAKS II	\$19,710	\$3,225	(\$16,485)	84%
FOUNTAINS @ MILLENIA II	\$10,000	\$10,000	\$0	0%
FOUNTAINS @ MILLENIA III	\$10,000	\$10,000	\$0	0%
FOUNTAINS @ MILLENIA IV	\$10,275	\$10,063	(\$213)	2%
SOUTHWINDS	\$13,625	\$12,750	(\$875)	6%
CHATHAM HARBOR APTS	\$68,040	\$68,040	\$0	0%
LAKE SHERWOOD APARTMENTS	\$14,010	\$13,725	(\$285)	2%
OAK HARBOR APARTMENTS	\$19,380	\$19,260	(\$120)	1%
RIVER RIDGE APARTMENTS	\$25,260	\$24,765	(\$495)	2%
SEVILLE PLACE APARTMENTS	\$17,340	\$16,905	(\$435)	3%
NASSAU BAY APARTMENTS	\$62,100	\$76,580	\$14,480	-23%
BUCHANAN BAY	\$36,256	\$35,745	(\$512)	1%
WESTWOOD PARK APTS	\$49,200	\$49,140	(\$60)	0%
VISTA PINES APTS	\$65,649	\$65,582	(\$68)	0%
LAKE WESTON POINT APTS	\$48,789	\$48,228	(\$561)	1%
CHAPEL TRACE APARTMENTS	\$36,459	\$36,036	(\$423)	1%
BAPTIST TERRACE APARTMENTS	\$31,213	\$30,899	(\$315)	1%
SOMERSET LANDINGS	\$31,800	\$31,576	(\$224)	1%
LAKE COUNTY	\$55,500	\$55,500	\$0	0%
52 AT PARK	\$83,250	\$83,250	\$0	0%
SOUTHWICK COMMONS	\$93,000	\$46,500	(\$46,500)	50%
SILVER LAKES VILLAGE	\$39,300	\$45,850	\$6,550	-17%
SANDPIPER GLEN	\$0	\$104,206	\$104,206	
VALENCIA TRACE APARTMENTS	\$0	\$25,494	\$25,494	
CROSSROADS APARTMENTS	\$0	\$18,605	\$18,605	
BOND FINANCING FEES	\$337,500	\$1,751,327	\$1,413,827	-419%
GAIN ON SALE OF GNMA'S	\$10,000	\$196,063	\$186,063	-1861%
OTHER REVENUES	\$548,515	\$230,613	(\$317,903)	58%
INV INCOME	\$308,635	\$172,020	(\$136,615)	44%
INV INCOME US TREASURIES	\$74,771	\$334,910	\$260,139	-348%
FHLB HELD SECURITIES GNMA/FNMA IN	\$20,508	\$176,992	\$156,484	-763%
INTEREST INCOME ON WESTLAKES PHA	\$7,500	\$5,883	(\$1,617)	22%
INTEREST INCOME HANNIBAL SQUARE	\$9,000	\$27,000	\$18,000	-200%
GNMA/FNMA INCOME	\$757,893	\$654,987	(\$102,906)	14%
MASTER ACC FUND GNMA/FNMA INCOM	\$0	\$528,597	\$528,597	
2006 A DPA MORTGAGE INTEREST	\$600	\$13	(\$587)	98%
2006 A 1 DPA MORTGAGE INTEREST	\$2,100	\$2	(\$2,098)	100%
2007 A DPA MORTGAGE INTEREST	\$10,000	\$3,270	(\$6,730)	67%
2007 B DPA MORTGAGE INTEREST	\$10,000	\$3,178	(\$6,822)	68%
2009 A NIBP DPA MORTGAGE INTEREST	\$1,800	\$44	(\$1,756)	98%
	\$3,231,283	\$5,343,831	\$2,112,547	-65%

		Fiscal Year 2026	Year To Date	Budget	%age
		Budget	Expenses	Remaining	Budget
			Incurred	YTD	Remaining YTD
Costs and expenses:					
	SALARIES AND WAGES	\$975,614	\$851,241	\$124,373	13%
	SHIPPING	\$3,000	\$1,833	\$1,167	39%
	TRAVEL/CONFERENCE/ TRAINING	\$60,000	\$50,229	\$9,771	16%
	CASUAL LABOR/STUDENT ASST.	\$2,500	\$0	\$2,500	100%
	OFFICE MAINTENANCE	\$20,000	\$16,733	\$3,267	16%
	BUILDING MAINTENANCE	\$17,600	\$41,400	(\$23,800)	-135%
	TELEPHONE	\$20,000	\$12,661	\$7,339	37%
	POSTAGE	\$2,000	\$1,299	\$701	35%
	OFFICE SUPPLIES	\$4,500	\$5,017	(\$517)	-11%
	OFFICE FURNITURE	\$1,000	\$940	\$60	6%
	PUBLICATIONS	\$3,500	\$1,020	\$2,480	71%
	PRINTING/ANNUAL REPORT	\$4,500	\$0	\$4,500	100%
	EQUIPMENT / COMPUTER / PRINTER	\$6,500	\$21,157	(\$14,657)	-225%
	MARKETING	\$37,000	\$29,000	\$8,000	22%
	WEB SITE DESIGN & DEV/MAINT	\$0	\$182	(\$182)	
	CONTRACTOR SERVICES	\$25,000	\$36,777	(\$11,777)	-47%
	SEMINARS/EDUCATION	\$10,000	\$2,869	\$7,131	71%
	EMPLOYEE BENEFITS HEALTH/LIFE	\$185,000	\$177,366	\$7,634	4%
	UNEMPLOYMENT COMPENSATION	\$2,000	\$0	\$2,000	100%
	OTHER INSURANCE & TAXES	\$1,200	\$1,262	(\$62)	-5%
	ANNUAL AUDIT	\$54,000	\$54,000	\$0	0%
	LEGAL ADVERTISING	\$6,000	\$5,327	\$673	11%
	LEGAL FEES	\$12,500	\$0	\$12,500	100%
	MEMBERSHIP	\$9,000	\$7,635	\$1,365	15%
	PAYROLL TAXES	\$74,634	\$77,020	(\$2,385)	-3%
	MISCELLANEOUS EXPENSE	\$6,000	\$3,760	\$2,240	37%
	LOSS ON DPA FORECLOSURES	\$6,000	\$0	\$6,000	100%
	FLORIDA RETIREMENT SYSTEM	\$136,879	\$150,183	(\$13,304)	-10%
	457 DEFERRED COMP EMPLOYER CONT	\$48,781	\$58,585	(\$9,804)	-20%
	LIMITED HRA	\$10,500	\$10,569	(\$69)	-1%
	TERM LEAVE	\$20,000	\$0	\$20,000	100%
	FILE STORAGE	\$3,000	\$2,859	\$141	5%
	LOCAL MILEAGE REIMBURSEMENT	\$2,000	\$155	\$1,845	92%
	EQUIPMENT MAINTENANCE	\$5,000	\$5,239	(\$239)	-5%
	INSURANCE COVERAGES	\$77,000	\$50,139	\$26,861	35%
	RESERVE FOR REPLACEMENT BLDG	\$5,000	\$0	\$5,000	100%
	FHLB LOAN INTEREST COLLATERAL EXP	\$0	\$300	(\$300)	
	TRANSFER OUT	\$0	\$716,075	(\$716,075)	
	FINANCIAL ADVISORY SERVICES	\$6,000	\$2,100	\$3,900	65%
	PERFORMANCE AWARD PROGRAM	\$100,207	\$76,586	\$23,621	24%
	ADMINISTRATIVE EXP. TRUSTEE	\$0	\$5,046	(\$5,046)	
	CUSTODY FEE	\$4,000	\$0	\$4,000	100%
	ADMIN EXPENSE BANK/TRUSTEE	\$4,000	\$0	\$4,000	100%
	REBATE FEE EXPENSE	\$4,000	\$0	\$4,000	100%
	OPERATING CONTINGENCY RESERVE	\$25,000	\$0	\$25,000	100%
	LOSS ON SALE	\$0	\$36,331	(\$36,331)	
		\$2,000,414	\$2,512,895	(\$512,481)	-26%



