

ORDINANCE 95 - 9

THIS ORDINANCE REPLACES IN ITS ENTIRETY ORDINANCE #93-10 RELATING TO NASSAU COUNTY, FLORIDA; DECLARING IT TO BE A POLICY OF NASSAU COUNTY TO SUPPORT THE AVAILABILITY OF AFFORDABLE HOUSING; PROVIDING FOR THE ESTABLISHMENT OF A LOCAL SHIP PROGRAM; PROVIDING FOR THE IMPLEMENTATION AND ADMINISTRATION OF THE SHIP PROGRAM; ESTABLISHING AN AFFORDABLE HOUSING TRUST FUND; CREATING AN AFFORDABLE HOUSING ADVISORY COMMITTEE/HOUSING PARTNERSHIP; REPEALING CONFLICTING ORDINANCES; PROVIDING FOR SEVERABILITY; AND PROVIDING FOR AN EFFECTIVE DATE.

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

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

WHEREAS, Nassau County's local comprehensive plan requires the support of actions designed to enhance the access to and availability of affordable housing for lower income families within said jurisdiction; and

WHEREAS, a local housing partnership incorporating non-profit and for-profit agencies, homebuilders, realtors, financial institutions, and government organizations actively endorses activities to expand affordable housing opportunities for the local citizenry; and

WHEREAS, the Sadowski Affordable Housing Act provides a continuing financial resource for the support of affordable housing activities.

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

SECTION I. DECLARATION OF POLICY

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

SECTION II. PURPOSE

This ordinance specifies the provisions statutorily required for the planning, implementation, and receipt of funds under the State Housing Initiatives Partnership (SHIP) Program as governed by Chapter 9I-37 of the Florida Administrative Code.

SECTION III. DEFINITIONS

The definitions enumerated in s. 420.9071, Florida Statutes, and in Rule 9I-37.002, Florida Administrative Code of the State Housing Initiatives Partnership Program Rules shall apply to the terms used in this Ordinance.

SECTION IV. LOCAL SHIP PROGRAM ESTABLISHMENT

1. There shall be created within the official fiscal and accounting records of the Board of County Commissioners of Nassau County a specially designated and dedicated AFFORDABLE HOUSING TRUST FUND, hereinafter referred to as the "FUND". The FUND shall be created within thirty (30) days of the date of the approval of this Ordinance. Said FUND shall be solely reserved for the deposit and expenditure of funds in support of the Local Housing Assistance Program required by Rule 9I-37.004(1)(a) of the Florida Administrative Code. Said FUND shall be audited annually and the financial condition thereof shall be separately stated in the audited financial statements of the County. Copies of said audit shall be provided to the Florida Housing Finance Agency, the Florida Department of Community Affairs, and/or other agencies as designated by the State of Florida.
2. Concurrent with the adoption of this Ordinance, the Nassau County LOCAL HOUSING ASSISTANCE PROGRAM, hereinafter referred to as the "PROGRAM", shall be established and approved by the Board of County Commissioners designating the strategies, approaches, and plans associated with the utilization of SHIP funds in conformity with provisions of Rule 9I-37.007 of the Florida Administrative Code. The Board of County Commissioners shall create a Housing Assistance Partnership which shall be the vehicle for implementation of the SHIP PROGRAM, with Commission approval of their actions. The Partnership shall be comprised of not more than 19, nor less than 9 members representing the various interests delineated in Rule 9I-37.002(24) of the Florida Administrative Code. The members shall be appointed by the Board of County Commissioners. All meetings of the Partnership shall be open to the public and should be held in accordance with the Public Participation Plan. The PROGRAM describing the utilization of SHIP funds shall be adopted by the Board of County Commissionoerns.

SECTION V. SHIP PROGRAM ADMINISTRATION

Responsibility for the administration of the PROGRAM, on behalf of Nassau County, for Fiscal Years 1995-96 and 1996-97 shall be provided under contract by: The Northeast Florida Regional Planning Council.

SECTION VI. NASSAU COUNTY HOUSING PARTNERSHIP

On the effective date of this Ordinance, the Nassau County Housing Partnership shall be created, consisting of a total of nine (9) members meeting the approval of the Board of County Commissioners. Appointment of individuals to the Housing Partnership, their terms of service, the Housing Partnership administrative structure, and frequency of Housing Partnership meetings shall be established by Resolution of the Board. A majority of the membership of said Partnership shall be required for the conduct of official business, and all Partnership meetings shall be publicly advertised or noticed in the local print media having the largest community-wide circulation. The Partnership shall serve in an advisory capacity to the Board of County Commissioners on matters of Affordable Housing and shall minimally perform the review functions stipulated in s.420.9076, Florida Statutes, including the development of recommendations to the Board regarding actions to address impediments, create incentives, or support expansion of affordable housing opportunities within Nassau County.

SECTION VII. DUTIES OF THE NORTHEAST FLORIDA REGIONAL COUNCIL

The Northeast Florida Regional Planning Council shall provide SHIP administrative support to the Advisory Committee and/or Board of County Commissioners through Fiscal Years 1995-96 and 1996-97.

SECTION VIII. REPEALING CLAUSE

All Ordinances or parts of Ordinances in conflict with this Ordinance are hereby repealed to the extent of such conflict or inconsistency.

SECTION IX. SEVERABILITY

If any section, subsection, sentence, or clause, or other provision of the Ordinance is held invalid, the remainder of this Ordinance shall not be affected by such invalidity.

SECTION X. EFFECTIVE DATE

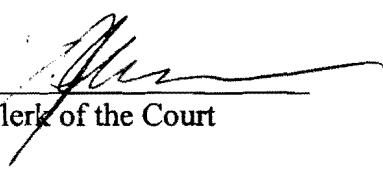
This Ordinance shall take effect upon receipt of official acknowledgement that said Ordinance has been filed, or thirty (30) days after the date of enactment, whichever is later.

MOTIONED AND ADOPTED by the Board of County Commissioners of Nassau County, Florida, this the 24th day of April, 1995.

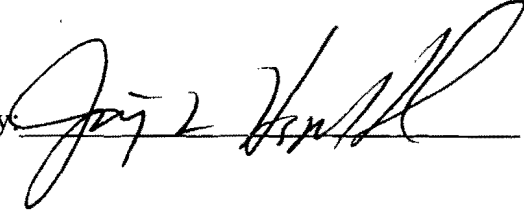
ATTEST:

**BOARD OF COUNTY COMMISSIONERS
NASSAU COUNTY, A POLITICAL
SUBDIVISION OF THE STATE OF FLORIDA**

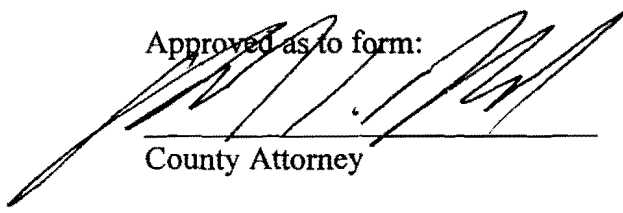
By:


Clerk of the Court

By:



Approved as to form:


County Attorney

First Reading: 4-24-95

Second Reading: _____

**STATE HOUSING INITIATIVES
PARTNERSHIP**

**(SHIP) PROGRAM
(DRAFT)**

**LOCAL HOUSING ASSISTANCE PLAN
(LHAP)**

NASSAU COUNTY

FISCAL YEARS 1995-96, 1996-97

March 20, 1995

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

**Jim B. Higginbotham
John A. Crawford
Tom Branan
Chris Kirkland
Jimmy L. Higginbotham**

**Dist. No. 1 Fernandina Beach
Dist. No. 2 Fernandina Beach
Dist. No. 3 Yulee
Dist. No. 4 Hilliard
Dist. No. 5 Callahan**

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

FOREWORD

The Plan contained in this document addresses the allocation of SHIP Program funding in Nassau County for Fiscal Years 1995-96 and 1996-97. The distribution of funds among "Strategies" has been dictated by the experience gained within the County through administering Program funds for the past three fiscal years.

