

RESOLUTION NO. 2009-139

A RESOLUTION AMENDING RESOLUTION 2009-93, WHICH APPROVED THE LOCAL HOUSING ASSISTANCE PLAN FOR FISCAL YEARS 2009/2010, 2010/2011, AND 2011/2012, TO ADD THE FLORIDA HOMEBUYERS OPPORTUNITY PROGRAM (FHOP) STRATEGY AND TO MAKE THE REVISIONS REQUESTED BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

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 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; and

WHEREAS, the Office of Management and Budget/SHIP Department has prepared and submitted the three-year Local Housing Assistance Plan to the Florida Housing Finance Corporation; and

WHEREAS, the Florida Housing Finance Corporation has approved our County LHAP contingent on a few minor changes; and

WHEREAS, the State opted to create a new housing strategy and restrict FY 2009/2010 SHIP funding to the new Florida Homebuyer Opportunity Program (FHOP),

requiring all current LHAPs to be amended; 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 with the current revisions so as to qualify for said documentary stamp tax funds.

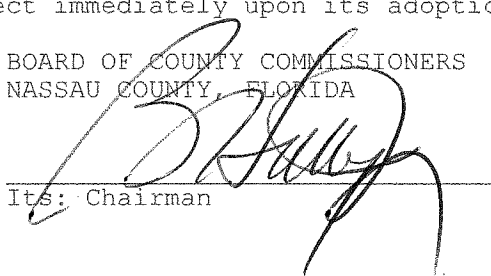
NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF NASSAU COUNTY, FLORIDA, THIS 8TH DAY OF JULY, 2009 AS FOLLOWS:

Section 1: The Board of County Commissioners of Nassau County, Florida hereby approves the amended Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2009-2010, 2010-2011, and 2011-2012.

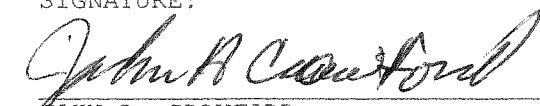
Section 2: The Chairman is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the terms and conditions of said program.

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

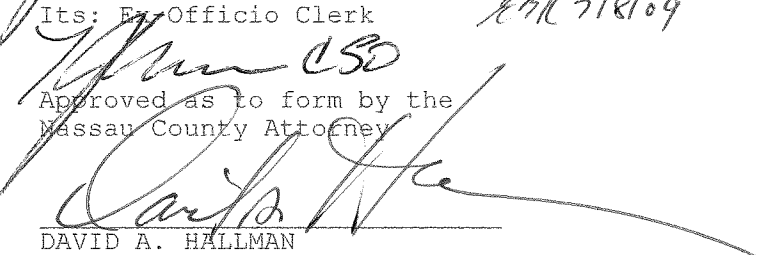
BOARD OF COUNTY COMMISSIONERS
NASSAU COUNTY, FLORIDA


Its: Chairman

ATTEST AS TO CHAIRMAN'S
SIGNATURE:


JOHN A. CRAWFORD
Its: Ex Officio Clerk

29K 7/8/09


Approved as to form by the
Nassau County Attorney

DAVID A. HALLMAN

**NASSAU COUNTY
BOARD OF COUNTY COMMISSIONERS**



STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM

LOCAL HOUSING ASSISTANCE PLAN (LHAP)

Fiscal Year 2009-2010

Fiscal Year 2010-2011

Fiscal Year 2011-2012

Adopted April 27, 2009

Revised July 08, 2009

Nassau County SHIP Program
Local Housing Assistance Plan

FOR FISCAL YEARS
2009-2010; 2010-2011; 2011-2012 and
Retroactive to
2006-2007; 2007-2008; 2008-2009

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I. PROGRAM DESCRIPTION

A. Name of the participating local government and Interlocal if Applicable:

Nassau County Board of County Commissioners, Florida

Interlocal : Yes _____ No _____

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

N/A

B. Purpose of the program:

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:

X 2009/2010
X 2010/2011
X 2011/2012

Retroactive years covered by the Plan:

X 2006/2007
X 2007/2008
X 2008/2009

D. Governance:

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. Cities and Counties must be in compliance with these regulations.

