

**AGREEMENT BETWEEN
NASSAU COUNTY AND
THE NORTHEAST FLORIDA REGIONAL COOUNCIL
FOR THE
ADMINISTRATION OF A LOCAL GOVERNMENT
AFFORDABLE HOUSING PROGRAM UNDER THE
STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM**

The agreement described herein between the Nassau County Board of County Commissioners (County) and the Northeast Florida Regional Council (NEFRC) authorizing the NEFRC staff to implement and provide administrative services for the County's Local Government Affordable Housing Program as defined by the State Housing Initiative Partnership (SHIP) program and specified in Section 420.9072(9) Florida Statutes and Rule 67-37 of the Florida Administrative Code, is contingent upon the County being awarded an Affordable Housing Grant for Fiscal Year 2005-2006. This Agreement shall be in effect when executed by both parties through June 30, 2006.

SERVICES PROVIDED BY NEFRC STAFF

The NEFRC shall provide services over the term of this Agreement to accomplish the following tasks that are required by Rule to administer the Nassau County Affordable Housing Program:

- A. Prepare and/or amend the Nassau County Local Housing Assistance Plan (LHAP) as required by Florida Statutes and Florida Administrative Code to meet the County's program strategies.
- B. Support activities of the Affordable Housing Advisory Committee (AHAC) in providing information to the target population regarding the availability of SHIP program funding.
- C. Provide administrative support and functions to the Nassau County Affordable Housing Advisory Committee (AHAC) and Local Housing Partnership and the Nassau County SHIP Program as follows:
 - 1) Act as staff for the Nassau County Affordable Housing Advisory Committee and Local Housing Partnership (AHAC).
 - 2) Prepare agendas, research policy questions, applicant information and other matters at the direction of the AHAC.
 - 3) Review feasibility and recommend actions to the AHAC regarding the County entering into interlocal agreements and forming partnerships for the implementation of and leveraging of funds through the Affordable Housing Program, especially for the purpose of obtaining funds from other federal and state programs.
 - 4) Function as staff to prepare and amend the Local Housing Assistance Program (LHAP) to ensure compliance with Rule 67-37 F.A.C., as amended.
 - 5) Administer the operation of the Nassau County SHIP program to fulfill the policies and responsibilities of the program both to the County and the State.

- 6) Provide first contact with public, dispense applications, assist applicants and receive completed applications with initial review for income eligibility and completeness.
- 7) NEFRC staff receives completed applications and evaluates affordable housing candidates to insure conformance with both State and County SHIP policies, and the Nassau County Local Housing Assistance Plan strategies.
- 8) Administer and provide applicant training through the SHIP Home Ownership Training Program held in coordination with the University of Florida Nassau County Extension Service. The program includes seminars on budgeting, the home search process, the lending and mortgage process, and credit counseling.
- 9) Prepare staff research to support the Affordable Housing Advisory Committee and/or the Local Housing Partnership in making recommendations on specific cases brought before the AHAC for a policy decision.
- 10) Prepare recommendations for the Board of County Commissioners' approval of Certificates of Eligibility obligating funding for applicants under the SHIP strategies.
- 11) Monitor approved certificates for compliance and activity under the Local Housing Assistance Trust Fund; administer compliance and request inspections or bids for emergency repair and rehabilitation projects together while ensuring SHIP and county guidelines for the various strategies are met. Continue administration and compliance monitoring until project is completed and files forwarded to Nassau County for payment and storage.
- 12) Monitor the Local Housing Assistance Trust Fund and coordinate payments through strategies and fiscal years with the Nassau County Clerk's Financial Services to ensure that the fund is maintained in compliance with Rule 67-37, F.A.C., as amended.
- 13) Prepare and/or amend the Nassau County Local Housing Assistance Plan as required to meet County needs and the expectations of the Florida Housing Finance Corporation (Florida Housing) and the SHIP program regulations.
- 14) Prepare and submit an extensive Annual Report to Florida Housing as required by Rule 67-37, F.A.C.
- 15) Support activities of the Affordable Housing Advisory Committee in providing information to the target population regarding the availability of SHIP program funding through preparing public notices, press releases, newspaper advertising and other methods to inform the public.
- 16) Attend and participate in workshops, public hearings, Florida Housing Finance Corporation steering committees and other Florida Housing Finance Corporation activities relating to the legislative policies and administrative functions affecting local fund recipients.
- 17) Respond to policy questions and monitor activities to insure compliance with regulations of real estate, lending institutions and public/private partners in completing projects.

RECORDS

NEFRC and its subcontractors shall maintain all books, documents, paper, accounting records and other evidence pertaining to costs incurred in the work and shall make such materials available at all reasonable times during the period of the Agreement, and for a period of five (5) years from the date of the final payment under this Agreement for inspection and/or audit by the County or other pertinent public agencies.

PERIOD OF SERVICES & PAYMENT

The work program set forth herein shall commence upon execution of this Agreement by both parties and continue through June 30, 2006. The timeframe of this Agreement covers the term of the adopted Nassau County Local Housing Assistance Plan.

