

RESOLUTION NO. 2003- 64

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF NASSAU COUNTY, FLORIDA ADOPTING THE NASSAU COUNTY STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) LOCAL HOUSING ASSISTANCE PLAN (LHAP) IN ITS ENTIRETY; DECLARING IT TO BE A POLICY OF NASSAU COUNTY TO SUPPORT THE AVAILABILITY OF AFFORDABLE HOUSING; PROVIDING FOR THE CONTINUATION OF A LOCAL SHIP PROGRAM; PROVIDING FOR THE CONTINUED ADMINISTRATION OF THE SHIP PROGRAM; PROVIDING FOR AN ESTIMATED AVERAGE FUNDING COST PER UNIT, AND A MAXIMUM GRANT AWARD COST PER UNIT FOR ELIGIBLE HOUSING; AND PROVIDING THAT NO MORE THAN TEN (10) PERCENT OF THE SHIP FUNDS RECEIVED BY NASSAU COUNTY MAY BE USED FOR ADMINISTRATIVE EXPENSES.

WHEREAS, the Board of County Commissioners of Nassau County, Florida, and its citizenry recognizes the necessity for provision of the opportunity for all persons to have access to safe, decent, and affordable housing; and

WHEREAS, in 1992 the Florida State Legislature approved the William E. Sadowski Affordable Housing Act, creating the State Housing Initiatives Partnership (SHIP) for the specific purpose of supporting and expanding the availability of affordable housing resources within the state; and

WHEREAS, the Board of County Commissioners of Nassau County, Florida, and its citizenry recognizes that the SHIP program provides a continuing financial resource for the support of affordable housing activities; and

WHEREAS, the estimated average cost per unit and maximum awards schedule for home ownership may not exceed the Florida Housing Finance Agency rules and guidelines for affordable housing as set forth in the Florida Administrative Code; and

WHEREAS, the Board of County Commissioners of Nassau County, Florida, recognizes that no more than ten (10) percent of the SHIP funds received by Nassau County may be used for administrative expenses.

NOW THEREFORE, BE IT RESOLVED this 28<sup>th</sup> day of April 2003 by the Board of County Commissioners of Nassau County, Florida:

**SECTION 1. DECLARATION POLICY**

It is hereby declared to be the policy of Nassau County, in the exercise of its policy power for the public safety, public health, and general welfare, to support and encourage the initiatives which enhance the availability of and accessibility to affordable housing for all citizens of Nassau County, Florida.

**SECTION 2. PURPOSE**

This Resolution specifies the provisions statutorily required for the planning, implementation, and receipt of funds under the State Housing Initiatives Partnership (SHIP) Program as governed by Chapter 67-37 of the Florida Administrative Code.

**SECTION 3. DEFINITIONS**

The definitions enumerated in s.420.9071, Florida Statutes, and in Rule 67-37.002, Florida Administrative Code of the State Housing Initiatives Partnership Program Rules shall apply to the terms used in this Resolution.

**SECTION 4. SHIP PROGRAM ADMINISTRATION**

This Resolution continues the existence of the Nassau County Local Housing Partnership (also the Nassau County Affordable Housing Advisory Committee), consisting of six (6)

members meeting the approval of the Board of County Commissioners. All Partnership meetings shall be publicly advertised or noticed in the local print media having the largest community-wide circulation. The Partnership shall serve in an advisory capacity to the Board of County Commissioners on matters of Affordable Housing and shall present SHIP expenditure recommendations directly to the Board for final approval.

The Northeast Florida Regional Planning Council (NEFRPC) shall provide SHIP administrative support to the Housing Partnership through fiscal years 2003-04, 2004-05, and 2005-06, as stipulated in the executed contract between the Board of County Commissioners and the NEFRPC.

**SECTION 5. AVERAGE FUNDING SCHEDULE**

The estimated average SHIP second mortgage support loan for newly constructed homeowner units shall be \$15,000. The estimated average second mortgage support loan for purchase of an existing home - with required rehabilitation - shall be \$20,000. The estimated average home repair shall be \$9,000.

**SECTION 6. ADMINISTRATIVE FUNDING**

The Board of County Commissioners recognizes that SHIP client evaluation, documentation, monitoring and other administrative responsibilities related to the SHIP program are anticipated to incur costs greater than five (5) percent of the grant funding.

Therefore, be it resolved that funds amounting to ten (10) percent of those received from annual SHIP grant allocations may

be used for the administration of the County SHIP program. However, in no event may funds exceeding ten (10) percent of the grant be allowed to be expended for administrative purposes.

BOARD OF COUNTY COMMISSIONERS  
NASSAU COUNTY, FLORIDA



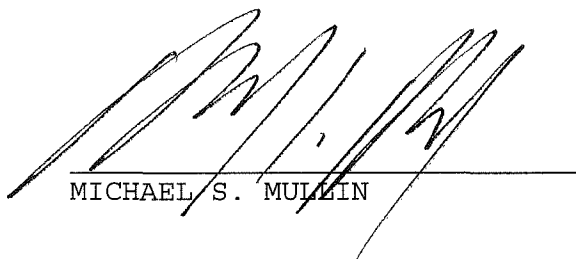
VICKIE SAMUS  
Its: Chairman

ATTEST:



J. M. "CHIP" OXLEY, JR.  
Its: Ex-Officio Clerk

Approved as to form by the  
Nassau County Attorney:



MICHAEL S. MULLIN



**Northeast  
Florida  
Regional  
Planning  
Council**

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**MEMORANDUM**

TO: J. M. "Chip" Oxley, Jr.  
Ex-Officio Clerk

FR: William Rodriguez  
Regional Planner

DATE: May 1, 2003

RE: LHAP Request

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Per your request, please find a copy of the Nassau County LHAP for FY 03-04, 04-05 & 05-06. The revisions you have requested, the removal of the word "Draft" to the cover page and the typo on page 6, have been instituted.

Should you have any questions regarding the submission, please feel free to call me at (904) 279-0885 X131.

Thank you for your quick response.

Encl.

**NASSAU COUNTY**  
**STATE HOUSING INITIATIVE PARTNERSHIP PROGRAM**  
**LOCAL HOUSING ASSISTANCE PLAN**  
**FOR FISCAL YEARS**

**2003-2004**

**2004-2005**

**2005-2006**

NASSAU COUNTY  
BOARD OF COUNTY COMMISSIONERS  
Fernandina Beach, Florida 32034  
P.O. Box 1010  
Fernandina Beach, Florida

Nick Deonas  
Ansley Acree  
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Dist. No. 1 Fernandina Beach  
Dist. No. 2 Fernandina Beach  
Dist. No. 3 Yulee  
Dist. No. 4 Hilliard  
Dist. No. 5 Callahan

Nassau County  
State Housing Initiative Partnership Program  
Local Housing Assistance Plan

TABLE of CONTENT

	<u>Pages</u>
I. Program Description	1-2
II. Local Housing Partnership	3
III. Strategies	
A. Housing Strategies	
1. Owner Occupied Rehabilitation	3-4
2. Owner Occupied Emergency Repairs	4-5
3. Purchase/New Home Construction	5-6
4. Existing Home Purchase/Rehabilitation	6-7
5. Disaster Recovery Assistance	7
6. Development of Affordable Rental Units	7-9
7. The Development or Rehabilitation of Transitional and/or Temporary Housing for Special Needs	9-11
8. Neighborhood Revitalization	12
B. Other Activities-Homebuyer Counseling	12-13
C. Recapture Provision	13
IV. Timetable for Expenditure	13
V. Affordability	13
VI. Advertisement and Outreach	14
VII. Administrative Expenses	14
Certification to Florida Housing Finance Corporation	15-16
Resolution Adopting the Local Housing Assistance Plan (LHAP)	17-18
Attachment A.1. Procedure for SHIP Rehabilitation or Emergency Repair Strategy	19
Attachment A.2. SHIP Home Purchase Procedure	20
Attachment A.3. SHIP Applicant Evaluation/Eligibility Criteria	21
Attachments A.4.1., A.4.2. & A.4.3. Timetable for Expenditures	22-24
Attachments A.5.1., A.5.2. & A.5.3. Housing Delivery Goals Charts	25-27

The following documentation presents the Nassau County Local Housing Assistance Plan (LHAP) for implementing the State Housing Initiative Program (SHIP) within its jurisdiction. The plan has been organized to permit reviewers and other interested persons easy correlation between the plan and the requirements of the enacting legislation.

## I. PROGRAM DESCRIPTION

- A. Responsible Jurisdiction: Nassau County, Florida
- B. Description of the Program: The State Housing Initiatives Partnership (SHIP) program has been created for the purpose of providing funds to local governments as an incentive for the creation of partnerships to produce and preserve affordable housing. This program is intended to increase the availability of affordable housing units by combining local resources and cost saving measures into a local housing partnership and using a mixture of public funding resources.

In order to qualify to receive funds under the SHIP program, Nassau County is required to prepare and submit to the Florida Housing Finance Corporation a Local Housing Assistance Plan (LHAP) that describes how the County will establish and administer a program that is created to make affordable housing units available to eligible persons of very low-income, low-income or moderate-income and to persons who have special housing needs.