E. Local Housing Partnership:

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:

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 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:

Public input was solicited through face to face meetings and the local newspaper through advertising. The 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. The Local Housing Assistance Plan (LHAP) for the Nassau County SHIP program was approved by vote on Monday, April 27, 2009 at 7:00 p.m. during a public meeting of the Board of County Commissioners.

H. Advertising and Outreach:

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. If the waiting list is exhausted and funds remain unencumbered, the county shall advertise as required.

I. Discrimination:

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:

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, Educational Workshops and Gardening and Horticulture.

K. Purchase Price Limits:

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:

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. Welfare Transition Program:

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 Welfare Transition Program will be given preference in the selection process.

N. Monitoring and First Right of Refusal:

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 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:

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 2009 – 93, attached as **Exhibit E**, 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.

Program income is defined as proceeds derived from interest earned on or investments of the local housing distribution and other funds deposited into the local housing trust fund, such as proceeds from loan repayments, recycled funds, loan interest collected, service fees, late penalties, proceeds from the sale of or refinancing of the home, or other transfer of home ownership. Funds recouped from persons who default on the terms of a grant award or loan award, such as foreclosure or repayment due to ineligibility shall be considered recaptured funds and not considered program income.

P. Program Administration:

Administration of the local housing assistance plan is the responsibility of the county. A third party entity or consultant is not being used to administer any part of the administrative or other functions of the program.

Q. Essential Service Personnel:

Essential Service Personnel is defined as persons in need of affordable housing who are employed in the following occupations or professions; teachers and educators; police and fire personnel; health care personnel; and skilled building trades personnel.

II. LHAP HOUSING STRATEGIES

Provide Description:

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

- Summary of the Strategy: The down payment and closing cost assistance strategy assists eligible homebuyers by providing funds to be used for down payment and closing costs when purchasing a newly constructed and/or existing single-family home or condominium.
- Fiscal Years Covered: The down payment and closing cost assistance (homeownership) strategy will be funded for the State Fiscal Years 2009-2010, 2010-2011, and 2011-2012.
- 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 as defined by Florida Statutes 420.9071 (20) and who have secured primary financing through a lending institution recognized by the Nassau County SHIP program.
- Maximum award is noted on the Housing Delivery Goals Chart: Down payment and closing costs assistance shall be provided up to a maximum of \$40,000.
- Terms, Recapture and Default: A deferred payment loan at a zero percent (0%) annual interest rate will be secured by a second mortgage and note that is forgivable at the end of 10 years. This loan requires no monthly payments, however, this loan is due and payable if during the 10 year affordability period, the property is sold or becomes non-homesteaded in the County's Property Appraiser's records. In the event that the home is sold or non-homesteaded 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 as program income. 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.

- Recipient Selection Criteria:
 - Eligible participants must not ~~currently~~ own a home at the time of closing on the SHIP assisted home.
 - The eligible participant must qualify for a mortgage loan to receive down payment and closing cost assistance.
 - Assistance will be provided on a first-come, first-ready basis by income category.
 - To be considered for inclusion in this program the applicant must not have a contract to purchase a home prior to receiving an award letter from Nassau County.
 - Should a waiting list develop for this strategy, then new eligible applicants will be added to the waiting list by income category for future consideration.
 - The home to be purchased must be located within Nassau County jurisdiction.
 - The purchase price for the home must not exceed the maximum allowed sales price as noted on the Housing Delivery Goals Chart.
 - The applicant must contribute a minimum of \$500 towards the purchase of the home.
 - The applicant must reside within the home being assisted within 60 days after closing.
 - The applicant must homestead the home with the County's Property Appraiser's Office within 60 days after closing and maintain homestead designation throughout the 10 year affordability period.
 - Applicant must not have received assistance from the County's SHIP program within the past 10 years prior to applying for assistance.
- Sponsor Selection Criteria: Not applicable
- Additional Information: The eligible applicant may purchase an eligible single family house or condominium. The purchase of a mobile home is not allowed.