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PROGRAM

DESCRIPTION

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

The State Housing Initiatives Partnership (SHIP) program has been created for the purpose of providing funds to local governments as an incentive for the creation of partnerships to produce and preserve affordable housing. This program is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using a mixture of public funding resources.

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

The following documentation presents the Nassau County LHAP for implementing the SHIP program within its jurisdiction. The plan has been organized to permit reviewers and other interested persons easy correlation between the plan and the requirements of the enacting legislation.

A. PROGRAM DESCRIPTION

1. Responsible Jurisdiction

The submitted Local Housing Assistance Plan addresses affordable housing needs for the unincorporated and incorporated areas of Nassau County.

2. Interlocal Considerations

Nassau County has entered into interlocal agreements with the three municipalities located within the County (Fernandina Beach, Callahan and Hilliard). The interlocal agreement will permit the County to spend SHIP funds to support very low and low income housing within these three municipalities. However, total control of the SHIP program, from selection of participants to allocation of funds will remain under the total control of the Nassau County Board of Commissioners.

3. Interlocal Agreement

An interlocal agreement, approved by the Nassau County Board of Commissioners has been signed with the three municipalities within the County. All three local governments have agreed, in principal, to work with the County in implementing the County "Local Housing "Assistance Plan" and Incentive Plan". A copy of the interlocal agreement in effect between Nassau County and its participating municipalities is presented in Attachment A.1.

4. Period of Proposed Activity

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

Period covered by the plan: FY 1995-96 and FY 1997-97

5. Planning Period

The strategies discussed in the Plan support affordable housing needs expressed in the Nassau County Comprehensive Plan. The planning period of the Nassau County Comprehensive Plan extends through the year 2010. SHIP program activities support identified current needs that fit into the long range needs expressed in the Comprehensive Plan.

6. Specific Activities Taken By The County During Performance of the Plan

The Nassau County Affordable Housing Advisory Committee (after preparation and adoption of the Housing Incentive Plan) has been expanded to include greater representation from local governments that are participating in the SHIP program through an Interlocal Agreement. In addition, the County continues to expand its "outreach" effort for the program through newspaper articles and advertisements.

The County shall promptly notify the Florida Housing Agency if conditions arise which make the County unable to comply with provisions stated within this Plan.

6.a. Creation of a Local Housing Assistance Trust Fund

The County has established a trust fund with a qualified depository for all SHIP funds as well as money generated from activities such as interest on deposits and interest generated on loans. Amounts of funds on deposit in the Local Housing Assistance Trust Fund (LHATF) shall be invested as permitted by law. The LHATF shall be separately stated by the County in audited financial statements as a "Special Revenue Fund." Copies of County audits showing disposition of these funds shall be forwarded to the FHFA as required by the state.

6.b. Restricted Use of SHIP funds

SHIP funds shall not be pledged for debt service on bonds or as rent subsidies.

7. Implementation of the SHIP Program

The Local Housing Assistance Plan, as written, conforms to the requirements of the County's adopted Comprehensive Plan. Should a conflict arise sometime in the future related to proposed amendments to the LHAP, an amendment to the Comprehensive Plan will immediately be initiated to maintain consistency between the LHAP and the adopted Comprehensive Plan.

Amendments to the approved LHAP shall be provided to the FHFA within 21 days after adoption by the County Board of Commissioners.

Nassau County, through its SHIP Program Administrator, will provide SHIP program funding for (1) assistance in home purchase down-payment; (2) construction of new housing; (3) emergency repairs to owner occupied low and very low income housing including implementation of a weatherization program, and (4) rehabilitation of housing to meet the special needs of low and very low income disabled citizens of the County and (5) construction of very low and low income rental units. All recipients of SHIP funds shall contractually be required to commit themselves to program guidelines.

8. Efforts to Facilitate the Development of Partnership

Nassau County has developed a housing partnership consisting of membership drawn from the banking community, the construction industry, providers of low cost housing and citizens involved in social work within the County who support the needs of the very low and low income segment of the community.

9. Public Input to the Planning Process

The intent of the County to apply for SHIP program funding was initially presented to the public in a regular meeting of the Nassau County Board of County Commissioners on February 22, 1993. The current Plan for the Fiscal Years 1995-96 and 1996-97 was presented for public comment at the March 28, 1995 meeting of the Nassau County Affordable Housing/Local Housing Partnership Committee meeting and on April 10, 1995, meeting of the Nassau County Board of Commissioners. Notice of these meetings was placed in the local newspaper.

Now that the SHIP program is established within the County and interlocal agreements have been coordinated with local governments, the SHIP program will be guided from this point forward through input received at public meetings and recommendations made to the County Board of Commissioners by the "Local Housing Partnership".

10. Increasing the Affordability of Housing for the Target Population

Upon initiating the SHIP program in Nassau County, the Affordable Housing Advisory Committee distributed information regarding the program County-wide through newspaper articles and advertisements, notices placed upon bulletin boards at laundromats and other sites possibly frequented by the target population and through notices read at church services. The response to these efforts brought in applications for assistance from throughout the County. The initial response and continued flow of applications derived from these sources would require more funding than is available to the County through the SHIP program alone. The County has established a working relationship with the Farmers Home Administration matching SHIP funds to provide emergency repairs to very low and low income residents 62 years of age and older. The County has acquired Florida Fix funds to assist further with rehabilitation (energy conservation) and emergency repair of homes.

Experience is showing that many families/individuals who are in the very low income category are unable to qualify for home ownership. Accordingly the County, through its Housing Authority will utilize 35 percent of SHIP funding for fiscal years 1995-96 and 1996-97 for the construction of rental properties to be

Experience is showing that many families/individuals who are in the very low income category are unable to qualify for home ownership. Accordingly the County, through its Housing Authority will utilize 35 percent of SHIP funding for fiscal years 1995-96 and 1996-97 for the construction of rental properties to be rented exclusively to very low and low income residents of the County. Selection of residents to occupy units will be made by the SHIP program Local Housing Partnership and the BCC.

The County will monitor the rental of units within this project for a period of fifteen (15) years and will recertify tenants annually for the 15-year period to ensure that residents living in the project continue to meet low and very low-income requirements.

11. Home Ownership

The SHIP program, during fiscal years 1995-96 and 1996-97 will concentrate on improving the condition of very low and low income housing in census tracts which are shown to have greatest need. SHIP funding during these two fiscal years shall be allocated at a rate of 65 percent home ownership, 35 percent rental (Rule 9I-37.007(3), (10) and (12), FAC.