Locally designed strategies in this plan are: 1) preservation of the existing affordable housing stock, 2) production of additional affordable housing, and 3) promotion of home ownership opportunities. Consideration has been given to the housing element of the County's comprehensive plan in developing these strategies, and they further the goals, objectives, and policies of the comprehensive plan. In addition to the strategies listed above, resources will be expended for home ownership counseling.

- C. Period of Proposed Activity: The Local Housing Assistance Plan (LHAP) presents a three-year program of strategies for implementing various activities, which support the provision of affordable housing to eligible applicants within Nassau County.

Period covered by the Plan: FY 2003-04, 2004-05, 2005-06

- D. Public Input in Developing the Plan: The intent of the County to apply for SHIP program funding was initially presented to the public in a regular meeting of the Nassau County Board of Commissioners on February 22, 1993. During the last 12 months, public input was solicited for the Local Housing Assistance Plan primarily through face to face meetings with housing providers, social service providers, and local lenders on how to best meet Nassau County's affordable housing needs. These agencies provided extensive comments and made recommendations on both programmatic and implementation issues which resulted in a number of enhancements to prior years' programs.

The current Plan for fiscal years 2003-04, 2004 -05 and 2005-06 was presented for public comment at the March 25, 2003 meeting of the Local Housing Partnership (LHP). The LHP voted unanimously to recommend that the Nassau Board of County Commissioners (BCC) approve the Plan for submission to Florida Housing. The Plan was also placed on the public meeting agenda of the BCC on April 14, 2003. Notice of these meetings was placed in the local newspaper.



In addition, the Nassau County Local Housing Partnership has been expanded to include greater representation from local governments that are participating in the SHIP program through an interlocal agreement. While final program and funding approval is the responsibility of the County Board of Commissioners, it is the Local Housing Partnership members that make direct review of program strategies, funding recipients and changing policy for directing recommendations to the BCC. The County also continues to expand its outreach effort for the program through newspaper articles and advertisements.

- E. Support Services that are or will be Available: Services that have participated with the County's SHIP program include the County's Extension Service in conducting homeowner counseling classes, the Center for Independent Living of Jacksonville and the Family Counseling Services of Jacksonville. Nassau County has developed a housing partnership consisting of membership drawn from the banking community, the construction industry, providers of low cost housing and citizens involved in social work within the County who support the needs of the very low and low income segment of the community.
  
- F. Florida Statutes and Administrative Code Reference: The program will conform to all requirements of the State Housing Initiatives Partnership Act (420.907 – 420.9070, Florida Statutes) and the State Housing Initiatives Partnership Program (67-37, Florida Administrative Code).
  
- G. Housing Incentive Strategies: Resolution 94-93 initially adopted Nassau County's Housing Incentive Plan strategies on March 14, 1994 with additions being made through a subsequent ordinance, Ordinance 98-08, adopted April 13, 1998. The strategies encourage and facilitate production of affordable housing. Provisions for expedited permitting for affordable housing and a number of incentives to encourage affordable housing production are included. Also, a process for ongoing review of changes to county land development regulations to determine impacts on costs of housing is in place.
  - a. Definition of Affordable Housing - Adopted by Resolution No. 94-93 to conform to Chapter 420.9071 Florida Statutes. Covers all fiscal years' activities to present.
  - b. Expedited Processing of Permits for Affordable Housing - Adopted Fast Track Permitting Process for Affordable Housing Development by Ordinance No. 98-08. Covers all fiscal years' activities to present.
  - c. Increased Density Levels for Very-Low and Low Income Housing Developments – Adopted by Resolution No. 94-93. Covers all fiscal years' activities to present.
  - d. Housing Concurrency Incentive – Adopted by Resolution No. 94-93. Covers all fiscal years' activities to present.
  - e. Reduction of Parking and Setback Requirements Incentive – Adopted by Resolution No. 94-93. Covers all fiscal years' activities to present.
  - f. Zero-lot-line Design Usage – Adopted by Resolution No. 94-93. Covers all fiscal years' activities to present.
  - g. Ongoing Process of Review – County staff and regulatory review committees review, evaluate, and make recommendations on all future ordinances, plans, regulations, policies, and procedures which have an impact on the provision of affordable housing. Covers all fiscal years' activities to present.

## II. LOCAL HOUSING PARTNERSHIPS

- A. Efforts made to Facilitate the Development of Local Housing Partnerships: The County continues to partner with Weatherization Assistance Programs (WAP) in order to supplement the emergency repair strategy. The County is also working with areas that receive Community Development Block Grant funds for the revitalization of neighborhoods. Local lenders that are participating in the SHIP program by providing first mortgages are assisting SHIP staff in conducting home ownership training and counseling. The local governments (both County and municipality) expedite SHIP emergency repair projects by providing immediate inspections at no cost to the SHIP program. During the previous year, SHIP participated with the County's Association for Retarded Citizens in assisting one of their clients in purchasing a home that he could maintain and afford. SHIP continues a working partnership with the U.S. Department of Agriculture's Rural Housing Services in leveraging each other's funding to complete large rehabilitation or emergency repair projects in the county. The Local Housing Partnership anticipates attracting additional community partnerships as the SHIP program gains recognition in the community.

The SHIP program has a continuing partnership with the Center for Independent Living of Jacksonville. That agency identifies very low-income householders with disabilities that require emergency repairs or handicap facilities built on or in their homes. SHIP and the Center share in the qualifying and cost of these projects.

- B. How Resources were Combined Through Local Housing Partnerships in Order to Reduce the Cost of Housing: Through extensive coordination with other community resources, local SHIP funds are leveraged in order to reduce the cost of housing. For example, first mortgage funding is provided by local lenders, with SHIP funds being utilized as a guaranteed down payment of up to \$15,000 of the total purchase creating a blended mortgage product resulting in an overall lower interest rate. The owner-occupied rehabilitation program is also coordinated with other forms of public funds, when available, such as WAP, LIHEAP, and LEHRP Weatherization funds, to provide for the extensive repair needs of Nassau County's older housing stock. Finally, volunteer labor is also used in conjunction with Friends of the Carpenter providing rehabilitation and emergency repairs to homes.

## III. HOUSING STRATEGIES

### A. Housing Assistance Strategies.

#### 1. Owner Occupied Rehabilitation

- a. Description: Nassau County provides SHIP program support for the rehabilitation of homeowner occupied properties. This LHAP strategy provides funding to support repairs and improvements which are needed for safe or sanitary habitation, correction of substantial code violations or the creation of additional living space. It is the intent of this activity to emphasize the upgrade by increasing the funds available for renovation of deteriorated homes. The maximum rehabilitation award is set at \$9,500.00. The procedure for SHIP activities related to owner occupied rehabilitation is presented in Attachment A.1.

Repair projects are normally authorized near the maximum allowable dollar amount to provide the greatest assistance for each client's need. When unforeseen problems occur, a 20% buffer to the awarded amount will be allowed. This will assist the program administrative staff to approve

unforeseen repair costs without stopping the project to apply for additional funds. However, the total cost of repair including the 20% buffer shall not exceed the maximum amount of \$11,400.00.

- b. Fiscal Years: FY 2003-2004, 2004-2005, & 2005-2006.
- c. Income Categories to be Served: SHIP funds directed to homeowner occupied rehabilitation will be allocated to very low, and low-income families, and households where the head is age 62 or older and/or disabled.
- d. Applicant Selection Criteria for Awarding SHIP funds to Eligible Households and Eligible Sponsors: Eligible applicants are qualified on a first come, first served basis. Applicants cannot obtain additional repair assistance for two years from their initial receipt of repairs, unless, deemed necessary by the SHIP Administrator and the Board of County Commissioners. See Attachment A.3. for additional information.
- e. Recapture Provisions, Including Recapture Terms: Funds for the home rehabilitation strategy, for all applicants, will be dispersed in the form of a 10-year Deferred Payment Loan. A zero interest-deferred loan will be executed and will stay in effect for a period of 10-years from the date of closing. Funds will be subject to recapture upon the property being sold, transferred, no longer serving as the applicant's primary address, or upon the demise of the applicant(s). The Deferred Payment Loan will depreciate as represented in Section III C. Recapture Provision.
- f. SHIP funds allocated for this strategy may be leveraged with CDBG, WAP, private funds, donations and/or volunteer labor.

## 2. **Owner Occupied Emergency Repairs**

- a. Description: Nassau County will provide SHIP program support to effect emergency repairs to homeowner occupied dwelling units. Emergency repairs are those repairs to a home that require immediate attention in order to protect the safety, health or well being of the resident. These repairs may include roofing, heating, electrical, and sanitary sewer improvement as well as emergency work on potable water systems. The maximum per unit is set at \$9,000.00. The procedure for SHIP activities related to mortgage assistance is presented in Attachment A.1.