CONSENT ITEM

MEMORANDUM

FRANTZ DUTES
EXECUTIVE DIRECTOR

BOARD OF DIRECTORS

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BOARD MEMBER

MARK LEWIS
BOARD MEMBER

GARY SIPLIN
BOARD MEMBER

TO:	OCHFA Board of Directors
FROM:	Frantz Dutes, Executive Director
CONTACT:	Chaynae Price, Chief Financial Officer
DATE:	October 16, 2026
RE:	OCHFA FISCAL YEAR 2026, OPERATING FUND – COMPARISON OF ACTUAL REVENUES AND EXPENSES FOR THE PERIODS ENDING SEPTEMBER 30, 2025 AND SEPTEMBER 30, 2026 NOVEMBER 4, 2026 REGULAR BOARD OF DIRECTORS MEETING

Attached for your review is the comparison of the Actual Revenues and Expenses for the periods ending September 30, 2025 and September 30, 2026.

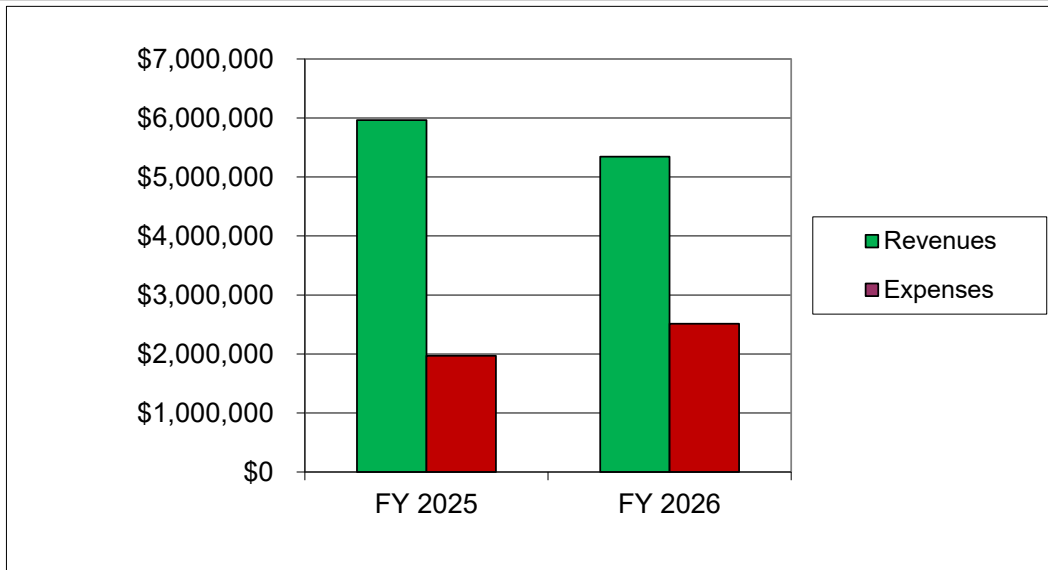
Attachments

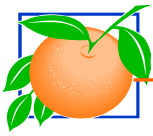
Actual Revenues and Expenses Comparison
For the Period Ending September 30, 2026

	FY 2025	FY 2026	% Δ
Revenues	\$5,962,532	\$5,343,831	-10%
Expenses	\$1,969,517	\$2,512,895	28%

Revenues decreased this year compared with last year. This is driven by less bond financing fees in FY 2026 vs FY 2025. The overall change in revenues is -10%.

Overall, general operating expenses increased this year compared to last year due to a transfer to single family for cost of issuance for 2025-A bonds. The overall change in expenses is 28%.