12. Construction, Rehabilitation and Emergency Repairs

SHIP funding received by Nassau County during fiscal years 1995-96 and 1996-97 shall be spent on construction, rehabilitation or emergency repairs as defined in Rule 9I-37.007,(3)(a) through (f), FAC. (See Attachment A.2., HOUSING DELIVERY GOALS, for complete listing by fiscal year of program activities.

13. Utilization of the Remainder of Funding (10.2 percent)

10.2 percent or \$28,875 of funds available annually from SHIP program funding will be divided into two parts. Five hundred dollars or 0.2 percent of the total SHIP program funds will be allocated to the Local Housing Partnership which, working with the local banking representatives, will establish counseling to educate applicants regarding the responsibility of home ownership. This counseling will be provided for recipients of SHIP housing funds who are becoming home owners under the program.

Ten percent, or the remaining \$28,375 available annually from SHIP program funding, will be applied toward providing background research and preparing documentation required by law to support the County's application for SHIP program funding as well as continued administration throughout the life of the program.

14. Very Low Income Housing Support

Of the construction, rehabilitation, and emergency repair activities described in 11. and 12. above, a minimum of 30 percent of all housing units receiving support through SHIP program funding will be occupied by very low income persons. Additionally, a minimum of 30 percent of the units assisted will be occupied by low-income households.

15,16. Number of Households Served, By Income

It is proposed that the number of homeowner and rental housing units assisted with SHIP program funding will meet the 30 percent very low, 30 percent low and 40 percent moderate income criteria established by Rule 9I-37, F.A.C. The number of households serviced in each income category is identified in Attachment A.2., HOUSING DELIVERY GOALS.

17. Size of Families (average) to Occupy SHIP Assisted Housing

The average size in Nassau County of families eligible to occupy SHIP program assisted housing is four persons.

18. Number of Special Needs Households Served

The 1990 Bureau of the Census report identifies 6,094 persons in Nassau County as being low income elderly or physically disabled. Of the persons who are eligible to benefit in FY 1995-96, 1996-97 from SHIP-funded projects, approximately 15 percent are known to be within this category.

19. Activities Related to Homeownership New Construction and Purchase of Existing Housing

The Affordable Housing Advisory Committee, now the Local Housing Partnership, has developed an agreement to work with the local lending institutions to finance mortgages that will place very low, low and moderate income families into affordable housing. The SHIP program will provide financial assistance up to \$15,000 for the acquisition mortgages for new construction and up to \$12,500 for the purchase of existing homes (with rehabilitation). The procedure for SHIP activities related to mortgage assistance is presented in Attachment A-3.

The SHIP funds allocated to each home purchase shall be held by the County in the form of a second mortgage. This second mortgage will be in the form of a loan to be carried for the duration of the first mortgage at an interest rate of 2 percent plus the cost incurred in servicing the mortgage. The process of servicing the second mortgage will be awarded to a non-profit organization. The mortgage will be monitored over the mortgage period to ensure that residents of the property continue to satisfy the income level of the resident for which the mortgage was approved. Mortgage loans shall be provided for a period not to exceed 30 years. Second mortgage loans shall run concurrent with the term of the first mortgage.

20. Activities Related to Homeownership Rehabilitation

Nassau County will provide SHIP program support for the rehabilitation of homeownership properties. This effort will provide funding to support repairs or improvements which are needed for safe or sanitary habitation, correction of substantial code violations or the creation of additional living space. The average rehabilitation award per home is expected to average \$9,500. Nassau County has acquired Florida Fix support to assist in funding weatherization needs of rehabilitation. Funds for rehabilitation may be disbursed as a loan, a grant or a combination thereof depending upon the homeowner's ability to repay a loan.

Rehabilitation loans will run for a period of 10-15 years. Rehabilitation Loans or Grants will be amortized over a 10-year period based upon the cancelling schedule presented below:

IF PROPERTY IS SOLD OR TRANSFERRED OR IF OWNER SHOULD DIE DURING:	PERCENT OF FINANCIAL ASSISTANCE TO BE REPAID TO COUNTY
1st year	100%
1 - 2 years	100%
2 - 3 years	100%
3 - 4 years	70%
4 - 5 years	60%
5 - 6 years	50%
6 - 7 years	40%
7 - 8 years	30%
8 - 9 years	20%
9 - 10 years	10%
After 10 years	0%

The procedure for administering homeowner rehabilitation projects is presented in Attachment A.4.

SHIP funds directed to home ownership rehabilitation will be allocated on the basis of a minimum of 30 percent very low income families, a minimum of 30 percent low income families, no more than 10 percent moderate income families and 20 percent for aged or disabled persons.

21. Activities Related to Home Ownership Emergency Repairs

Nassau County will provide SHIP program support to effect emergency repairs to homeowner occupied properties. Emergency repairs are those repairs to a home that requires immediate attention in order to protect the safety, health or well-being of the resident. These repairs may include roofing, heating, and sanitary sewer improvement as well as emergency work on potable water systems. The average cost per unit of emergency repairs is anticipated to be approximately \$4,000.

Emergency repairs shall be funded with non-recaptured grants from SHIP. So long as the Florida Housing Finance Agency continues the FloridaFix program support in Nassau County, an additional \$1,000 per unit shall be allocated from this program to support weatherization activities on each unit funded for emergency repairs.

Where SHIP funds are combined with funds of another program to achieve an objective, all units benefiting from SHIP funding must comply with all SHIP program requirements as well as any requirements placed on the project by the additional funding source.

22. Rental New Construction

Ten units of "Rental New Construction" shall be funded utilizing FY 1995-96 and 1996-97 SHIP funding (35 percent of SHIP funds per each fiscal year). It is

planned that these units will be occupied in the majority, if not totally, by very low income families/individuals.

Since development of these rental units during fiscal years 1995-96 and 1996-97 will limit home ownership activities to only 65 percent of the annual SHIP budget, administration of the program will take particular care to ensure that program expenditures maintain the 65 percent level for home ownership pursuant to Section 420.9075(4)(a), F.S.

Construction and management of these 10 units of rental properties developed using partially SHIP funds will be managed by the County's Affordable Housing Partnership Committee. Selection of residents who will occupy the rental units shall be the responsibility of the Local Housing Partnership and the BCC who will follow the strategy described in this plan to select and prioritize tenant assignments to available rental units.

Rental units constructed with a percentage of SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements.

23. Rental Rehabilitation

The Local Housing Assistance Plan does not propose funding for Rental Rehabilitation for the fiscal years 1995-96 and 1996-97.

24. Rental Emergency Repairs

The Local Housing Assistance Plan does not propose funding for Rental Emergency repairs for the fiscal years 1995-96 and 1996-97.

25. Expenditure of SHIP Program Funds

Expenditure of SHIP program funds are summarized in Attachment A.2., HOUSING DELIVERY GOALS.

26. Sales Prices for New and Existing Homes

The sales price for new or existing eligible housing may not exceed 90 percent of the median area purchase price in the Jacksonville MSA as established by the United States Department of the Treasury in accordance with Revenue Proclamation 94-95 or any amendment thereto.

27. Rental Rates for Housing Supported by SHIP Funds

Rental rates in Nassau County are based on the number of bed-rooms per unit. Median rates for the County will be established by the criteria published by the Florida Housing Finance Agency (latest distribution -- 02/10/95) and as amended by that agency for the Jacksonville MSA.

