

RESOLUTION NO. 2006- 75

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF NASSAU COUNTY, FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN FOR FISCAL YEARS 2006/2007, 2007/2008, and 2008/2009 AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE CHAIRMAN TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE; FURTHERMORE, APPROVING THE INCREASE OF THE SUBSIDY AMOUNTS AND THE MAXIMUM PURCHASE PRICE OF THE PREVIOUS LOCAL HOUSING ASSISTANCE PLAN COVERING FISCAL YEARS 2003/2004, 2004/2005, AND 2005/2006 TO BE CONSISTENT WITH THE LOCAL HOUSING ASSISTANCE PLAN APPROVED BY THIS RESOLUTION.

\* \* \* \* \*

WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Sessions Laws, allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

WHEREAS, the SHIP Act requires local governments to establish the maximum SHIP funds allowable for each strategy; and

WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from

**Exhibit E**

awards made pursuant to the Act; The methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

WHEREAS, as required by *Chapter 67-37.005(6)(f)3, F.A.C.* It is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.

WHEREAS, the Nassau County Grants Office has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the Board of County Commissioners finds that it is in the best interest of the public for Nassau County to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF NASSAU COUNTY, FLORIDA that:

Section 1: The Board of County Commissioners of Nassau County hereby approves the Local Housing Assistance Plan, as attached and

**Exhibit E**

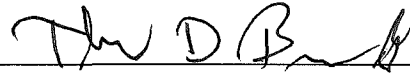
incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420.9079, Florida Statutes, for fiscal years 2006-2007; 2007-2008; and 2008-2009.

Section 2: The Chairman of the Board, is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.

Section 3: This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED THIS 24<sup>th</sup> DAY OF APRIL, 2006.

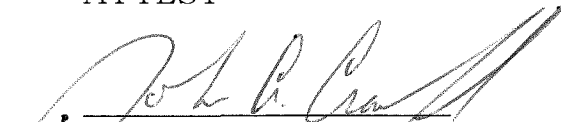
BOARD OF COUNTY COMMISSIONERS  
NASSAU COUNTY, FLORIDA



THOMAS D. BRANAN, JR.

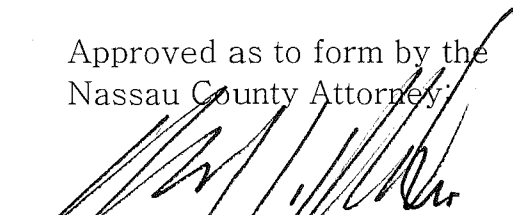
Its: Chairman

ATTEST:



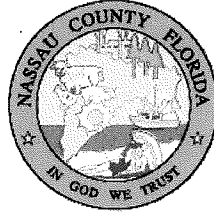
JOHN A. CRAWFORD  
Its: Ex-Officio Clerk

Approved as to form by the  
Nassau County Attorney:



MICHAEL S. MULLIN

**NASSAU COUNTY  
BOARD OF COUNTY COMMISSIONERS**



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**STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM  
LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

**Fiscal Year 2006-2007**

**Fiscal Year 2007-2008**

**Fiscal Year 2008-2009**

Approved April 24, 2006

Nassau County SHIP Program  
Local Housing Assistance Plan

FOR FISCAL YEARS 2006-2007; 2007-2008; 2008-2009

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**I. PROGRAM DESCRIPTION** Chapter 67-37.005 F.A.C. and Section 420.9072, F.S.

**A. Name of the participating local government and Interlocal if Applicable:**  
*Section 420.9072(5), F.S.*

Nassau County Board of County Commissioners, Florida

Interlocal : Yes \_\_\_\_\_ No

Name of participating local government(s) in the Interlocal Agreement;

\_\_\_\_\_

A copy of the Interlocal Agreement is attached as **Exhibit H.**

**B. Purpose of the program:** Section 420.9072, F.S. and Chapter 67-37.005(3), F.A.C.

Creation of the Plan is for the purpose of meeting the housing needs of the very low, low and moderate-income households, to expand production of and preserve affordable housing, to further the housing element of the local government comprehensive plan specific to affordable housing.

**C. Fiscal years covered by the Plan:** *Chapter 67-37.002, F.A.C.*

<u>  X  </u>	2006/2007
<u>  X  </u>	2007/2008
<u>  X  </u>	2008/2009

**D. Governance:** *Chapter 67-37.005(3) and (5)(i) F.A.C. and Section 420.9071(14) F.S.*

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37.007 Florida Administrative Code. The SHIP Program does further the housing element of the local government Comprehensive Plan.

**E. Local Housing Partnership** *Section 420.9072(1)(a), F.S.*

SHIP Program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups.