Repair projects are normally authorized near the maximum allowable dollar amount to provide the greatest assistance for each client's need. When unforeseen problems occur, a 20% buffer to the awarded amount will be allowed. This will assist the program administrative staff to approve unforeseen repair costs without stopping the project to apply for additional funds. However, the total cost of repair including the 20% buffer shall not exceed the maximum amount of \$10,800.00.

- b. Fiscal Years: FY 2003-04, 2004-05, 2005-06.
- c. Income Categories to be Served: SHIP funds directed to owner-occupied emergency repairs will be allocated to very low, and low income families, householders and for aged or disabled persons.
- d. Applicant Selection Criteria for Awarding SHIP funds to Eligible Households and Eligible Sponsors: Eligible applicants are qualified on a

first come, first served basis. Applicants cannot obtain additional repair assistance for two years from their initial receipt of repairs, unless, deemed necessary by the SHIP Administrator and the Board of County Commissioners. See Attachment A.3. for additional information.

- e. Recapture Provisions, Including Recapture Terms: Funds for the emergency repair strategy will be disbursed as a non-recaptured grant.
- f. Other State, Federal, or Local Programs that will be Used as Leverage with SHIP funds under this program: SHIP funds allocated for this strategy may be leveraged with CDBG, WAP, private funds and donations, and volunteer labor.

### 3. Purchase/New Home Construction

- a. Description: Nassau County will provide SHIP funds to assist potential homebuyers with reducing the total cost of purchasing a newly constructed home. Eligible costs include down payment and closing costs, including prepaids, inspections, and other associated reasonable fees. Funds may also be used to buy down the principal. First mortgage lending may be provided by institutional first mortgage lenders and approved mortgage companies. The maximum per unit award amount is set at \$15,000. The procedure for SHIP activities related to mortgage assistance is presented in Attachment A.2.
- b. Fiscal Years: FY 2003-2004, 2004-2005, & 2005-2006.
- c. Income Categories to be Served: SHIP funds to purchase new construction homes will be directed to households with annual income up to 120% of median income.
- d. Applicant Selection Criteria for Awarding SHIP funds to Eligible Households and Eligible Sponsors: Eligible applicants are qualified on a first come, first ready basis and homebuyers must have successfully completed homebuyer counseling and training. See Attachment A.3. for additional information.
- e. Recapture Provisions, Including Recapture Terms: The SHIP funds allocated for each home purchase shall be distributed by the County in the form of a second mortgage. This second mortgage will be in the form of a loan to be carried for the duration of the first mortgage at an interest rate of 4.07 percent. The process of servicing the second mortgage has been awarded to a non-profit organization, the Business Development Corporation (BDC).

In an effort to better ensure the recapture of second mortgage loans, the Plan requires the first mortgage to include certification that the second mortgage (SHIP loan funds) be a condition of the first mortgage, and that the first mortgages be required to contain provisions for taxes and insurance escrow accounts.

Any and all assistance provided shall become due if any of the following occurs:

- Home Buyer sells, transfers, or disposes of the property by any means, including bankruptcy, foreclosure, or deed in lieu of foreclosure;
- Home Buyer no longer occupies the unit as their principal residence;

- Home Buyer dies, or if married couple, the survivor dies; or
  - Home Buyer refinances their first mortgage or requires subordination for a new second mortgage.
- f. Other State, Federal, or Local Programs that will be used as Leverage with SHIP funds under this program: SHIP funds will be leveraged with private first mortgage financing in this activity.

#### 4. Existing Home Purchase/Rehabilitation

- a. Description: Nassau County will provide SHIP funds to assist potential homebuyers with reducing the total cost of purchasing an existing home and making needed repairs to the structure. Eligible costs include down payment and closing costs, including prepaids, inspections, repairs, and other associated reasonable fees. Eligible units must be ones, which have had or will have repairs within 12 months of closing. Evidence of repairs or rehabilitation must be adequately documented. First mortgage lending may be provided by institutional first mortgage lenders and approved mortgage companies. The maximum per unit award amount is \$25,000.00. The procedure for SHIP activities related to mortgage assistance is presented in Attachment A.1 & A.2.

Repair projects are normally authorized near the maximum allowable dollar amount to provide the greatest assistance for each client's need. When unforeseen problems occur, a 20% buffer to the awarded amount will be allowed. This will assist the program administrative staff to approve unforeseen repair costs without stopping the project to apply for additional funds. However, the total cost of repair including the 20% buffer shall not exceed the maximum amount of \$30,000.00.

- b. Fiscal Years: FY 2003-04, 2004-05, 2005-06.
- c. Income Categories to be Served: SHIP funds to purchase new construction homes will be directed to households with annual income up to 120% of median income.
- d. Applicant Selection Criteria for Awarding SHIP funds to Eligible Households and Eligible Sponsors: Eligible applicants are qualified on a first come, first ready basis and homebuyers must have successfully completed homebuyer counseling and training. See Attachment A.3. for additional information.
- e. Recapture Provisions, Including Recapture Terms: SHIP funds allocated for the County in the form of a second mortgage shall distribute each home purchase. This second mortgage will be in the form of a loan to be carried for the duration of the first mortgage at an interest rate of 4.07 percent. The process of servicing the second mortgage has been awarded to a non-profit organization, the Business Development Corporation (BDC).

In an effort to better ensure the recapture of second mortgage loans, the Plan requires the first mortgage to include certification that the second mortgage (SHIP loan funds) be a condition of the first mortgage, and that the first mortgages be required to contain provisions for taxes and insurance escrow accounts.

Any and all assistance provided shall become due if any of the following occurs:

- Home Buyer sells, transfers, or disposes of the property by any means, including bankruptcy, foreclosure, or deed in lieu of foreclosure;
- Home Buyer no longer occupies the unit as their principal residence;
- Home Buyer dies, or if married couple, the survivor dies; or
- Home Buyer refinances their first mortgage or requires subordination for a new second mortgage.

- f. Other State, Federal, or Local Programs that will be Used as Leverage with SHIP funds under this program: SHIP funds will be leveraged with private first mortgage financing in this activity.

**5. Disaster Recovery Assistance**

- a. Description: Unencumbered Nassau County SHIP program funds may be used to provide disaster recovery assistance to homeowner occupied dwelling units in the event of a Federal, State, or County declared "natural disaster" or "state of emergency". Generally, disaster recovery assistance may include, but is not limited to weatherproofing damaged homes; interim repairs to avoid further damage; tree and debris removal required to make individual housing units inhabitable; building permits; payment of insurance deductibles once the need for repairs has been determined; and post disaster assistance with non-insured repairs. The maximum expenditure per unit is set at \$10,000 (ten thousand dollars).
- b. Fiscal Years: FY 2003-04, 2004-05, and 2005-06.
- c. Income Categories to be served: SHIP funds directed to disaster recovery will be allocated to very low and low-income families.
- d. Applicant Selection Criteria for Awarding SHIP funds to Eligible Households and Eligible Sponsors: Assistance will be provided to eligible applicants on a first come, first served basis following the declaration of "natural disaster" or "state of emergency".
- e. Recapture Provisions including Recapture: Funds for the disaster recovery strategy will be disbursed as a non-recaptured grant.
- f. Other State, Federal, or Local Programs that will be Used as Leverage with SHIP funds under this program: SHIP funds allocated for this strategy may be leveraged with federal, state, & other government funds, private funds and donations, and volunteer labor.

**6. Development of Affordable Rental Units**

(Rehabilitation/New Construction of Multi-Family or Special Needs Rental Units)

This strategy will be used to provide gap financing for the construction or rehabilitation of affordable rental units. Eligible expenses are those hard costs, which are typically, or customarily treated as construction costs by institutional lenders, payment of impact fees, infrastructure expenses typically paid by the developer; construction soft costs such as engineering studies and appraisals if directly related to housing construction or rehabilitation.

Units targeted for very-low or low income and/or special needs (as defined in Chapter 67-37.002 (13) F.A.C.) households will be eligible for assistance. These units will be developed by eligible sponsors chosen by the Nassau County Board of County Commissioners upon recommendation of the Affordable Housing Advisory Committee. The selection criteria will be based on the proposed development's consistency with Nassau County affordable housing needs, the sponsor's contracted efforts towards preparing the rental occupants for home ownership where applicable, the sponsor's ability to proceed and experience, and the amount of funds leveraged by the proposed development. It is the intention of the County SHIP program that preference is given for sponsors that employ WAGES and Workforce Development Initiatives Program personnel.

SHIP eligible persons shall occupy units receiving SHIP assistance for at least 15 years. Nassau County will monitor, at least annually for fifteen years or the term of assistance whichever is longer, for compliance with tenant income, affordability and any other eligibility requirements. If the development is offered for sale prior to the end of this period, right of first refusal for purchase at the current market value will be given to eligible nonprofit organizations who would provide continued occupancy by eligible persons after approval by the Nassau County Board of County Commissioners upon recommendation of the Affordable Housing Advisory Committee.