CONSENT ITEM

MEMORANDUM

FRANTZ DUTES
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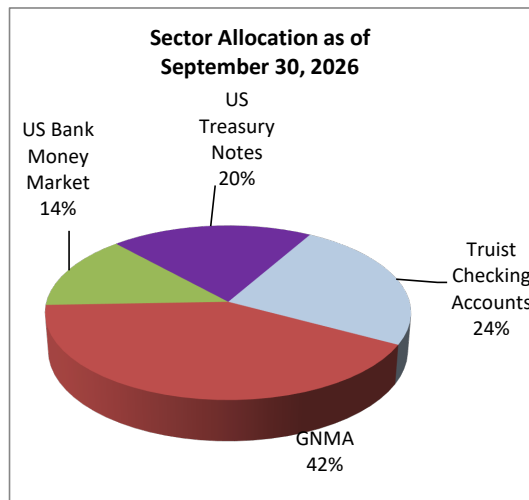
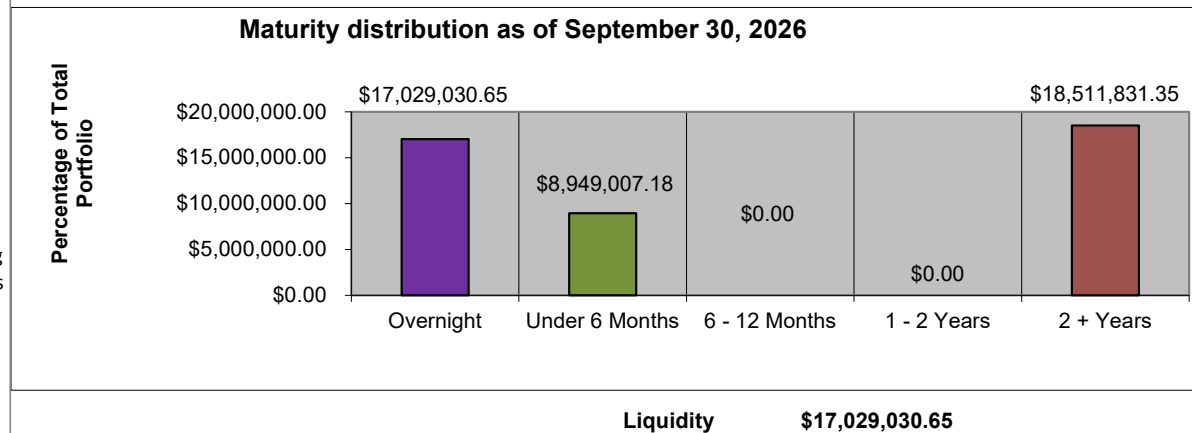
TO:	OCHFA Board of Directors
FROM:	Frantz Dutes, Executive Director
CONTACT:	Chaynae Price, Chief Financial Officer
DATE:	October 16, 2026
RE:	SUMMARY OF OCHFA'S OPERATING FUND INVESTMENTS NOVEMBER 4, 2026 REGULAR BOARD OF DIRECTORS MEETING

As of September 30, 2026 the total investments in the Operating Fund of the Orange County Housing Finance Authority was \$44,489,869.18 producing an average yield of 3.641% as shown in the Summary of Accounts. If you have any questions on this matter do not hesitate to ask me.

Attachments

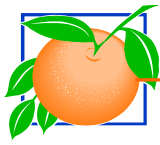
**Orange County Housing Finance Authority
Summary of Accounts
as of September 30, 2026**

Account	Institution	Ending Balance ¹	Net Interest Earned	Average Yield (Annualized)
Operating Fund	Truist Bank	\$8,094,011.20	\$16,229.66	3.0000%
Low Income Housing Fund	Truist Bank	\$1,578,476.40	\$3,241.06	3.0000%
Homeownership Assistance Fund	Truist Bank	\$1,218,281.22	\$2,271.16	3.0000%
Custody Account	US Bank Money Market	\$5,205,089.83	\$15,431.41	3.1800%
Custody Account	US Treasury Notes	\$8,949,007.18	\$12,575.00	3.1400%
Custody Account	GNMA - OCHFA Investment	\$17,979,705.55	\$69,345.70	5.0700%
Custody Account	US Bank Money Market /NIBP	\$294,010.08	\$873.95	3.1800%
Custody Account	US Bank Money Market /Turnkey	\$639,161.92	\$1,724.01	3.1800%
FHLB Collateral	FHLBank Atlanta	\$532,125.80	\$13,291.97	4.4000%
Total		\$44,489,869.18	\$134,983.92	3.641%



Note:

1. Ending Bal., Net Int. Earned, Avg. Yields shown above are recorded directly from month-end accts statements provided by respective institutions.



CONSENT ITEM

MEMORANDUM

FRANTZ DUTES
EXECUTIVE DIRECTOR

BOARD OF DIRECTORS

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BOARD MEMBER

MARK LEWIS
BOARD MEMBER

GARY SIPLIN
BOARD MEMBER

TO:	OCHFA Board of Directors
FROM:	Frantz Dutes, Executive Director
CONTACT:	Chaynae Price, Chief Financial Officer
DATE:	October 16, 2026
RE:	GAP LOAN REPORT NOVEMBER 4, 2026 REGULAR BOARD OF DIRECTORS MEETING

Attached for your review is our Gap Loan Report. This analysis shows all Gap Loans outstanding and Hannibal Square Community Land Trust.

Attachments

Gap Loan Report

Loan Analysis: October 16, 2026

BORROWER	PRINCIPAL	COLLATERAL*	CURRENT BALANCE	MATURITY DATE
Hannibal Square Community Land Trust	\$600,000.00	\$253,486.71	\$346,513.29	10/31/2027
*original collateral of \$300,000 reduced due to payments deducted				
Lift Orlando / West Lakes Phase I	\$750,000.00	-	\$575,875.51	12/1/2048
Grand Avenue Economic Community Development Corp.	\$58,708.12		\$42,481.99	9/1/2038
Outstanding Gap Loans			<u>\$964,870.79</u>	



ORANGE COUNTY HOUSING FINANCE AUTHORITY

CONSENT ITEM

MEMORANDUM

BOARD OF DIRECTORS

CURTIS HUNTER
CHAIR

RAY COLADO
VICE CHAIR

WIL STAMPER
BOARD MEMBER

MARK LEWIS
BOARD MEMBER

GARY SIPLIN
BOARD MEMBER

TO:	OCHFA Board of Directors
FROM:	Frantz Dutes, Executive Director
CONTACT:	Shawn Tan, Director Program Operations
DATE:	October 21, 2026
RE:	STATUS REPORT: 2025-A HOMEOWNER REVENUE BOND PROGRAM; TBA "TURNKEY" MORTGAGE LOAN PROGRAM NOVEMBER 4, 2026, REGULAR BOARD OF DIRECTORS MEETING.