28. Available Support Services

Support services that are available to recipients of SHIP funded assistance includes homeownership counseling provided by local lending institutions.

29. Outreach Strategy

The County shall continue to advertise the availability of SHIP housing assistance funds in local newspapers published within the County. In addition, the availability of such funding will be provided to church groups, civic organizations, and banking facilities. Information will be distributed through these resources at least 30 days before the beginning of an application period.

30. Selection Strategy

Funding through the SHIP programs shall be made available to all applicants regardless of race, creed, religion, color, age, sex, marital status, familial status, national origin or condition of physical handicap. Sixty-five percent of all funds shall be reserved for homeownership for eligible persons; a minimum of 85 percent of the SHIP funds shall be used for construction, rehabilitation or emergency repairs. The initial goal of the program will be to distribute funds in a ratio equal to the percent of eligible population living in each of the very low, low, and moderate income categories. Distribution shall be at least 30 percent occupied by very-low income, 30 percent low-income persons.

Moderate-income persons may be assisted then with no more than 40 percent of SHIP program funding.

To ensure that the ratio of very low, low and moderate income persons assisted by SHIP funds is maintained, three selection lists will be created; one for very low, one for low and one for moderate income. A point-scale system will be created to evaluate each family/individual need for SHIP assistance based on specified criteria. This system, then, will rank eligible participants 1 through 50 on the eligibility ladder (Attachment A.5). Persons/families will be chosen from the highest ranking down for each income category at a number consistent with the 30/30/40 percent ratio expressed above.

31. Average Award Schedule

The average SHIP funding allocated to each strategy of expenditure shall be as follows:

Emergency Repairs.....	\$4,000
Rehabilitation.....	\$9,500
Purchase of Existing Home.....	\$12,500
Purchase of New Home.....	\$15,000
Construction of Rental Housing.....	\$13,900/unit

Loans offered under this program shall be made at an interest rate that does not exceed 2.0 percent plus the cost of administering the loan. The balance of any loan shall be due at closing if the property covered by the loan is sold or transferred.

32. Utilization of Generated Funds

Funds generated from loan repayments, reimbursements, other repayments and interest earned on distributed funds shall be deposited in the Affordable Housing Assistance Trust Fund where it shall be earmarked for use in new construction of

owner occupied and rental housing for very low and low-income families only.

33. Timeline of Proposed Program Activities

Attachment A.6 provides a Timeline chart of proposed activities for fiscal years 1995-96 and 1996-97 for the Nassau County SHIP program.

34. Budgetary Requirements for Accomplishing Program Tasks

The budgetary requirements for accomplishing milestones among the many tasks to be completed during conduct of this program are identified along the bottom line of Attachment A.6.

35. Income limits of Participants - Adjusted to Family Size

Income limits for those applicants eligible to participate in the SHIP program shall follow the criteria published and distributed by the Florida Housing Finance Agency (as amended). The latest publication of this agency is dated 02/10/95.

ATTACHMENT A.1.
MODEL INTERLOCAL AGREEMENT

RESOLUTION 94-_____

**RESOLUTION TO ESTABLISH AN INTERLOCAL AGREEMENT
WITH THE TOWN OF _____ FOR THE PURPOSE OF
COORDINATING THE EXPENDITURE OF STATE HOUSING
INITIATIVE PARTNERSHIP (SHIP) FUNDING BETWEEN THE
COUNTY AND THE TOWN.**

This Interlocal Agreement made and entered into by Nassau County, a political subdivision of the State of Florida, acting by and through its Board of County Commissioners (the "County") and the Town of _____, a municipal corporation created and existing under the laws of the State of Florida, acting by and through its Town Council (the "Town") who do hereby agree one with another as follows:

WHEREAS this Interlocal Agreement is entered into between the parties in connection with the State Housing Initiatives Partnership Act (the "Act").

WHEREAS Nassau County is an approved County under the Act and the Town of _____ is a municipality within the County. The County and the Town both desire that the County participate under the Act and implement programs that are available under the Act.

WHEREAS the parties to this Agreement have studied the Act and agree to cooperate in ensuring that the requirements and spirit of the Act are satisfied,

THE TOWN AND COUNTY SHALL AGREE TO THE FOLLOWING:

SECTION 1.: Specifications

- a. SHIP program funding is distributed to ensure that a minimum of 30% of funding is allocated to very low income households; that very low and low income households combined receive a minimum of 60% of funds; and that moderate income households receive no more than 40% of SHIP funding;
- b. Funding is allocated a minimum of 75% to construction costs;
- c. Allocation of funding is based upon a distribution formula established by the County Affordable Housing Assistance Plan;
- d. The County Affordable Housing Committee/Housing Partnership shall be expanded to include one voting member from each participating municipality;
- e. The Nassau County Board of Commissioners shall have responsibility over distribution of County SHIP funds to ensure that funds are distributed in accordance with the County's LHAP as revised.

SECTION 2: PERIOD OF AGREEMENT

This agreement may be amended by mutual agreement of the "Town" and "County". In the event that no such amendments shall be made, this Agreement shall continue through December 31, 1997, in full force and effect. This Agreement may be terminated by either party upon sixty (60) days notice to the other party.

This Agreement shall be filed with the Clerk of the Circuit Court of Nassau County after its execution by the parties hereto.

SECTION 3: EFFECTIVE DATE

This Ordinance shall take effect and be in force from and after the date of its adoption.

IN WITNESS WHEREOF, the parties hereto have hereunto set their hand and seals this day and year below written,

NOW, THEREFORE, FOR AND IN CONSIDERATION of the mutual covenants and agreements hereinafter set forth, the parties hereto agree.

ATTEST:

TOWN OF _____
TOWN COUNCIL

Clerk

Mayor

Date

Date

ATTEST:

BOARD OF COUNTY COMMISSIONERS
NASSAU COUNTY, FLORIDA

Clerk

Chair

Date

Date

FLORIDA HOUSING FINANCE AGENCY

ATTACHMENT A.2, Page 1 of 2

HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 1995-96

Name of Local Government: Nassau County

Annual Allocation Amount: 283,751

Please check applicable box, & if Amendment, enter number

New Plan:	<input checked="" type="checkbox"/>
Amendment: #	
Fiscal Yr. Closeout:	