**F. Leveraging:** *Chapter 67-37.007(1)(b)(c), F.A.C. and Section 420.9075(1)(a) and (1)(b3, and (1)(c), F.S.*

The Plans are intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership

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and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

**G. Public Input:** *Chapter 67-37.005(3), F.A.C.*

The Nassau County Board of County Commissioners held a workshop on Wednesday, March 1, 2006 to discuss the existing Local Housing Assistance Plan (LHAP) for the Nassau County SHIP program and to look at the needs of the community and steps to take in order to develop and implement the new LHAP due to the Florida Housing Finance Corporation by May 2, 2006.

Two community forums were held during the month of April 2006. These meetings were advertised in local newspapers and an invitation was mailed out to local churches and civic groups. Meetings were held within the targeted areas of Nassau County aimed at getting information to the people for whom the SHIP program will serve. The first meeting was held in the Callahan Multipurpose building on Tuesday, April 4, 2006. The second meeting was held at the River of Praise Worship Center in the heart of the Yulee community on Thursday, April 6, 2006. Participants attending the meeting received an overview of the SHIP program and were able to give face-to-face input and written ideas on the housing needs in Nassau as well as see first hand how the new LHAP will work in Nassau County.

Public input was also received at the regularly scheduled Board of County Commissioners day meeting on Wednesday, April 12, 2006. The entire new plan was discussed and reviewed by County staff, the Affordable Housing Advisory Committee (AHAC) and the County Commission with technical assistance provided by the Florida Housing Coalition staff. Final reading of the Local Housing Assistance Plan (LHAP) for the Nassau County SHIP program with submitted corrections occurred on Monday, April 24, 2006 at 7:00 p.m. during a public meeting of the Board of County Commissioners. The adopted LHAP governs and is a roadmap for fiscal funding for

2006-2007, 2007-2008, and 2008-2009, which is estimated at \$616,650 for each of the fiscal years covered by the plan. The plan by vote of the Board of County Commissioners is also retroactive in that it approves the increase of the subsidy amounts and the maximum purchase price of the previous local housing assistance plans covering fiscal years 2003/2004, 2004/2005, and 2005/2005.

In summation, public input was solicited through face-to-face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was also solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

**H. Advertising and Outreach** *Chapter 67-37.005(6)(a), F.A.C.*

The county or eligible municipality or its administrative representative shall advertise the notice of funding availability in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

**I. Discrimination:** *Section 420.9075(3)(c), F.S.*

In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, or handicap in the award application process for eligible housing.

**J. Support Services and Counseling:** *Chapter 67-37.005(5)(g), F.A.C.*

In order to make home ownership a successful experience, it will be necessary to provide support services for the residents. Support services are available from various community partners including the University of Florida/IFAS County Extension Services Office - Available support services may include but are not limited to: Financial Assistance Programs, Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Educations Workshops and Gardening and Horticulture.

**K. Purchase Price Limits:** *Section 420.9075(4)(c), F.S. and Chapter 67-37.007(6) F.A.C.*

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Purchase Price Limits: The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

- Independent Study (copy attached)
- U.S. Treasury Department
- Local HFA Numbers

The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts.

**L. Income Limits, Rent Limits and Affordability:**

*Chapter 67-37.005(5)(e), F.A.C. and Section 420.9071(2), F.S.*

The Income and Rent Limits used in the SHIP Program are updated annually from the Department of Housing and Urban Development and distributed by Florida Housing Finance Corporation. Affordable means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071 (19), (20) and (28), F.S. However it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

**M. Wages to Work:** *Chapter 67-37.005(6)(b)(7)F.A.C.*

Should an eligible sponsor be used, the county has developed a qualification system and selection criteria for applications for Awards to eligible sponsors, which includes a description that demonstrates how eligible sponsors that employed personnel from the

WAGES and Workforce Development Initiatives programs will be given preference in the selection process.

- N. Monitoring and First Right of Refusal:** *Section 420.9075(3)(e) and (4) (f), F.S.*  
In the case of rental housing, the staff or entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides the same monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored for at least annually for 15 years or the term of assistance which ever is longer unless as specified above.

Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

- O. Administrative Budget:** *Chapter 67-37.005(6)(f)3, F.A.C.*  
A detailed listing including line-item budget of proposed Administrative Expenditures is attached as **Exhibit A**. These are presented on an annual basis for each State fiscal year submitted.

The Nassau County Board of County Commissioners finds that the monies deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan. The Nassau County Board of County Commissioners has determined that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. Therefore by Resolution 2006-75 the Board of County will use 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund to administer the local housing assistance plan in accordance with Chapter

67-37, Florida Administrative Code.