B. Owner Occupied Housing Rehabilitation

- Summary of the Strategy: Owner Occupied Housing Rehabilitation provides assistance for repairs necessary for general renovation of the housing stock and to correct code violations. This strategy is intended to extend the life of the housing stock.
- Fiscal Years Covered: The owner occupied housing rehabilitation strategy will be funded for the State Fiscal Years 2009-2010, 2010-2011, and 2011-2012.
- Income Categories to be served: Assistance will be provided to eligible applicants whose household income is at or less than 80% of the area median income as defined by Florida Statute 420.9071 (19).
- Maximum award is noted on the Housing Delivery Goals Charts: The maximum award for housing rehabilitation is \$65,000. When the cost to rehabilitate the existing home

and correct all code violations exceeds \$65,000, the home will not be eligible for the SHIP Rehabilitation Program. If the home is not eligible, the SHIP Coordinator will assist the homeowner in researching other housing program opportunities.

- Terms, Recapture and Default: Rehabilitation projects costing \$25,000 or less will be disbursed in the form of a one time non-recaptured grant. For Rehabilitation costing greater than \$25,000, a deferred payment loan at a zero percent (0%) annual interest rate will be secured by a mortgage and note that is forgivable at the end of 7 years. This loan requires no monthly payments, however, this loan is due and payable if during the 7 year affordability period, the property is sold or becomes non-homesteaded in the County's Property Appraiser's records. In the event that the home is sold or non-homesteaded during the 7 year affordability period then 100% of the subsidy is due and payable in full to the Nassau County Board of County Commissioners as program income. 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.
- Recipient Selection Criteria:
 - Assistance will be provided on a first-come, first-ready basis by income category.
 - Should a waiting list develop for this strategy, then new eligible applicants will be added to the waiting list by income category for future consideration.
 - The home to be rehabilitated must be located within Nassau County jurisdiction.
 - The applicant must not be delinquent on any real property tax owed to Nassau County.
 - The home must be homesteaded with the County's Property Appraiser's Office and maintain homestead designation throughout the 7 year affordability period.
 - Applicant must not have received assistance from the County's SHIP program within the past 10 years prior to applying for assistance.
- Sponsor Selection Criteria: Not applicable.
- Additional Information: Rehabilitation of a mobile home, rental unit, or condominium is not allowed.

C. Disaster Mitigation

- 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 emergency or natural disaster event that is declared as such by a presidential, local, or state ~~disaster declaration~~ Executive Order. The total amount of

funds allowed for this strategy will depend upon the amount of unencumbered funds pursuant to Chapter 420, Florida Statutes. Funds will be used for protecting owner occupied homes from further damage through temporary measures such as but not limited to, tree removal, roof coverage preceding repair, or use of plastic sheeting preceding window replacement.

- Fiscal Years Covered: The Disaster Mitigation strategy will be funded for State Fiscal Years 2009-2010, 2010-2011 and 2011-2012.
- Income Categories to be served: Assistance will be provided to eligible applicants whose household income is at or less than 80% of the area median income as defined by Florida Statute 420.9071 (19).
- Maximum award is noted on the Housing Delivery Goals Charts: Disaster Mitigation shall be provided up to a maximum of \$5,000.
- Terms, Recapture, and Default: Funds for the Disaster Mitigation strategy will be disbursed as a one time non-recaptured grant.
- 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.”
- Sponsor Selection Criteria: Not applicable.
- Additional Information:
 - This strategy will only be implemented in the event of a natural disaster declaration and will only utilize unencumbered SHIP funds.
 - Mobile homes and rentals are not eligible for assistance.
 - Disaster Self-Certification of Income Form will be used to expedite the approval process.