Compensation for the administrative services required to serve the Nassau County SHIP Program shall be paid quarterly in equal distributions and shall be initiated upon invoicing by the Northeast Florida Regional Council.

Compensation for administrative services to serve the Nassau County SHIP Program shall not exceed the allowable 10 percent of the SHIP fund annual allocation by the State and 5 percent of the derived Program Income.

TERMINATION OF AGREEMENT

The Agreement may be terminated by either party upon a 30-day written notice should the other party fail substantially to perform in accordance with the terms of this Agreement through no fault of others. In the event of termination, due to the fault of others than the NEFRC or its subcontractors, the NEFRC shall be paid for services performed to termination date, on a proportionate basis. Without waiving their rights to terminate the Agreement, the County may delay, withhold or adjust payments under this Agreement, or the NEFRC may delay or withhold its services, in an attempt by each party to give the other party opportunity to fulfill its obligation or correct any violation of this Agreement.

In addition, in the event of termination for any reason prior to completion of all reports and applications contemplated by this Agreement, NEFRC reserves the right to complete such analyses and records as are necessary to protect their professional reputation, to complete a report on the services performed to date. All finished or unfinished document, data, correspondence, reports, and maps prepared by the NEFRC staff under this Agreement shall be delivered to the County within 30 days of termination of this Agreement.

CONTROLLING LAW

This Agreement is to be governed by the Laws of the State of Florida.

SUCCESSORS AND ASSIGNS

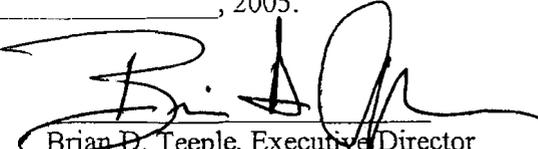
The Northeast Florida Regional Council and the Nassau County Board of County Commissioners each bind itself and its partners, successors, executors, administrators, assigns and legal representatives of such party, in respect to all covenants and obligations of this Agreement.

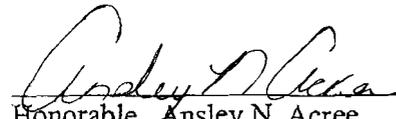
Nothing herein shall be construed to give any rights or benefits hereunder to anyone other than NEFRC and the County.

CONTRACT SIGNATURES AND DATE

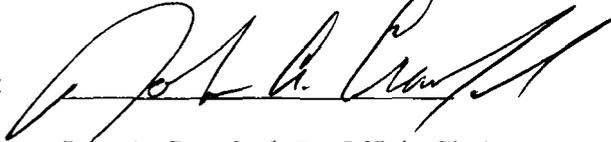
IN WITNESS THEREOF, the parties hereto have caused this Agreement to be executed by the undersigned officials as duly authorized.

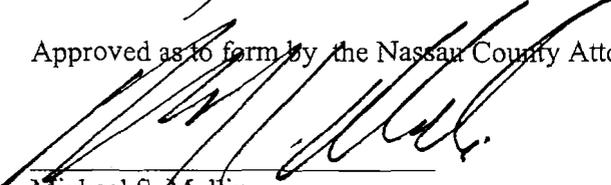
Signed this 16 day of November, 2005.


Brian D. Teeple, Executive Director
Northeast Florida Regional Council


Honorable, Ansley N. Acree
Chairman, Board of County Commissioners
Nassau County, Florida

Approved this 12th day of October, 2005.

ATTEST: 
John A. Crawford, Ex-Officio Clerk

Approved as to form by the Nassau County Attorney:

Michael S. Mulfin



Bringing Communities Together

Baker • Clay • Duval • Flagler • Nassau • Putnam • St. Johns

November 16, 2005

Jerry Greeson
Chief of Staff
P.O. Box 1010
Fernandina Beach, FL 32035-1010

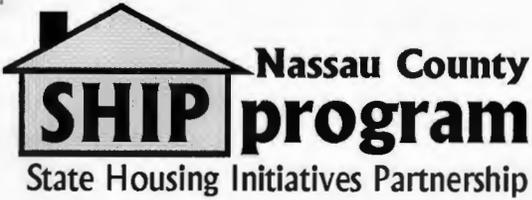
Dear Mr. Greeson:

Please find enclosed a fully executed contract between the Nassau County and the Northeast Florida Regional Council for the SHIP program.

Should you have any questions, please do not hesitate to contact me @ (904) 279-0885 ext. 109 or at dstarling@nefrc.org.

With warm regards,

Donna Starling
Financial Services Manager



Administrative Agency: Northeast Florida Regional Planning Council
6850 Belfort Oaks Place
Jacksonville, FL 32216

(904) 279-0880 • Fax (904) 279-0881

Date: September 28, 2005

To: Nassau County Board of County Commissioners

From: Sheri Kelsey, SHIP program

RE: SHIP Annual Reports-Request for Approval & Signature

Attached are the Annual Report submissions for the SHIP program, for your review and approval.