*Nassau County Board of County Commissioners has adopted the above findings in the attached resolution, Exhibit E.*

**II. LHAP HOUSING STRATEGIES: Chapter 67-37.005(5), F.A.C.**

Provide Description:

**A. Down payment and Closing Cost Assistance (Homeownership)**

- a. Summary of the Strategy: The down payment and closing cost assistance strategy assists first-time homebuyers paying a portion of their down payment and closing costs. The Program provides second mortgages to eligible applicants to purchase newly constructed and/or existing single-family homes or condominiums.
- b. Fiscal Years Covered: The down payment and closing cost assistance (or homeownership) strategy will be funded for the State Fiscal Years 2006-2007, 2007-2008, and 2008-2009.
- c. Income Categories to be served: Assistance will be provided to eligible applicants whose household income is at or less than 120% of the area median income and who have secured primary financing through a lending institution recognized by the Nassau County SHIP program.
- d. Maximum award is noted on the Housing Delivery Goals Charts: Down payment and closing costs assistance shall be provided up to a maximum of \$40,000. Down payment and closing cost assistance through the Nassau County SHIP program is not intended to be used as a substitution for the contribution of personal funds by eligible participants.
- e. Terms, Recapture of loan: A deferred payment loan at a zero percent (0%) annual interest rate will be secured by a second mortgage that is forgivable at the end of 10 years. This loan requires no monthly payments, however, this loan is due and payable if the property is sold or title is transferred or the house is no longer the primary residence. In the event that the home is sold or title is

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transferred or the house is no longer the primary residence of the eligible applicant during the 10 year affordability period then 100% of the subsidy is due and payable in full to the Nassau County Board of County Commissioners – SHIP

f. Recipient Selection Criteria:

1. Applicants to this program must be a first time homebuyers. A first time homebuyer is defined as not having owned a home during the past three years.
2. The eligible participant must qualify for a mortgage loan to receive down payment and closing cost assistance.
3. Assistance will be provided on a first-come, first-ready basis.
4. To be considered for inclusion in this program the applicant must not have a contract for a home prior to attending the Nassau County SHIP homeownership education seminar series.
5. Should a waiting list develop for this strategy, then new eligible applicants will be added to the waiting list for future consideration.
6. The home to be purchased must be located within the Nassau County jurisdiction.
7. The purchase price for the home must not exceed the maximum allowed sales price in the SHIP program.
8. The applicant must contribute a minimum of \$500 (excluding pre-pays) towards the purchase of the home.
9. The applicant must reside within the home being assisted within 60 days after closing.
10. Applicant must not have received assistance from SHIP within the past 10 years prior to applying for assistance.

g. Sponsor Selection Criteria: Not applicable

h. Additional Information:

1. Eligible applicants must complete the Nassau County SHIP homeownership

education seminar series prior to the selection of a home and before funds can be distributed for assistance.

2. Single family houses and condominiums are eligible.
3. Mobile homes are not eligible for assistance.

**B. Owner Occupied Housing Rehabilitation**

- a. **Summary of the Strategy:** The purpose of this strategy is to target Nassau County SHIP funds to aid in the rehabilitation of owner occupied housing in Nassau County. Rehabilitation will include repairs necessary to provide general renovation of the housing stock and to correct code violations. This rehabilitation is intended to extend the life of the housing stock. When the cost to rehabilitate the existing home exceeds 60% of the cost to construct a replacement home, reconstruction on the same lot may be performed. In the event that it is determined that it would not be cost effective (that it would be too expensive) to rehabilitate a home and that consideration should be given to demolishing the existing home and replacing the home on the same lot then a presentation before the Board of County Commissioners will be required so that the replacement structure and specifications can be reviewed and discussed and the appropriate funding amount determined. The demolition of a mobile home and the replacement of that structure with a home on that same lot can be considered under this provision.
- b. **Fiscal Years Covered:** The owner occupied housing rehabilitation strategy will be funded for the State Fiscal Years 2006-2007, 2007-2008, and 2008-2009.
- c. **Income Categories to be served:** This strategy is only available to Very-low and Low -income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.
- d. **Maximum award is noted on the Housing Delivery Goals Charts:** The maximum award for housing rehabilitation is \$65,000. Any request for more than \$65,000 must be submitted to the Board of County Commissioners for their approval.

Evidence of a hardship must be included in the request to the Board of County Commissioners. Any amount in excess of \$65,000 is subject to the discretionary approval of the Board of County Commissioners and is subject to the availability of funds as determined by the Board of County Commissioners.