D. Rental Housing Development Assistance

- 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.
- Fiscal Years Covered: The rental housing development assistance strategy will be funded for State Fiscal Years 2009-2010, 2010-2011 and 2011-2012.
- Income Categories to be served: Assistance will be provided to eligible applicants whose household income is at or less than 80% of the area median income as defined by Florida Statute 420.9071 (19).
- 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 Florida Administrative Code, regarding distribution of funds for both home ownership and rental housing activities.
- Terms, Recapture, and Default: Rental Housing Development assistance is in the form of a zero (0%) interest, fifteen (15) year deferred payment loan. Throughout the 15 year affordability period, the rental unit must continue to serve eligible persons pursuant to

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.

- Recipient Selection Criteria: Preference is given to those non-profit agencies that can demonstrate that they employ personnel from the ~~WAGES & Workforces Development Initiatives~~ Welfare Transition Programs. Selection will include but not be limited to the following criteria:
 - Experience in development of affordable housing.
 - Financial capacity to undertake the project, including the ability to secure other funds and financing necessary to complete the project.
 - Consistency with the appropriate municipal zoning code, and land use and development regulations.
- Sponsor Selection Criteria: Not applicable
- Additional information: Not applicable

E. Emergency Repairs

- Summary of the Strategy: Emergency repairs are minor repairs to owner occupied housing in Nassau County necessary to correct health and safety concerns such as but not limited to, construction of wheelchair ramps, septic tank repair or replacement, heating and air conditioning repair. Repairs will include minor work necessary to provide general renovation of the housing stock and to correct code violations.
- Fiscal Years Covered: The emergency repair strategy will be funded for the State Fiscal Years 2009-2010, 2010-2011, and 2011-2012.
- Income categories served: Assistance will be provided to eligible applicants whose household income is at or less than 80% of the area median income as defined by Florida Statute 420.9071 (19).
- Maximum award is noted on the Housing Delivery Goals Charts: The Maximum award for Emergency Repairs is \$10,000.
- Terms, Recapture, and Default: Funds for the Emergency Repair strategy will be disbursed as a one time non-recaptured grant.
- Recipient Selection Criteria:
 - Assistance will be provided on a first-come, first-ready basis by income category and evaluation of urgency and safety.
 - The home to be repaired must be located within Nassau County jurisdiction.
 - The applicant must not be delinquent on any real property tax owed to Nassau County.
 - The home must be homesteaded with the County's Property Appraiser's Office.
 - The applicant must not have received assistance from the County's SHIP

program within the past 10 years prior to applying for assistance.

- Sponsor Selection Criteria: Not applicable.
- Additional Information: Repairs to a mobile home, rental unit, or condominium is not allowed.

F. Florida Homebuyer Opportunity Program

- Summary of the Strategy: This strategy is designed in response to the legislative proviso requiring SHIP local governments to expend 2009-2010 funds to ensure that residents of the state derive the maximum possible economic benefit from the federal first time homebuyer tax credit created through The American Recovery and Reinvestment Act of 2009 by providing subordinate down payment assistance loans to first time homebuyers for owner occupied primary residences that can be repaid by the income tax refund the homebuyer is entitled to under the First Time Homebuyer Credit. The state program shall be called the “Florida Homebuyer Opportunity Program.”
- Fiscal Years Covered: 2009/2010 until expiration of the Florida Homebuyer Opportunity Program Tax Credit.
- Income Categories to be served: Up to \$75,000 for single taxpayers or \$150,000 for joint filers. There is no requirement to reserve 30 percent of the funds for awards to very-low-income persons or 30 percent of the funds for awards to low-income persons; and there is no requirement to expend 75% of funds for construction, rehabilitation or emergency repair.
- Maximum award shall not exceed 10% of the purchase price or \$8,000 whichever is less.
- Terms, Recapture and Default: The homebuyer shall be expected to use their federal income tax refund to fully repay the loan. If the homebuyer fails to fully repay the loan within the earlier of 18 months or 10 days after the receipt of their federal income tax refund, the loan amount shall be increased by penalty of 10% to make a total of \$8,800.00. If the loan has a remaining balance after 18 months, the loan shall begin to accrue interest at a rate of 2% per annum. If the county receives repayment from the homebuyer within 18 months after the closing date of the loan the county shall waive all interest charges. All funds repaid to a county or eligible municipality shall be considered “program income” as defined in s. 420.9071 (24).
- Recipient Selection Criteria: Recipients must meet the requirements of the following:
 - Assistance will be provided on a first-come, first-ready basis.
 - The maximum income limit shall be Adjusted Gross Income of \$75,000 for single taxpayer households or \$150,000 for joint-filing taxpayer households which is equal to that permitted by the American Recovery and Reinvestment Act of 2009.
 - Applicant must meet the eligibility requirement for the first time homebuyer tax credit (not a homeowner in the previous 3 years) created through the “American Recovery and Reinvestment Act of 2009”.