The attached reports close program year 2002-2003. This leaves program years, 2003-2004, 2004-2005, and 2005-2006 as our only open years. The program follows a three-year cycle and it is normal, and in fact expected that, as many as three program years will be open. Once approved the reports will be submitted for review and final approval to the State.

The Affordable Housing Advisory Committee has reviewed the reports and recommended forwarding to the Board of County Commissioners for approval:

Recommendation: approve the reports for signing and submission.

Sabrina Robertson

From: Joyce Bradley
Sent: Monday, October 10, 2005 12:25 PM
To: Sabrina Robertson
Subject: FW: SHIP Annual Reports

-----Original Message-----

From: Mary Potochnik
Sent: Monday, October 10, 2005 12:22 PM
To: Joyce Bradley
Cc: Ted Selby
Subject: RE: SHIP Annual Reports

Joyce,

 The figures listed on the this report are generated by NEFRPC. They keep up with all the statistic and revenue/expenditures generated through them.

The County's portion would only be the amount of money sent from the State for the collection of doc stamps and the expenditure side is what we pay for emergency repairs or down payments. This is listed under the Table B. The figures fall in line with our general ledger adjusting for the fiscal year timing between the State and County.

-----Original Message-----

From: Ted Selby
Sent: Monday, October 10, 2005 8:31 AM
To: Mary Potochnik
Subject: FW: SHIP Annual Reports

-----Original Message-----

From: Joyce Bradley
Sent: Monday, October 10, 2005 8:06 AM
To: Ted Selby
Subject: FW: SHIP Annual Reports

Please take a look at this and let me know your comments today. Thanks

-----Original Message-----

From: Sabrina Robertson
Sent: Friday, October 07, 2005 3:13 PM
To: Joyce Bradley
Subject: RE: SHIP Annual Reports

I thought I attached it. Sorry. I sent it originally on Sept. 28th at 1:17 PM, but the copy I had previously was faxed to me and it was really hard to read. I didn't know if he had tried to review that one yet or not, but here is a clean copy.

From: Joyce Bradley
Sent: Friday, October 07, 2005 2:43 PM
To: Sabrina Robertson
Subject: RE: SHIP Annual Reports

What there supposed to be an attachment?

10/10/2005

-----Original Message-----

From: Sabrina Robertson

Sent: Friday, October 07, 2005 8:57 AM

To: Joyce Bradley

Subject: SHIP Annual Reports

Here is a legible copy of the SHIP Annual Reports. Do you know if Ted has started reviewing this at all?

10/10/2005

NASSAU COUNTY

STATE HOUSING INITIATIVE PROGRAM

ANNUAL REPORT

PROGRAM YEAR

2002-2003

(Program has been Closed in Fiscal Year 2005)

FLORIDA HOUSING FINANCE CORPORATION - SHIP PROGRAM ANNUAL REPORT
 Name of Local Entity: Nassau County

Table A: Rental Unit Information

STRATEGY DESCRIPTION	RENTAL RATES - ACTUAL (If rents vary for the same unit, enter greatest amount)				
	A	B	C	D	E
	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
Dev. Or Rehab. Transitional Housing		0			

Table B: Recap of Funding Sources for Units Produced

Source of \$\$ Produced thru June 30th for Units	Amount of Funds Expended to Date	% of Total Value
A	B	C
SHIP Funds Expended	733,812.00	13.70%
Public Moneys Expended	0.00	0.00%
Private Funds Expended	2,236,328.00	41.76%
Owner Equity	2,385,055.00	44.54%
Total Value of All Units	5,355,195.00	100.00%

Table C: SHIP Program Compliance Summary - Home Ownership/Construction/Rehab*

Compliance Category	SHIP Funds*	Trust Fund**	% of Trust Fund	FL Statute Minimum %
A	B	C	D	E
HOME OWNERSHIP	595,968.00	806,848.74	73.86%	65%
CONSTRUCTION/REHABILITATION	658,812.00	806,848.74	81.65%	75%

* Include amounts expended, encumbered, & unencumbered (projected) in this table

** Trust Fund equals Distribution plus Recaptured Funds

Table D: Program Compliance - Income Set-Asides

Program Compliance by Funds Expended, Encumbered, Unencumbered (projected)

Income Category	SHIP \$ Expended	SHIP \$ Encumbered	SHIP \$ Projected	Total A + B + C	% of Total Available Funds	*Total Available Funds
A	B	C	D	E	F	
Very-Low Income	276,693.00			276,693.00	34.29%	806,848.74
Low Income	219,275.00			219,275.00	27.18%	806,848.74
Moderate Income	100,000.00			100,000.00	12.39%	806,848.74
TOTAL	595,968.00	0.00	0.00	595,968.00	73.86%	806,848.74

*Total Available Funds" equals State Distribution + Recaptured Funds + Program Income + Carry Over Funds + Other Funds.