- e. Terms, Recapture of loan. A deferred payment loan at a zero percent (0%) annual interest rate will be secured by a mortgage that is forgivable at the end of the affordability period. The affordability period for the owner occupied rehabilitation strategy is seven (7) years. This loan requires no monthly payments, however, this loan is due and payable in full if the property is sold or title is transferred or the house is no longer the primary residence. In the event that the participant dies before the end of the affordability period, then a family member who is eligible under the conditions of the SHIP program can assume ownership of the home and occupy it for the balance of the affordability period without having to repay the subsidy amount at the transfer of the title. In this instance the eligible family member would assume the role in the SHIP program as specified for the participant who died.
- f. Recipient Selection Criteria: Selection criteria for awarding SHIP funds to eligible households are based on the priority of need. Priority will be given to very low or low-income households in the following order: disabled and/or handicapped head of household; participants 62 years of age or older; households of five or more persons; and households of four persons or less. Further, the applicant must have clear title (ownership) to the property. The applicant must not be delinquent on any real property tax owed to Nassau County. The applicant must occupy the assisted property as their principal residence. Assistance is provided on a “first ready, first served” basis and the home to be assisted must be located in Nassau County.
- g. Sponsor Selection Criteria: Not applicable.
- h. Additional Information:
  - a. Mobile homes, rentals and condominiums are not eligible for assistance.

- b. Eligible applicants can only receive assistance through this program once in a ten-year period.
- c. Recipients of this SHIP subsidy are hereby advised that rehabilitation of your home may result in a change in your property taxes. The market value of your home as determined by the Property Appraiser's Office is used to determine your property taxes. If the market value of your property increases after your participation in this program, then your property taxes may also increase.
- d. Recipients of this SHIP subsidy are required to have and maintain homeowners insurance during the affordability period.
- e. Recipients of this SHIP subsidy who are located in the applicable FEMA flood zone classification will be required to have and maintain flood insurance during the affordability period.
- f. Bidding procedures for the owner occupied rehabilitation program are as follows:
  - i. All licensed general contractors and sub-contractors who wish to participate in the Nassau County SHIP program must submit a complete application and be approved by the Nassau County SHIP Administrator. This approval is based on qualifications and references. Upon approval contractors will be added to the master list of qualified contractors.
  - ii. The Nassau County SHIP Administrator will contact all qualified contractors on the master list regarding rehabilitation projects available for bid.
  - iii. Sealed bids will be opened formally in the Nassau County Clerk's Office by the Clerk's staff and the Nassau County SHIP Administrator or their designee will be present for bid opening. The bid documents will be recorded and a copy given to the Nassau County SHIP Administrator or their designee to determine the award. All bid processes will comply with the Nassau County Board of

County Commissioners procurement procedure.

- iv. The Nassau County SHIP Administrator will take recommendation of the awards to the Board of County Commissioners for approval and award of the contract.

**C. Disaster Mitigation**

- a. Summary of the Strategy: Nassau County is a coastal county that has in the past been adversely affected by presidential, state or local natural disasters that were not necessarily associated with the hurricane season. Some of the residents affected by these disasters have had limited viable resources to assist them with recovery in these events.

This Disaster Mitigation strategy is not intended to be limited to hurricane events and applies to any natural disaster event that is declared as such by a presidential disaster declaration and providing that SHIP funds are available pursuant to Section 420, Florida Statutes. The total amount of funds allowed for this strategy will depend upon the amount of available funds. Funds will be used for protecting owner occupied homes from further damage through temporary measures such as tree removal, preceding roof repair, or use of plastic sheeting preceding window replacement. It may also be used for unit replacement, repairing structural damage, roof repair/replacement, demolition costs, and retrofitting activities such as water proofing or elevating the structure in accordance with the National Flood Insurance Program and Chapter 161, Florida Statutes. These funds, if available, may be used as a match for other forms of disaster assistance.

- b. Fiscal Years Covered: The Disaster Mitigation strategy will be funded for State Fiscal Years 2006-2007, 2007-2008 and 2008-2009.
- c. Income Categories to be served: Very-low and low -income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.



- d. Maximum award is noted on the Housing Delivery Goals Charts: The maximum per unit award of \$30,000 for very-low and \$25,000 for low income households. However, if the assistance is for hurricane deductible assistance, the maximum per unit award of \$5,000 for very low and low-income will apply.
- e. Terms, Recapture of loan: Funds for the Disaster Mitigation strategy will be disbursed as a one time non-recaptured grant.
- f. Recipient Selection Criteria: Assistance will be provided to eligible very low and low-income homeowners on a first ready, first served basis following the declaration of “natural disaster” or “state of emergency.”
- g. Sponsor Selection Criteria: Not applicable.
- h. Additional Information:
  1. This strategy will only be implemented in the event of a natural disaster declaration and will only utilize unencumbered SHIP funds.
  2. Mobile homes and rentals are not eligible for assistance.