III. LHAP INCENTIVE STRATEGIES

A. Incentive: *Processing approvals of development orders or permits, as defined in Fla. Stat. §163.3164(7) and (8), for affordable housing projects in expedited manner to a greater degree than other projects.*

The Building Department and Growth Management Department shall proceed with a process by which applications related to affordable housing projects receive higher priority than non-affordable housing applications. Permits as defined in s. 163.3164(7) and (8) for affordable housing projects that serve very low, low and moderate as defined by FS 420.9071 are expedited to a greater degree than other projects. Affordable housing projects may be single and multi-family, attached or detached residential and planned or mixed developments. For the purpose of the expedited permit process, affordable housing projects will be identified as those projects assisted with state or federal housing funds. The procedure for expedited permitting will be for the organization to request expedited permitting from the Growth Management Department. The Growth Management Department will request the SHIP Office to verify compliance with affordability requirements. Upon affordability verification, the Growth Management Department will affix a form in substantially the same format as set forth in Exhibit "A" hereto to the front of the application denoting Expedited Status. All departments and staff will ensure that applications with this Expedited Status will be processed first in each step of the development review and permit processes.

B. Incentive: *The reduction of parking and setback requirements for affordable housing.*

Subject to development review and site plan approval, as necessary, the County shall allow a reduction in the parking and setback requirements for affordable housing so long as said reductions are otherwise consistent with the Land Development Regulations and comply with the Comprehensive Plan.

C. Incentive: *The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.*

Subject to development review and site plan approval, as necessary, the County shall allow flexible lot configurations, including zero-lot-line configurations for affordable housing so long as said reductions are otherwise consistent with the Land Development Regulations and comply with the Comprehensive Plan.

D. Incentive: *The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.*

The Nassau County 2010 Comprehensive Plan (Housing Policy) addresses ongoing review of policies, procedures, ordinances, regulations or plan provisions in Objective 3.08 titled HOUSING

AFFORDABILITY.

3.08.01 All codes, ordinances, regulations, policies and procedures regarding residential development review and construction shall be reviewed by the Growth Management Department Staff to determine their impact on housing development costs. Those components which unnecessarily increase the cost of housing without impairing the health, sanitation, fire safety, structural integrity and maintenance requirements shall be eliminated.

Growth Management will notify the Affordable Housing Advisory Committee of policy proposals or procedures that impact the cost of housing and quantify the impact of such proposals and procedures to the best extent possible. The quantitative analysis determined by Growth Management shall be reported to the Office of Management and Budget in order to complete the required report for Florida Housing Finance Corporation. The Affordable Housing Advisory Committee may make a recommendation on these proposals and procedures to the Board of County Commissioners.

E. Incentive: *The preparation of a printed inventory of locally owned public lands suitable for affordable housing.*

The County Coordinator shall cause to be generated annually a printed inventory of locally owned public lands reasonably suitable for affordable housing which list shall be made available to the SHIP Coordinator and the Affordable Housing Advisory Committee.

F. Incentive: *Modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.*

The Nassau County 2010 Comprehensive Plan (Housing Policy); and the Code of Ordinances provide for impact fee modification (waiver/credits/deferrals). The County shall continue its current policy related to modification of impact-fee requirements in order to provide an incentive to affordable housing.