2025-A HOMEOWNER REVENUE BOND PROGRAM

The Authority's **SERIES 2025-A Homeowner Revenue Bonds (HRB) Program** was authorized by the Board on August 6, 2025 for the aggregate principal amount not-to-exceed FIFTEEN MILLION FIVE HUNDRED FIFTY THOUSAND DOLLARS (**\$15,550,000**) of Homeowner Revenue Bond Program proceeds. The Board authorized Staff to begin a pipeline of loans for future issuance. The 2025-A (HRB) Program offers a 30-year loan product. The Down Payment Assistance (DPA) is currently at \$10,000 and is a 30-year deferred loan at 0% interest.

PRODUCTS	INTEREST RATES	ORIGINATION FEE
Zero Point	7.125%	1%

Commencing from the initial reservation date, there is an aggregate total of Twenty Seven Million Fifty Five Thousand Four Hundred Forty One Dollars (**\$27,055,441**) financed by the Single-Family Acquisition, and Single-Family Custody Account.

As of October 20, 2026:

- Ninety-Four (94) loans were originated: **91-FHA; 3-VA; 0-USDA-RD.**
- The Authority's 2025A DPA program has financed or committed an aggregate total of: Nine Hundred Thirty-Seven Thousand Eight Hundred Seventy Five Dollars (**\$937,875**).

The Reservation Period start date was **December 17, 2025**, and Final Delivery end date is **December 15, 2026**.

TBA "TURNKEY" MORTGAGE LOAN PROGRAM

The Authority's **TBA "Turnkey" Mortgage Loan program** was authorized by the board on **August 2, 2017**. This conventional loan program is a partnership with OCHFA, Freddie Mac, and Raymond James and Associates. Since the inception of the program a total of Twenty Three Million One Hundred Twenty Nine Thousand One Hundred Forty Four (\$23,129,144) have been financed. The Down Payment Assistance is currently at \$7,500 and is a 30 year deferred loan with 0% interest.

As of October 20, 2026:

- One Hundred Twenty-Seven (127) loans were Originated
- Financed or committed an aggregate total of Nine Hundred Fifty two Thousand Five Hundred Dollars (\$952,500) in Down Payment Assistance

ACTION REQUESTED: For information only

**Orange County HFA
Demographic Analysis Report
2025A SF Program**

ORIGINATION SUMMARY REPORT

ORIGINATOR	LOANS	\$ AMOUNT	% OF TOTAL
Acrisure Mortgage, LLC	2	662,773	2.13%
Atlantic Bay Mortgage Group, LLC.	1	378,026	1.06%
CalCon Mutual Mortgage, LLC dba Arbor Home Loans	2	622,516	2.13%
Centennial Bank	4	1,148,708	4.26%
CMG Mortgage, Inc. dba CMG Financial	1	182,631	1.06%
Cornerstone First Mortgage, LLC	6	1,565,904	6.38%
CrossCountry Mortgage, LLC.	10	2,804,112	10.64%
Everett Financial, Inc.	1	274,928	1.06%
Fairway Independent Mortgage Corporation	4	1,257,577	4.26%
Guaranteed Rate, Inc.	1	391,773	1.06%
Guild Mortgage Company LLC	6	1,806,768	6.38%
Lower, LLC	3	803,877	3.19%
Movement Mortgage, LLC	8	2,141,310	8.51%
New American Funding, LLC	7	2,205,331	7.45%
NewRez LLC	1	294,566	1.06%
Novus Home Mortgage a division of Ixonia Bank	8	2,217,591	8.51%
Planet Home Lending, LLC	4	1,104,621	4.26%
PrimeLending, a Plains Capital Company	1	314,204	1.06%
SouthState Bank, National Association	1	412,214	1.06%
The Mortgage Firm Inc	6	1,884,240	6.38%
Waterstone Mortgage Corporation	17	4,581,771	18.09%
TOTAL	94	\$ 27,055,441	100.00%

CITY SUMMARY

CITY	LOANS	\$ AMOUNT	% OF TOTAL
Altamonte Springs	3	723,551	3.19%
Apopka	2	613,678	2.13%
Casselberry	2	564,584	2.13%
Chuluota	2	697,629	2.13%
Clermont	2	543,471	2.13%
Eustis	2	557,999	2.13%
Fruitland Park	3	687,907	3.19%
Gotha	1	355,000	1.06%
Groveland	1	315,643	1.06%
Kissimmee	16	4,713,778	17.02%
Lady Lake	2	328,026	2.13%
Lake Mary	1	378,026	1.06%
Leesburg	1	185,388	1.06%
Longwood	2	707,940	2.13%
Ocoee	1	343,660	1.06%
Orlando	35	10,187,024	37.23%
Oviedo	1	272,964	1.06%
Saint Cloud	5	1,546,371	5.32%
Sanford	9	2,519,415	9.57%
Sorrento	1	273,349	1.06%
Tavares	2	540,038	2.13%
TOTAL	94	\$ 27,055,441	100.00%

COUNTY SUMMARY

COUNTY	LOANS	\$ AMOUNT	% OF TOTAL
Lake	11	2,597,353	11.70%
Orange	48	14,090,423	51.06%
Osceola	19	5,634,688	20.21%
Seminole	16	4,732,977	17.02%
TOTAL	94	\$ 27,055,441	100.00%

HOUSEHOLD ANNUAL INCOME REPORT

ANNUAL INCOME	LOANS	% OF TOTAL
\$15,000-\$29,999	2	2.13%
\$30,000-\$44,999	2	2.13%
\$45,000-\$59,999	12	12.77%
\$60,000-\$74,999	19	20.21%
\$75,000-\$89,999	27	28.72%
\$90,000-\$104,999	19	20.21%
\$105,000-\$119,999	12	12.77%
\$120,000-\$134,999	1	1.06%
TOTAL	94	100.00%

HOUSEHOLD SIZE REPORT

HOUSEHOLD SIZE	LOANS	% OF TOTAL
1 - One person	37	39.36%
2 - Two persons	33	35.11%
3 - Three persons	13	13.83%
4 - Four persons	9	9.57%
5 - Five persons	2	2.13%
TOTAL	94	100.00%