**D. Rental Housing Development Assistance**

- a. Summary of the Strategy: The Rental Housing Development Assistance 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(11) Florida Administrative Code, households will be eligible for assistance.
- b. Fiscal Years Covered: The rental housing development assistance strategy will be funded for State Fiscal Years 2006-2007, 2007-2008 and 2008-2009.
- c. Income Categories to be served: Very-low and Low -income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for

use in the SHIP Program.

- d. Maximum award is noted on the Housing Delivery Goals Charts: The maximum amount of the award is subject to the development and will comply with the statutory provisions of Chapter 67-37.007 (2) Florida Administrative Code, regarding distribution of funds for both home ownership and rental housing activities.
- e. Terms, Recapture of loan: In the event the SHIP funds are provided for development of new construction affordable multi-family rental units, the financial assistance is in the form of a zero (0%) interest, deferred payment loan (DPL). The length of the zero (0%) interest deferred payment loan for multi-family rental units is a minimum of fifteen (15) years. The rental unit must continue to serve eligible persons pursuant to the SHIP program requirements. Rental units assisted with SHIP funds shall be monitored, in accordance with the requirements of the funding program, on an annual basis during the period of affordability for tenant income and maximum rents, as established by the most restrictive funding program. In the event a rental unit is offered for sale prior to the end of the 15-year loan period, the rental unit shall be subject to right of first refusal for purchase at the current market value by eligible nonprofit organizations that would continue occupancy by eligible persons.
- f. Recipient Selection Criteria: Preference is given to those non-profit agencies that can demonstrate that they employ personnel from the WAGES & Workforces Development Initiatives programs. Selection will include but not be limited to the following criteria:
  - 1. Experience in development of affordable housing.
  - 2. Financial capacity to undertake the project, including the ability to secure other funds and financing necessary to complete the project.
  - 3. Consistency with the appropriate municipal zoning code, and land use and development regulations.
  - 4. Recommendation of the Affordable Housing Advisory Committee and approval by the Nassau County Board of County Commissioners.
- g. Sponsor Selection Criteria: Not applicable

h. Additional information: Not applicable

### III. LHAP INCENTIVE STRATEGIES

*Section 420.9071(16), F.S.*

- A. Name of the Strategy:** Expedited Permitting  
Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects.
- a. 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.
  - b. 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.
  - c. Adopted Fast Track Permitting Process for Affordable Housing Development by Ordinance No. 98-08. Covers all fiscal years' activities to present.
  - d. Increased Density Levels for Very-Low and Low Income Housing Developments – Adopted by Resolution No. 94-93. Covers all fiscal years' activities to present.
  - e. Housing Concurrency Incentive – Adopted by Resolution No. 94-93. Covers all fiscal years' activities to present.
  - f. Reduction of Parking and Setback Requirements Incentive – Adopted by Resolution No. 94-93. Covers all fiscal years' activities to present.
  - g. Zero-lot-line Design Usage – Adopted by Resolution No. 94-93. Covers all fiscal years' activities to present.
- B. Name of the Strategy:** Ongoing Review Process  
An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

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- a. 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.

#### IV. EXHIBITS:

- A. **Administrative Budget for each fiscal year covered in the Plan. Exhibit A.**
- B. **Timeline for Encumbrance and Expenditure:** *Chapter 67-37.005(6)(d) and (f) F.A.C.*  
A separate timeline for each fiscal year covered in this plan is attached as **Exhibit B.** Program funds will be encumbered by June 30 one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.
- C. **Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan:** *Chapter 67-37.005, F.A.C.*  
Completed HDGC for each fiscal year is attached as **Exhibit C.**
- D. **Certification Page:** *Chapter 67-37.005(7), F.A.C.*  
Signed Certification is attached as **Exhibit D.**
- E. **Adopting Resolution:** *Section 420.9072(2)(b)2, F.S.*  
Original signed, dated, witnessed or attested adopting resolution is attached as **Exhibit E.**
- F. **Program Information Sheet:**  
Completed program information sheet is attached as **Exhibit F.**
- G. **Ordinance:** *Section 420.9072(3)(a), F.S.*  
If changed from the original ordinance, a copy is attached as **Exhibit G.**
- H. **Interlocal Agreement:** *Section 420.9072, F.S.*  
A copy of the Interlocal Agreement if applicable is attached as **Exhibit H.**

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

**Exhibit A**

Fiscal Year 2006/2007	
Salaries and Benefits	\$ 58,000.00
Office Supplies and Equipment	\$ 350.00
Travel Perdiem Workshops, etc	\$ 2,000.00
Advertising	\$ 1,300.00
	<u>\$ 61,650.00</u>