*From Form 1 Table B Column B total

733,812.00 (From Form 1 Table A)
 Error if not same as Form 1 Table A Column A,B,C

Table E: Special Target Groups for Funds Expended (i.e. teachers, nurses, law enforcement, fire fighters, etc.) Set Aside

Strategy Description	Special Target Group	Expended Funds	Total # of Expended Units
A	B	C	D
N/A	N/A	N/A	N/A
Total			

Table F: Project Funding for Expended Funds Only

Income Category	Total SHIP Mortgages, Loans and DPL's	# of SHIP Mortgages, Loans and DPL's	Average Loan Amount	Total of SHIP Grants	# of SHIP Grants	Average Grant Amount	Total SHIP Funds Expended	Total # of Units
A	B	C	D	E	F	G	H	
Very-Low Income	\$12,500.00	1	\$12,500.00	264,193.00	29	9,110.10	276,693.00	30
Low Income	\$202,500.00	14	\$15,000.00	16,775.00	2.00	8,387.00	219,275.00	16
Moderate Income	\$100,000.00	7	\$15,000.00	0.00			100,000.00	7
TOTAL	\$315,000.00	22	\$42,500.00	280,968.00	31	9,063.48	595,968.00	53

This total must equal Table D Expended by Income Category

NOTE: Must match Form 3 Column D45,E45&F45

Table G: Allowable Administration Set Aside from Program Income

Total Amount of Program Income	*5% Maximum	**10% Maximum	Total % Program Income Allowed for Administration	Total Administration Income Used
A	B	C	D	E
\$186,994.10	\$9,349.71	\$18,699.41	\$9,349.71	\$9,349.71

* Counties and Eligible Municipalities which receive more than the minimum distribution.

** Counties and Eligible Municipalities which receive the minimum distribution or less.

Use either the 5% or 10% \$ amount.

see Form 1 Table A Line 39

Table H: Allowable Administration Set Aside from Disaster Funds

Total Amount of Disaster Funds	*5% Maximum	**10% Maximum	Total Disaster Funds Allowed for Administration	Total Administration Income Used
A	B	C	D	E
\$ -	\$0.00	\$0.00	0	0

* Counties and Eligible Municipalities which receive more than the minimum distribution.

** Counties and Eligible Municipalities which receive the minimum distribution or less.

Use 5 or 10% as applicable

See Form 1 Table A D40

FORM 3: Household Characteristics

Section 420.9075(9)(a), F.S.

FLORIDA HOUSING FINANCE CORPORATION

SHIP PROGRAM ANNUAL REPORT

Fiscal Year: 2002-2003

Submission Date: 9/1/2005

NAME OF LOCAL ENTITY:

Nassau County

Provide information only on units for which Program funds have been expended.

Provide information for head of household only.

Strategy Description <small>(List Unincorporated and each Municipality with activity)</small>	Number of Households/ Units Produced				Characteristics/Age (Head of Household)					Family Size				Race (Head of Household)							Special Needs (Any Member of Household)						
	Very Low	Low	Mod.	Total	0-25	26-40	41-61	62+	Total	1 person	2-4	5+	Total	White	Black	Hispanic	Asian	Amer. Indian	Other	Total	Farm Worker	Devel. Disabled	Homeless	Elderly	Special Needs <small>(define)</small>	Special Target Group <small>(define)</small>	
	B				C					D				E							F						
Owner Occupied Rehab.				0					0				0								0						
Owner Occupied Emergency Repairs	29	1		29		2	5	23	30	18	12		30	8	22						30						
Purchase/New Home Construction		11	6	17	3	11	3		17	8	9		17	13	3	1					17						
Existing Home Purchase/Rehab.		3	3	6	2	2	1	1	6	1	3		4	3	3						6						
Disaster Recovery Assistance				0					0				0								0						
Development of Affordable Rental Units				0					0				0								0						
Dev. Or Rehab. Transitional Housing	4			4	2		2		4	3		3	6	2	2					4							
Neighborhood Revitalization				0					0				0								0						
0				0					0				0								0						
0				0					0				0								0						
TOTALS	30	16	7	56	7	15	11	24	57				57	26	30	1	0	0	0	57	0	0	0	0	0	0	

(Use additional pages as necessary)
SHIP AR/02-1

FLORIDA HOUSING FINANCE CORPORATION

SIHP PROGRAM ANNUAL REPORT

Name of Local Entity: Nassau County

I. Please provide information on the status of the implementation of the Local Housing Incentive Plan or Incentive Strategy adopted by the local Affordable Housing Assistance Plan.

A.

a. Incentive Strateg Provide the affordable housing definition adopted in the appointing resolution.

b. Adopting Ordinance or Resolution Number or identify local policy:

Adopted March 14, 1994 by Resolution 94-93.

c. Implementation Schedule (Date):

Implemented upon adoption.

d. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan.

This incentive was already implemented in the County's Comprehensive Plan.

e. Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.)

Incentive is being adhered to in the selection and qualifying processes of the program.