Assistance will be provided in the form of a low interest loan. The interest rate will be determined by the Nassau County Commission based on the affordable housing project, rates will be between 0% and 4%. Non-profits will be at 0%, for-profits will range unto 4% based on the financial feasibility of the project and County need for the development. No payments and no interest will accrue for the first 24 months of the loan. After this time, payments (principal and interest) will be due on a monthly basis, unless otherwise deferred. Deferral will be based on continued financial feasibility and county need for the development.

Though not required, it is anticipated that this program will be used in conjunction with other federal or state programs, such as the Low Income Housing Tax Credit, HOME Investment Partnerships Program, and/or the State Apartment Incentive Loan Program. In order to support these and other similar funding programs, a required County contribution may be in the form of a Deferred Payment Loan where a minimum funding leverage of one-to-one is available.

SHIP Funds may also be used as part of the Local Contribution when participating in such programs as, but not limited to, the FEDERAL LOW INCOME HOUSING TAX CREDIT (LIHTC) and STATE APARTMENT INCENTIVE LOAN (SAIL) programs when they are used to perform new construction and/or rehabilitation of multi-family rental housing developments. In most cases, the County when participating in such programs as the LIHTC or SAIL Programs, will use HOME, SHIP and/or Impact Fee Relief funds to meet the required Local Contribution of 5-10% of the total project funding for these types of projects.

When SHIP funds are used for non-LIHTC/SAIL projects, such as Investor-Owned rental rehabilitation properties, SHIP funds will typically be used in conjunction with HOME funds, used, for the rehabilitation costs. SHIP funds that are used in these types of projects shall be in the form of a Deferred Payment Loan, Decreasing and Low Interest Loans with 0% interest for a period of up to 30 years. DPLs shall be used most often for rehabilitation projects and shall have interest rates ranging

from 0% to 4% and average lengths of five (5) to thirty (30) years. Non-profits will be at 0%; for-profits will range unto 4% based on the financial feasibility of the project and County need for the development. A decreasing loan shall require no payment in which a percentage of the loan will decrease each year during the life of the loan. A 30-year term would decrease at 1/30<sup>th</sup> per year for the life of the loan. The type of loan used will depend upon the financial feasibility of the project.

The County will carefully monitor the number of rental projects that it uses SHIP funds in, so that the program achieves a minimum of 65% of all SHIP funds per fiscal year on activities that result in home ownership. The minimum affordability period for rehabilitation shall be fifteen (15) years and twenty (20) years new construction.

The maximum SHIP award per unit, per year, under this strategy for rehabilitation and new construction of multi-family rental units, shall be \$2,500.00.

These activities will be performed in all the State Fiscal Years covered under this plan.

**7. The Development or Rehabilitation of Transitional and/or Temporary Housing for Special Needs.**

This strategy will provide partial funding of the total project cost pending fund availability for the new construction of temporary, transitional, or long-term rental housing for persons or groups of persons with special needs.

“Persons who have special housing needs as defined in Rule 67-37.002(13), “Florida Administrative Code”, includes individuals who have incomes not exceeding low income and, because of particular social, economic, or health-related circumstances, have immediate need, may have greater difficulty acquiring or maintaining affordable housing, and may include but are not limited to:

- 1) Victims of domestic violence,
- 2) Persons with mental illness,
- 3) Persons with developmental disabilities,
- 4) Runaway/abandoned children, and/or
- 5) Disabled adults.

These situations may identify families or persons who are at risk of becoming homeless, economically homeless, situationally homeless, or chronic homeless.

It is recognized that some special needs housing projects face unique situations that render some standard procedures, such as income certification, difficult or impossible. Such as, an emergency shelter does not have time to gather the essential documentation, including third party verifications, to verify that an individual meets program income requirements. For this reason to be served by this program, eligibility may be performed in an expedited basis and may include alternative forms of documentation, or include omitted documents, as defined in stage 1,2 & 3 income verification (see attached “Special Needs Strategy Income Certification Plan).

Sponsors who are awarded SHIP funds to provide services under this strategy must agree to follow standard SHIP rules for income determination under 24 CFR, Part 5. For families to be served by this program, eligibility may be performed on an expedited basis. Persons assisted by sponsors under this strategy may include those persons who are at risk of becoming homeless, economic homeless, situational



homeless, or chronic homeless and therefore, shall automatically be considered eligible under the SHIP program as provided under the HUD guidelines.

Assistance through SHIP Funds will be in the form of a grant and there will be no recapture of the grant. Nassau County's SHIP Administrator will be responsible for certifying tenant eligibility annually for a period of 15 years.

In selecting a non-profit organization or sponsor, which has applied for this strategy, the following criteria will be used to select the best-qualified organization or sponsor:

- Programs or organizations, which have "partnered" with the County to address a need.
- Match Dollars, and organizations already receiving support from the County.
- Proof of the desire to provide affordable housing or as stated in the organization's mission statement or bylaws.
- The length of time the organization has been operating in Nassau County or in the Northeast Florida regional area comprising of Baker, Clay, Duval, Flagler, Putnam or St. Johns counties.
- Experience in the development of affordable housing.
- The financial stability of the organization.
- Demonstrated recognition of need by representation of Local Government.
- Applicant should be a community organization with a broad base.
- Ability to complete projects in a timely manner.
- Demonstrate site control.
- Demonstrate that other funds and financing are in line.
- Document the cost per unit.
- Document Support Services.
- Preference will be given to organizations that have wages-to-work programs or any other welfare to work programs.

The non-profit organization shall:

- Be registered and have the ability to obtain permits in Nassau County.
- Have a current license to operate its business within Nassau County.
- Agree by contract to comply with all Nassau County SHIP program guidelines.
- Certify that it will not discriminate on the basis of race, creed, color, religion, age, sex, familial status, marital status, national origin, or handicap in its selection of applicants to assist.
- Certify that the Florida Housing Finance Corporation Income Limits Adjusted To Family Size will be used to determine income classification. The income limits adjusted by HUD for family size are updated annually and distributed by the Florida Housing Finance Corporation.
- Be a non-profit entity with current 501(c)(3) tax-exempted status.

The non-profit organization will select participants according to:

- Housing needs as determined by the non-profits guidelines.
- Applicants whose income is classified as either very low or low.
- First-come, first qualified.
- Must be qualified as a "Special Needs" person as defined in this strategy such as families or persons who are at risk of becoming homeless, economically homeless, situationally homeless, or chronic homeless, therefore, shall automatically be considered eligible under HUD guidelines.

Rental housing constructed, and/ or rehabilitated using SHIP funds must provide the minimum set aside of units for Eligible Persons for at least fifteen (15) years or the term of assistance, whichever is longer. Rental housing offered for sale prior to the end of this period must be subject to a first right of refusal for purchase at the current market value by eligible nonprofit organizations who would provide continued occupancy by eligible persons; other provisions maybe required by contract.

Funding will be based on the total project costs pending funds availability. Furthermore, funding under this strategy is available for a selected project not to exceed \$200,000 within a program year. Maximum funding for each transitional housing bed, unit or apartment shall not exceed \$35,000 per bed/unit/apartment.

The sponsor organization shall:

- Serve one of the special needs group as defined for this strategy.
- Provide proof of experience in working with special needs applicants as described in this strategy.
- Demonstrate the ability to provide the support services necessary in working with special needs applicants as described in this strategy.

All eligibility property/buildings for which the Special Needs Housing Strategy can assist must meet the following criteria:

- Eligible property/buildings shall be located in Nassau County, including any incorporated areas.
- Eligible property shall comply with the Building Construction Standards in Chapter 553 F.S.
- The organization shall own property or have a long term lease (minimum of fifty (50) years) upon which the proposed facility is to be located, with zoning in place which will support the special needs use.
- Mobile homes are not considered eligible properties and cannot be assisted.

Eligible project costs include:

- Those hard costs which are typically or customarily treated as construction cost by institutional lender.
- Payments or Impact Fees.
- Infrastructure expenses typically paid for by the developer.

Disbursements shall be made to the sponsor organization upon receipt of the following:

- Applications for payment.
- Copies of all invoices, receipts, executed contracts, and/or canceled checks for which reimbursement is requested.

Disallowed expenditures include, but are not limited to the following:

- Office expenses, office equipment, salaries, other overhead expenses or operational expenses.
- "Bad Debts"—losses arising from uncollectable accounts and other claims and related costs.
- "Interest and Other Financial Costs" - interest on borrowing, bond discounts, costs of financing and refinancing operations, and legal and professional fees paid in connection therewith.
- "Fines and Penalties"- cost resulting from violations of, or failure to comply with Federal, State and Local laws and regulations.
- "Contingencies"—contributions to a contingency reserve or any similar provisions for unforeseen events.

## 8. Neighborhood Revitalization

- a. Description: This strategy will improve whole neighborhoods by utilizing SHIP funds in concert with other programs funds. Areas identified for revitalization would be eligible for higher income limits for repairs, and funding could be concentrated in the targeted areas. An additional component would allow for assistance in replacing an entire structure that is beyond repair, if the client is willing to match the investment. These repairs may include roofing, heating, electrical, and sanitary sewer improvement as well as emergency work on potable water systems. The maximum per unit is set at \$20,000.00.