Fiscal Year 2007/2008	
Salaries and Benefits	\$ 58,000.00
Office Supplies and Equipment	\$ 350.00
Travel Perdiem Workshops, etc	\$ 2,000.00
Advertising	\$ 1,300.00
	<u>\$ 61,650.00</u>

Fiscal Year 2008/2009	
Salaries and Benefits	\$ 58,000.00
Office Supplies and Equipment	\$ 350.00
Travel Perdiem Workshops, etc	\$ 2,000.00
Advertising	\$ 1,300.00
	<u>\$ 61,650.00</u>

Based on a distribution of \$616,650.00



TIMETABLE FOR STATE FISCAL YEAR 2007/2008

Name of Local Government:

Program Activities	Year 2007/2008												Year 2008/2009												Year 2009/2010												Year 2010											
	Month	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	1	2	3	4	5	6	7	8	9	10	11	12					
Advertise Availability of Funds		x																																														
Application Period(On-Going)			x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	X	X	X	X	X	X																								
Start Program Year		x																																														
Annual Report															x												x													x								
Mid-Year Review/Adjustments							x																																									
End-Year Review/Adjustments												x												x												x												
Encumbrance Deadline																								x																								
Expenditure Deadline																																				x												
Final Program Review																																				x												

**Directions:** Type in the applicable years across the top line.  
 List Program Activities down left hand side. Type in an "X"  
 on applicable activity line under month and year the activity will be initiated or completed.  
 At a minimum the following activities should be included:

- 1) Advertise availability of funds and application period
- 2) Encumbrance of funds (12 months following end of State Fiscal Year)
- 3) Expenditure of funds (24 months following end of State Fiscal Year).
- 4) Submit Annual Report to FHFC (September 15th)





# FLORIDA HOUSING FINANCE CORPORATION

## HOUSING DELIVERY GOALS CHART#2002

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2006-07

Please check applicable box, & if Amendment, enter number

Name of Local Government: Nassau County											Available Funds: \$635,150.00		New Plan:		
													Amendment:		
													Fiscal Yr. Closeout:		
HOME OWNERSHIP STRATEGIES							A	B	C	D	E	F			
VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total				
Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units				
Downpayment and Closing Cost Assistance	1	\$40,000	2	\$40,000	1	\$40,000	\$100,821.00		\$100,821.00	15.87%	4				
Owner occupied rehabilitation	3	\$65,000	2	\$65,000			\$325,000.00		\$325,000.00	51.17%	5				
Disaster Mitigation	4	\$30,000		\$20,000			\$47,664.00		\$47,664.00	7.50%	4				
									\$0.00	0.00%	0				
									\$0.00	0.00%	0				
									\$0.00	0.00%	0				
									\$0.00	0.00%	0				
<b>Subtotal 1 (Home Ownership)</b>	<b>8</b>		<b>4</b>		<b>1</b>	<b>\$100,821.00</b>	<b>\$372,664.00</b>	<b>\$0.00</b>	<b>\$473,485.00</b>	<b>74.55%</b>	<b>13</b>				
RENTAL STRATEGIES							New Construction	Rehab/Repair	Without Construction	Total	Total	Total			
VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units				
Rental Housing Development Assistance	5	\$10,000	5	\$10,000		\$100,000.00			\$100,000.00	15.74%	10				
									\$0.00	0.00%	0				
									\$0.00	0.00%	0				
									\$0.00	0.00%	0				
									\$0.00	0.00%	0				
<b>Subtotal 2 (Non-Home Ownership)</b>	<b>5</b>		<b>5</b>		<b>0</b>	<b>\$100,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$100,000.00</b>	<b>15.74%</b>	<b>10</b>				
Administration Fees									\$61,665.00	9.71%					
Admin. From Program Income									\$925.00	0.15%					
Home Ownership Counseling										0.00%					
<b>GRAND TOTAL</b>															
Add Subtotals 1 & 2, plus all Admin. & HO Counseling	13		9		1	\$200,821.00	\$372,664.00	\$0.00	\$636,075.00	100.15%	23				
<b>Percentage Construction/Reh</b>	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.								90%						
<b>Maximum Allowable</b>															
<b>Purchase Price:</b>						<b>New</b>		<b>Existing</b>							
<b>Allocation Breakdown</b>	<b>Amount</b>		<b>%</b>		Projected Program Income:		\$18,500.00	Max Amount Program Income For Admin:		\$925.00					
<b>Very-Low Income</b>	\$317,896.25		50.1%		Projected Recaptured Funds:										
<b>Low Income</b>	\$230,410.50		36.3%		Distribution:		\$616,650.00								
<b>Moderate Income</b>	\$25,205.25		4.0%		<b>Total Available Funds:</b>		<b>\$635,150.00</b>								
<b>TOTAL</b>	<b>\$573,512.00</b>		<b>90.3%</b>								26-Apr-06				