LOAN AMOUNT REPORT

LOAN AMOUNT	LOANS	% OF TOTAL
\$125,000-\$150,000	1	1.06%
\$150,000-\$175,000	3	3.19%
\$175,000-\$200,000	6	6.38%
\$200,000-\$225,000	8	8.51%
\$225,000-\$250,000	5	5.32%
\$250,000-\$275,000	15	15.96%
\$275,000-\$300,000	12	12.77%
\$300,000-\$325,000	22	23.40%
\$325,000-\$350,000	7	7.45%
\$350,000-\$375,000	7	7.45%
\$375,000-\$400,000	6	6.38%
\$400,000+	2	2.13%
TOTAL	94	100.00%

PURCHASE PRICE REPORT

PURCHASE PRICE	LOANS	% OF TOTAL
\$150,000-\$175,000	1	1.06%
\$175,000-\$200,000	6	6.38%
\$200,000-\$225,000	7	7.45%
\$225,000-\$250,000	5	5.32%
\$250,000-\$275,000	14	14.89%
\$275,000-\$300,000	11	11.70%
\$300,000-\$325,000	21	22.34%
\$325,000-\$350,000	9	9.57%
\$350,000-\$375,000	7	7.45%
\$375,000-\$400,000	10	10.64%
\$400,000+	3	3.19%
TOTAL	94	100.00%

LOAN TYPE REPORT

LOAN TYPE	LOANS	% OF TOTAL
FHA	91	96.81%
VA	3	3.19%
TOTAL	94	100.00%

PROPERTY TYPE REPORT

PROPERTY TYPE	LOANS	% OF TOTAL
1 Unit Single Family Detached	77	81.91%
Condominium	4	4.26%
Duplex w/approval	1	1.06%
Townhouse	12	12.77%
TOTAL	94	100.00%

CATEGORY TYPE REPORT

TYPE	LOANS	% OF TOTAL
Existing	90	95.74%
New	4	4.26%
Unspecified	0	0.00%
TOTAL	94	100.00%

TARGET/NON TARGET REPORT

TYPE	LOANS	\$ AMOUNT	% OF TOTAL
TARGET	6	1,750,261	6.38%
NON TARGET	88	25,305,180	93.62%
TOTAL	94	\$ 27,055,441	100.00%

INTEREST RATE RANGES REPORT

RATE	LOANS	% OF TOTAL
5.7500% - 5.9900%	9	9.57%
6.0000% - 6.2400%	46	48.94%
6.2500% - 6.4900%	34	36.17%
6.5000% - 6.7400%	2	2.13%
6.7500% - 6.9900%	1	1.06%
7.0000% - 7.2400%	2	2.13%
TOTAL	94	100.00%

FIRST TIME HOMEBUYER REPORT

FIRST TIME HOMEBUYER	LOANS	% OF TOTAL
No	0	0.00%
Yes	94	100.00%
TOTAL	94	100.00%

ADDITIONAL / ASSISTANCE

ADDTL MTG PROGRAM \ PRIMARY MTG PROGRAM	LOANS	LOAN AMOUNT	AVG LOAN AMOUNT
OCHFA DPA \ 2024A SF Program	94	\$ 937,875	\$9,977.39

GENDER REPORT

GENDER	LOANS	% OF TOTAL
MALE	42	44.68%
FEMALE	52	55.32%
NONBINARY	0	0.00%
UNDISCLOSED	0	0.00%
TOTAL	94	100.00%

RACE REPORT

DESCRIPTION	LOANS	% OF TOTAL
American Indian/ Alaskan Native & Black/ African American	1	1.06%
Asian Indian	1	1.06%
Black/ African American	22	23.40%
Black/African American & White	1	1.06%
Declined to Respond	7	7.45%
White	62	65.96%
TOTAL	94	100.00%

ETHNICITY REPORT

ETHNICITY	LOANS	\$ AMOUNT	% OF TOTAL
HISPANIC	40	11,605,829	42.55%
NON HISPANIC	50	14,414,949	53.19%
Declined to Respond	4	1,034,663	4.26%
TOTAL	94	\$ 27,055,441	100.00%

RACE BY ETHNICITY REPORT

RACE	LOANS	% OF TOTAL	HISPANIC	NON HISPANIC	DECLINE TO RESPOND
American Indian/ Alaskan Native & Black/ African American	1	1.06%	1	0	0
Asian Indian	1	1.06%	0	1	0
Black/ African American	22	23.40%	2	20	0
Black/African American & White	1	1.06%	0	1	0
Declined to Respond	7	7.45%	3	1	3
White	62	65.96%	34	27	1
TOTAL	94	100.00%	40	50	4

PIPELINE REPORT

PROGRAM PIPELINE	LOANS	\$ AMOUNT	% OF TOTAL
Reservation	1	294,566	1.06%
UW Certification	5	1,154,676	5.32%
eHP Compliance	4	1,237,667	4.26%
Purchased/Service	3	888,164	3.19%
Pooled	0	-	0.00%
Investor/Trustee	81	23,480,368	86.17%
TOTAL	94	\$ 27,055,441	100.00%

PROGRAM SUMMARY

AVERAGE PRINCIPAL MORTGAGE:	\$	287,823.84
AVERAGE PURCHASE PRICE:	\$	296,969.82
AVERAGE DPA AMOUNT:	\$	9,977.39
AVERAGE AGE OF PRIMARY BORROWER:		39
AVERAGE HOUSEHOLD SIZE:		2
AVERAGE EMPLOYED IN HOUSEHOLD:		1
AVERAGE HOUSEHOLD ANNUAL INCOME:	\$	80,464.95

10/16/2026

**Orange County HFA
Demographic Analysis Report
Freddie Mac Program**

ORIGINATION SUMMARY REPORT

ORIGINATOR	LOANS	\$ AMOUNT	% OF TOTAL
Acrisure Mortgage, LLC	5	1,042,905	3.94%
Atlantic Bay Mortgage Group, LLC.	2	335,620	1.57%
Bank of England	3	597,475	2.36%
Centennial Bank	2	357,100	1.57%
Christensen Financial, Inc.	6	1,030,755	4.72%
Columbus Capital Lending LLC	1	124,925	0.79%
CrossCountry Mortgage, LLC.	1	275,405	0.79%
Envoy Mortgage, Ltd	3	491,810	2.36%
Equity Prime Mortgage, LLC	1	150,350	0.79%
Everett Financial, Inc.	2	227,200	1.57%
Fairway Independent Mortgage Corporation	14	2,373,761	11.02%
Guaranteed Rate, Inc.	1	116,850	0.79%
Hamilton Group Funding, Inc.	1	142,590	0.79%
Land Home Financial Services, Inc.	8	1,538,224	6.30%
Movement Mortgage, LLC	1	135,800	0.79%
New American Funding, LLC	11	2,098,607	8.66%
Waterstone Mortgage Corporation	65	12,089,767	51.18%
TOTAL	127	\$ 23,129,144	100.00%