Repair projects are normally authorized near the maximum allowable dollar amount to provide the greatest assistance for each client's need. When unforeseen problems occur, a 20% buffer to the awarded amount will be allowed. This will assist the program administrative staff to approve unforeseen repair costs without stopping the project to apply for additional funds. However, the total cost of repair including the 20% buffer shall not exceed the maximum amount of \$24,000.00.

- b. Fiscal Years: FY2003-04, 2004-05, 2005-06.
- c. Income Categories to be Served: SHIP funds will be allocated towards owner-occupied homes for the very low, and low-income families, and for aged or disabled persons.
- d. Applicant Selection Criteria for Awarding SHIP funds to Eligible Households and Eligible Sponsors: Eligible applicants are qualified on a first come, first served basis.
- e. Recapture Provisions, Including Recapture Terms: Funds for the neighborhood revitalization strategy will be disbursed in the form of a non-recaptured grant. For all applicants, will be dispersed in the form of a 10-year Deferred Payment Loan. A zero interest-deferred loan will be executed and will stay in effect for a period of 10-years from the date of closing. Funds will be subject to recapture upon the property being sold, transferred, no longer serving as the applicant's primary address, or upon the demise of the applicant(s). The Deferred Payment Loan will depreciate as represented in Section III C. Recapture Provision.
- f. Other State, Federal, or Local Programs that will be Used as Leverage with SHIP funds under this program: SHIP funds allocated for this strategy may be leveraged with CDBG, WAP, LIHEAP, or LEHRP funds, private funds and donations, and volunteer labor.

## B. OTHER ACTIVITIES- HOMEBUYER COUNSELING

1. All clients wishing to purchase a home are required to participate in a home ownership training program which includes seminars on budgeting, the home search process, the lending and mortgage process, and credit counseling. For those clients that enter the process in need of more extensive credit and budgeting assistance, referrals are made to an for more in-depth, one-on-one credit counseling assistance. Referrals are also made on an "as needed" basis to social service, housing, and legal aid agencies.

2. Funding will be provided to nonprofit organizations for the purpose of maintaining an ongoing home buyers credit counseling program to provide more home buyers access to mortgage credit. Families making up to 120% of Nassau median income, with credit and/or budgetary problems will receive extended training and assistance to ready them for the home buying process.

**C. RECAPTURE PROVISION**

Recapture Provisions, Including Recapture Terms; Indicate whether SHIP Assistance is through a Loan, Grant, or Deferred Payment Loan:

TEN YEAR DEFERRED PAYMENT LOAN:	PERCENT OF FINANCIAL ASSISTANCE TO BE REPAID TO COUNTY:
1 <sup>st</sup> year	100%
1 - 2 years	100%
2 - 3 years	100%
3 - 4 years	70%
4 - 5 years	60%
5 - 6 years	50%
6 - 7 years	40%
7 - 8 years	30%
8 - 9 years	20%
9 - 10 years	10%
After 10 years	0%

The procedures for administering owner-occupied rehabilitation (Deferred Loan) projects are presented in **Attachment A.1.**

**IV. TIMETABLE FOR EXPENDITURE**

The timeline for each state fiscal year are presented in **Attachment A.4.1, A.4.2. and A.4.3.**

**V. AFFORDABILITY**

- A. Income limits are based upon total annual household income, adjusted for family size, as published and updated annually by the Florida Housing Finance Corporation. Very-low income is defined as total household income that does not exceed 50% of area median, low-income is defined as total household income above 50% of median not to exceed 80% of median, and moderate income is defined as income above 80% of median and not exceeding 120% of median income.
- B. Monthly housing debt, including taxes and insurance should not exceed 30% of total monthly household income, unless the institutional first mortgage lender approves a higher monthly housing debt-to-monthly income ratio.
- C. At all times, the prices and values for new and existing structures will be set at levels established by the Florida Housing Finance Corporation. Currently, those limits are set as follows. For acquisition activities, the purchase price of a newly constructed home may not exceed \$135,000, and existing homes may not exceed \$115,000. For homes selected for rehabilitation, the total value (tax assessed or appraised value plus the cost of improvements) cannot exceed \$92,490. All properties to be assisted by SHIP dollars must be located in Nassau County.

**VI. ADVERTISEMENT AND OUTREACH**

- A. Upon receipt of Florida Housing's annual SHIP funding allotment notice, Nassau County will advertise the availability of SHIP housing assistance funds in local newspapers of general circulation within the County.
- B. While the Nassau County SHIP program does not currently have a definitive application period, the applicable funding notices will contain the program-required reference to the "30 days before the beginning of an application period".

**VII. ADMINISTRATIVE EXPENSES**

- A. The Northeast Florida Regional Planning Council will have administrative authority for the local SHIP program. Administrative activities will include program design and implementation, establishing program guidelines and procedures, program underwriting, and report preparation. Nassau County will be responsible for funds disbursement.
- B. Nassau County will allocate ten percent (10%) of grant local housing distribution funds and five percent (5%) of program income funds annually for the administration of Nassau County's SHIP program. A Resolution dated \_\_\_\_\_, 2003 is attached, which provides that the administrative budget will not exceed ten percent (10%) of the local housing distribution funds and five percent (5%) of the program income funds each year for the entire three-year program period.
- C. Breakout of Administrative Expenses per year:


Salaries & Employee Benefits	\$ 29,305.91
Supplies	\$ 200.00
Travel	\$ 1,015.00
Other Services & Charges	<u>\$ 15,781.23</u>
TOTAL	\$ 46,302.14

CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION


Local Government: NASSAU COUNTY

1. The local government will advertise the availability of SHIP funds pursuant to Florida Statutes.
2. All SHIP funds will be expended in a manner, which will insure that there will be no discrimination on the basis of race, creed, color, age, sex, familial status, marital status, handicap, religion, or national origin.
3. A process for selection of recipients for funds has been developed.
4. The eligible municipality or county has developed a qualification system for applications for awards.
5. Recipients of funds will be required to contractually commit to program guidelines.
6. The Florida Housing Finance Agency will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions of the plan.
7. The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds within 24 months following the end of the State fiscal year in which they are received.
8. The plan conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the Local Housing Assistance Plan.
9. Amendments to the approved Local Housing Assistance Plan shall be provided to the Agency within 21 days after adoption.
10. The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.
11. Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
12. The local housing assistance trust fund shall be separately stated as a special revenue fund in the local government's audited financial statements, copies of the audits will be forwarded to the Agency as soon as available.
13. An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Agency as soon as possible.
14. SHIP funds will not be pledged for debt service on bonds or as rent subsidies.
15. Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements. Similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
16. Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to service eligible persons.
17. Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements.

BOARD OF COUNTY COMMISSIONERS  
NASSAU COUNTY, FLORIDA

  
VICKIE SAMUS  
Its: Chairman

ATTEST:

  
J. M. "CHIP" OXLEY, JR.  
Its: Ex-Officio Clerk

APPROVED AS TO FORM BY THE  
NASSAU COUNTY ATTORNEY:

  
MICHAEL S. MULLIN

RESOLUTION NO. 2003- 64

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF NASSAU COUNTY, FLORIDA ADOPTING THE NASSAU COUNTY STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) LOCAL HOUSING ASSISTANCE PLAN (LHAP) IN ITS ENTIRETY; DECLARING IT TO BE A POLICY OF NASSAU COUNTY TO SUPPORT THE AVAILABILITY OF AFFORDABLE HOUSING; PROVIDING FOR THE CONTINUATION OF A LOCAL SHIP PROGRAM; PROVIDING FOR THE CONTINUED ADMINISTRATION OF THE SHIP PROGRAM; PROVIDING FOR AN ESTIMATED AVERAGE FUNDING COST PER UNIT, AND A MAXIMUM GRANT AWARD COST PER UNIT FOR ELIGIBLE HOUSING; AND PROVIDING THAT NO MORE THAN TEN (10) PERCENT OF THE SHIP FUNDS RECEIVED BY NASSAU COUNTY MAY BE USED FOR ADMINISTRATIVE EXPENSES.

WHEREAS, the Board of County Commissioners of Nassau County, Florida, and its citizenry recognizes the necessity for provision of the opportunity for all persons to have access to safe, decent, and affordable housing; and

WHEREAS, in 1992 the Florida State Legislature approved the William E. Sadowski Affordable Housing Act, creating the State Housing Initiatives Partnership (SHIP) for the specific purpose of supporting and expanding the availability of affordable housing resources within the state; and

WHEREAS, the Board of County Commissioners of Nassau County, Florida, and its citizenry recognizes that the SHIP program provides a continuing financial resource for the support of affordable housing activities; and

WHEREAS, the estimated average cost per unit and maximum awards schedule for home ownership may not exceed the Florida Housing Finance Agency rules and guidelines for affordable housing as set forth in the Florida Administrative Code; and



WHEREAS, the Board of County Commissioners of Nassau County, Florida, recognizes that no more than ten (10) percent of the SHIP funds received by Nassau County may be used for administrative expenses.