**FLORIDA HOUSING FINANCE CORPORATION**

**HOUSING DELIVERY GOALS CHART#2002**

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2007-08

Please check applicable box, & if Amendment, enter number

New Plan:		
Amendment:		
Fiscal Yr. Closeout:		

Name of Local Government:	Nassau County						Available Funds:	\$635,150.00					
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HOME OWNERSHIP STRATEGIES	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	A	B	C	D	E	F
	Units	Award	Units	Award	Units	Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Downpayment and Closing Cost Assistance	1	\$40,000	2	\$40,000	1	\$40,000	\$100,821.00			\$100,821.00	15.87%	4
Owner occupied rehabilitation	3	\$65,000	2	\$65,000				\$325,000.00		\$325,000.00	51.17%	5
Disaster Mitigation	4	\$30,000		\$20,000				\$47,664.00		\$47,664.00	7.50%	4
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
<b>Subtotal 1 (Home Ownership)</b>	<b>8</b>		<b>4</b>		<b>1</b>		<b>\$100,821.00</b>	<b>\$372,664.00</b>	<b>\$0.00</b>	<b>\$473,485.00</b>	<b>74.55%</b>	<b>13</b>

RENTAL STRATEGIES	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	A	B	C	D	E	F
	Units	Award	Units	Award	Units	Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Rental Housing Development Assistance	5	\$10,000	5	\$10,000			\$100,000.00			\$100,000.00	15.74%	10
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
<b>Subtotal 2 (Non-Home Ownership)</b>	<b>5</b>		<b>5</b>		<b>0</b>		<b>\$100,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$100,000.00</b>	<b>15.74%</b>	<b>10</b>

Administration Fees										\$61,665.00	9.71%	
Admin. From Program Income										\$925.00	0.15%	
Home Ownership Counseling											0.00%	

<b>GRAND TOTAL</b>												
Add Subtotals 1 & 2, plus all Admin. & HO Counseling	13		9		1		\$200,821.00	\$372,664.00	\$0.00	\$636,075.00	100.15%	23

Percentage Construction/Reh	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.									90%		
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Maximum Allowable												
Purchase Price:							New		Existing			

Allocation Breakdown	Amount	%	Projected Program Income:	\$18,500.00	Max Amount Program Income For Admin:	\$925.00
Very-Low Income	\$317,896.25	50.1%	Projected Recaptured Funds:			
Low Income	\$230,410.50	36.3%	Distribution:	\$616,650.00		
Moderate Income	\$25,205.25	4.0%	Total Available Funds:	\$635,150.00		
<b>TOTAL</b>	<b>\$573,512.00</b>	<b>90.3%</b>				

26-Apr-06

# FLORIDA HOUSING FINANCE CORPORATION

## HOUSING DELIVERY GOALS CHART#2002

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2008-09

Please check applicable box, & if Amendment, enter number

Name of Local Government:							Available Funds:						
Nassau County							\$635,150.00						
							A	B	C	D	E	F	
HOME OWNERSHIP STRATEGIES							New Construction	Rehab/Repair	Without Construction	Total	Total	Total	
VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP		SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units	
Units	Award	Units	Award	Units	Award								
Downpayment and Closing Cost Assistance	1	\$40,000	2	\$40,000	1	\$40,000	\$100,821.00			\$100,821.00	15.87%	4	
Owner occupied rehabilitation	3	\$65,000	2	\$65,000				\$325,000.00		\$325,000.00	51.17%	5	
Disaster Mitigation	4	\$30,000		\$20,000				\$47,664.00		\$47,664.00	7.50%	4	
										\$0.00	0.00%	0	
										\$0.00	0.00%	0	
										\$0.00	0.00%	0	
										\$0.00	0.00%	0	
<b>Subtotal 1 (Home Ownership)</b>	<b>8</b>		<b>4</b>		<b>1</b>		<b>\$100,821.00</b>	<b>\$372,664.00</b>	<b>\$0.00</b>	<b>\$473,485.00</b>	<b>74.55%</b>	<b>13</b>	
RENTAL STRATEGIES							New Construction	Rehab/Repair	Without Construction	Total	Total	Total	
VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP		SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units	
Units	Award	Units	Award	Units	Award								
Rental Housing Development Assistance	5	\$10,000	5	\$10,000			\$100,000.00			\$100,000.00	15.74%	10	
										\$0.00	0.00%	0	
										\$0.00	0.00%	0	
										\$0.00	0.00%	0	
										\$0.00	0.00%	0	
<b>Subtotal 2 (Non-Home Ownership)</b>	<b>5</b>		<b>5</b>		<b>0</b>		<b>\$100,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$100,000.00</b>	<b>15.74%</b>	<b>10</b>	
Administration Fees										\$61,665.00	9.71%		
Admin. From Program Income										\$925.00	0.15%		
Home Ownership Counseling											0.00%		
<b>GRAND TOTAL</b>	<b>13</b>		<b>9</b>		<b>1</b>		<b>\$200,821.00</b>	<b>\$372,664.00</b>	<b>\$0.00</b>	<b>\$636,075.00</b>	<b>100.15%</b>	<b>23</b>	
Add Subtotals 1 & 2, plus all Admin. & HO Counseling													
Percentage Construction/Reh										Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.		90%	
Maximum Allowable													
Purchase Price:													
										New	Existing		
Allocation Breakdown			Amount		%		Projected Program Income:		\$18,500.00	Max Amount Program Income For Admin:		\$925.00	
Very-Low Income			\$317,896.25		50.1%		Projected Recaptured Funds:						
Low Income			\$230,410.50		36.3%		Distribution:		\$616,650.00				
Moderate Income			\$25,205.25		4.0%		Total Available Funds:		\$635,150.00				
TOTAL			\$573,512.00		90.3%								