B

a. Incentive Strateg Implement an expedited procedure for processing permits related to affordable housing projects.

b. Adopting Ordinance or Resolution Number or identify local policy:

Adopted April 13, 1998, by Ordinance No. 98-08.

c. Implementation Schedule (Date):

Ordinance became effective upon adoption.

d. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan.

Yes. Implementation is the responsibility of the Planning and Zoning Department.

e. Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.)

To date, no "affordable housing" permits have been presented to the County Building and Zoning Department. The Ordinance stipulates that the developer must provide a written description of the project which distinguishes it as being "affordable housing" in accordance with Rule 9I-37.002, Florida Administrative Code.

C

- a. **Incentive Strateg** Modification of Impact fee requirements, including the reduction or waiver of fees and alternative methods of fee payment.
- b. **Adopting Ordinance or Resolution Number or identify local policy:**
Adopted March 14, 1994 by Resolution 94-93.
- c. **Implementation Schedule (Date):**
Implementation was recommended upon adoption of the Housing Incentive Plan.
- d. **Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan.**
The strategy has not been implemented due to early ones were discontinued after they were found to be illegal and money collected had to be returned to developers. The County continues to review feasibility.
- e. **Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.)**
Strategy is not active.

D

- a. **Incentive Strateg** Assess the potential for allowing increased density levels for development of very low and low income housing.
- b. **Adopting Ordinance or Resolution Number or identify local policy:**
Adopted March 14, 1994 by Resolution 94-93.
- c. **Implementation Schedule (Date):**
Implementation commenced with adoption.
- d. **Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan.**
The County's Comprehensive Plan contains policies that permit higher densities for development of affordable housing when development is clustered or established as a mixed use project.
- e. **Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.)**
The Comprehensive Plans for Nassau County and the three municipalities allow sufficiently liberal density levels for very low and low income housing.

E

- a. **Incentive Strateg** Resrve Concurrency infrastructure capacity for housing dedicated to very low and low income occupancy.
- b. **Adopting Ordinance or Resolution Number or identify local policy:**
Adopted March 14, 1994 by Resolution 94-93.
- c. **Implementation Schedule (Date):**
Adopted recommended implementation.
- d. **Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan.**
Nassau County is developing a concurrency management system with affordable housing receiving priority attention in concurrency methodology.

e. **Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.)**

Existing regulations require that infrastructure be available when a construction permit is pulled.

F

a. **Incentive Strateg** Consider Transfer of Development Rights as Financing Incentive for very-low and low income housing.

b. **Adopting Ordinance or Resolution Number or identify local policy:**

Adopted March 14, 1994 by Resolution 94-93.

c. **Implementation Schedule (Date):**

Adopted the incentive as submitted, however the County will not participate in a TDR program at this time.

d. **Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan.**

Strategy not implemented.

e. **Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.)**

The County Comprehensive Plan specifically avoids committing the County to a TDR program.

G

a. **Incentive Strateg** Consider the reduction of parking and setback requirements as an incentive for development of very-low and low income housing.

b. **Adopting Ordinance or Resolution Number or identify local policy:**

Adopted March 14, 1994 by Resolution 94-93.

c. **Implementation Schedule (Date):**

The strategy was already in place.

d. **Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan.**

The strategy was already in place for PUD development..

e. **Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.)**

Existing regulations permit the negotiation of parking and setback requirements in a PUD development.

H

a. **Incentive Strateg** Consider the use of zero-lot-line design to reduce the land cost associated with very-low and low income housing.

b. **Adopting Ordinance or Resolution Number or identify local policy:**

Adopted March 14, 1994 by Resolution 94-93.

c. **Implementation Schedule (Date):**

The strategy was already in place.

d. **Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan.**

The County PUD regulations permit zero-lot-line development.

e. **Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.)**

Existing regulations permit zer-lot-line design.

I

- a. **Incentive Strateg** Consider the modification of street specification requirements as a means of reducing development costs associated with very-low and low income housing.
- b. **Adopting Ordinance or Resolution Number or identify local policy:**
Adopted March 14, 1994 by Resolution 94-93.
- c. **Implementation Schedule (Date):**
Implementation schedule recommendation: "Upon adoption of the AHIP by the BCC".
- d. **Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan.**
The County's Public Works Director investigates all possible funding sources that can be accessed to off-set roadway costs for low-income housing.
- e. **Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.)**
Road and sidewalk paving are not always requirements of development in the County, however, current regulations have definite specifications for the construction of roadways.

J

- a. **Incentive Strateg** Establish a process by which Nassau County considers, before adoption, policies, procedures, ordinances, regulations or plan provisions that have a significant impact on the cost of housing.
- b. **Adopting Ordinance or Resolution Number or identify local policy:**
Adopted March 14, 1994 by Resolution 94-93.
- c. **Implementation Schedule (Date):**
The basic strategy was already in place.
- d. **Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan.**
Policy 3.01.02 of the County's Comprehensive Plan Housing Element provides that the County shall review all codes, ordinances, and permitting practices to ensure efficiency in the housing delivery process.
- e. **Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.)**
The basic strategy is in effect.