NOW THEREFORE, BE IT RESOLVED this 28<sup>th</sup> day of April 2003 by the Board of County Commissioners of Nassau County, Florida:

**SECTION 1. DECLARATION POLICY**

It is hereby declared to be the policy of Nassau County, in the exercise of its policy power for the public safety, public health, and general welfare, to support and encourage the initiatives which enhance the availability of and accessibility to affordable housing for all citizens of Nassau County, Florida.

**SECTION 2. PURPOSE**

This Resolution specifies the provisions statutorily required for the planning, implementation, and receipt of funds under the State Housing Initiatives Partnership (SHIP) Program as governed by Chapter 67-37 of the Florida Administrative Code.

**SECTION 3. DEFINITIONS**

The definitions enumerated in s.420.9071, Florida Statutes, and in Rule 67-37.002, Florida Administrative Code of the State Housing Initiatives Partnership Program Rules shall apply to the terms used in this Resolution.

**SECTION 4. SHIP PROGRAM ADMINISTRATION**

This Resolution continues the existence of the Nassau County Local Housing Partnership (also the Nassau County Affordable Housing Advisory Committee), consisting of six (6)

members meeting the approval of the Board of County Commissioners. All Partnership meetings shall be publicly advertised or noticed in the local print media having the largest community-wide circulation. The Partnership shall serve in an advisory capacity to the Board of County Commissioners on matters of Affordable Housing and shall present SHIP expenditure recommendations directly to the Board for final approval.

The Northeast Florida Regional Planning Council (NEFRPC) shall provide SHIP administrative support to the Housing Partnership through fiscal years 2003-04, 2004-05, and 2005-06, as stipulated in the executed contract between the Board of County Commissioners and the NEFRPC.

**SECTION 5. AVERAGE FUNDING SCHEDULE**

The estimated average SHIP second mortgage support loan for newly constructed homeowner units shall be \$15,000. The estimated average second mortgage support loan for purchase of an existing home - with required rehabilitation - shall be \$20,000. The estimated average home repair shall be \$9,000.


**SECTION 6. ADMINISTRATIVE FUNDING**

The Board of County Commissioners recognizes that SHIP client evaluation, documentation, monitoring and other administrative responsibilities related to the SHIP program are anticipated to incur costs greater than five (5) percent of the grant funding.

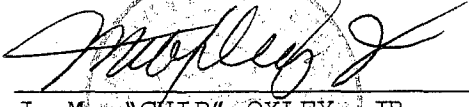
Therefore, be it resolved that funds amounting to ten (10) percent of those received from annual SHIP grant allocations may

be used for the administration of the County SHIP program. However, in no event may funds exceeding ten (10) percent of the grant be allowed to be expended for administrative purposes.

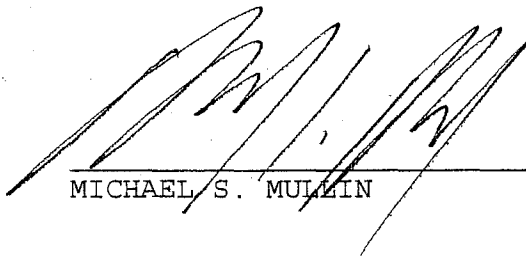
BOARD OF COUNTY COMMISSIONERS  
NASSAU COUNTY, FLORIDA

  
VICKIE SAMUS  
Its: Chairman

ATTEST:

  
J. M. "CHIP" OXLEY, JR.  
Its: Ex-Officio Clerk

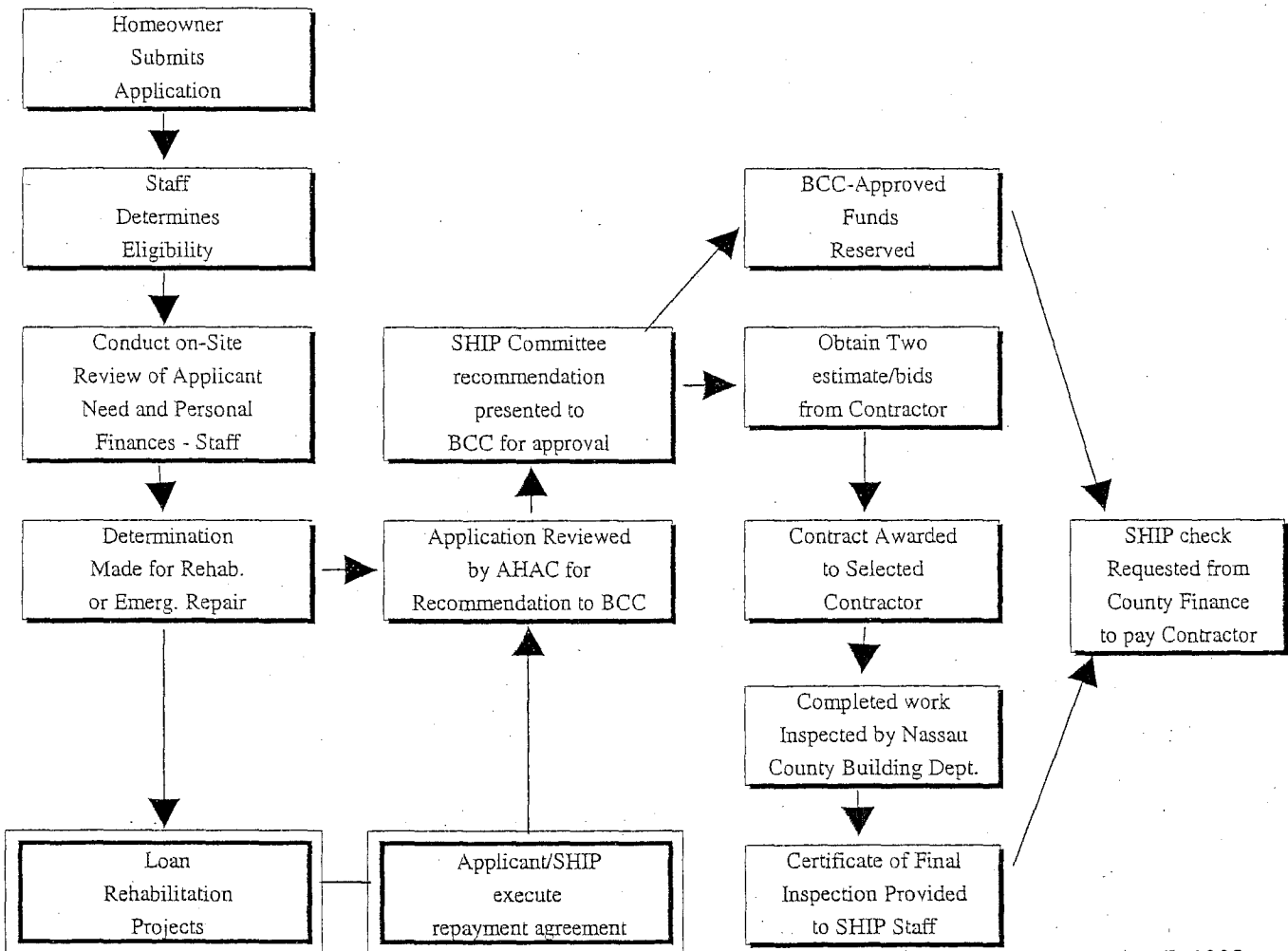
Approved as to form by the  
Nassau County Attorney:

  
MICHAEL S. MULLIN

APPROVED TRUE COPY  
Jm Chip Oxley Jr. Ex-Officio Clerk  
By: [Signature] Attorney, PC  
Nassau County, Florida