CITY SUMMARY

CITY	LOANS	\$ AMOUNT	% OF TOTAL
Altamonte Springs	4	534,850	3.15%
Apopka	9	1,606,556	7.09%
Casselberry	3	480,650	2.36%
Clermont	1	106,400	0.79%
Eustis	3	620,708	2.36%
Fern Park	1	256,080	0.79%
Fruitland Park	3	579,963	2.36%
Kissimmee	18	3,427,840	14.17%
Leesburg	1	189,150	0.79%
Longwood	1	189,053	0.79%
Maitland	2	329,063	1.57%
Mascotte	1	204,188	0.79%
Mount Dora	1	169,750	0.79%
Ocoee	3	657,810	2.36%
Orlando	54	9,372,375	42.52%
Oviedo	2	474,650	1.57%
Saint Cloud	7	1,614,250	5.51%
Sanford	4	719,720	3.15%
Sorrento	2	469,828	1.57%
Tavares	3	570,750	2.36%
Winter Park	2	226,195	1.57%
Winter Springs	2	329,315	1.57%
TOTAL	127	\$ 23,129,144	100.00%

COUNTY SUMMARY

COUNTY	LOANS	\$ AMOUNT	% OF TOTAL
Lake	15	2,910,737	11.81%
Orange	72	12,698,599	56.69%
Osceola	22	4,427,490	17.32%
Seminole	18	3,092,318	14.17%
TOTAL	127	\$ 23,129,144	100.00%

HOUSEHOLD ANNUAL INCOME REPORT

ANNUAL INCOME	LOANS	% OF TOTAL
\$15,000-\$29,999	2	1.57%
\$30,000-\$44,999	41	32.28%
\$45,000-\$59,999	49	38.58%
\$60,000-\$74,999	26	20.47%
\$75,000-\$89,999	8	6.30%
\$90,000-\$104,999	1	0.79%
TOTAL	127	100.00%

HOUSEHOLD SIZE REPORT

HOUSEHOLD SIZE	LOANS	% OF TOTAL
1 - One person	51	40.16%
2 - Two persons	36	28.35%
3 - Three persons	20	15.75%
4 - Four persons	14	11.02%
5 - Five persons	4	3.15%
6 - Six persons	2	1.57%
TOTAL	127	100.00%

LOAN AMOUNT REPORT

LOAN AMOUNT	LOANS	% OF TOTAL
\$50,000-\$75,000	2	1.57%
\$75,000-\$100,000	2	1.57%
\$100,000-\$125,000	13	10.24%
\$125,000-\$150,000	16	12.60%
\$150,000-\$175,000	26	20.47%
\$175,000-\$200,000	20	15.75%
\$200,000-\$225,000	25	19.69%
\$225,000-\$250,000	13	10.24%
\$250,000-\$275,000	7	5.51%
\$275,000-\$300,000	2	1.57%
\$300,000-\$325,000	1	0.79%
TOTAL	127	100.00%

PURCHASE PRICE REPORT

PURCHASE PRICE	LOANS	% OF TOTAL
\$50,000-\$75,000	1	0.79%
\$75,000-\$100,000	3	2.36%
\$100,000-\$125,000	7	5.51%
\$125,000-\$150,000	13	10.24%
\$150,000-\$175,000	21	16.54%
\$175,000-\$200,000	23	18.11%
\$200,000-\$225,000	26	20.47%
\$225,000-\$250,000	22	17.32%
\$250,000-\$275,000	5	3.94%
\$275,000-\$300,000	3	2.36%
\$300,000-\$325,000	2	1.57%
\$375,000-\$400,000	1	0.79%
TOTAL	127	100.00%

LOAN TYPE REPORT

LOAN TYPE	LOANS	% OF TOTAL
FreddieMac 80% AMI	42	33.07%
FreddieMac HFA Advantage	70	55.12%
FreddieMac OVER 80% AMI	15	11.81%
TOTAL	127	100.00%

PROPERTY TYPE REPORT

PROPERTY TYPE	LOANS	% OF TOTAL
1 Unit Single Family Detached	89	70.08%
Condominium	30	23.62%
Duplex w/approval	4	3.15%
Rowhouse	1	0.79%
Townhouse	3	2.36%
TOTAL	127	100.00%

CATEGORY TYPE REPORT

TYPE	LOANS	% OF TOTAL
Existing	123	96.85%
New	4	3.15%
Unspecified	0	0.00%
TOTAL	127	100.00%

TARGET/NON TARGET REPORT

TYPE	LOANS	\$ AMOUNT	% OF TOTAL
TARGET	4	609,580	3.15%
NON TARGET	123	22,519,564	96.85%
TOTAL	127	\$ 23,129,144	100.00%

INTEREST RATE RANGES REPORT

RATE	LOANS	% OF TOTAL
2.7500% - 2.9900%	4	3.15%
3.0000% - 3.2400%	5	3.94%
3.2500% - 3.4900%	19	14.96%
3.5000% - 3.7400%	5	3.94%
3.7500% - 3.9900%	6	4.72%
4.0000% - 4.2400%	2	1.57%
4.2500% - 4.4900%	2	1.57%
4.5000% - 4.7400%	14	11.02%
4.7500% - 4.9900%	11	8.66%
5.0000% - 5.2400%	3	2.36%
5.2500% - 5.4900%	38	29.92%
5.5000% - 5.7400%	7	5.51%
7.0000% - 7.2400%	1	0.79%
7.2500% - 7.4900%	6	4.72%
7.5000% - 7.7400%	4	3.15%
TOTAL	127	100.00%