K

- a. **Incentive Strateg** Prepare an inventory of locally owned public lands suitable for siting affordable housing.
- b. **Adopting Ordinance or Resolution Number or identify local policy:**
Adopted March 14, 1994 by Resolution 94-93.
- c. **Implementation Schedule (Date):**
Implementation schedule recommendation: "Upon adoption of the AHIP by the BCC".
- d. **Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan.**
The County has developed and maintains such a list.
- e. **Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.)**

The list continues to be updated on an annual basis and is available to the public.

2. Attach a concise description of the support services that are available to the residents of affordable housing.

Consumer Credit Counseling supports the SHIP program by providing homebuyer orientation classes for home purchase assistance participants. In addition, the Northeast Florida Regional Planning Council has developed partnerships with a variety of social services agencies in the county, such as Friends of the Carpenter, Independent Living and the Council on Aging to conduct effective outreach to those most in need of our services and make repairs to homes. Finally, the Council has also secured three weatherization grants to be used in conjunction with SHIP dollars to assist with any additional needs.

3. Attach such other data or unique affordable housing accomplishments considered significant by your Agency. (Success Stories, newspaper clippings, etc.)
4. Describe how the Annual Report was made available for public inspection and comments. Attach copies of all comments that were received and provide the local government's response.

The Annual Reports have been presented at advertised public hearings of the County's Local Housing Partnership and Board of County Commissioners' meetings.

5. Mortgage Default or Foreclosure:

- A. Since State fiscal year 1992-93, 19 mortgages have been made to very low income households with 4 in default.
- B. Since State fiscal year 1992-93, 64 mortgages have been made to low income households with 5 in default.
- C. Since State fiscal year 1992-93, 40 mortgages have been made to moderate income households with 2 in default.
- D. Total default rate for all mortgages 10.9%.

6. Describe how eligible sponsors (if applicable) that employed personnel from welfare to work programs.

No sponsors employ persons from welfare to work programs as of this date

7. List strategies and give the average cost of production.

Emergency Rehab -	\$8,982
Purchase/New Home Const. -	\$13,800
Home Purchase/Rehab -	\$13,611
SHIP AR/02- Transitional Housing -	\$28,800

CERTIFICATION

On behalf of Nassau County I hereby certify that the information presented
(NAME OF LOCAL GOVERNMENT)
herein is true and accurate as of the date of submission.

Conni H. Pickett Date 10/24/05 Ansley N. Acree Date 10-24-05
Witness Chief Elected Official or Designee

Brenda K. Dixville Date 10/24/05 Ansley N. Acree, Chairman Date 10-24-05
Witness (Type) Name and Title

ATTEST: John A. Crawford Date 10-26-05
or
~~Attest (Seal)-~~
John A. Crawford
Ex-Officio Clerk

Approved as to form by the
County Attorney

[Signature]

GENERAL INFORMATION

Name of Person to call regarding the **Annual Report Form**:

Mike Brown, Director of Special Projects

Telephone Number: **(904) 279-0885 x 135**

SHIP AR/02-1 99-1

CERTIFICATION

On behalf of Nassau County I hereby certify that the information presented
(NAME OF LOCAL GOVERNMENT)
herein is true and accurate as of the date of submission.

Cornia A. Costa Date 10/24/05 Ansley N. Acree Date 10-24-05
Witness Chief Elected Official or Designee

Brenda K. Simville Date 10/24/05 Ansley N. Acree, Chairman Date 10-24-05
Witness (Type) Name and Title

ATTEST: [Signature] or
Date 10-26-05
Attest (Seal)
John A. Crawford
Ex-Officio Clerk

Approved as to form by the
County Attorney

[Signature]

GENERAL INFORMATION

Name of Person to call regarding the **Annual Report Form**:

Mike Brown, Director of Special Projects

Telephone Number: **(904) 279-0885 x 135**

SHIP AR/02-1 99-1

NASSAU COUNTY
STATE HOUSING INITIATIVE PROGRAM
ANNUAL REPORT
PROGRAM YEAR
2003-2004

FLORIDA HOUSING FINANCE CORPORATION - SHIP PROGRAM ANNUAL REPORT
Name of Local Entity: Nassua County

Table A: Rental Unit Information

STRATEGY DESCRIPTION	RENTAL RATES - ACTUAL				
	(If rents vary for the same unit, enter greatest amount)				
	A	B	C	D	E
	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
Dev. Or Rehab. Transitional Housing		0			

Table B: Recap of Funding Sources for Units Produced

Source of \$\$ Produced thru June 30th for Units	Amount of Funds Expended to Date	% of Total Value
A	B	C
SHIP Funds Expended	212,156.00	100.00%
Public Moneys Expended	0.00	0.00%
Private Funds Expended		0.00%
Owner Equity		0.00%
Total Value of All Units	212,156.00	100.00%