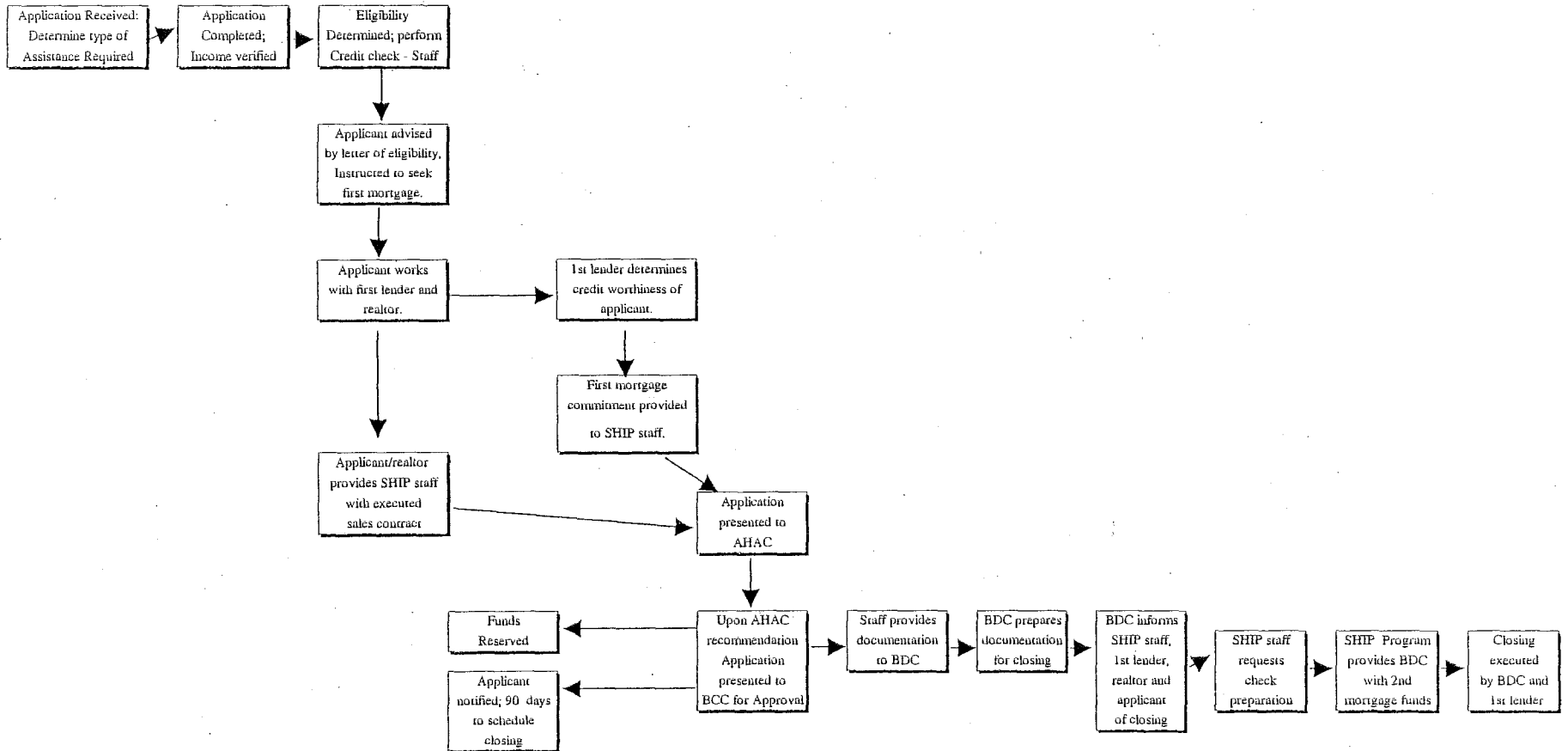
## Nassau County SHIP Program

### PROCEDURE FOR "SHIP" REHABILITATION OR EMERGENCY REPAIR STRATEGY



April, 2003

# Nassau County SHIP Program Home Purchase Procedure



20

April, 2003

ATTACHMENT A.2.

### ATTACHMENT A.3.

#### STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM APPLICANT EVALUATION/ELIGIBILITY CRITERIA

##### A. INITIAL APPLICATION

All applications are screened and reviewed for income limit eligibility. For eligible applicants, the appropriate SHIP strategy is determined.

##### B. EMERGENCY REPAIR and REHABILITATION PROJECTS

1. Income-eligible applicants must also be homeowners and living in the properties for which SHIP repairs are to be directed; proof of ownership is required.
2. The property must be in Nassau County.
3. For Rehabilitation projects identified as loans versus grants, the Business Development Corporation develops a repayment plan for applicant.

##### C. HOME PURCHASE/NEW CONSTRUCTION PROJECTS

1. Credit Worthiness - A credit report will be requested and reviewed with the first mortgage lender. Only those households meeting the lender's required credit standards will be processed further. Households with credit problems will be informed and offered counseling assistance.
2. Housing Debt - Affordability - Based upon lender housing-to-income debt ratios, applicants will be screened for those factors. Housing expenses (PITI) should not exceed 30% of household income.
3. Sales Price of Home/Purchase-Rehabilitation Costs - The purchase price of the unit must not exceed program guidelines (\$135,000 for new construction; \$115,000 for existing house).
4. A portion of the SHIP funds committed to existing purchase projects must be spent on rehabilitation of the property.
5. The property to be purchased must be in Nassau County.
6. Applicants with a first mortgage commitment and sales contract are presented to the Local Housing Partnership for review and recommendation to the Board of County Commissioners for final approval.

ATTACHMENT A.4.1.

FLORIDA HOUSING FINANCE AGENCY

TIMELINE TABLE FOR STATE FISCAL YEAR: 2003-04

NAME OF LOCAL GOVERNMENT: NASSAU COUNTY

PROGRAM ACTIVITIES	Yr:	FY2003-2004						FY2004-2005						FY2005-2006						FY2006-2007										
	Mth:	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11
I. Outreach																														
A. Place Paid Advertisements		X					X																							
II. Qualify Applicants												X																		
A. Interview & Applications			X									X																		
B. Review Data, Credit Check			X											X																
C. Verify Income, Deeds, Liens, etc.			X											X																
D. Award Certificate of Eligibility				X										X																
III. Homeownership																														
A. Homeownership Counseling			X											X																
B. Award Certificate of Eligibility				X											X															
C. Coordinate w/ R.E. & Lenders					X												X													
D. Accept Mortgage for Guarantee						X												X												
IV. Rehabilitation																														
A. Inspect Property & Est. Need					X							X																		
B. Coordinate W/Local Contractors						X									X															
C. Final Inspection & Payment							X									X														
E. Emergency Repairs			X									X																		
F. RECD Purchase/Rehabilitation				X								X																		
G. Existing Home Purchase/Rehab.						X																	X							
V. Monitor Program Activities																														
A. Assess Prog Accomplishments										X							X													
B. Rewrite/Amend LHAP as Required										X		X																		
C. Follow-up Client Satisfaction										X							X													
VI. Maintain Records of Program Activities																														
A. Establish & Maintain Files		X																												
B. Encumbering Funds					X											X														
C. Expenditure of Funds						X																	X							
D. Submit Annual Report			X											X							X						X			

ATTACHMENT A.4.2.

FLORIDA HOUSING FINANCE AGENCY

TIMELINE TABLE FOR STATE FISCAL YEAR: 2004-05

NAME OF LOCAL GOVERNMENT: NASSAU COUNTY

PROGRAM ACTIVITIES	Yr:	FY2004-2005						FY2005-2006						FY2006-2007						FY2007-2008																
	Mth:	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	7	8	9	10	11
I. Outreach																																				
A. Place Paid Advertisements		X					X																													
II. Qualify Applicants												X																								
A. Interview & Applications		X										X																								
B. Review Data, Credit Check		X											X																							
C. Verify Income, Deeds, Liens, etc.		X											X																							
D. Award Certificate of Eligibility			X											X																						
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A. Homeownership Counseling		X											X																							
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C. Coordinate w/ R.E. & Lenders				X												X																				
D. Accept Mortgage for Guarantee						X											X																			
IV. Rehabilitation																																				
A. Inspect Property & Est. Need					X							X																								
B. Coordinate W/Local Contractors						X								X																						
C. Final Inspection & Payment							X								X																					
E. Emergency Repairs			X									X																								
F. RECD Purchase/Rehabilitation				X								X																								
G. Existing Home Purchase/Rehab.						X																X														
V. Monitor Program Activities																																				
A. Assess Prog Accomplishments									X								X																			
B. Rewrite/Amend LHAP as Required									X		X																									
C. Follow-up Client Satisfaction									X								X																			
VI. Maintain Records of Program Activities																																				
A. Establish & Maintain Files		X																																		
B. Encumbering Funds					X												X																			
C. Expenditure of Funds						X																						X								
D. Submit Annual Report			X										X																	X						



ATTACHMENT A.4.3.

FLORIDA HOUSING FINANCE AGENCY

TIMELINE TABLE FOR STATE FISCAL YEAR: 2005-06

NAME OF LOCAL GOVERNMENT: NASSAU COUNTY

PROGRAM ACTIVITIES	Yr.	FY2005-2006						FY2006-2007						FY2007-2008						FY2008-2009																
	Mth.	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	7	8	9	10	11
I. Outreach																																				
A. Place Paid Advertisements		X					X																													
II. Qualify Applicants												X																								
A. Interview & Applications												X																								
B. Review Data, Credit Check		X											X																							
C. Verify Income, Deeds, Liens, etc.		X											X																							
D. Award Certificate of Eligibility			X											X																						
III. Homeownership																																				
A. Homeownership Counseling		X											X																							
B. Award Certificate of Eligibility			X											X																						
C. Coordinate w/ R.E. & Lenders				X												X																				
D. Accept Mortgage for Guarantee						X											X																			
IV. Rehabilitation																																				
A. Inspect Property & Est. Need					X							X																								
B. Coordinate W/Local Contractors						X								X																						
C. Final Inspection & Payment							X								X																					
E. Emergency Repairs			X									X																								
F. RECD Purchase/Rehabilitation				X								X																								
G. Existing Home Purchase/Rehab.						X												X																		
V. Monitor Program Activities																																				
A. Assess Prog Accomplishments									X									X																		
B. Rewrite/Amend LHAP as Required									X	X		X																								
C. Follow-up Client Satisfaction									X								X																			
VI. Maintain Records of Program Activities																																				
A. Establish & Maintain Files		X																																		
B. Encumbering Funds				X												X																				
C. Expenditure of Funds						X																		X												
D. Submit Annual Report			X											X											X											X