FIRST TIME HOMEBUYER REPORT

FIRST TIME HOMEBUYER	LOANS	% OF TOTAL
No	2	1.57%
Yes	125	98.43%
TOTAL	127	100.00%

ADDITIONAL / ASSISTANCE

ADDTL MTG PROGRAM \ PRIMARY MTG PROGRAM	LOANS	LOAN AMOUNT	AVG LOAN AMOUNT
AIS \ Freddie Mac Program	21	\$ 33,500	\$1,595.24
OCHFA BOND DPA \ Freddie Mac Program	1	\$ 7,500	\$7,500.00
OCHFA TBA DPA \ Freddie Mac Program	127	\$ 962,500	\$7,578.74

GENDER REPORT

GENDER	LOANS	% OF TOTAL
MALE	71	55.91%
FEMALE	56	44.09%
NONBINARY	0	0.00%
UNDISCLOSED	0	0.00%
TOTAL	127	100.00%

RACE REPORT

DESCRIPTION	LOANS	% OF TOTAL
American Indian/ Alaskan Native & Black/ African American	1	0.79%
Asian Indian	1	0.79%
Black/ African American	25	19.69%
Black/African American & White	2	1.57%
Chinese	1	0.79%
Declined to Respond	4	3.15%
Other	9	7.09%
White	84	66.14%
TOTAL	127	100.00%

ETHNICITY REPORT

ETHNICITY	LOANS	\$ AMOUNT	% OF TOTAL
HISPANIC	46	8,376,917	36.22%
NON HISPANIC	76	13,787,682	59.84%
Declined to Respond	5	964,545	3.94%
TOTAL	127	\$ 23,129,144	100.00%

RACE BY ETHNICITY REPORT

RACE	LOANS	% OF TOTAL	HISPANIC	NON HISPANIC	DECLINE TO RESPOND
American Indian/ Alaskan Native & Black/ African American	1	0.79%	1	0	0
Asian Indian	1	0.79%	0	1	0
Black/ African American	25	19.69%	0	24	1
Black/African American & White	2	1.57%	1	1	0
Chinese	1	0.79%	0	1	0
Declined to Respond	4	3.15%	1	0	3
Other	9	7.09%	6	2	1
White	84	66.14%	37	47	0
TOTAL	127	100.00%	46	76	5

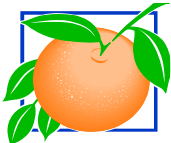
PIPELINE REPORT

PROGRAM PIPELINE	LOANS	\$ AMOUNT	% OF TOTAL
Reservation	2	514,405	1.57%
UW Certification	0	-	0.00%
eHP Compliance	0	-	0.00%
Purchased/Service	0	-	0.00%
Pooled	0	-	0.00%
Investor/Trustee	125	22,614,739	98.43%
TOTAL	127	\$ 23,129,144	100.00%

PROGRAM SUMMARY

AVERAGE PRINCIPAL MORTGAGE:	\$ 182,119.24
AVERAGE PURCHASE PRICE:	\$ 192,001.93
AVERAGE DPA AMOUNT:	\$ 6,734.90
AVERAGE AGE OF PRIMARY BORROWER:	38
AVERAGE HOUSEHOLD SIZE:	2
AVERAGE EMPLOYED IN HOUSEHOLD:	1
AVERAGE HOUSEHOLD ANNUAL INCOME:	\$ 52,034.43

10/20/2026



FRANTZ DUTES
EXECUTIVE DIRECTOR

ORANGE COUNTY HOUSING FINANCE AUTHORITY

CONSENT ITEM

BOARD OF DIRECTORS

CURTIS HUNTER
BOARD CHAIR

RAY COLADO
VICE CHAIR

WIL STAMPER
BOARD MEMBER

MARK LEWIS
BOARD MEMBER

GARY SIPLIN
BOARD MEMBER

MEMORANDUM

TO:	OCHFA Board of Directors
FROM:	Frantz Dutes, Executive Director
CONTACT:	Shawn Tan, Director Program Operations
DATE:	October 22, 2026
RE:	MULTI-FAMILY OCCUPANCY REPORT NOVEMBER 4, 2026, REGULAR BOARD OF DIRECTORS MEETING.

OCCUPANCY REPORT

The Multifamily Occupancy Report provides a summary of the occupancy rates and set aside requirements for all rental developments assisted with multi-family housing revenue bonds from OCHFA.

The overall occupancy rate as of September 30, 2026 was 89% for the affordable units and 89% for all units. Three new properties (52 at Park, Huntington Reserve and Southwick Commons) were recently completed and added to the list.

ACTION REQUESTED

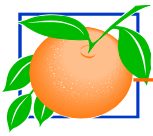
For information only

Multi-Family Occupancy Report

As of 9/30/2026

Low Income:									
Property	Total Units	Occ Units	Occ %	Prior Month Occ %	Occ Unit	Occ %	Prior Month Occ %	Set Aside %	Comments
1 Academy on Dean Woods 9808 Dean Woods Place, Orlando	48	48	100%	83%	48	100%	83%	100%	
2 Boca Vista (Chantham Harbor) 545 Nantucket Court, Altamonte Springs	324	63	19%	20%	63	97%	97%	20%	Mkt initiated to increase occupancy
3 Chapel Trace 556 N. Goldenrod Road, Orlando	312	303	97%	98%	302	97%	98%	40%	
4 Citrus Square 5625 Hickey Dr, Orlando	87	86	99%	99%	86	99%	99%	40%	
5 Cove at Lady Lake 735 S. Hwy 27/441, Lady Lake	176	159	90%	91%	159	90%	91%	40%	
6 Dunwoodie Place 4213 Dunwoodie Blvd, Orlando	172	168	98%	97%	168	98%	97%	40%	
7 Emerald Villas (Seville Place) 5450 Cholla Way, Orlando	264	237	90%	90%	237	90%	90%	40%	
8 Fountains at Millenia Phase II 5316 Millenia Blvd., Orlando	32	26	81%	91%	26	81%	91%	40%	Mkt initiated to increase occupancy
9 Fountains at Millenia Phase III 5316 Millenia Blvd., Orlando	82	79	96%	96%	79	96%	96%	40%	
10 Fountains at Millenia Phase IV 5316 Millenia Blvd, Orlando	100	96	96%	96%	96	96%	96%	40%	
11 Goldenrod Pointe 3500 N Goldenrod Road, Orlando	70	68	97%	96%	68	97%	96%	60%	
12 Jernigan Gardens 1488 Mercy Drive, Orlando	256	241	94%	94%	241	94%	94%	100%	
13 Lake Sherwood 1826 London Crest Drive, Orlando	90	86	96%	98%	86	96%	98%	40%	
14 Lake Weston Pointe 2201 Weston Point Dr, Orlando	240	212	88%	90%	211	88%	89%	100%	Mkt initiated to increase occupancy
15 Lakeside Retreat at 27 1403 Old Harbor Blvd., Leesburg	128	117	91%	95%	116	91%	94%	40%	
16 Landon Pointe 1705 Grande Pointe Avenue, Orlando	276	236	86%	89%	236	86%	89%	40%	
17 Landon Trace Townhomes (Buchanan Bay) 1813 Buchanan Bay Circle, Orlando	228	219	96%	95%	219	96%	95%	100%	
18 Landstar Park 1001 Landstar Drive, Orlando	156	150	96%	97%	149	96%	97%	40%	
19 Lee Vista Club 5903 Lee Vista Blvd, Orlando	312	308	99%	98%	307	98%	98%	40%	