HOME OWNERSHIP STRATEGIES	Households by Income and Maximum SHIP Awards							A	B	C	D	E	
	Units Very Low	Maximum SHIP Award	Units Low	Maximum SHIP Award	Units Mod	Maximum SHIP Award	Total Units	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	
	1	Emergency Repairs	2	4,000	1	4,000	0	-	3		12,000		12,000
2	Rehabilitation	3	9,500	1	9,500	0	-	4		38,000		38,000	13.4
3	Purchase New Home	0	-	3	15,000	1	15,000	4	60,000			60,000	21.1
4	Purchase Existing Home/ (With Rehabilitation)	1	12,500	3	12,500	2	12,500	6		75,000		75,000	26.4
5													
6													
7													
8													
9													
10													
Subtotal 1 (Home Ownership)		# 6		# 8		# 3		# 17	\$ 60,000	\$ 125,000	\$	\$ 185,000	65.1%
Note: The Home Ownership Percentage designated in Subtotal 1, Column E, must be at least 65% of the Annual Allocation Amount.													
RENTAL STRATEGIES	Households by Income and Maximum SHIP Awards							A	B	C	D	E	
	Units Very Low	Maximum SHIP Award	Units Low	Maximum SHIP Award	Units Mod	Maximum SHIP Award	Total Units	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	
	1	Construction Rental Units	4	13,900	1	13,900	0	-	5	69,500			69,500
2													
3													
4													
5													
Subtotal 2 (Non-Home Ownership)		# 4		# 1		# 0		# 5	\$ 69,500	\$	\$	\$ 69,500	24.5%
Administration Fees		(Administration fees may not exceed 10% of Annual Allocation)										\$ 28,375	10.0%
Home Ownership Counseling												\$ 876	0.4%
GRAND TOTAL		# 10		# 9		# 3		# 22	\$ 129,500	\$ 125,000	\$	\$ 283,751	100%
Add Subtotals 1 & 2, plus Admin. Fees & Home Ownership Counseling.													
Percentage of Total Households Served:		Units Very Low: 45%	Units Low: 41%	Units Mod: 14%	Total Units: 100%								
Percentage Construction/Rehab		(75%+): Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										89.7%	
Maximum Allowable Purchase Price:									New	\$ 106,017	Existing	\$ 92,490	

ATTACHMENT A-2

1 OF 2

FLORIDA HOUSING FINANCE AGENCY

HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 1996-97

ATTACHMENT A.2, Page 2 of 2

Name of Local Government: Nassau County

Annual Allocation Amount: 283,751

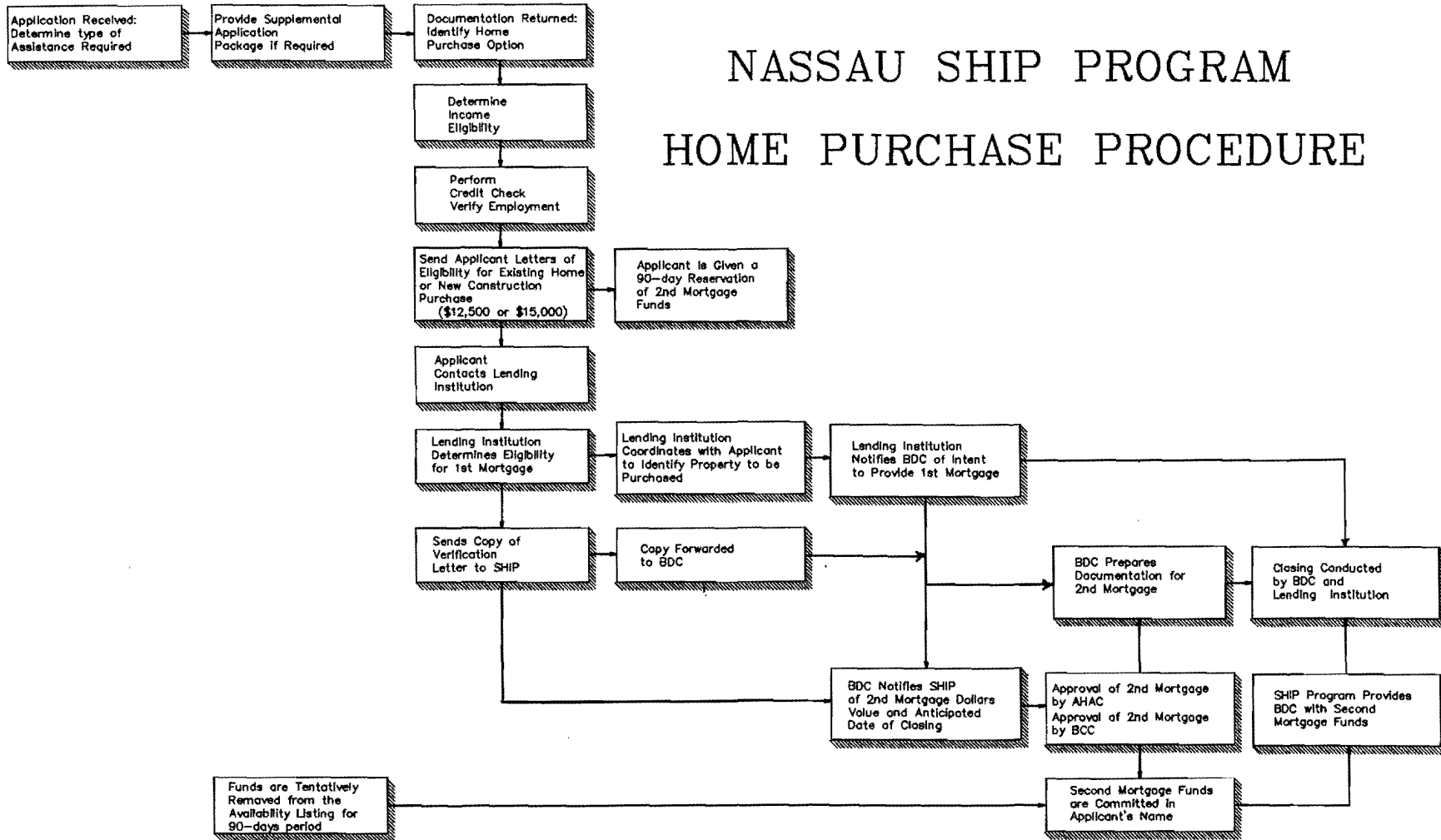
Please check applicable box, & if Amendment, enter number	
New Plan:	<input checked="" type="checkbox"/>
Amendment: #	
Fiscal Yr. Closeout:	

HOME OWNERSHIP STRATEGIES	Households by Income and Maximum SHIP Awards							A	B	C	D	E
	Units Very Low	Maximum SHIP Award	Units Low	Maximum SHIP Award	Units Mod	Maximum SHIP Award	Total Units	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage
1 Emergency Repairs	2	4,000	1	4,000	0	-	3		12,000		12,000	4.2
2 Rehabilitation	3	9,500	1	9,500	0	-	4		38,000		38,000	13.4
3 Purchase New Home	0	-	3	15,000	1	15,000	4	60,000			60,000	21.1
4 Purchase Existing Home (with Rehabilitation)	1	12,500	3	12,500	2	12,500	6		75,000		75,000	26.4
5												
6												
7												
8												
9												
10												
Subtotal 1 (Home Ownership)	# 6		# 8		# 3		# 17	\$ 10,000	\$ 125,000	\$	\$ 185,000	65.1%
Note: The Home Ownership Percentage designated in Subtotal 1, Column E, must be at least 65% of the Annual Allocation Amount.												
RENTAL STRATEGIES	Households by Income and Maximum SHIP Awards							A	B	C	D	E
	Units Very Low	Maximum SHIP Award	Units Low	Maximum SHIP Award	Units Mod	Maximum SHIP Award	Total Units	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage
1 Construction Rental Units	4	13,900	1	13,900	0	-	5	69,500			69,500	24.5
2												
3												
4												
5												
Subtotal 2 (Non-Home Ownership)	# 4		# 1		# 0		# 5	\$ 69,500	\$	\$	\$ 69,500	24.5%
Administration Fees	(Administration fees may not exceed 10% of Annual Allocation)										\$ 28,375	%
Home Ownership Counseling											\$ 876	%
GRAND TOTAL	# 10		# 9		# 3		# 22	\$ 129,500	\$ 125,000	\$	\$ 283,751	100%
Add Subtotals 1 & 2, plus Admin. Fees & Home Ownership Counseling.												
Percentage of Total Households Served:	Units Very Low 45%	Units Low 41%	Units Mod 14%	Total Units 100%								
Percentage Construction/Rehab	(75%+): Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										89.7%	
Maximum Allowable Purchase Price:								New	\$ 106,017	Existing	\$ 93,490	