G. Incentive: *The allowance of flexibility in densities for affordable housing.*

The Nassau County 2010 Comprehensive Plan (Housing Policy) 3.01.01 provides density bonuses. Land Development Regulations shall provide a process including incentives which encourage the use of Planned Unit Developments (PUDs) and mixed use developments, and which will offer a variety of housing types. The LDRs shall include an affordable housing density bonus provision for planned development projects, allowing eligible affordable housing projects to receive a density bonus based on the following table.

Density Bonuses for Affordable Housing

The County will allow an increase in a proposed development's density if the development provides affordable housing, as per the following:

% units in a proposed development that are density of the priced or otherwise made available to low and very low income households	% density bonus in the overall proposed development
If the development provides 0% affordable housing, the County will allow:	0% density bonus
If the development provides between 10% and 15% affordable housing, the County will allow:	3% density bonus
If the development provides over 15%, but less than 20% affordable housing, the County will allow:	5% density bonus
If the development provides over 20% affordable Housing, the County will allow:	10% density bonus

IV. EXHIBITS:

A. Administrative Budget for each fiscal year covered in the Plan. Exhibit A.

B. Timeline for Encumbrance and Expenditure:

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: Completed HDGC for each fiscal year is attached as Exhibit C.

D. Certification Page: Signed Certification is attached as Exhibit D.

E. Adopting Resolution: Original signed, dated, attested adopting resolution is attached as Exhibit E.

F. Program Information Sheet: Completed program information sheet is attached as Exhibit F.

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A

67-37.005 F.A.C.

Fiscal Year	2009/2010
Salaries and Benefits	\$ 34,100.00
Office Supplies and Equipment	\$ -
Travel Perdiem Workshops, etc	\$ -
Advertising	\$ 900.00
	* \$ 35,000.00

Fiscal Year	2010/2011
Salaries and Benefits	\$ 52,324.00
Office Supplies and Equipment	\$ 5,887.00
Travel Perdiem Workshops, etc	\$ 2,500.00
Advertising	\$ 900.00
	** \$61,611.00

Fiscal Year	2011/2012
Salaries and Benefits	\$ 53,632.00
Office Supplies and Equipment	\$ 5,079.00
Travel Perdiem Workshops, etc	\$ 2,000.00
Advertising	\$ 900.00
	** \$ 61,611.00

* Based on a distribution of \$ 350,000.00

**Based on a distribution of \$ 616,108.00

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART#2002

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2009-2010

Please check applicable box, & if Amendment, enter number

New Plan: X

Amendment:

Fiscal Yr. Closeout:

Name of Local Government: **Nassau County Board of County Commissioners** Available Funds: **\$360,000.00** 67-37.005(5)(d) F.A.C.

							A	B	C	D	E	F
HOME OWNERSHIP STRATEGIES	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
Down Payment & Closing Cost Assistance										\$0.00	0.00%	0
Owner Occupied Housing Rehabilitation										\$0.00	0.00%	0
Disaster Mitigation										\$0.00	0.00%	0
Emergency Repair										\$0.00	0.00%	0
Florida Homebuyer Opportunity Program										\$324,500.00	90.14%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
Subtotal 1 (Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$324,500.00	90.14%	0

RENTAL STRATEGIES	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
Rental Housing Development										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0

Administration Fees										\$35,000.00	9.72%	
Admin. From Program Income										\$0.00	0.00%	
Home Ownership Counseling										\$500.00	0.14%	

GRAND TOTAL												
Add Subtotals 1 & 2, plus all Admin. & HO Counseling	0		0		0		\$0.00	\$0.00	\$0.00	\$360,000.00	100.00%	0

Percentage Construction/Reh Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 0%

Maximum Allowable Purchase Price:							New	\$290,000	Existing	\$290,000		
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Allocation Breakdown	Amount	%	
Very-Low Income		0.0%	Projected Program Income: \$10,000.00
Low Income		0.0%	Projected Recaptured Funds: \$0.00
Moderate Income		0.0%	Distribution: \$350,000.00
TOTAL	\$0.00	0.0%	Total Available Funds: \$360,000.00

67-37.005(5)(d) F.A.C.