	Property	Total Units	Occ Units	Occ %	Prior Month Occ %	Low Income:				Comments
						Occ Unit	Occ %	Prior Month Occ %	Set Aside %	
20	Mill Creek 5087 Commander Drive, Orlando	312	304	97%	96%	304	97%	96%	40%	
21	Oak Harbor 5770 Harbor Chase Circle, Orlando	176	165	94%	94%	165	94%	94%	20%	
22	Oakley Terrace 2311 Griffin Road, Leesburg	101	75	74%	74%	75	74%	74%	40%	Under Renovation
23	Plateau Village 550 Lincoln Avenue, Mount Dora	72	55	76%	75%	55	76%	75%	40%	Under Renovation
24	River Ridge 9957 Hidden River Drive #106, Orlando	160	154	96%	96%	153	96%	96%	40%	
25	Sandpiper Glen 8780 Donnybrook Drive, Orlando	288	281	98%	98%	281	98%	98%	40%	
26	Silver Lakes Village 5102 Cinderlane Parkway, Orlando	104	104	100%	100%	103	99%	99%	100%	
27	Somerset Landings 1410 Halstead Lane, Sanford	84	81	96%	95%	81	96%	95%	40%	
28	SouthWinds Cove 3400 Southwinds Cove Way, Leesburg	112	108	96%	96%	108	96%	71%	40%	
29	Stratford Point 1700 Old England Loop, Sanford	384	360	94%	94%	360	94%	94%	60%	
30	The Roberts (Baptist Terrace) 414 East Pine Street, Orlando	197	196	99%	97%	196	99%	97%	40%	
31	Valencia Trace 101 Grande Valencia Dr, Orlando	229	207	90%	99%	205	90%	98%	40%	
32	Vista Pines 401 N Chickasaw Trail, Orlando	238	225	95%	95%	225	95%	95%	40%	
33	Westwood Park 11037 Laguna Bay Dr, Orlando	178	172	97%	95%	170	96%	94%	40%	
34	Wildflower Oaks 1360 Pamela Street, Leesburg	38	35	92%	95%	35	92%	95%	40%	
35	Willow Key 5590 Arnold Palmer Dr, Orlando	384	363	95%	95%	361	94%	94%	40%	
36	52 at Park 3225 West Colonial Drive, Orlando	300	298	99%	96%	298	99%	99%	40%	
37	Huntington Reserve 2000 Rosecliff Circle, Sanford	168	162	96%	96%	162	96%	96%	40%	
38	Southwick Commons 461 East 7th Street, Apopka	192	55	29%	96%	55	29%	29%	40%	Lease up began 7/31/2026
Total Units:		7,070								
Current Period Summary of Total Units Occ:			6,302	89%		6,289	89%			
Prior Period Summary of Total Units Occ:			6,052	91%		5,679	91%			



ORANGE COUNTY
HOUSING FINANCE AUTHORITY

FRANTZ DUTES
EXECUTIVE DIRECTOR

BOARD OF DIRECTORS

CURTIS HUNTER
BOARD CHAIR

RAY COLADO
VICE CHAIR

WIL STAMPER
BOARD MEMBER

MARK LEWIS
BOARD MEMBER

GARY SIPLIN
BOARD MEMBER

TO:	OCHFA BOARD OF DIRECTORS
FROM:	FRANTZ DUTES EXECUTIVE DIRECTOR, OCHFA
DATE:	OCTOBER 28, 2026
RE:	OCHFA/HABITAT FOR HUMANITY OF GREATER ORLANDO & OSCEOLA COUNTY HOMEBUYER “PILOT” PROGRAM NOVEMBER 4, 2026 BOARD OF DIRECTORS MEETING

OVERVIEW

As homeownership becomes increasingly difficult for working families, OCHFA is helping ensure affordability for individuals and families across Central Florida. To advance this goal, OCHFA formed a new partnership with Habitat for Humanity of Greater Orlando & Osceola (“Habitat”) designed to bridge the financing gap for low to moderate income homebuyers who may otherwise struggle to purchase a home. The partnership efficiently leverages OCHFA’s financial resources with Habitat’s homebuyer program. This collaboration brings together the strengths of both agencies to create a comprehensive and effective approach to homeownership assistance.

CURRENT

One of the most pressing challenges confronting homebuyers in today’s market is rising interest rates. To address this challenge, OCHFA committed \$1MM to finance mortgages at a rate of 4.500%, well below market rates at the time. Habitat participates as the housing developer, builds the homes and provides pre-purchase counseling, credit counseling, homebuyer education workshops, and post purchase support to ensure that homebuyers understand their financial responsibilities and are equipped to sustain homeownership for the long term. In addition to providing a 30-year subsidized interest rate, OCHFA uses the “Homebuyers Dream Program” to provide \$10K in downpayment and closing cost assistance, additionally, homebuyers are also eligible for up to \$70K in assistance from Orange County Government towards the purchase of a home with a maximum purchase price of \$345K.

Ms. Catherine McManus President/CEO of Habitat for Humanity of Greater Orlando & Osceola County will be in attendance at our November 4, 2026 Board Meeting and will share some highlights of our Homebuyer “Pilot” program.

ACTION REQUIRED

For information only.