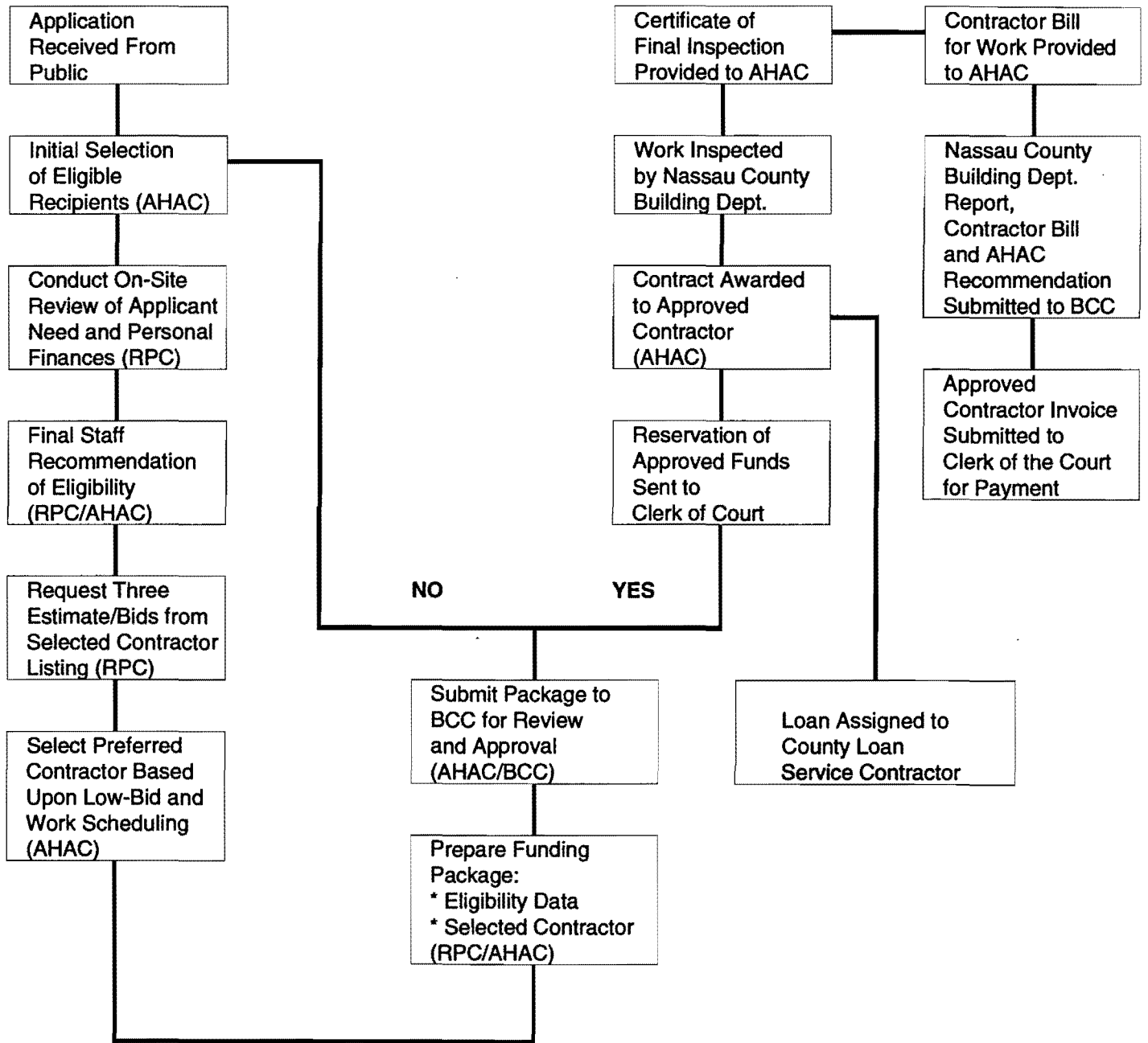
ATTACHMENT A-2

Page 2 of 2

NASSAU SHIP PROGRAM HOME PURCHASE PROCEDURE



NASSAU COUNTY AFFORDABLE HOUSING ADVISORY COMMITTEE PROCEDURE FOR "SHIP" REHABILITATION SUPPORT



ATTACHMENT A.5.

STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM
APPLICANT EVALUATION CRITERIA

A. APPLICATION REVIEW

All applications are screened and reviewed for the following eligibility factors:

- (1) Income - Household income will be verified to determine if the household meets SHIP income guidelines. Households not meeting these guidelines will not proceed further, and will be notified of their ineligibility.
- (2) Credit Worthiness - A credit report will be requested and reviewed with the lender. Only those households meeting the lender's required credit standards will be processed further. Households with credit problems will be informed and offered counseling assistance.
- (3) Housing Debt - (Affordability) - Based upon lender housing-to-income debt ratios, applicants will be screened for those factors. Housing Expenses (PITI) should not exceed 30% of household income.
- (4) Sales Price of Home/Purchase/Rehab Costs - The purchase price of the unit will be compared against program guidelines and all units not meeting these guidelines will be ineligible for assistance.

- Units must be:
1. New Construction
 2. Built within last twelve months
 3. Existing structure with rehabilitation necessary
 4. Existing structure rehabilitated within the last twelve months.

All applicants are required to meet the four screening factors presented above. All applicants meeting those factors will then be reviewed against the following ranking criteria to determine order of consideration for funding.

B. FUNDING CRITERIA

- (1) Current residency in County 15 points
Within mental and physical ability
to contribute 100 hours of "sweat equity"
to SHIP program activities.
- (2) Down payment contribution amount above minimum required:

\$100 above	2 points
\$200 above	4 points
\$300 above	6 points
\$400 above	8 points
\$500 above	10 points

(3) Home Ownership Counseling

Household has completed home ownership counseling 10 points

(4) Special Needs Households

Households which meet any of the following categories 3 points each

- * Elderly (aged 62 years or older)
- * Farm Workers
- * Disadvantaged (Physically or Socially)
- * Large Family (5 or more persons)
- * Single parents with dependent children

A total of 50 points is possible. Funding will be awarded based upon total points scored. In the case of multiple households with the same score, the household requiring the least amount of SHIP subsidy will receive a higher rating. In the case of multiple households with the same score and SHIP subsidy required, applicant with the earliest date and time of application submission will be selected.

Eligible households not receiving funding can be placed on a waiting list for the next available SHIP monies.

PROGRAM

ADMINISTRATION

B. PROGRAM ADMINISTRATION

1. Percentage of Program Funds to Be Used for Administration

Nassau County will allocate 10 percent of grant funds annually for administration of program activities. A resolution is attached which provides that the administrative budget will not exceed 10 percent of program funds each year for the entire period of program activity.