Table C: SHIP Program Compliance Summary - Home Ownership/Construction/Rehab*

Compliance Category	SHIP Funds*	Trust Fund**	% of Trust Fund	FL Statute Minimum %
A	B	C	D	E
HOME OWNERSHIP	563,000.00	\$ 849,190.08	66.30%	65%
CONSTRUCTION/REHABILITATION	783,398.90	\$ 849,190.08	92.25%	75%

* Include amounts expended, encumbered, & unencumbered (projected) in this table

** Trust Fund equals Distribution plus Recaptured Funds

Table D: Program Compliance - Income Set-Asides

Program Compliance by Funds Expended, Encumbered, Unencumbered (projected)

Income Category	SHIP \$ Expended	SHIP \$ Encumbered	SHIP \$ Projected	Total A+B+C	% of Total Available Funds	*Total Available Funds
	A	B	C	D	E	F
Very-Low Income	562,156.00	75,000.00		637,156.00	75.03%	849,190.08
Low Income		105,000.00		105,000.00	12.36%	849,190.08
Moderate Income				0.00	0.00%	849,190.08
TOTAL		180,000.00	0.00	742,156.00	87.40%	849,190.08

*Total Available Funds" equals State Distribution + Recaptured Funds + Program Income + Carry Over Funds + Other Funds.

*From Form 1 Table B Column B total

742,156.00 From Form 1 Table A
Error if not same as Form 1 Table A Column A,B,C

Table E: Special Target Groups for Funds Expended (i.e. teachers, nurses, law enforcement, fire fighters, etc.) Set Aside

Strategy Description	Special Target Group	Expended Funds	Total # of Expended Units
A	B	C	D
N/A	N/A	N/A	N/A
Total			

Table F: Project Funding for Expended Funds Only

Income Category	Total SHIP Mortgages, Loans and DPL's	# of SHIP Mortgages, Loans and DPL's	Average Loan Amount	Total of SHIP Grants	# of SHIP Grants	Average Grant Amount	Total SHIP Funds Expended	Total # of Units
	A	B	C	D	E	F	G	H
Very-Low Income			#DIV/0!	212,156.00	6	35,359.33	212,156.00	6
Low Income			#DIV/0!				0.00	0
Moderate Income			#DIV/0!			0.00	0.00	0
TOTAL			#DIV/0!				212,156.00	6

This total must equal Table D Expended by income category

NOTE: Must match Form 3 Column D45, E45&F45

Table G: Allowable Administration Set Aside from Program Income

Total Amount of Program Income	*5% Maximum	**10% Maximum	Total % Program Income Allowed for Administration	Total Administration Income Used
A	B	C	D	E
\$215,565.41	\$10,778.27	\$21,556.54	\$10,778.27	\$10,778.27

* Counties and Eligible Municipalities which receive more than the minimum distribution.

** Counties and Eligible Municipalities which receive the minimum distribution or less.

Use either the 5% or 10% \$ amount.

see Form 1 Table A Line 39

Table H: Allowable Administration Set Aside from Disaster Funds

Total Amount of Disaster Funds	*5% Maximum	**10% Maximum	Total Disaster Funds Allowed for Administration	Total Administration Income Used
A	B	C	D	E
\$ -	\$0.00	\$0.00	0	0

* Counties and Eligible Municipalities which receive more than the minimum distribution.

** Counties and Eligible Municipalities which receive the minimum distribution or less.

Use 5 or 10% as applicable

See Form 1 Table A D40

FLORIDA HOUSING FINANCE CORPORATION
SHIP PROGRAM ANNUAL REPORT

Fiscal Year: 2003-2004

Submittal Date: 9/1/2005

NAME OF LOCAL ENTITY:

Nassua County

Number of Households/ Units Produced				Characteristics/Age (Head of Household)					Family Size				Race (Head of Household)							Special Needs (Any Member of Household)						
Very Low	Low	Mod.	Total	0-25	26-40	41-61	62+	Total	1 person	2-4	5+	Total	White	Black	Hispanic	Asian	Amer. Indian	Other	Total	Farm Worker	Devel. Disabled	Homeless	Elderly	Special Needs:(define)	Special Target Group:(define)	
B				C					D				E							F						
			0					0				0							0							
8	4		12		2	6	4	12	4	4		8	4	8					12							
3	1		4	3		1		4	2	3	2	7	2	2					4							
			0					0											0							
			0					0											0							
6			6	2		2	2	6	3	3		6	2	4					6							
9			9			4	5	9	4	5		9	4	5					9							
			0					0				0							0							
			0					0				0							0							
6	0	0	31	5	2	13	11	31					30	12	19	0	0	0	31	0	0	0	0	0	0	0

(Use additional pages as necessary)
SHIP AR/02-1

NASSAU COUNTY
STATE HOUSING INITIATIVE PROGRAM
ANNUAL REPORT
PROGRAM YEAR
2004-2005

FLORIDA HOUSING FINANCE CORPORATION - SHIP PROGRAM ANNUAL REPORT
 Name of Local Entity: Nassua County

Table A: Rental Unit Information

STRATEGY DESCRIPTION	RENTAL RATES - ACTUAL (If rents vary for the same unit, enter greatest amount)				
	A	B	C	D	E
	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
Dev. Or Rehab. Transitional Housing		0			

Table B: Recap of Funding Sources for Units Produced

Source of \$\$ Produced thru June 30th for Units	Amount of Funds Expended to Date	% of Total Value
A	B	C
SHIP Funds Expended		#DIV/0!
Public Moneys Expended	0.00	#DIV/0!
Private Funds Expended		#DIV/0!
Owner Equity		#DIV/0!
Total Value of All Units	0.00	#DIV/0!