26-Apr-06

**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

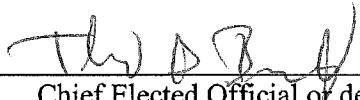
Name of Local Government: Nassau County Board of County Commissioners

- (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, religion, color, age, sex, familial or marital status, handicap, 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 Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions 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 Corporation 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 governments audited financial statements, copies of the audits will be forwarded to the Corporation 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 Corporation as soon as possible.

Page 2  
Certification

- (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 or as required in Section 420.9075 (3)(e)
- (18) The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.
- (19) The provisions of Chapter 83-220, Laws of Florida    *has or*    *has not* been implemented.

Witness



Chief Elected Official or designee

Thomas D. Branan, Jr., Chairman  
Board of County Commissioners

Witness

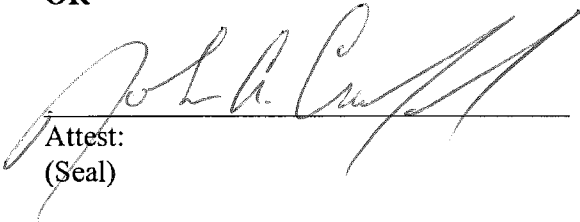
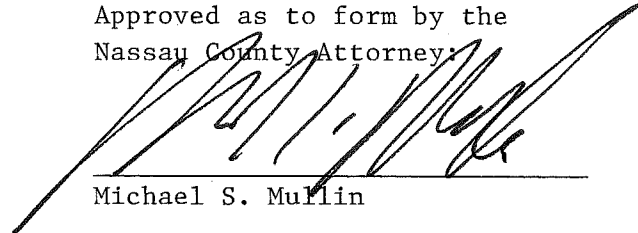
Type Name and Title

April 24, 2006

Date

OR

Approved as to form by the  
Nassau County Attorney:

  
Attest:  
(Seal)  
Michael S. Mullin

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM  
INFORMATION SHEET

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LOCAL GOVERNMENT: Nassau County Board of County Commissioners

CHIEF ELECTED OFFICIAL (Mayor, Chairman, etc.): Thomas D. Branan, Jr.

ADDRESS: Post Office Box 1010, Fernandina Beach, Florida 32035-1010

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SHIP ADMINISTRATOR: Northeast Florida Regional Council

ADDRESS: 6850 Belfort Oaks Place, Jacksonville, Florida 32216

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TELEPHONE:( 904 ) 279-0880 FAX:(904 ) 279-0881

EMAIL ADDRESS: mbrown@nefrc.org

ADDITIONAL SHIP CONTACTS: Eron D. Thompson, AICP, Grants Manager

ADDRESS: 96161 Nassau Place, Yulee, Florida 32097

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EMAIL ADDRESS: ethompson@nassaucountyfl.com

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INTERLOCAL AGREEMENT: YES/ NO (IF yes, list other participants in the inter-local agreement):

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The following information must be furnished to the Corporation before any funds can be disbursed.

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: \_\_\_\_\_

MAIL DISBURSEMENT TO: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

---

OR:  YOUR FUNDS ARE ELECTRONICALLY TRANSFERRED PLEASE COMPLETE THE ATTACHED FORM:

NO CHANGE FROM PREVIOUS ELECTRONIC FORM SUBMITTED.

Provide any additional updates the Corporation should be aware of in the space below:

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Please return this form to: SHIP PROGRAM MANAGER, FHFC 227 N. BRONOUGH ST, STE 5000  
TALLAHASSEE, FL 32301 Fax: (850) 922-7253