2. Listing of Administrative Activities to Be Funded

Attachment B-1 presents a listing of major administrative tasks that must be accomplished to complete fiscal years 1995-96 and 1996-97, of the SHIP program to be undertaken by Nassau County. Attachment B-1 also provides an initial line-item budget estimate for completing each task. In no case shall administrative expenses exceed an average cost of 10 percent of SHIP funding per contract year.

Major program expenses are estimated to be associated with the initial year startup costs of the program. This work includes studies to target the recipients of SHIP funded projects, selection of appropriate contractors who will provide services, advertising and the conduct of workshops to bring recipients and providers together.

3. How were Consultants, Who Will Administer This Program, Selected

The Nassau County Board of Commissioners determined that the County could receive greatest benefit in administrative services through contracting with an entity that has previously worked with the county on allied programs. The Northeast Florida Regional Planning Council has been working with the County over the past year to rewrite the County Comprehensive Plan (including the Housing Element), and administer the County's SHIP Program for FYs 1992-93, 1993-94, and 1994-95. This work, plus the work that Council is accomplishing in developing an addressing program for the County's 911 program, gives the NEFRPC a unique insight to the County's housing situation and needs.

The Nassau County Board of Commissioners has contracted with the NEFRPC for Administrative Service for the SHIP program under the conditions of Rule 60A-1.002(2)(c)1, F.A.C.

ATTACHMENT B.1.

ADMINISTRATIVE ACTIVITIES

Fiscal Year 1995-96

I. Outreach Activities	7,100
A. Place paid advertisements in Newspapers	
B. Release news stories to local papers	
C. Telephone and personal contacts iwth local service agencies	
D. On-site visits with Social Service, Realtor, Banking, and Citizen Organizations to encourage participation.	
II. Qualifying Applicants	7,000
A. Telephone Interviews	
B. Telephone and mail contacts with information services	
C. Follow-up source contacts for income/ expenditures data	
III. On-site Determination of Need	4,260
A. Property inspections	
B. Complete check list of needs and relate to funding availability	
C. Coordinate with local contractors to perform work	
IV. Monitor Program Activities	5,755
A. Assess Program Accomplishments	
B. Rewrite and amend the LHAP as necessary to meet local priorities	
C. Follow-up for client satisfaction	
V. Maintain records of program activities	2,840
VI. Training	1,420
	<hr/>
	28,375

Fisal Year 1996-97

Administrative Expenses expected to be incurred during FY 1996-97 should be the same as those shown for FY 1995-96.

ORDINANCE/
RESOLUTIONS

ORDINANCE 95 - 9

THIS ORDINANCE REPLACES IN ITS ENTIRETY ORDINANCE #93-10 RELATING TO NASSAU COUNTY, FLORIDA; DECLARING IT TO BE A POLICY OF NASSAU COUNTY TO SUPPORT THE AVAILABILITY OF AFFORDABLE HOUSING; PROVIDING FOR THE ESTABLISHMENT OF A LOCAL SHIP PROGRAM; PROVIDING FOR THE IMPLEMENTATION AND ADMINISTRATION OF THE SHIP PROGRAM; ESTABLISHING AN AFFORDABLE HOUSING TRUST FUND; CREATING AN AFFORDABLE HOUSING ADVISORY COMMITTEE/HOUSING PARTNERSHIP; REPEALING CONFLICTING ORDINANCES; PROVIDING FOR SEVERABILITY; AND PROVIDING FOR AN EFFECTIVE DATE.

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

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

WHEREAS, Nassau County's local comprehensive plan requires the support of actions designed to enhance the access to and availability of affordable housing for lower income families within said jurisdiction; and

WHEREAS, a local housing partnership incorporating non-profit and for-profit agencies, homebuilders, realtors, financial institutions, and government organizations actively endorses activities to expand affordable housing opportunities for the local citizenry; and

WHEREAS, the Sadowski Affordable Housing Act provides a continuing financial resource for the support of affordable housing activities.

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

SECTION I. DECLARATION OF POLICY

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

SECTION II. PURPOSE

This ordinance specifies the provisions statutorily required for the planning, implementation, and receipt of funds under the State Housing Initiatives Partnership (SHIP) Program as governed by Chapter 9I-37 of the Florida Administrative Code.

SECTION III. DEFINITIONS

The definitions enumerated in s. 420.9071, Florida Statutes, and in Rule 9I-37,002, Florida Administrative Code of the State Housing Initiatives Partnership Program Rules shall apply to the terms used in this Ordinance.

SECTION IV. LOCAL SHIP PROGRAM ESTABLISHMENT

1. There shall be created within the official fiscal and accounting records of the Board of County Commissioners of Nassau County a specially designated and dedicated AFFORDABLE HOUSING TRUST FUND, hereinafter referred to as the "FUND". The FUND shall be created within thirty (30) days of the date of the approval of this Ordinance. Said FUND shall be solely reserved for the deposit and expenditure of funds in support of the Local Housing Assistance Program required by Rule 9I-37.004(1)(a) of the Florida Administrative Code. Said FUND shall be audited annually and the financial condition thereof shall be separately stated in the audited financial statements of the County. Copies of said audit shall be provided to the Florida Housing Finance Agency, the Florida Department of Community Affairs, and/or other agencies as designated by the State of Florida.
2. Concurrent with the adoption of this Ordinance, the Nassau County LOCAL HOUSING ASSISTANCE PROGRAM, hereinafter referred to as the "PROGRAM", shall be established and approved by the Board of County Commissioners designating the strategies, approaches, and plans associated with the utilization of SHIP funds in conformity with provisions of Rule 9I-37.007 of the Florida Administrative Code. The Board of County Commissioners shall create a Housing Assistance Partnership which shall be the vehicle for implementation of the SHIP PROGRAM, with Commission approval of their actions. The Partnership shall be comprised of not more than 19, nor less than 9 members representing the various interests delineated in Rule 9I-37.002(24) of the Florida Administrative Code. The members shall be appointed by the Board of County Commissioners. All meetings of the Partnership shall be open to the public and should be held in accordance with the Public Participation Plan. The PROGRAM describing the utilization of SHIP funds shall be adopted by the Board of County Commissionrs.

SECTION V. SHIP PROGRAM ADMINISTRATION

Responsibility for the administration of the PROGRAM, on behalf of Nassau County, for Fiscal Years 1995-96 and 1996-97 shall be provided under contract by: The Northeast Florida Regional Planning Council.

SECTION VI. NASSAU COUNTY HOUSING PARTNERSHIP

On the effective date of this Ordinance, the Nassau County Housing Partnership shall be created, consisting of a total of nine (9) members meeting the approval of the Board of County Commissioners. Appointment of individuals to the Housing Partnership, their terms of service, the Housing Partnership administrative structure, and frequency of Housing Partnership meetings shall be established by Resolution of the Board. A majority of the membership of said Partnership shall be required for the conduct of official business, and all Partnership meetings shall be publicly advertised or noticed in the local print media having the largest community-wide circulation. The Partnership shall serve in an advisory capacity to the Board of County Commissioners on matters of Affordable Housing and shall minimally perform the review functions stipulated in s.420.9076, Florida Statutes, including the development of recommendations to the Board regarding actions to address impediments, create incentives, or support expansion of affordable housing opportunities within Nassau County.

SECTION VII. DUTIES OF THE NORTHEAST FLORIDA REGIONAL COUNCIL

The Northeast Florida Regional Planning Council shall provide SHIP administrative support to the Advisory Committee and/or Board of County Commissioners through Fiscal Years 1995-96 and 1996-97.