Table C: SHIP Program Compliance Summary - Home Ownership/Construction/Rehab*

Compliance Category	SHIP Funds*	Trust Fund**	% of Trust Fund	FL Statute Minimum %
A	B	C	D	E
HOME OWNERSHIP		\$ 654,784.96	0.00%	65%
CONSTRUCTION/REHABILITATION			0.00%	75%

* Include amounts expended, encumbered, & unencumbered (projected) in this table

**Trust Fund equals Distribution plus Recaptured Funds

Table D: Program Compliance - Income Set-Asides

Program Compliance by Funds Expended, Encumbered, Unencumbered (projected)

Income Category	SHIP \$ Expended	SHIP \$ Encumbered	SHIP \$ Projected	Total A+B+C	% of Total Available Funds	*Total Available Funds
A	B	C	D	E	F	
Very-Low Income			450,000.00	450,000.00	68.72%	654,784.96
Low Income			146,940.74	146,940.74	22.44%	654,784.96
Moderate Income			0.00	0.00	0.00%	654,784.96
TOTAL	0.00	0.00	596,940.74	596,940.74	91.17%	654,784.96

*Total Available Funds" equals State Distribution + Recaptured Funds + Program Income + Carry Over Funds + Other Funds.

*From Form 1 Table B Column B total

596,940.74 (From Form 1 Table A)

Error if not same as Form 1 Table A Column A,B,C

Table E: Special Target Groups for Funds Expended (i.e. teachers, nurses, law enforcement, fire fighters, etc.) Set Aside

Strategy Description	Special Target Group	Expended Funds	Total # of Expended Units
A	B	C	D
N/A	N/A	N/A	N/A
Total			

Table F: Project Funding for Expended Funds Only

Income Category	Total SHIP Mortgages, Loans and DPL's	# of SHIP Mortgages, Loans and DPL's	Average Loan Amount	Total of SHIP Grants	# of SHIP Grants	Average Grant Amount	Total SHIP Funds Expended	Total # of Units
A	B	C	D	E	F	G	H	
Very-Low Income					0.00	0.00	0	
Low Income					0.00	0.00	0	
Moderate Income					0.00	0.00	0	
TOTAL	0.00	0		0.00	0	0.00	0	

This total must equal Table D Expended by income category

NOTE: Must match Form 3 Column D45,F45&F45

Table G: Allowable Administration Set Aside from Program Income

Total Amount of Program Income	*5% Maximum	**10% Maximum	Total % Program Income Allowed for Administration	Total Administration Income Used
A	B	C	D	E
\$168,264.96	\$8,413.25	\$16,826.50	\$8,413.25	\$8,413.25

* Counties and Eligible Municipalities which receive more than the minimum distribution.

** Counties and Eligible Municipalities which receive the minimum distribution or less.

Use either the 5% or 10% \$ amount.

see Form 1

Table A

Line 39

Table H: Allowable Administration Set Aside from Disaster Funds

Total Amount of Disaster Funds	*5% Maximum	**10% Maximum	Total Disaster Funds Allowed for Administration	Total Administration Income Used
A	B	C	D	E
\$ -	\$0.00	\$0.00	0	0

* Counties and Eligible Municipalities which receive more than the minimum distribution.

** Counties and Eligible Municipalities which receive the minimum distribution or less.

Use 5 or 10% as applicable

See Form 1 Table A

D40

FLORIDA HOUSING FINANCE CORPORATION
SHIP PROGRAM ANNUAL REPORT

Fiscal Year: 2004-2005

Submittal Date: 9/1/2005

NAME OF LOCAL ENTITY:

Nassua County

Number of Households/ Units Produced				Characteristics/Age (Head of Household)					Family Size				Race (Head of Household)							Special Needs (Any Member of Household)								
Very Low	Low	Mod.	Total	0-25	26-40	41-61	62+	Total	1 person	2-4	5+	Total	White	Black	Hispanic	Asian	Amer. Indian	Other	Total	Farm Worker	Devel. Disabled	Homeless	Elderly	Special Needs:(define)	Special Target Group:(define)			
B				C					D				E							F								
			0					0				0								0								
			0					0				0								0								
			0					0				0								0								
0	0	0	0	0	0	0	0	0					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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