# FLORIDA HOUSING FINANCE CORPORATION

## HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2003-04

Please check applicable box, & if Amendment, enter number

New Plan:	X
Amendment:	
Fiscal Yr. Closenut:	

Name of Local Government: Nassau County

Available Funds: \$493,349

HOME OWNERSHIP STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Owner Occupied Emergency Repair	7	\$10,800	3	\$10,800				\$108,000.00		\$108,000.00	19.00%	10
Owner Occupied Rehabilitation	0	\$11,400	0	\$11,400				\$0.00		\$0.00	0.00%	0
Purchase/New Home Construction	3	\$15,000	1	\$15,000			\$60,000.00			\$60,000.00	10.56%	4
Purchase/Existing Structure/Rehab	1	\$30,000	1	\$30,000				\$60,000.00		\$60,000.00	10.56%	2
Disaster Recovery	0	\$10,000	0	\$10,000						\$0.00	0.00%	0
Neighborhood Revitalization	4	\$24,000	2	\$24,000				\$144,000.00		\$144,000.00	25.34%	6
										\$0.00	0.00%	0
										\$0.00	0.00%	0
<b>Subtotal 1 (Home Ownership)</b>	<b>15</b>		<b>7</b>		<b>0</b>		<b>\$60,000.00</b>	<b>\$312,000.00</b>	<b>\$0.00</b>	<b>\$372,000.00</b>	<b>65.45%</b>	<b>22</b>

RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Affordable Rental Units	0	\$2,500	0	\$2,500			\$0.00			\$0.00	0.00%	0
Special Needs Housing	2	\$35,000	2	\$35,000			\$140,000.00			\$142,265.00	25.03%	4
<b>Subtotal 2 (Non-Home Ownership)</b>	<b>2</b>		<b>2</b>		<b>0</b>		<b>\$140,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$142,265.00</b>	<b>25.03%</b>	
Administration Fees										\$49,334.90	8.68%	
Admin. From Program Income										\$3,750.00	0.66%	
Home Ownership Counseling										\$1,000.00	0.18%	
<b>GRAND TOTAL</b>	<b>17</b>		<b>9</b>		<b>0</b>		<b>\$200,000.00</b>	<b>\$312,000.00</b>	<b>\$0.00</b>	<b>\$568,349.90</b>	<b>100.00%</b>	<b>22</b>

Percentage Construction/Rehab Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 75.40%

Maximum Allowable Purchase Price:		New	\$135,000	Existing	\$115,000
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Allocation Breakdown	Amount	%
Very-Low Income	\$332,484.10	65.00%
Low Income	\$153,454.20	30.00%
Moderate Income	\$25,575.70	5.00%
<b>TOTAL</b>	<b>\$511,514.00</b>	<b>100.00%</b>

Projected Program Income:	\$75,000.00	Max Amount Program Income For Admin:	5%
Projected Recaptured Funds:	\$0.00		
Distribution:	\$493,349.00		
<b>Total Available Funds:</b>	<b>\$568,349.00</b>		

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25

# FLORIDA HOUSING FINANCE CORPORATION

## HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2004-05

Please check applicable box, & if Amendment, enter number	
New Plan:	X
Amendment:	
Fiscal Yr. Closeout:	

Name of Local Government: Nassau County

Available Funds: \$493,349

HOME OWNERSHIP STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Owner Occupied Emergency Repair	7	\$10,800	3	\$10,800				\$108,000.00		\$108,000.00	19.00%	10
Owner Occupied Rehabilitation	0	\$11,400	0	\$11,400				\$0.00		\$0.00	0.00%	0
Purchase/New Home Construction	3	\$15,000	1	\$15,000			\$60,000.00			\$60,000.00	10.56%	4
Purchase/Existing Structure/Rehab	1	\$30,000	1	\$30,000				\$60,000.00		\$60,000.00	10.56%	2
Disaster Recovery	0	\$10,000	0	\$10,000						\$0.00	0.00%	0
Neighborhood Revitalization	4	\$24,000	2	\$24,000				\$144,000.00		\$144,000.00	25.34%	6
										\$0.00	0.00%	0
										\$0.00	0.00%	0
<b>Subtotal 1 (Home Ownership)</b>	<b>15</b>		<b>7</b>		<b>0</b>		<b>\$60,000.00</b>	<b>\$312,000.00</b>	<b>\$0.00</b>	<b>\$372,000.00</b>	<b>65.45%</b>	<b>22</b>

RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Affordable Rental Units	0	\$2,500	0	\$2,500			\$0.00			\$0.00	0.00%	0
Special Needs Housing	2	\$35,000	2	\$35,000			\$140,000.00			\$142,265.00	25.03%	4
<b>Subtotal 2 (Non-Home Ownership)</b>	<b>2</b>		<b>2</b>		<b>0</b>		<b>\$140,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$142,265.00</b>	<b>25.03%</b>	
Administration Fees										\$49,334.90	8.68%	
Admin. From Program Income										\$3,750.00	0.66%	
Home Ownership Counseling										\$1,000.00	0.18%	
<b>GRAND TOTAL</b>	<b>17</b>		<b>9</b>		<b>0</b>		<b>\$200,000.00</b>	<b>\$312,000.00</b>	<b>\$0.00</b>	<b>\$568,349.90</b>	<b>100.00%</b>	<b>22</b>

Percentage Construction/Rehab Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 75.40%

Maximum Allowable Purchase Price:	New	\$135,000	Existing	\$115,000
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Allocation Breakdown	Amount	%
Very-Low Income	\$332,484.10	65.00%
Low Income	\$153,454.20	30.00%
Moderate Income	\$25,575.70	5.00%
<b>TOTAL</b>	<b>\$511,514.00</b>	<b>100.00%</b>

Projected Program Income:	\$75,000.00	Max Amount Program Income For Admin:	5%
Projected Recaptured Funds:	\$0.00		
Distribution:	\$493,349.00		
<b>Total Available Funds:</b>	<b>\$568,349.00</b>		

26

# FLORIDA HOUSING FINANCE CORPORATION

## HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2005-06

Please check applicable box, & if Amendment, enter number

New Plan:	X
Amendment:	
Fiscal Yr. Closeout:	

Name of Local Government: Nassau County

Available Funds: \$493,349

HOME OWNERSHIP STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Owner Occupied Emergency Repair	7	\$10,800	3	\$10,800				\$108,000.00		\$108,000.00	19.00%	10
Owner Occupied Rehabilitation	0	\$11,400	0	\$11,400				\$0.00		\$0.00	0.00%	0
Purchase/New Home Construction	3	\$15,000	1	\$15,000			\$60,000.00			\$60,000.00	10.56%	4
Purchase/Existing Structure/Rehab	1	\$30,000	1	\$30,000				\$60,000.00		\$60,000.00	10.56%	2
Disaster Recovery	0	\$10,000	0	\$10,000						\$0.00	0.00%	0
Neighborhood Revitalization	4	\$24,000	2	\$24,000				\$144,000.00		\$144,000.00	25.34%	6
										\$0.00	0.00%	0
										\$0.00	0.00%	0
<b>Subtotal 1 (Home Ownership)</b>	<b>15</b>		<b>7</b>		<b>0</b>		<b>\$60,000.00</b>	<b>\$312,000.00</b>	<b>\$0.00</b>	<b>\$372,000.00</b>	<b>65.45%</b>	<b>22</b>

RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Affordable Rental Units	0	\$2,500	0	\$2,500			\$0.00			\$0.00	0.00%	0
Special Needs Housing	2	\$35,000	2	\$35,000			\$140,000.00			\$142,265.00	25.03%	4
<b>Subtotal 2 (Non-Home Ownership)</b>	<b>2</b>		<b>2</b>		<b>0</b>		<b>\$140,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$142,265.00</b>	<b>25.03%</b>	

Administration Fees										\$49,334.90	8.68%	
Admin. From Program Income										\$3,750.00	0.66%	
Home Ownership Counseling										\$1,000.00	0.18%	

<b>GRAND TOTAL</b>	<b>17</b>		<b>9</b>		<b>0</b>		<b>\$200,000.00</b>	<b>\$312,000.00</b>	<b>\$0.00</b>	<b>\$568,349.90</b>	<b>100.00%</b>	<b>22</b>
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Add Subtotals 1 & 2, plus all Admin. & HO Counseling

Percentage Construction/Rehab Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 75.40%

Maximum Allowable Purchase Price:	New	\$135,000	Existing	\$115,000
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Allocation Breakdown	Amount	%
Very-Low Income	\$332,484.10	65.00%
Low Income	\$153,454.20	30.00%
Moderate Income	\$25,575.70	5.00%
<b>TOTAL</b>	<b>\$511,514.00</b>	<b>100.00%</b>

Projected Program Income:	\$75,000.00	Max Amount Program Income For Admin:	5%
Projected Recaptured Funds:	\$0.00		
Distribution:	\$493,349.00		
<b>Total Available Funds:</b>	<b>\$568,349.00</b>		

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