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART#2002

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2010-2011

Please check applicable box, & if Amendment, enter number

New Plan: X

Amendment:

Fiscal Yr. Closeout:

Name of Local Government: **Nassau County Board of County Commissioners** Available Funds: **\$626,108.00** 67-37.005(5)(d) F.A.C.

							A	B	C	D	E	F
HOME OWNERSHIP STRATEGIES	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
Down Payment & Closing Cost Assistance	1	\$40,000	2	\$32,250	1	\$21,500	\$32,250.00		\$93,750.00	\$126,000.00	20.12%	4
Owner Occupied Housing Rehabilitation	3	\$65,000	2	\$65,000				\$325,000.00		\$325,000.00	51.91%	5
Disaster Mitigation		\$5,000		\$5,000						\$0.00	0.00%	0
Emergency Repair	3	\$10,000	3	\$10,000				\$60,000.00		\$60,000.00	9.58%	6
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
Subtotal 1 (Home Ownership)	7		7		1		\$32,250.00	\$385,000.00	\$93,750.00	\$511,000.00	81.62%	15

RENTAL STRATEGIES	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
Rental Housing Development	4	\$26,249	4	\$26,248				\$52,497.00		\$52,497.00	8.38%	8
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
Subtotal 2 (Non-Home Ownership)	4		4		0		\$0.00	\$52,497.00	\$0.00	\$52,497.00	8.38%	8

Administration Fees										\$61,611.00	9.84%	
Admin. From Program Income										\$500.00	0.08%	
Home Ownership Counseling										\$500.00	0.08%	

GRAND TOTAL												
Add Subtotals 1 & 2, plus all Admin. & HO Counseling	11		11		1		\$32,250.00	\$437,497.00	\$93,750.00	\$626,108.00	100.00%	23

Percentage Construction/Ref Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 75%

Maximum Allowable Purchase Price:							New	\$215,000	Existing	\$215,000		
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Allocation Breakdown	Amount	%	Projected Program Income:	\$10,000.00	Max Amount Program Income For Admin:	\$500.00
Very-Low Income	\$291,249.00	46.5%	Projected Recaptured Funds:	\$0.00		
Low Income	\$250,748.00	40.0%	Distribution:	\$616,108.00		
Moderate Income	\$21,500.00	3.4%	Total Available Funds:	\$626,108.00		
TOTAL	\$563,497.00	90.0%				

67-37.005(5)(d) F.A.C.

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART#2002

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2011-2012

Please check applicable box, & if Amendment, enter number

New Plan: X

Amendment:

Fiscal Yr. Closeout:

Name of Local Government: Nassau County Board of County Commissioners Available Funds: \$626,108.00 67-37.005(5)(d) F.A.C.

							A	B	C	D	E	F
HOME OWNERSHIP STRATEGIES	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
Down Payment & Closing Cost Assistance	1	\$40,000	2	\$32,250	1	\$21,500	\$32,250.00		\$93,750.00	\$126,000.00	20.12%	4
Owner Occupied Housing Rehabilitation	3	\$65,000	2	\$65,000				\$325,000.00		\$325,000.00	51.91%	5
Disaster Mitigation		\$5,000		\$5,000						\$0.00	0.00%	0
Emergency Repair	3	\$10,000	3	\$10,000				\$60,000.00		\$60,000.00	9.58%	6
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
Subtotal 1 (Home Ownership)	7		7		1		\$32,250.00	\$385,000.00	\$93,750.00	\$511,000.00	81.62%	15

RENTAL STRATEGIES	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
Rental Housing Development	4	\$26,249	4	\$26,248				\$52,497.00		\$52,497.00	8.38%	8
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
Subtotal 2 (Non-Home Ownership)	4		4		0		\$0.00	\$52,497.00	\$0.00	\$52,497.00	8.38%	8

Administration Fees										\$61,611.00	9.84%	
Admin. From Program Income										\$500.00	0.08%	
Home Ownership Counseling										\$500.00	0.08%	