SECTION VIII. REPEALING CLAUSE

All Ordinances or parts of Ordinances in conflict with this Ordinance are hereby repealed to the extent of such conflict or inconsistency.

SECTION IX. SEVERABILITY

If any section, subsection, sentence, or clause, or other provision of the Ordinance is held invalid, the remainder of this Ordinance shall not be affected by such invalidity.

SECTION X. EFFECTIVE DATE

This Ordinance shall take effect upon receipt of official acknowledgement that said Ordinance has been filed, or thirty (30) days after the date of enactment, whichever is later.

MOTIONED AND ADOPTED by the Board of County Commissioners of Nassau County, Florida, this the 24th day of April, 1995.

ATTEST:

**BOARD OF COUNTY COMMISSIONERS
NASSAU COUNTY, A POLITICAL
SUBDIVISION OF THE STATE OF FLORIDA**

By: _____

Clerk of the Court

By: _____

Approved as to form:

County Attorney

First Reading: 4-24-95

Second Reading: _____

COPY

RESOLUTION 95 - 91

**A RESOLUTION PROVIDING FOR AN ESTIMATED
AVERAGE FUNDING COST PER UNIT, AND A
MAXIMUM AWARDS SCHEDULE OR COST PER
UNIT FOR ELIGIBLE HOUSING.**

WHEREAS, The State of Florida legislature has enacted the "State Housing Initiatives Partnership (SHIP) Act", 420.9072, F.S.; and,

WHEREAS, the "SHIP" Act provides for the provision of funds to local governments as an incentive to create partnerships to produce and preserve affordable housing; and,

WHEREAS, Nassau County is desirous of using "SHIP" funds to finance the provision of affordable housing opportunities within the County; and,

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

NOW THEREFORE BE IT RESOLVED, that the following average and maximum costs per unit and maximum awards schedule for homeownership or rental affordable housing shall be used for the allocation of funds and awards under the Nassau County "SHIP" Program.

The sales price of new or existing housing shall not exceed ninety percent (90%) of the median area purchase price in the Jacksonville PMSA as established by the United States Department of Treasury in accordance with Revenue Proclamation 94-95 or any amendment thereto.

Rental rates for Nassau County are based upon the number of bedrooms per unit. Median rates for the County will be established by the criteria published by the Florida Housing Finance Agency (latest distribution 02/10/95) and as amended by that Agency for the Jacksonville PMSA.

Average Awards Schedule

The estimated average SHIP second mortgage support loan for newly constructed homeowner units shall be \$15,000. The estimated second mortgage support loan for purchase of an existing home -- with required rehabilitation -- shall be \$12,500.

The average "SHIP" award for homeowner rehabilitation shall be \$9,500.

The average "SHIP" non-recoverable grant award for homeowner emergency repairs shall be \$4,000.

The "SHIP" program anticipates funding rental new construction during FY 1995-96 and FY 1996-97. Rental new construction shall average \$13,900 per unit.

The "SHIP" program funds will not be allocated to rental rehabilitation during FY 1995-96 and FY 1996-97.

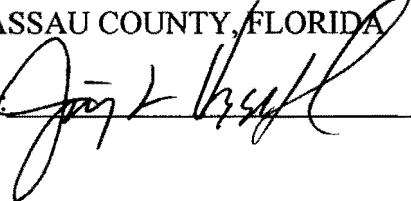
The "SHIP" program does not anticipate funding emergency repairs to rental properties during FY 1995-96 and FY 1996-97.

DONE, ORDERED AND ADOPTED, this 24th day of April, A.D., 1995.

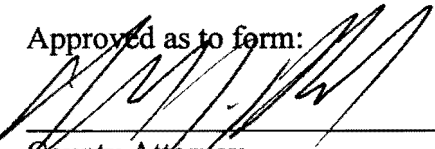
ATTEST:



BOARD OF COUNTY COMMISSIONERS
NASSAU COUNTY, FLORIDA

By: 

Approved as to form:



County Attorney

COPY

RESOLUTION 95 - 92

A RESOLUTION PROVIDING THAT NO MORE THAN TEN (10) PERCENT OF THE "SHIP" FUNDS RECEIVED BY NASSAU COUNTY MAY BE USED FOR ADMINISTRATIVE EXPENSES

WHEREAS, the State of Florida legislature has enacted the "State Housing Initiatives Partnership (SHIP) Act", 420.9072, F.S.; and,

WHEREAS, the "SHIP" Act provides for the provision of funds to local governments as an incentive to create partnerships to produce and preserve affordable housing; and,

WHEREAS, Nassau County is desirous of using "SHIP" funds to finance the provision of affordable housing opportunities within the County; and,

WHEREAS, client evaluation, documentation, monitoring and other administrative expenses related to the "SHIP" program are anticipated to incur costs greater than five (5) percent of the granted funding.

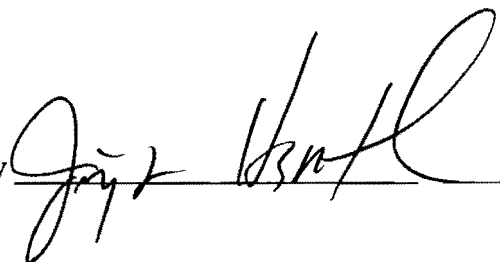
NOW THEREFORE BE IT RESOLVED, that funds amounting to ten (10) percent of those received from annual SHIP grant allocations may be used for the aforementioned and similar administrative expenses. However, in no event may funds exceeding ten (10) percent of the grant be allowed to be expended for administrative expenses.

DONE, ORDERED AND ADOPTED, this 24th day of April, A.D., 1995.

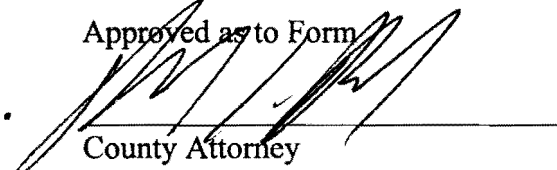
BOARD OF COUNTY COMMISSIONERS
NASSAU COUNTY, FLORIDA

ATTEST:



by 

Approved as to Form



County Attorney

CERTIFICATION

COPY

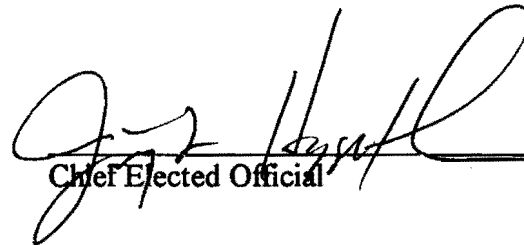
**CERTIFICATION TO
FLORIDA HOUSING FINANCE AGENCY**

Local Government: NASSAU County

- (1) The local government will advertise the availability of SHIP funds pursuant to Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, creed, color, age, sex, familial status, handicap, religion, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Agency will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions the plan.
- (7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The plan conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the Local Housing Assistance Plan.
- (9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Agency 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 Agency as soon as available.
- (13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Agency as soon as possible.

- (14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.
- (15) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, Similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (16) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to service eligible persons.
- (17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements.

Witness



Chief Elected Official

Witness

Jimmy L. Higginbotham CHAIRMAN
Type Name and Title

4-24-95
Date

OR



Attest:
(Seal)