GRAND TOTAL												
Add Subtotals 1 & 2, plus all Admin. & HO Counseling	11		11		1		\$32,250.00	\$437,497.00	\$93,750.00	\$626,108.00	100.00%	23

Percentage Construction/Ref Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 75%

Maximum Allowable Purchase Price:							New	\$215,000	Existing	\$215,000		
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Allocation Breakdown	Amount	%	Projected Program Income:	\$10,000.00	Max Amount Program Income For Admin:	\$500.00
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Low Income	\$250,748.00	40.0%	Distribution:	\$616,108.00		
Moderate Income	\$21,500.00	3.4%	Total Available Funds:	\$626,108.00		
TOTAL	\$563,497.00	90.0%				

67-37.005(5)(d) F.A.C.

**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 with in 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.

Brenda K Anville
Witness

[Signature]
Chief Elected Official or designee

[Signature]
Witness

Barry V. Holloway, Chairman
Type Name and Title

April 27, 2009
Date

OR Attestation: Only to Authenticity as to Chairman's Signature.

Approved as to form by the Nassau County Attorney:

[Signature]
Attest: John A. Crawford
(Seal) Ex-Officio Clerk

[Signature]
David A. Hallman

2011
4/29/08

RESOLUTION NO. 2009 -93

A RESOLUTION APPROVING THE LOCAL HOUSING ASSISTANCE PLAN 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 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.

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 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; and

WHEREAS, the Office of Management and Budget/SHIP Department 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.

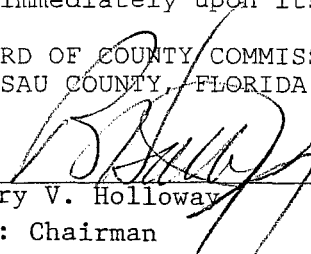
NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF NASSAU COUNTY, FLORIDA, THIS 27TH DAY OF APRIL, 2009 AS FOLLOWS:

Section 1: The Board of County Commissioners of Nassau County, Florida hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2009-2010, 2010-2011, and 2011-2012.

Section 2: The Chairman 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 terms and conditions of said program.

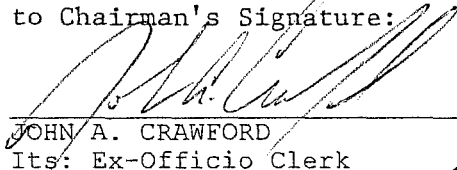
Section 3: This resolution shall take effect immediately upon its adoption.

BOARD OF COUNTY COMMISSIONERS
NASSAU COUNTY, FLORIDA



Barry V. Holloway
Its: Chairman

Attestation: Only to Authenticity as
to Chairman's Signature:



JOHN A. CRAWFORD
Its: Ex-Officio Clerk

ERK 4/29/08

Approved as to form by the
Nassau County Attorney



DAVID A. HALLMAN

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
INFORMATION SHEET

LOCAL GOVERNMENT: Nassau County Board of County Commissioners

CHIEF ELECTED OFFICIAL (Mayor, Chairman, etc.): Barry V. Holloway, Chairman

ADDRESS: 96160 Nassau Place
Yulee, FL 32097

SHIP ADMINISTRATOR: Jim Warren

ADDRESS: 96160 Nassau Place
Yulee, FL 32097

TELEPHONE:(904) 491-7390 FAX:(904) 321-5784

EMAIL ADDRESS: jwarren@nassaucountyfl.com

ADDITIONAL SHIP CONTACTS: Shanea Jones or Jean Martino

ADDRESS: 96160 Nassau Place
Yulee, FL 32097

EMAIL ADDRESS: sjones@nassaucountyfl.com or jmartino@nassaucountyfl.com

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

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

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: 59-186-3042

MAIL DISBURSEMENT TO: _____

ADDRESS: _____

OR:IF YOUR FUNDS ARE ELECTRONICALLY TRANSFERRED PLEASE COMPLETE THE ATTACHED FORM:
XX NO CHANGE FROM PREVIOUS ELECTRONIC FORM SUBMITTED.

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

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